
Self-Help Groups as potent tool for Women Empowerment—A study on Bheemunipatnam Mandal, Visakhapatnam District, A.P.

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Abstract: Indian Micro finance is dominated by two operational approaches viz. Self-help groups (SHGs) and Micro finance Institutions in addition to a few cooperative forms. The first approach is popularly known as Self Help Groups-Bank linkage model. This model is the dominant model, initiated by the National Agricultural Bank And Rural Development. Self Help Groups helps the women in uplifting their living conditions and also encompass the social, economic, educational level to improve their empowerment level. Micro finance is emerging as a powerful instrument for poverty eradication in developing countries.. In India too, micro finance are making headway in its effort for reducing poverty and empowering women.. The present study is an attempt to analyze how empowerment and employment of women through Self-Help Groups is achieved in the study area, the performance of Self-Help Groups in promoting women empowerment in Bheemunipatnam mandal of Visakhapatnam District. 25 Self-Help Groups with 200 members has been covered for the sake of the work. The main objective of the study is to study women empowerment through Self Help Groups. The overall findings of the study suggest that Self Help Groups program me have significantly improved the access to financial services for the poor and has considerable positive impact on the socio-economic conditions and the reduction of poverty of Self Help Groups members and their households. It has also empowered women substantially and contributed to increased self confidence and positive changes in the Self Help Groups period as compared to the pre Self Help Groups period. Majority of 89 percent of the respondents are satisfied with economically improved their family. Majority of 47 percent of the respondent's opinion regarding for enriching the saving for joining self help groups. The study reveals that the intervention of micro finance through self-Help Groups program has positive impact on women empowerment in Bheemunipatnam mandal, Visakhapatnam district, Andhra Pradesh.

Key Words: Microfinance, Self-Help group, Empowerment, savings.

1. Introduction

Since 1950 onwards several efforts were made by Government of India to increase the role of women and to improve the status of women. Women empowerment is multifold concept comprise of economic empowerment, socio-cultural empowerment and political empowerment. It refers to examine strengths of women. According to RBI, "Micro finance is an economic development tool whose objective is to assist the poor to work their way out of poverty. It covers a range of services which include, in addition to the provision of credit, may other services such as savings, insurance, money transfers' counseling etc."

Indian micro finance is dominated by two operational approaches viz., self-help groups (Self Help Groups) and Micro finance institutions (MFIs) in addition to a few cooperative forms. The first approach is well known as Self Help Groups-Bank linkage model. This model is the dominant model, initiated by the NABARD through the Self Help Groups-Bank linkage program me in the early 1990's To day the Self Help Groups model also links the informal groups of women to the main stream system. The second approach also called financing through MFI's is the emerging model. This model emerged in the late 1990s to harness social and commercial funds available for open lending to clients.

Empowerment of women has emerged as an important issue in our country. In India, nearly half of the population consists of women. In India, their work participation rate is less than half that of men. The role of women in the development of nation is very important now a day. So women should be

respected both in the society as well as in the family. To increase the status of women, they must be empowered in all aspects such as economically, socially, politically and culturally. To empower women government has introduced various schemes such as DW CRA, TRYSEM and SGSY, PMRY etc. One among them is Self help groups. This program is mainly meant for the poor who are living below the poverty line. This program is for poor women, unorganized women and so on. Its main aim is to alleviate poverty among the poor.

Self help groups are small economically homogeneous groups. The size of the groups consists of minimum 10 or 15 to 20 members who are financially weak. There is no discrimination among group members based on caste, religion or political support. They come together for the purpose of solving their common problems through self-help and mutual help who do not have access to formal financial institutions. A self-help group is a registered or unregistered group of micro entrepreneurs having homogeneous social and economic background voluntarily; coming together to save small amounts regularly, to mutually agree to contribute to a common fund and to meet their emergency needs on mutual help basis. The group members use collective wisdom and peer pressure to ensure proper endues of credit and timely repayment thereof. In fact, peer pressure has been recognized as an effective substitute for collaterals. The meetings will be held weekly, fortnight or monthly. These group members save small amount of money which depends on their capacity and they kept the money in the bank. From the savings they use to take loan from the group itself. The rate of interest is not too high. Even these groups will also get help from the NGO's, Government, Banks and Co-operatives.

