CHAPTER - VII

DISCUSSION

Chapter - VII explains the research results with the help of relevant theories, secondary data, government programmes and other research findings.

The major findings of the study are given below.

I. Identification of data and socio-economic and living conditions of the respondents

1. Almost 53.9 percent of the SHG members were between the age group 25 to 30 years.
2. Almost 27.9 percent respondents come under the age group 31 to 40 years.
3. Almost 8.4 percent of the SHG members are in the age group of 41–50. The remaining of the respondents comes under the age group of 51–60 (6.5 percent) and 61 and above (3.2 percent).
4. Almost 72.1 percent of them were Hindus, 18.8 percent were Muslims and the remaining (9.1 percent) were Christians.
5. Almost 56.5 percent respondents belonged to the backward castes, 24.7 percent from forward caste, 15.6 percent from the scheduled caste and only 3.2 percent were from scheduled tribes.
6. Almost 95.5 percent of them were married, 2.6 percent were unmarried, 1.3 percent was widows and only 0.6 percent was divorced.
7. Almost 44.2 percent respondents’ family size comprised of 4 members, 25.3 percent of respondents’ family size was 3; 16.9 percent of respondents’ family size was 5; and 7.1 percent of respondents’ family size was 2.

8. Almost 35.1 percent respondents had primary education and 17.5 percent were illiterates.

9. Almost 50 percent respondents were office bearers of 77 SHGs and remaining 50 percent were SHG members of other 77 SHGs. About 51.3 percent were office bearers for SHGs. Remaining 48.7 percent took any role in SHGs.

10. Almost 96.1 percent respondents were living in slum areas. The remaining 3.9 percent were living in well-connected areas.

11. Almost 100 percent of the respondents’ families were nuclear families.

12. Almost 91.6 percent respondents did not have school dropouts. Approximately 8.4 percent of the respondents’ children were not going to school.

13. Almost 99.4 percent respondents did not have any death of children in their families. However, 0.6 percent infant mortality rate was found in these slums.

14. Almost 93.5 percent respondents had drug addicts and alcoholics in their families. Almost 6.5 percent of the respondents did not have drug addicts and alcoholics in the family.

15. Almost 98.7 percent respondents’ families were not headed by women. However, 1.3 percent of families were headed by women.

16. Almost 87.7 percent were engaged in daily labour works, and 1.3 percent respondents were salaried.
17. A higher percent (81.2 percent) of the respondents’ family income ranges from Rs 2,001 to 4,000 per month; around 16.9 percent of the respondents’ family income ranges below Rs 2,000. The mean score of monthly family income is Rs 2,798 per month.

18. A majority (85.7 percent) of respondents did not have any financial assets and 0.6 percent had informal deposits.

19. A majority (69.5 percent) of respondents were living in their own houses. Only 30.5 percent were living in rented houses. In 107 house owners, 73 percent had *patta* land and 27 percent do not have *patta* land, these people occupied the government and unused lands. Almost 65 percent owners were living in *kutcha* houses and 35 percent were living in *pucca* houses.

20. About 100 percent respondents had electricity facility in their houses, and 94.8 percent got electricity without SHG intervention.

21. About 95.5 percent respondents had sanitary facility in their house, and 39 percent respondents got sanitary facility because of SHG intervention.

22. All the respondents had the facility of drinking water in their slums within 150 meters.

II. Constitution and functional/organizational dynamics

1. Almost 20.1 percent respondents, which constituted a majority, joined in 2005, and 0.6 percent joined between 1985 and 1995.
2. Almost 88.3 percent respondents, which constituted a majority, were motivated by the officials of GHMC and MEPMA, and 3.2 percent were motivated by their neighbors.

3. Almost 85.1 percent respondents, which constituted a majority, joined SHGs for getting financial and government benefits. Almost 5.8 percent, that is, the minimum percentage of respondents joined in SHGs for getting financial benefits.

4. A majority (97.4 percent) of respondents expressed that there were no dropouts in SHGs. The remaining 2.6 percent respondents told that there were certain dropouts in their SHGs.

5. About 50 percent of the respondents told that the reason for dropouts was lack of any benefit from SHGs, and the remaining 50 percent told that the reason was migration of SHG members from one slum to another.

