



## Role of Women Empowerment in Human Development - A study of Select Self-Help Groups

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### Abstract

The term empowerment is used to refer to self reliance and self respect in order to enable each person to reach god given potential. It is also considered as process of change by which individuals or groups with little or no power gain the power and ability to make choices that affect their lives. Women empowerment is a combination of women's increased economic activity and control over income resulting from access to financial services with improved skills, mobility and knowledge. This facilitates the women to improve the status within the household and community. These changes are reinforced by group formation, leading to wider movements for social and political change which contributes to human development.

Microfinance is the provision of financial services to low income clients; solidarity lending groups and self employed who traditionally lack access to banking and related services. It plays a significant role in improving the living status of Self Help Group families and their children. The present study examines the role of women empowerment on the living conditions of the individual households in the pre-SHG and post-SHG scenario.

**Keywords:** Micro Finance, SHG, Women Empowerment and Human Development.

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### Introduction

In India, the trickle down effects of macroeconomic policies have failed to resolve the problem of gender inequality. Women have been the vulnerable section of society and constitute a sizeable segment of the poverty-struck population. Women face gender specific barriers to access education

health, employment etc. Micro finance deals with women below the poverty line. Micro loans are available solely and entirely to this target group of women. The problem is more acute for women in countries like India, despite the fact that women's labour makes a critical contribution to the economy. This is due to the low social status and lack of access to key resources. When women have more control over resources, household expenditure patterns are geared relatively more towards human development inputs, such as food, health and education. The fact that five of the eight Millennium Development Goals (MDGs) concern health and education signals the importance of welfare in development. Hence, improving women's access to resources is one route through which the MDGs on human development can be achieved. The empowerment of women becomes a powerful tool to improve welfare and human development. It is argued that empowering women improves the well-being of the household and leads to better outcomes for children. In other words, the inter-generational transmission of poverty can be arrested, if women are empowered. In addition to this, women's empowerment also results in reduction of gender disparities. Therefore empowerment of women stands as a crucial pathway for reducing gender disparities and achieving human development (APHDR, 2007).

The term empowerment is used to refer to self reliance and self respect in order to enable each person to reach god given potential. It is also considered as process of change by which individuals or groups with little or no power gain the power and ability to make choices that affect their lives. It generally involves change at three broad levels: within the household, within the community, and at a broader institutional or policy-making level (Cheston et al., 2002).

The United Nations Conference on Environment and Development (UNCED) agenda 21 mentions that women's advancement and empowerment in decision making including women's participation in national and international ecosystem management and control of environment degradation, as a key area for sustainable development. Fourth World Conference on Women (1995), Development Alternatives with Women for a New era (DAWN, 1995), The International Conference on Population and Development in Cairo (ICPD, 1994) and the Copenhagen Declaration of the World Summit on Social Development (WSDD, 1995) also treat the empowerment of women as the main objective of development which requires the full participation of women in the formulation, implementation and evaluation of decisions determining the functioning and wellbeing of societies (Wee et al.,1995). The World Bank has also identified empowerment as one of the key constituent elements of poverty reduction, and as a primary development goal (Malhotra et.al, 2000).

(Kabeer, 2005) stated that 'in order to bring women's empowerment microfinance needs to help poor women address their daily needs as well as their strategic gender interests'. It is recognized that strategic gender interests go to the very heart of the structures of patriarchal power: the abolition of a coercive gender division of labor; of unequal control over resources; ending male violence, women's control over their own bodies, the establishment of political equality and the ending of sexual exploitation (Molyneux 1985).

Women empowerment is a combination of women's increased economic activity and control over income resulting from access to micro-finance with improved women's skills, mobility, and access to knowledge and support networks. This facilitates the women to improve the

status within the household and community. These changes are reinforced by group formation, leading to wider movements for social and political change. Women empowerment as human development indicator measured through equal status on par with men, awareness and involvement in community activities and political activities, preferences in household decision making, skills and knowledge improvements of the respondents.