2. Review of Literature

Vijayanthi (2000) attempts to explain the process of women's empowerment and find out the levels of awareness creation, decision making, self and groups formed under comprehensive community development program me implemented in five slum areas of Chennai.

According to Agarwal, Deepti (2001), " Women need to be viewed not as beneficiaries but as active participants in the progress of development and change empowerment of women could be organized groups for community participation as well as for assertion of their rights in various, services related to their economic and social being."

Hunt, J & Kasyanathan, N. (2002) says that micro finance has a positive impact on women's mobility and helps in reducing the domestic violence. They observed that women need only a small opportunity to build their own pathway to empowerment. Access to credit and peer support has enabled them to increase their power and decision making capacities in their households.

Vasudeva Rao (2003) conducted a study on "self help groups and social change" with the objective to study the improved status and quality of life of poor women and children in the real areas and the involvement of community in planning. To achieve the objectives of the study a sample of 1.5 percent out of 2.19 laks self help groups in Andhra Pradesh, was taken. It is observed that the self interest and self motivation would go a long way for the sustenance of the group. The share of women in decision making regarding important domestic matter is varying between districts and caste groups. The rate of illiteracy can be further reduced through the existing programmes.

Dr. S. Rajamohan (2005) in this study " opinion of the members of self help groups reveals that self help group helps them to increase their status and helps to raise the standard of living of them. Women are becoming entrepreneurs with the help of self help groups which avoids the exploitation of women and helps empowering them.

Mr. Vijayachandra pillai, V.Hari Kumar (2006). In their research "Self Help Groups S is highly relevant to make the people of below poverty line" says the very existence of Self Help Groups is highly relevant to make people of below poverty line hopeful and self reliant. Self Help Groups enable to increase their income improve their standard of living and status in society to the main stream ultimately, the nation reaps the advantages of socialism.

Ranjula Bali swain and Fan Yang Wallentin (2007) argue that, women empowerment takes place when women challenge the existing social norms and culture, to effectively improve their wellbeing. This study empirically validates this hypothesis by using quasi-experimental household, sample data collected for five states in India for 2000 and 2003, and the results showed that, there is a significant increase in the women empowerment of the Self Help Groups members group.

Prof. S.K. Singh (2008) in his study “micro finance and empowerment of scheduled caste women; An impact study of Self Help Groups in UP and Uttaranchal” stated that there has been a paradigm shift in development and governance. Democratic decentralization, partnership with NGOs, empowering community based organizations; participatory development, sustainable growth and equity etc. have proved to be instrumental in people participation in development and governance as well as their empowerment.

Panda (2009) made a quasi-experimental design under which the target group was compared with a selected control group across a set of household variables, like income, assets positions, savings, consumption, employment, literacy and migration. The author concluded with the positive impact on the increase in household variables. The participation of women in the self help groups was strongly determined by household income and literacy levels.

Dr. G. Sudarsana Reddy (2010) says that the Self Help Groups-bank linkage programme plays an important role in women empowerment. The study undertaken was based on various indicators like women household decision making power, financial autonomy, freedom of movement, political participation acceptance to unequal gender role, exposure to media, access to education and experience to members.

V.V.Desai (2011) in his study says that the enhancement of entrepreneurship qualities among the members of self help groups is a significant step towards social and economic empowerment of women. Status of women has also improved by joining the Self Help Groups.

The research of Uma Narang (2012) on “Self-help groups an effective approach to women empowerment in India” shows that women empowerment refers to an increase in the overall strength of women such as social and economic. The most common explanation of women’s empowerment is the ability to exercise full control over one’s actions.

Yadav (2013) conducted a study, the objective of which is to understand women empowerment through self help groups of Nagthane village. Thus the study emphasizes that the Self Help Groups are the effective instruments of women empowerment and to made suggestions for well functioning of Self Help Groups of women in general and Nathane village.