6. Almost 79.2 percent of respondents told that their SHG properly maintained the books of accounts. About 17.5 percent respondents told that they did not maintain the account books properly. The remaining 3.2 percent respondents did not know about their SHG books of accounts.

7. Respondents who told that their SHG account books were available to SHG members any time constituted almost 76.6 percent.

8. Almost 74 percent respondents told that their SHG books of accounts were not examined.

9. Almost 93.5 percent respondents updated their monthly savings deposit amount information.
10. Almost 85.1 percent respondents updated their information in monthly SHG meetings by effective participation.

11. A majority of SHG members (70.1 percent) deposited Rs 50 and a minimum percentage (4.5 percent) of SHG members deposited Rs 100 in the monthly SHG meetings.

12. The majority of SHGs (28.6 percent) had bank linkages with the State Bank of India, Serilingampally branch.

13. A majority of respondents (94.2 percent) told that there were no conflicts in their SHGs.

14. Almost 79.9 percent respondents resolved the conflicts by themselves.

15. Almost 89.6 percent respondents participated in community programmes organized by GHMC.

16. Almost 62 percent respondents participated in both immunization and personal hygiene programmes.

17. Almost 65.6 percent respondents were satisfied with the SHG federation at slum level.

**III. Decision-making**

1. There was a major increase, almost 99 percent, in accepting the views of women on health care aspects and minimum increase, almost 4 percent, in deciding about the aspects like menu.
2. There was a major increase, almost 88.3 percent, in the number of men who helped by going to market and bring the provisions, and minimum increase, almost 10.4 percent, in men helping in cleaning the house.

3. The work of a majority of SHG members, almost 89 percent, was recognized by their family members, and the work of almost 11 percent SHG members was not recognized by their family members.

4. The decisions of a majority of SHGs, 76 percent, were taken as a group, and almost 3.9 percent SHGs followed the decisions of GHMC/MEPMA.

5. A high percentage, almost 87 percent, of respondents expressed that the beneficiary was selected by SHG leaders for loans.

6. A high percentage, almost 74 percent respondents expressed that the interest rate for loans was fixed by the SHG group.

7. Almost 83.8 percent respondents expressed that the fine or punishment for defaulters was decided by the SHG group.

8. Almost 81.8 percent respondents expressed that the member’s problems were solved by the GHMC officials.

IV. Collective and organizational efforts in resolving social issues and problems

1. Almost 88.3 percent respondents told that there were community problems like scarcity of safe drinking water (9.1 percent), insufficient basic infrastructure facilities (89 percent), unequal wages (96.1 percent), eve-teasing (51.9 percent), child abuse/child labour (3.9 percent), alcoholism (95.5 percent) and domestic violence (6.5 percent).
2. Almost 89 percent respondents expressed that sometimes the SHGs discussed about community problems as well.

3. Almost 67.5 percent respondents expressed that no SHG took up the social action about the community problems.

4. Almost 67.5 percent respondents expressed that the SHGs were not taking social action because of lack of cooperation from other SHG members.

5. Almost 81.2 percent respondents expressed that the SHG women participated in programmes like institutional delivery, immunization, education for all, voter awareness and personal hygiene, organized by GHMC.

V. Social empowerment

1. On an average, 51 percent respondents were aware about the legal aspects through SHGs. These aspects were equal distribution of paternal property among all sons, widow remarriage, marriage age to be 18 for girls and 21 for boys, prohibition of giving and accepting dowry, legalized abortion, women trafficking to be legally punishable, women also have right to divorce like that of men, women are entitled to get equal wage as men, and education is the right of each and every child.

2. On an average, 78 percent respondents were aware about the government programmes through SHGs. For example, Integrated Child Development Scheme (ICDS), pension for widows/handicapped/elderly–ASARA, Swarna Jayanthy Shahary Rojgar Yojana (SJSRY), Valmiki Ambedkar Awaz Yojana (VAMBAY), and Rajiv Awas Yojana (RAY).
3. On an average, 87 percent respondents improved their personal skills after joining SHGs. These skills included freely and frankly speaking in SHG meetings, teaching/training someone else, speaking during public meetings, presenting cultural programmes in public meetings, taking up leadership positions in SHGs, writing minutes of SHG meetings, keeping accounts of SHGs, performing bank transactions, going to government offices or police stations, and talking to government officials or police.