## **Research Objective of the Study**

The study aims at finding the Role of women empowerment in human development taking some select self-help groups.

## **Research Methodology**

The research methodology adopted for the sample selection, data collection and data analysis are explained below:

### **Sampling Design and Sample Selection**

The study is sample study. It is based on Self Help Groups. Warangal District in Andhra Pradesh has been selected as sample for the study based on a purposive sampling. Warangal district has 50 mandals. Out of 50 mandals 5 mandals, which represent 10 per cent, are randomly selected. The selected mandals are Dharma Sagar, Station Ghanpur, Bhoopalpally, Hasanparthi and Kesamudram. From each mandal, 4 villages are selected and from each village 5 SHGs are selected. Further, from each SHG 5 members are randomly selected. Thus 5 mandals, 100 SHGs and 500 members were selected for the study.

### **Time Period of the Study**

The time period followed in the study is single point of the time. The study followed a four year time period as a criterion for the selection of sample. SHG members engaged in group activities at least for a period of four years' time are selected. Thus members, who have joined into SHG on or before January, 2009, have been selected as sample. The questionnaire is administered to the respondents for six months period of time to gather information on the sample at a single point of time. In the study, Pre-SHG time period indicates the situation of the respondents before they joined into the SHG and Post-SHG time period indicates the situation after they joined into the SHG.

### **Sources and Techniques of Data Collection**

The study is based on both primary and secondary data. Primary data is information gathered from sample respondents. Sources of secondary data are the office records and files of the selected village grampanchayats, mandal offices, district office, research journals, books, newspapers, magazines, internet and other published literature on micro finance and human development. Primary data is collected through a structured schedule by holding interviews with various respondents in local dialectic. Secondary data is collected by personal visits to the select village gram panchayats, mandal offices, district office and libraries.

## Results and Discussion

### Equal Status on par with Men

Access to credit and participation in income generating activities is assumed to strengthen women's bargaining position within the household, thereby allowing her to influence a greater number of strategic decisions. In spite of difficulty that some men have in accustoming themselves to their wives' new role, most women report improved relationships with their husbands and families. Table-1 presents the equal status of women on par with men.

**Table-1 Equal Status on par with Men**

Response	Pre-SHG	Post-SHG
Yes	65 (13)	417 (83.4)
No	435 (87)	83 (16.6)
<b>Total</b>	<b>500 (100)</b>	<b>500 (100)</b>
Pearson Chi-square	13.315	
P value	0.000	

Note: Figures in parentheses indicate percentage share to the respective total.

Source: Field Survey

The analysis of the data presented in Table-1 reveals that 87 per cent of respondents report that they do not have equal status on par with men in Pre-SHG period but 83.4 per cent of respondents report that they have equal status on par with men in Post-SHG period and this difference is significant ( $\text{Chi}^2 = 13.315$ ,  $p < .01$ ). It is indicated that access to microfinance has resulted in significant changes in the gender relations at the household level and the attitude of the husband towards the women's contribution to the household. This reduces the gender disparities and enhances human development.

### Awareness and Involvement in Community Activities

Micro finance organization strategies provide the poor the possibility of belonging to a group they choose despite the socially or economically imposed relationships (Kabeer, 2005). This allows for meeting with others of similar experience and share knowledge. Such practices in effect are believed to empower them in community activities.

Tables-2 and 3 shows that the respondents' awareness and involvement in community activities before and after joining to SHGs. These community activities are categorized into helping neighbors, mobilization of people, conflict resolution and cultural activities.