Kondal . K. (2014) conducted a study of women empowerment through self help groups in Gajwel Mandal of Medak district of Telangana. The study found that there is a positive impact of self help groups on women empowerment in Gajwel Mandal of Medhal district.

3. Need of the Study

India’s growth story during the six and half decades of Independence has been remarkable, with India emerging from an underdeveloped nation to one of the largest economies. However, with a diverse population of 1.27 billion, the biggest challenge is to take the levels of growth to all sections of the society and all parts of the country. To provide basic needs to all. Self Help Groups are playing a key role in removing poverty in the rural India today. The group based model of self-help is widely practiced for rural development, poverty alleviation and empowerment of women. Self-help groups are major means of women’s socio-economic empowerment. The present study is made to analyses, the role of Self Help Groups to promote women empowerment in Bheemunipatnam mandal , Visakhapatnam District. Bheemunipatnam mandal is a semi urban area. The Women in Bheemunipatnam mandal is stud with socio-economic problems. The self-help groups play a major role in enhancing the capabilities of women. The position of women in terms of education, social status and their contribution to the

economic life of the society in general and to the family is generally underestimated that and less their economic and social status capacity building and skills.

3.1 Objectives of the study:

1. To study the Socio-economic background of the women and their family position in Self Help Groups
2. To analyze the income, expenditure and savings pattern of the Self Help Groups members.
3. To find out benefits and problems faced by the members in Self Help Groups
4. To offer suitable suggestions to improve women empowerment through Self Help Groups

3.2 Limitations of the study;

- The sample size confined to 200 respondents only
- The study is conducted within the particular period of time and it covers Bheemunipatnam mandal only
- The data collected is primary method and secondary method
- The finding is applicable only to the selected sample and they cannot be generalized.

4. Method and Materials

4.1 Data Source: The study used primary data and secondary data for analysis according to the objective framed in the study. Primary data were collected by interview schedule method. Secondary data were collected from Journals, Magazines and websites, Reports etc. Convenient sampling method is used to select the respondents. The present study has covered from Bheemunipatnam mandal from Visakhapatnam, District, and Andhra Pradesh. It was selected for this study, because of the Self help groups members are functioning at a high level and researcher staying in Visakhapatnam city, the research location is nearby Visakhapatnam city. Therefore Bheemunipatnam mandal was selected for the present study. The sample size is two hundred respondents constituting all categories of self help group members from Bheemunipatnam mandal.

4.2 Methodology:

4.2.1 Percentage analysis: In this study, percentage analysis was carried out and interpretation given keeping in minds the objective of the study.

4.2.2 Chi-square test used to find whether the two attributes are associated or not. In other words this test is used to find one variable has a significant influence in the other. In this study the chi-square test is used between personal factor and study related factors

$$\chi^2 = \sum \frac{(O-E)^2}{E}$$

Where; O= observed value, E= Expected value

$$\text{Degree of Freedom} = (C-1) * (R-1)$$

R= Number of rows, C=number of columns.

The calculated value of Chi-Square is compared with table value at 5% level of significance and inferences drawn.

4.2.3 Garret Ranking Method: This technique was used to rank the preference of the respondents on different aspects of the study. The orders of merit given by the respondents were converted into ranks by using the following formula;

$$\text{Percentage position} = 100(R_{ij} - 0.5) / N_{ij}$$

The percentage position of each rank thus obtained into scores by referring to the table given by Henry E. Garret. Then for each factors the scores of individual respondents are added together and divided by the total number of the respondents for whom the scores were added. These mean scores for all factors were arranged in the descending order, ranks given and most important aspects identified.

4.2.4 Oral discussion (Opinion survey): The researcher personally interacted with the respondents and understand their feelings, problems, prospects etc. The respondents expressed

their experiences and opinion about their benefits and satisfaction after joining in the Self Help Groups.

5. **Analysis and Interpretation:** SHG members in their socio-economic conditions and other related factor through the structured interview schedule collected by the researcher. For this purpose the study conducted for two hundred respondents of the SHG members were selected from various Self Help Group's in Bheemunipatnam Mandal, Visakhapatnam District, Andhra Pradesh in this part percentage analysis, result of child square test, Garret ranking and Opinion Survey are presented.