VI. Economic empowerment

1. Almost 85 percent respondents did not have the savings account in either banks or post offices before joining SHGs, and they also had no monthly savings in their own name.

2. A majority of respondents, approximately 94.8 percent, saved Rs 2,000 to Rs 5,000 as their total savings at their respective SHGs. The minimum total saving amount was Rs 2,160 and the maximum was Rs 9,360. The mean of these savings was found to be Rs 3,256.

3. Almost 78.6 percent respondents depended on moneylenders for their financial requirements before joining any SHG.

4. Almost 48.7 percent respondents had accessed their old financial source even after joining an SHG. About 14.3 percent were unable to get on time loan from the SHG because of which they were dependent on the old financial sources only.

5. Almost 78.6 percent respondents continued their savings even when the SHG ceased.
6. Almost 99.4 percent respondents accessed the internal lending from their respective SHGs.

7. Almost 48.1 percent respondents accessed the internal lending from their respective SHGs from their idle funds, for at least three times.

8. Almost 72.7 percent respondents received bank linkage below Rs 5,000. Almost 1.9 percent received loans between Rs 5,000 and Rs 10,000. The remaining 25.3 percent did not receive any bank linkage. The minimum bank linkage was Rs 1,000, the maximum was Rs 10,000 and the mean was found to be Rs 3,000. The standard deviation was Rs 1,312.

9. Almost 71 percent respondents used bank linkage loans for consumption purpose.

10. About 36 percent respondents received the second bank linkage and 7.7 percent also received the third bank linkage.

11. Almost 38.3 percent respondents took loan only once, 28.6 percent took loans twice and the remaining 7.8 percent took the loans thrice. Approximately 25.3 percent respondents did not take any loan from banks.

12. The present outstanding loan from banks was Rs 5,61,070 and there were 115 members (77 percent) who are repaying on time loans to banks.

VII. Political empowerment

1. Almost 51.3 percent of the respondents held leadership position in SHGs.

2. Almost 95.5 percent respondents did not held leadership position before joining in SHGs.
3. Almost 100 percent respondents did not participate in the GHMC meetings/ward meetings before joining SHGs. Almost 92.2 percent respondents participated in the SHG/ward meetings organized by GHMC.

4. No respondent was contested in the municipal elections.

5. Almost 18.2 percent respondents participated in the political party’s campaigns and meetings, and remaining 81.8 percent were not interested in participating in the political parties.

**FRIEDMAN TEST**

The Friedman Test was used by Balasubramaniam R and Barani to identify the factor which was more influencing for the respondents towards the attitude in their study titled ‘The Impact of Self-Help Groups on the Empowerment Appraisal of Poor Employees in Tamil Nadu, India – An Analytical Study’. Similarly, the researcher has used this test.

1. Among the five factors ‘Accepting women views in the family in children education’ ranked first. It was followed by the ‘Health care of the family’, ‘Financial matters’ and ‘Women mobility’. ‘Menu deciding’ was ranked fifth.

2. Among the 10 factors ‘Going to government offices or police station’ was ranked first. It was followed by ‘Taking leadership’, ‘Performing bank transactions’ and ‘Talking to government officials’. ‘Presenting cultural programme in public meetings’ was ranked tenth.
CHI-SQUARE TESTS

1. There was no association between the caste and the SHG leadership.
2. There was no association between the caste and the occupation.
3. There was no association between the caste and the internal lending.
4. There was no association between the occupation and the number of bank linkages.
5. There was an association between the income and the number of bank linkages.
6. There was no association between the educational qualifications and examining books of accounts of SHG.
7. There were many legal awareness statements which did not have association with educational qualifications.
8. There were many improvements of personal skills which did not have association with educational qualifications.
9. There was no association between the designation in SHG and own house.
10. There was no association between the designation in SHG and having sanitary latrine.
11. There was no association between the designation in SHG and school dropouts in the respondent family.
12. There was no association between the designation in SHG and the infant mortality rate in the respondent house.
13. There was an association between the designation in SHG and drug addicts and alcoholics in the respondent family.
14. There was no association between the designation in SHG and awareness on government programmes.