**Table-2 Awareness in Community Activities**

Activity	Response	Pre-SHG	Post-SHG
Helping Neighbors	Yes	497 (99.4)	500 (100)
	No	3 (0.6)	0
	<b>Total</b>	<b>500 (100)</b>	<b>500 (100)</b>
	Pearson Chi-square	N/A	
	P value	N/A	
Mobilization of people	Yes	206 (41.2)	376 (75.2)
	No	294 (58.8)	124 (24.8)
	<b>Total</b>	<b>500 (100)</b>	<b>500 (100)</b>
	Pearson Chi-square	111.059	
	P value	0.000	
Conflict Resolution	Yes	4 (0.8)	376 (75.2)
	No	496 (99.2)	124 (24.8)
	<b>Total</b>	<b>500 (100)</b>	<b>500 (100)</b>
	Pearson Chi-square	1.330	
	P value	0.000	
Cultural Activities	Yes	147 (29.4)	375 (75)
	No	353 (70.6)	125 (25)
	<b>Total</b>	<b>500 (100)</b>	<b>500 (100)</b>
	Pearson Chi-square	65.679	
	P value	0.000	

Note: Figures in parentheses indicate percentage share to the respective total.

Source: Field Survey

**Table-3 Involvement in Community Activities**

Activity	Response	Pre-SHG	Post-SHG
Helping Neighbors	Always	113 (22.6)	91 (18.2)
	Most of the times	39 (7.8)	44 (8.8)
	Some of the time	39 (7.8)	85 (17)
	Rarely	79 (15.8)	194 (38.8)
	Never	230 (46)	86 (17.2)
	<b>Total</b>	<b>500 (100)</b>	<b>500 (100)</b>
	Pearson Chi-square	411.713	
	P value	0.000	
Mobilization of people	Always	0	0
	Most of the times	4 (0.8)	170 (34.0)
	Some of the time	122 (24.4)	71 (14.2)
	Rarely	103 (20.6)	134 (26.8)
	Never	271 (54.2)	125 (25.0)
	<b>Total</b>	<b>500 (100)</b>	<b>500 (100)</b>
	Pearson Chi-square	149.561	
	P value	0.000	
Conflict Resolution	Always	0	0
	Most of the times	1 (0.2)	120 (24.0)
	Some of the time	2 (0.4)	151 (30.2)
	Rarely	145 (29.0)	106 (21.2)
	Never	352 (70.4)	123 (24.6)

	<b>Total</b>	<b>500 (100)</b>	<b>500 (100)</b>
	Pearson Chi-square	93.844	
	P value	0.000	
Cultural Activities	Always	0	2 (0.4)
	Most of the times	3 (0.6)	125 (25.0)
	Some of the time	105 (21.0)	74 (14.8)
	Rarely	100 (20.0)	177 (35.4)
	Never	292 (58.4)	122 (24.4)
	<b>Total</b>	<b>500 (100)</b>	<b>500 (100)</b>
	Pearson Chi-square	266.568	
	P value	0.000	

Note: Figures in parentheses indicate percentage share to the respective total.

Source: Field Survey

The analysis of the data presented in Table-2 and 3 reveals the following:

### 1. *Helping Neighbors*

Almost all respondents (99.4 per cent in Pre-SHG and 100 per cent in Post-SHG period) reported that they had awareness in helping neighbors. Further, involvement in helping neighbors, 22.6 per cent of respondents reported that they had always involved in helping neighbors in Pre-SHG period is decreased to 18.2 per cent in Post-SHG period, but involvement in helping neighbors most of the time, some of the time, rarely have increased from 7.8 per cent to 8.8 per cent, 7.8 per cent to 17 per cent and 15.8 per cent to 38.8 per cent respectively in Post-SHG period. Majority of the respondents (46 per cent) have never involved in helping neighbors in Pre-SHG period but after joining to SHG it is decreased to 17.2 per cent. This difference is significant ( $\text{Chi}^2 = 411.713$ ,  $p < .01$ ).