Table-I
Age of the Self-Help Group Members

SNo	Age	No of Respondents	Percentage
1	Below- 25	49	24.5
2	26-40	73	36.5
3	41-50	64	32.0
4	51 -above	14	7.0
Total		200	100

Source: Primary data (Questionnaire)

From the above table reveals that out of total (200) respondents taken for the study 24.5 percent of them belong to the age group of below 25 years, 36.5 percent the respondents are 26-40 years, whereas 41-50 years is 32.0 percent and remaining 7.0 percent of them are belong to 51 years and above. Majority of the respondents falls under the age group of 26-40 years.

Table-2
Educational Status of Self Help Groups Members

S No	Educational qualifications	No. of respondents	Percentage
1	Illiterate	46	23
2	Literate	154	77
	Total	200	100

Source: Primary data (Questionnaire)

The above table shows that educational status of the respondents of the study, 77 percent of the members are literate and remaining 23 percent of the members are illiterate. In this study, the maximum respondents are literate 77 percent out of 100 percent.

Table-3
Family status of Self-Help group Members

S No	Marital Status	No of Respondents	Percentage
1	Joint	62	31.0
2	Nuclear	124	62.0
3	Single	05	2.0
4	Divorced	09	4.5
	Total	200	100

Source: Primary data (Questionnaire)

The above table reveals that out of total 200 respondents taken by the study, 31 percent of them are joint family, 62.0 percent of them are nuclear family, 2.5 percent are single and remaining 4.5 percent of them are Divorce. Majority of the respondents are nuclear family.

Table-4
Reason for joining self-help Group members

S No	Reason for Joining	No of Respondents	Percentage
1	To attain economic independence	37	18.5
2	To get recognition in society	14	7.0
3	To show the talents	07	3.5
4	To help dependents education	12	6.0
5	To rise income of the family	32	16.0
6	To get self-employment	24	12.0
7	To utilize leisure time	05	2.5
8	To get savings	65	32.5
9	To other purpose	04	2.0
	Total	200	100

Source: Primary data (Questionnaire)

The reason for joining in the Self Help Groups as a members, the above table indicate that, 32.5 percent of the respondents said that for enhance the saving, the second priority given to get economic independence (18.5) and remaining to rise income of the family (16.0), self employment (12.0), recognition in the society (7.0), show talents (3.5), utilize leisure time (2.5) and others (2.0). Majority of respondents are joining for saving purpose.

Table-5

Monthly income of the Self Help Groups members before and after joining Self Help Groups

SNo	Monthly Income	Before Joining SHGs		After Joining SHGs	
		Number of respondents	Percentage	Number of respondents	Percentage
1	Less than 1000	05	2.5	0	0
2	1000-2000	42	21.0	14	7.0
3	2000-3000	75	37.5	57	28.5
4	3000-4000	39	19.5	69	34.5
5	4000-5000	18	9.0	26	13.0
6	5000-6000	14	7.0	22	11.0
7	Above 6000	07	3.5	12	6.0
	Total	200	100	200	100

Source: Primary data

The above table shows that the income of the Self Help Groups members before and after joining in Self Help Groups. It was found that the self help groups are helping for the economic empowerment of its members. On the basis of above results the null hypothesis that 'there is no economic empowerment of women' through Self Help Groups can be rejected.

Table-6

Communication level of Members

Factors	Pre— Self Help Groups		Post--- Self Help Groups	
	Number	Percentage	Number	Percentage
Free talks	48	24.0	146	73.0
Some time talk	74	37.0	44	22.0
Hesitate to talk	78	39.0	10	5.0
Total	200	100	200	100

Source: Primary data

Table-6 presents the changes that occurred in the communication level of the members during pre and post Self Help Groups period. It is found that there has been 49 percent increase in the Self Help Groups members, who can now freely talk in the meetings while there has been a decrease 25 percent and 34 percent member, who sometimes talk or hesitate to talk. It can be concluded that Self Help Groups is having good impact on members, in their ability to express their feelings and has made people more confident to express themselves.