15. There was no association between the designation in SHG and the facility to solve the community problems.

16. There was an association between the designation in SHG and the decision-making skills in SHG.

17. There was no association between the designation in SHG and the men helping in household works.

18. There was no association between the designation in SHG and accepting women views in the family.

19. There was no association between the total bank linkage and the caste.

20. There was no association between the total bank linkage and the occupation.

21. There was no association between the total bank linkage and those who joined SHG.

22. There was no association between the total bank linkage and the age.

23. There was an association between the total bank linkage and the participation in political party.

24. There was no association between the total bank linkage and dependency on moneylenders.

25. There was no association between the numbers of times bank loans were taken and if SHG ceases were continued for savings account in banks.
Compare findings with similar studies

I. Identification of data and socio-economic and living conditions of the respondents

The study reveals that a higher percentage (53.9 percent) of the SHG women is in the age group of 25 to 30 years. The studies by MYRADA (2002) also revealed the same findings that SHG women are in the age group of 25 to 30 years. The researcher observed that the SHG women are in the age group of 25 to 70 years; on the contrary, most of the SHG women have experience in the SHGs for 5 to 15 years. Similar finding reported by Raja Reddy & Reddy (2012) indicated that the majority of SHG members (68 percent) are between the ages of 21–40 years.

The researcher observed that a majority, that is, 72.1 percent are Hindus, 18.8 percent are Muslims and remaining 9.1 percent are Christians. Similar findings reported by Loyola College of Social Sciences, Kerala (2004) indicated that majority (60 percent) of the respondents was Hindus, followed by Christians (36.8 percent), and the remaining 3.3 percent were Muslims. All the respondents who were Hindu and Christians had migrated from rural areas, and the rest Muslim families had migrated from the old city of Hyderabad.

Loyola College of Social Sciences, Kerala (2004) reported that majority (65.2 percent) of respondents had educational qualification above the high school level. It was observed that a higher percentage (35.1 percent) of the respondents had primary education and 17.5 percent were illiterates. The Uma (2006) institutional impact study found that 70 percent respondents in rural mandals were illiterates. The statistics is indicative about the rural
and urban SHG women and their education. The majority of educated women migrated to cities and joined SHGs. Similar finding reported by Raja Reddy & Reddy (2012) indicated that the majority of the members are illiterate (62 percent) and remains are literates (38 percent).

The researcher observed that the family size of a majority (44.2 percent) of respondents was four, and all were nuclear families. The same findings reported by Loyola College of Social Sciences, Kerala (2004) reported that 67 percent were nuclear families. Prasad (1998) reported that the dominant category was a nuclear family with an average family size of five. The migrated families did not have proper accommodation in the slums and were staying in kutchcha (thatched) houses with their children.

The Uma (2006) institutional impact study found that the majority of respondents in the moderate mandals belonged to the Scheduled Castes (SCs). The present study shows a higher percentage (56.5 percent) of SHG members from the Backward Castes (BCs), and 3.2 percent of them belong to the Scheduled Tribes (STs). Most of the BC families have migrated to urban areas for better employment opportunities. Similar finding reported by Raja Reddy & Reddy (2012) indicated that many are BCs (35 percent), followed by SCs (21 percent) and OCs (19 percent). The researcher observed that the majority (95.5 percent) of the respondents are married. A similar finding reported by Loyola College of Social Sciences, Kerala (2004) clears that the majority of respondents were married. Similar finding reported by Raja Reddy & Reddy (2012) indicating that the majority of them are married (87 percent) followed by widowed/separated (9 percent) and unmarried.
(5 percent). It is indicative that the slum women are choosing self-help groups after their marriage for accessing government benefits and to overcome poverty. Only married women have migrated from rural areas to urban areas.