### 2. *Mobilization of People*

58.8 per cent of respondents do not know how to mobilize the people in Pre-SHG period is decreased to 24.8 per cent in Post-SHG period and 75.2 per cent of respondents got awareness in mobilizing the people after joining to SHG. This difference is significant ( $\text{Chi}^2 = 111.059$ ,  $p < .01$ ). Further, involvement in mobilization of people, 54.2 per cent of the respondents reported that they never involved in mobilization of people in Pre-SHG period and it is decreased to 25 per cent in Post-SHG period. 34 per cent respondents have involved most of the times in mobilization of people in Post-SHG period. Other frequencies have also indicated increase in per cent of respondents' involvement in mobilization of people. This difference is significant ( $\text{Chi}^2 = 149.561$ ,  $p < .01$ ).

### 3. *Conflict Resolution*

Almost all respondents (99.2 per cent) do not know how to resolve the conflicts in Pre-SHG period, but after joining to SHG 75.2 per cent of respondents got awareness in conflict resolution. This difference is significant ( $\text{Chi}^2 = 1.330$ ,  $p < .01$ ). Further, involvement in conflict resolution, 70.4 per cent of respondents have never participated in conflict resolution in Pre-SHG period and it is decreased to 24.6 per cent in Post-SHG period. Involvement in conflict resolution with reference to most of the time (24 per cent)

and some of the time (34.2 per cent) is increased in Post-SHG period. This difference is significant ( $\text{Chi}^2 = 93.844, p < .01$ ).

#### 4. *Cultural Activities*

70.6 per cent of respondents do not have awareness in cultural activities in Pre-SHG period is decreased to 25 per cent in Post-SHG period and 75 per cent respondents got awareness in cultural activities in Post-SHG period. This difference is significant ( $\text{Chi}^2 = 65.679, p < .01$ ). Further, involvement in cultural activities, 58.4 per cent of respondents have never involved in cultural activities in Pre-SHG period and it is decreased to 24.4 per cent in Post-SHG period. Only 0.4 per cent of respondents are always involving in cultural activities in Post-SHG period. 25 per cent of respondents are involving most of the times and 35.4 per cent of respondents are involving rarely in cultural activities in Post-SHG period. This difference is significant ( $\text{Chi}^2 = 266.568, p < .01$ ).

The results revealed a greater sense of solidarity, closeness and the will to shoulder responsibilities within the group. There are instances that group had taken initiative for business expansion for the members of the group and provided financial supports for medical treatment of the fellow members. It is also significant to note that women who never used to come out of their home a few years back are now coming together in their SHGs. This trend is against the fact that, when the programme was launched, women were forbidden by their husband or relatives from joining the group. Many of these respondents reported that because of the association with groups, they were able to break the shackles of seclusion. In fact this is clearly a result of the frequent meetings organized by the SHGs. The members are encouraged to meet as frequently as possible. Most of them do meet once in a week. Such meetings give them an opportunity to get together and share their grief and joy. It is obvious that such regular meeting had paved the way for fostering a strong friendship and cooperation among different families of the locality cutting across religion, caste and political affiliation.

#### **Awareness and Involvement in Political Activities**

Microfinance is viewed as an effective tool for overcoming the political exclusion of women (Cheston et al., 2002). The global average of women's representation in national parliaments remains low at 17 per cent as of 31 January, 2007 (UN, 2007). Women in government, parliament, the judiciary and other institutions serve as role models and thus as pull factors for other women.

There are a range of possible mechanisms to increase women's participation in political life with varying degrees of success (Byrne et.al, 1996). The first is the reform of political parties through quotas and other forms of affirmative action. Another mechanism is training to develop women's skills and gender sensitive working with women's political organizations is the other mechanisms to enhance their participation. Measures that can be taken by microfinance institutions to increase the quality of women's political participation include awareness raising, training programs for female candidates, the cultivation of links and networks between women in local government and quotas in NGOs and timing of meetings and provisions of child-care to fit with women's domestic responsibilities. Measures to increase the quantity of women

representatives need to be accompanied by measures to improve the quality of their participation. Even programs that are not explicitly addressing women's rights and political participation have had some impact on political and legal empowerment (Cheston et al., 2002). Tables-4 and 5 presents that the respondents' awareness and involvement in political activities in Pre and Post-SHG periods. These political activities are categorized into voting, contested elections and supporting political party.