Table-7
Self Confidence among sample Members

Features	Pre- Self Help Groups		Post- Self Help Groups	
	Number	Percentage	Number	Percentage
Members revealed confidence	64	30.0	172	86.0
Status in family	82	41.0	167	83.5
More respectful	70	35.0	145	72.5
Helps in family finance	74	38.0	180	90.0
Help others	66	32.0	142	71.0
Average	57.2	35.2	161.2	80.6

Source; primary data

Table-2 presents the proportion of members showing positive responses to the questions about self-confidence. It can be seen that there has been an increase of 45.4 percent in Self Help Groups members have improved their status in family become helpful in family finance and and some times helped to other than family members also. The group formation brought out the hidden talent and leadership qualities among the members.

Table-8
Change in saving pattern of Self Help Groups Members

Particulars	Pre- Self Help Groups		Post- Self Help Groups	
	Number	Percentage	Number	Percentage
In Bank & P O	7	3.5	174	87.0
In Self Help Groups	01	0.5	12	6.0
Cash in hand	180	90.0	09	4.5
Loan to relatives	12	6.0	05	2.5
Total	200	100	200	100

Source: Primary data

The above Table-7 presents the changes occurred in the saving pattern of the members during pre and post Self Help Groups period. It is found that there has been almost 90 percent 6 percent increase in Self Help Groups members. Who are now saving their money in Bank and post offices and Self Help Groups, and 2.5 percent of loan to relatives. While there has been

Hypothesis: The following null hypothesis was framed and significant of these were tested with Chi-square test with 5 percent level of significance.

H₀: There is no significant relationship between education qualification and membership period in the self help groups

H₁: There is significant relationship between education qualification and membership period in self groups

Table-9

Education Qualification and Membership Period in Self Help Groups

Factors	Calculated value	Table value	Degrees of Freedom	Result of 5% Level
Age and membership period in self help groups	5.43	9.47	4	Not significance
Education qualification and membership period in self help groups	1.79	5.97	2	Not Significant
Marital status and membership period in self help groups	10.57	6.01	2	Significant
Member occupation and membership period in self help groups	1.27	11.99	6	Not Significant
Monthly income and member's self help group occupation	2.71	12.7	6	Not Significant
Earning member in the family and other benefits	1.99	9.47	6	Not Significant
Member satisfaction in Self help group	2.05	9.49	6	Not Significant
Member self confidence in self help group	2.79	5.99	2	Not Significant

The above table reveals that the statistical analysis that the test proved Not Significant and hence the null hypothesis should be accepted at 5 percent level, that there are no significant relationship between age, education, occupation, monthly income, family benefits, satisfaction levels and confidence levels in self help groups. The null hypothesis should be accepted at 5 percent level, there is significant relation between marital status and membership period in self help groups. On the basis of the above analysis the null hypothesis that "there is no economic empowerment of women through Self Help Groups" can be rejected.

It is evident from the study that Bheemunipatnam mandal the Self Help Groups have been playing a vital role in the empowerment of women. This is an important instrument for improving the life of women on various social, political and economic components. The number of women inclined towards Self Help Groups is increasing which implies that women are aspiring for empowerment. It was found that the Self Help Groups are helping for the economic empowerment of its members.

Garret Ranking Score: with the collected primary data first the Garrett ranks are for calculating using appropriate Garrett ranking formula. Then based on Garrett ranks the table value is calculated.

Table-10
Garrett Table on Scores of Each factor

S No	Factors	RANK							Garrett's Score
		1	2	3	4	5	6	7	
1	Earning money	5436	3789	741	497	1240	1965	967	14635
2	Improving Social status	978	1476	1985	1685	1890	1090	904	10008
3	Self-employment	5456	2907	2987	1187	1870	765	1021	16193
4	Educating dependents	1301	2756	2656	1905	901	760	1105	11384
5	Serving the society	1245	1597	1156	2205	1302	1306	1011	9822
6	Sharing risk	1645	789	1795	1879	1697	1176	894	9875
7	Spending leisure time	756	865	552	864	652	552	949	5190