The researcher found that the majority (69.5 percent) of the respondents have their own houses. Only (30.5 percent) respondents are living in rented houses. Approximately 65 percent owners are living in kutchha houses and 35 percent owners are living in pucca houses. The study by Loyola College of Social Sciences, Kerala (2004) reported that a great majority of respondents had their own houses. Generally, the slums are recognized by the type of houses. These houses are located around the drainage areas, waste dumping areas and open barren lands. The migrated people are staying there for a long period in and are also trying to get land ownership certificate from government.

Regarding facilities like electricity, sanitation and drinking water, the researcher observed that 100 percent respondents’ houses have electricity although they have kutchha houses. A majority (95.5 percent) of respondents have sanitary facility in their houses. Almost all respondents have drinking water facility in the slums within a range of 150 meters. Most of these services are facilitated by the SHGs. The objective of self-help groups is to fulfil various financial and social requirements (Aloysius P, 2012).

The study reported by Raja Reddy & Reddy (2012) indicating that nearly one half of the households primarily depend on labour (47 percent) followed by agriculture (36 percent) and agri-allied activities (5 percent). The Uma (2006) institutional impact study found
that a majority of respondents’ families are involved in agricultural labour. In this study also, a huge majority (87.7 percent) of them are engaged in daily labour works. In urban slum areas, there is no agriculture because of which almost all respondents are choosing daily labour as a major occupation.

The researcher observed that a higher percentage (94.8 percent) of respondents’ family income per month ranges from Rs 1,500 to Rs 4,800. Loyola College of Social Sciences, Kerala (2004) reported that the majority of the respondents had a monthly income of less than Rs 2,000. The cost of living is very high in the urban slums. Almost all their income is utilized in meeting their daily expenses.

The study indicates that a majority (85.7 percent) of the respondents do not have any financial assets. Similarly, Loyola College of Social Sciences, Kerala (2004) reported that the majority of respondents did not have any deposits except thrift savings. The SHG women belong to the low-income groups and depend on daily labour.

II. Constitution and functional/organizational dynamics

The Uma (2006) institutional impact study found that the majority of SHGs in the intensive mandals were formed more than 5 years back. From this study, it is clear that a majority (20.1 percent) of respondents joined in 2005 and 0.6 percent joined in 1985 and 1995 in Hyderabad urban slums. From 1995 to 2005, rural families migrated to the Hyderabad city. At the same time, the government also initiated the Development of Women and Children in Urban Areas (DWCUA) scheme in urban areas.
III. Decision making

The study by Raja Reddy & Reddy (2012) indicates that 68 percent of household husbands are sharing household work bringing down the burden of women. Loyola College of Social Sciences, Kerala (2004) reported that there has been an increase in the number of men helping women in household works. The researcher also found that there has been maximum increase in the percentage (88.3 percent) of men helping by going to market and bringing provisions from the market. Alternately, there has been a minimum percentage increase (10.4 percent) in men helping in cleaning the household. In urban scenario, men have started supporting their families, for example, to bring food items from the market. Slowly, men have also started supporting women in cooking, fetching water, etc.

IV. Collective and organizational efforts in resolving social issues and problems

The EDA Rural Systems Pvt Ltd & APMAS (2012) observed that 30 percent of SHGs in the sample were involved in community actions. This study also found that 32.5 percent respondents expressed that the SHG took up the social action about the community problems.

V. Social empowerment

Balasubramanian & Barani, (2012) found that the legal and rights awareness mean rank at third place out of the four aspects as per ‘Friedman Test’ in their study. Similarly, the Uma (2006) institutional impact study found that the majority of respondents in intensive mandals gained and improved their knowledge after joining SHGs. This study also clears
that an average (51 percent) respondents were aware about legal aspects through SHGs. An SHG is useful as a platform to sensitize the women on various knowledge aspects.

Loyola College of Social Sciences, Kerala (2004) and the Uma (2006) found the same findings in their studies regarding the awareness of women on various government programmes. The researcher also found that an average (78 percent) of the respondents were aware about government programmes through SHGs. The staff of both the GHMC and the Mission for Elimination of Poverty in Municipal Areas (MEPMA) is working towards creating awareness on various government programmes and legal aspects. But still high percentage of SHG members are unable to sensitized about these programmes due to the lack of participation in the awareness campaigns. Generally, the promoting agencies organize these trainings only for leaders. After attending the training programmes, leaders are required to share the learning subject with their members, but the same did not happen. There are many acts, policies, programmes and schemes implemented by different ministries, departments and institutions but most women are still not aware of such programmes.