**Table-4 Awareness in Political Activities**

Activity	Response	Pre-SHG	Post-SHG
Voting	Yes	500 (100.0)	500 (100.0)
	No	0	0
	<b>Total</b>	<b>500 (100)</b>	<b>500 (100)</b>
	Pearson Chi-square	N/A	
	P value		
Contested elections	Yes	141 (28.2)	186 (37.2)
	No	359 (71.8)	314 (62.8)
	<b>Total</b>	<b>500 (100)</b>	<b>500 (100)</b>
	Pearson Chi-square	34.459	
	P value	0.000	
Supporting political party	Yes	144 (28.8)	273 (54.6)
	No	353 (70.6)	227 (45.4)
	<b>Total</b>	<b>500 (100)</b>	<b>500 (100)</b>
	Pearson Chi-square	7.345	
	P value	0.025	

Note: Figures in parentheses indicate percentage share to the respective total.

Source: Field Survey

**Table-5 Involvement in Political Activities**

Activity	Response	Pre-SHG	Post-SHG
Voting	Always	165 (33.0)	189 (37.8)
	Most of the times	105 (21.0)	138 (27.6)
	Some of the time	230 (46.0)	173 (34.6)
	Rarely	0	0
	Never	0	0
	<b>Total</b>	<b>500 (100)</b>	<b>500 (100)</b>
	Pearson Chi-square	153.971	
	P value	0.000	
Contested elections	Always	1 (0.2)	0
	Most of the times	1 (0.2)	0
	Some of the time	84 (16.8)	144 (28.8)
	Rarely	140 (28.0)	117 (23.4)
	Never	274 (54.8)	239 (47.8)
	<b>Total</b>	<b>500 (100)</b>	<b>500 (100)</b>
	Pearson Chi-square	67.725	
P value	0.000		
Supporting political party	Always	1 (0.2)	0
	Most of the times	0	5 (1.0)
	Some of the time	98 (19.6)	106 (21.2)
	Rarely	84 (16.8)	247 (49.4)
	Never	317 (63.4)	142 (28.4)
	<b>Total</b>	<b>500 (100)</b>	<b>500 (100)</b>
	Pearson Chi-square	42.988	
	P value	0.000	

Note: Figures in parentheses indicate percentage share to the respective total.

Source: Field Survey



The analysis shows the following:

### 1. *Voting*

It shows that voting awareness of the respondents has generally remained same in Pre and Post-SHG periods. Further, involvement in voting, 33 per cent of respondents always involved in Pre-SHG period is increased to 37.8 per cent in Post-SHG period. 21 per cent of the respondents have involved most of the times before joining to SHG but it is increased to 27.6 per cent after joining to SHG. However, voting some of the time is decreased from 46 per cent to 34.6 per cent in Post-SHG period. There are no respondents who are never or rarely participated in voting in Pre and Post-SHG periods. This difference is significant ( $\text{Chi}^2= 153.971$ ,  $p<.01$ ).

### 2. *Contest in Elections*

71.8 per cent respondents have never contested in any kind of elections in Pre-SHG period but after joining to SHG there is a marginal decrease and still 62.8 per cent of respondents have never contested in elections. This difference is significant ( $\text{Chi}^2= 34.459$ ,  $p<.01$ ). Further, involvement in contested elections, 54.8 per cent of the respondents never contested any elections in Pre-SHG period is marginally decreased to 47.8 per cent in Post-SHG period. Respondents contested elections rarely is also decreased from 28 per cent to 23.4 per cent in Post-SHG period. 16.8 per cent respondents contested election some of the time in Pre-SHG period is increased to 28.8 per cent in Post-SHG period. Respondents contested elections always and most of the times is same (0.2 per cent) in Pre-SHG period and is decreased to zero per cent in Post-SHG period. This difference is significant ( $\text{Chi}^2= 67.725$ ,  $p<.01$ ).