Table-11
Garrett Ranking Table

S No	Factors	Garrett's Score	Average score	Garrett's Rank
1	Earning money	14635	73.43	II
2	Improving social status	10008	50.04	IV
3	Self employment	16193	80.97	I
4	Educating dependents	11384	56.92	III
5	Serving the society	9822	49.11	VI
6	Sharing risk	9875	49.38	V
7	Spending leisure time	5190	25.95	VII

The above table shows the Garrett's scores. The highest score is awarded to self-employment. The least score is awarded to spending leisure time. It is evident that self-employment factor is an important to achieve economic empowerment and improving social status in self helps groups. Self help groups are formed for the women's socio-economic empowerment. Self-help groups are major means of women's empowerment. Self help groups increase saving habits of women, encourage women to start their income generating activities and provide bank linkage so as to gain banking facilities and services.

Table-12
Monthly income of Members before and after joining SHGs

Monthly Income- Rs	Before Joining SHGs		After Joining SHGs	
	Number	Percentage	Number	Percentage
Less than-500	-	-	-	-
500-1500	70	35.0	24	12.0
1500-2500	88	44.0	35	17.5
2500-3000	24	12.0	122	61.0
3000-3500	01	0.5	11	5.5
3500-4000	-	-	02	1.0
Non earning members	17	8.5	06	3.0
Total	200	100	200	100

Source: Primary data

Table-12 shows Income is a key determinant variable for measuring the standard of living of the people. The self-Help Group member's income has increased in both blocks after joining the self-help Groups, the Bheemunipatnam mandal shows slowly high income increased. The highest percentage of members before joining the self- help groups belongs to an income of Rs. 1000 to Rs. 1500 but after the joining Self-Help Groups member's highest percentage belongs to an income of Rs 1500- Rs 2000 in the mandal. Their increasing number only shows that less earning members improved their income. The members belonging to category of Rs.2000-Rs 2500 income scaled up their position and moved a higher level of income in the study area. This impact is clearly visible in this category income showing an increase in percentage from 0.5 to 5.5 percent. Thus, it increases the willingness of women to participate in self-help group activities. Therefore, after joining self-help groups women contribute to increase their house hold income.

Table-13

Monthly Family expenditure of members before and after joining self-Help Groups.

Monthly expenditure(Rs)	Before Joining SHGs		After Joining SHGs	
	Number	percentage	Number	Percentage
Less than 500	-	-	-	-
500-1500	67	33.5	32	16.0
1500- 2500	107	53.5	26	13.0
2500-3000	29	9.5	127	63.5
3000-3500	7	3.5	14	7.0
3500-4000	-	-	01	0.5
Total	200	100	200	100

Source; Primary data

The above Table-13 shows that the family expenditure of Self-Help Groups members has increased in Bheemunipatnam mandal due to favorable change in the self-help Groups members' income. Before joining self-help groups highest percentage of the members lie in category Rs 500- Rs 1500 expenditure in the study area but after joining the self-help groups the highest percentage lie in category Rs 2500-Rs 3000. Also there were some improvements in the expenditure category of Rs 3000 to Rs 3500 in the study area, which were showing an increase in percentage from 3.5 to 7.0.

Table-14

Monthly Saving of members before and after joining SHGs

Monthly savings	Before joining SHGs		After joining SHG	
	Number	Percentage	Number	Percentage
Less than-500	20	10.0	46	23.0
500-700	04	2.0	126	63.0
Above-700	03	1.5	28	14.0
No saving members	173	86.5	-	-
Total	200	100	200	100

Source; Primary data

Table-14 shows that after joining the self-help Groups saving of group's member increased. Before joining the self-help groups. 86.5 percent of members have not been saved in the study area, but after joining the Self-help groups members has saved some part of their income as the form of saving with regularity. The main purpose of joining in the Self-help groups is saving. They realized the importance of saving whenever they required the credit, they need not request others.