VI. Economic empowerment

The researcher found that a higher percentage (85 percent) of respondents did not have savings account in either a bank or a post office before joining the SHG. Similar findings were found by Uma (2006) and Loyola College of Social Sciences, Kerala (2004). Generally, poor women in slums do not have the money for savings. In addition, banks are located far away from slums and take time to deposit money in urban areas. Due to MEPMA and GHMC, women organized into a group and opened a common account in
the name of SHG. However, a number of women still do not have individual savings account in any bank or post office.

The researcher found that before joining the SHG, a higher percentage (78.6 percent) of respondents depended on moneylenders for their financial requirements. Similar findings were observed by Loyola College of Social Sciences, Kerala (2004). Poor families are unable to access formal financial sources and they still depend on moneylenders and pay high interest rates to them. The SHG started in the year 1995 under the scheme of Central government called DWCRA/DWCUA to empower women under the poverty alleviation programmes. Under this scheme, the SHG woman should deposit her monthly savings Rs 30 (one rupee per day) to the SHG. The researcher found that the higher percentage (70.1 percent) of respondents deposited Rs 50 as monthly thrift savings in the SHG, 25.3 percent respondents deposited Rs 30, and the remaining 4.5 percent deposited Rs 100. The average total saving amount was Rs 3500. The similar findings were found by Loyola College of Social Sciences, Kerala (2004). The SHG members may decide their thrift savings amount. In the slum areas of Hyderabad and GHMC, MEPMA and banks requested the SHGs to increase their monthly savings deposit amount. If the SHG increased the savings amount, only then they will be liable to get loans from banks.

The internal lending was the primary function of the SHG. The SHGs used all the internal sources like member’s savings, fine, interest amount, and other government funds as common fund and lent this amount to their members on simple interest. The SHG women could use this loan whenever they needed for the purpose of consumption, income generation and asset building. The researcher found that a large majority (99.4 percent) of
the respondents accessed the internal lending from their respective SHGs. Puhazhendi & Badatya (2002) came up with the similar findings. The internal lending was not sufficient for the SHG members. The loan size was very small.

The NABARD impact evaluation of SHGs covered by the bank-linkage programme (Puhazhendi & Satyasai, 2000) study cleared that the borrowing for income generation activities increased from 50 percent to 70 per cent. The researcher has found that 38.3 percent of respondents accessed only the external loans from banks. For bank linkage, the banks and SHG promoting agencies assessed the SHG performance based on Critical Rating Index (CRI) tool. The ‘A’ grade SHGs were eligible to access loans from banks. According to Uma (2006), SHGs intermediated by micro-credit had positive effects at the household level. They have played a valuable role in reducing the vulnerability of the poor, through asset creation, income and consumption smoothing, and provision of emergency assistance, enabling the members to meet the assistance needs of their families during the difficult times.

The researcher found that a majority (71 percent) of respondents used bank linkage loans for consumption purpose and 2.4 percent used it for income generation. Loyola College of Social Sciences, Kerala (2004) reported similar findings. The poor living in the slum areas needed money for consumption purpose, like food, clothing, education, marriage and festivals. Almost 77 percent respondents repaid the loan in installments. No defaulters were found in the SHGs. According to Uma (2006), availability of credit is the basic requirement for poor women to meet the exigencies of extreme poverty.
Microfinance for the poor women is an important strategy for poverty reduction and for economic empowerment. As per the high-transaction costs of the various credit programmes, capital generated collectively through SHGs helps in touching the core of poverty. Women are taking help of the SHGs for livelihood advancement.

Many impact studies point to asset creation as one of the main indicators. Financial benefits provided to SHGs bought about an increase in household income, thereby paving the way for creation of assets. According to a study of 72 SHGs undertaken by Harper (1998), 31 percent families of poorer members increased their assets. The researcher found that the people living in the slum areas were unable to create assets.

The NABARD (1996–1997) study found that the empowerment of women was observed in the form of participation of financial decisions in the family, checking liquor addiction of male family members and sending children to school. The groups were also found to be influential in the community, with some women becoming the members of panchayats. The researcher found that the decisions of SHGs (76 percent) were majorly taken as a group. Also, the family members started accepting the views of women that were related to mobility, children education, financial matters, menu and health care (Puhazhendi, 2000).

According to Reddy & Subramanya Reddy (2008) many SHGs were not functioning well, like they had irregular bookkeeping, books were not being written during SHG meetings, and failure was observed by members to record accurate minutes after each
SHG meeting, mainly arising from the lack of knowledge on how to do so. The research also found that 79.2 percent of SHGs were maintaining the books of accounts properly, which were available for the members so as to check the accounts any time. Only 2.6 percent examined the SHG books of accounts.

**VII. Political empowerment**

Loyola College of Social Sciences, Kerala (2004) reported that the study clearly indicates there was a marked (22.5 Percent) increase in the participation of respondents in Gram Sabha after they became members of SHGs. This study also found that 92.2 percent respondents participated in the SHG/ward meetings organized by GHMC.

The findings show that the goal to promote and enable women’s groups in the self-help mode in order to undertake responsibilities of change at a local and larger framework of issues were related to women empowerment, poverty eradication, gender equality and slum development, which were not fully achieved. It did not reflect in the day-to-day life. There is not much change in their living standard and development at slum level. They live in slums where proper sanitation and water facility are not available despite various government programmes at the slum and ward level in the Serilingampally circles of GHMC. Although these women were aware and conscious of their rights, this was not realized and translated in their life due to various social, cultural and economic factors. Education is a major obstruction in the process of women’s empowerment, where these women are dependent on others for information and official work.
The other goal of SHGs was to promote activities at slum level through adoption of a group approach to promote self-help and joint action for problem-solving among women, but they have not done anything except savings and credit activities. Only two groups started a small business of pickles and home-based food products.

Another goal of the programme was to make considerable investment in terms of educating women in particular and the community in general, and to organize them around activities planned by them to address their immediate needs, promote their self-esteem and enhance decision-making abilities. Although various measures were taken, for example, organising special classes, orientation programmes, etc., but the impact of such activities were far from satisfactory.

The study shows that one needs to appreciate the process areas of GHMC and MEPMA to justifiably understand the remarkable transformation of a slum woman from what she was 10 years ago to what she is today. Transformation is not only reflected in her character and attitude, but is also well-reflected in her pursuit, which is to excel, improve her household’s quality of living, see her children go to school, help her man with resource support during crisis, work for the common good, participate in the development planning and initiatives, etc. In reality, most of these are still at the need level, and have not been achieved and realized.

The women agreed that there has been a change in their status after joining the group. Many did not know how to sign their name but the facilitators taught them, and they are interested to join adult education classes. They understood the importance of a small
family. They became aware about legal aspects and their rights. They also attended the
government awareness programmes.

They say that they are respected in their families ever since they were associated with the
SHG activity as the family members think that the SHG activity will help the family in
the times of need, as they had seen in the case of other group members associated with
the SHGs.

They are conscious about their health issues and understand the importance of a small
family. The preference for a boy is still there, although they know it is bad. They are
conscious about the evils of a large family, but still the responsibility of family planning
and birth preventions is on their husbands.

There is no second opinion about the need and urgency of strengthening SHGs towards
women empowerment and eradication poverty.

**Summary**

The researcher has found similar findings as by Raja Reddy & Reddy, Loyola College of
Social Sciences, Kerala, Uma, Aloysius P, Puhazhendi & Satyasai, Reddy & Subramanya
Reddy, Balasubramanian and Barani. These findings include age, religion, caste,
education, access finance, awareness level, and having savings account before joining
SHGs. However, the impact of most of the studies is positive. The women are able to
access bank loans and improve their livelihoods. They are investing on children’s
education, health and other consumption purposes. However, it is not happening in the slum areas. Banks are unable in providing large loans to SHG members. The SHGs are not initiated to solve their community problems and women are not empowered in political aspects. Women now have a better awareness on legal aspects, government programmes, and, thus, improved their personal skills.