6. Results of the Study:

6.1 Results of the Percentage analysis

- Majority of 36.5 percent of the respondents of the study are belonging to the age group of 26-40 years.
- Majority of 77 percent of the members are literate in the groups
- Majority 62.5 percent of the respondents are nuclear family
- Majority 79 percent of the respondents are married.
- Majority 29 percent of the respondents fall under category of house wife in the occupation status
- Majority 42 percent of the members family earning members are two
- Majority 64 percent of respondents of the family members between 3 to 4
- Majority 47 percent of the respondents monthly income are below Rs. 6000
- Majority 47 percent of the respondents opinion about the reason of joining in Self Help Groups for savings enhancement
- Majority 45 percent of the respondents have membership period is 3 to 4 years
- Majority 49 percent of the respondents are attending the meeting twice in a month.
- Majority 37 percent of the members linked with Andhra bank
- Majority 49 percent of the respondents are invested in their businesses below Rs. 15000
- Majority 29 percent are started small shops through groups
- Majority 80 percent of the respondents are motivating others to join Self Help Groups
- Majority 85 percent of the respondents opined that formation of group is made easy.
- Only 52 percent of members are trained
- Majority 89 percent of the respondents are satisfied with economic improvement
- Majority 50 percent of the members have attained self confidence.

6.2 Results of the Chi-square test:

There is no significant relationship between age and membership period

- There is no significant relationship between educational qualification and membership period
- There is no significant relationship between member's occupation and membership period.
- There is no significant relationship monthly income and group members occupation
- There is no significant relationship between members occupation and investment amount
- There is no significant relationship between earning members and family benefits
- There is significant relationship between marital status and membership period
- There is no significant relationship between satisfaction and membership period
- There is no significant relationship between self confidence levels and membership period.

6.3 Results of Garrett's Ranking:

- ✓ The highest score is awarded to self-employment. The least score is awarded to spending leisure time.
- ✓ It is inferred that "women members joining in Self Help Groups not for time passing, for enhancing their economic and social empowerment".

6.4 Results of Opinion Survey:

- ✓ Over all opinion of the respondents are satisfied and increased self confidence levels.

7. Discussion and Conclusion:

The Government of India and various State Governments have been implementing various programmes for women uplift. The very existence of self-Help Groups is highly relevant to make the

people of below poverty line hopeful and self reliant. Self-Help Groups enable them to increase their income, improve their standard of living and status in society. It acts as a catalyst for bringing this section of society to the mainstream. On the basis of the primary survey conducted by the author, it is found that self-Help Groups faces problems in different areas. The training facilities given to the members of Self-Help Groups in the specific areas are not adequate to compete with others. It is found that in the case of a few groups strong members try to earn a huge share of the profit of the Group, by exploiting the illiterate members.

Suggestions:

1. In many of the Self-Help groups, the one person is continuing in the offices as group leader. So rotation of the group's secretary is necessary for equitable exposure to the banking transaction.
2. It is suggested that the Non- Government organizations should be prevented from interfering with self –Help Groups movement. Better to keep them as voluntary Organizations and they should not be allowed to use.
3. Self-Help Group is potent tool to enrich the savings activities and poverty alleviation. In this context, to support by the Government and uplift the women through Self Help Groups is need of the hour.
4. Rotation of the secretary post has to be made compulsory, so that it will lead to women's empowerment.
5. Frequent awareness camps can be organized by the Government authorities to create awareness about the different schemes of assistance available to the participants in the self-Help Groups.

Conclusion: The study was under taken to identify women empowerment through Self-Help Group in Bheemunipatnam mandal, Visakhapatnam District, Andhra Pradesh. It is Found that the Socio-economic factor has been changed after joining the Self- Help Groups, in terms of increase in social awareness and participation, savings habits, income level, self employment, asset creation, repayment of other debts, improvement in decision making skills and improved self confidence levels and so on. It enabled many women to achieve social recognition. Greater emphasis has to be given to provide education, training and awareness among the members of the group. The Self- Help Group concept is important to strengthening and bringing together of the Nation. The Self- Help Group concept enabled many women to achieve social recognition. The rate illiteracy can be further reduced through existing programmes. Formal education with focus on critical issues, needed for functional literacy should be imparted to the women groups so that they can manage their group affairs independently.

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