### 3. *Supporting Political Party*

28.8 per cent of respondents are supporting political party of their choice in Pre-SHG period and is increased to 54.6 per cent in Post-SHG period. This difference is significant ( $\text{Chi}^2= 7.345$ ,  $p<.05$ ). Further, involvement in supporting political party, 63.4 per cent of respondents have never supported any political party in Pre-SHG period is decreased to 28.4 per cent in Post-SHG period. Supporting political party rarely and some of the time is increased to 49.4 per cent and 21.2 per cent from 16.8 per cent and 19.6 per cent, respectively, in Post-SHG period. Only 0.2 per cent of respondents always supported political party of their choice in Pre-SHG period and 1 per cent of respondents are supporting most of the times in Post-SHG period. This difference is significant ( $\text{Chi}^2= 42.988$ ,  $p<.01$ ).

The discussions and in depth interviews have also revealed that the majority of the respondents generally show low interest towards political activities in Pre and Post-SHG periods. By contributing to women's knowledge and self-confidence and by widening their social networks, microfinance programs can give the tools and skills they need to participate more effectively and successfully in formal politics and to informally influence decisions and policies that affect their lives.

## Preferences in Household Decision Making

Microfinance members are also expected to have enhanced decision making powers regarding reproductive rights than non-members. These include the decision on abortion, contraception use, and number of children and age at marriage for their daughter. In addition, the livelihood of female decision making has been increases when channeling loans through women's groups rather than to individual women (Goetz and Gupta, 1996). Claims that participation in microfinance activities has implications for women's empowerment within the household were investigated by a number of studies with varying results. Intra-household decision-making was one commonly investigated indicator of women's empowerment. While there is evidence that microfinance can have an impact on women's role in household decision-making, it has not occurred evenly in all contexts or in all areas of decision-making (Cheston et al., 2002).

Respondents' role in household decision making was examined based on their involvement in common decision making at household level. These decision contexts involved children education, children marriage, and children medical care, purchase of assets, house repair and sale or purchase of house. Almost all members replied that their preference in decision making related to above aspects have been increased in Post-SHG period.

Table-6 presents the preferences of the respondents in household decision making.

**Table-6 Preferences in Decision Making**

Activity	Response	Pre-SHG	Post-SHG
Children Education	Always	2 (0.4)	214 (42.8)
	Most of the times	157 (31.4)	167 (33.4)
	Some of the time	171 (34.2)	74 (14.8)
	Rarely	98 (19.6)	13 (2.6)
	Never	72 (14.4)	32 (6.4)
	<b>Total</b>	<b>500 (100)</b>	<b>500 (100)</b>
	Pearson Chi-square	424.798	
	P value	0.000	
Children Marriage	Always	0	200 (40.0)
	Most of the times	196 (39.2)	175 (35.0)
	Some of the time	183 (36.6)	62 (12.4)
	Rarely	50 (10.0)	20 (4.0)
	Never	7 (14.2)	43 (8.6)
	<b>Total</b>	<b>500 (100)</b>	<b>500 (100)</b>
	Pearson Chi-square	533.310	
	P value	0.000	
Children Medical care	Always	0	165 (33.0)
	Most of the times	143 (28.6)	211 (42.2)
	Some of the time	60 (12.0)	72 (14.4)
	Rarely	254 (50.8)	14 (2.8)
	Never	43 (8.6)	38 (7.6)
	<b>Total</b>	<b>500 (100)</b>	<b>500 (100)</b>
	Pearson Chi-square	282.430	

	P value	0.000	
Purchase of Assets	Always	0	0
	Most of the times	0	162 (32.4)
	Some of the time	2 (0.4)	214 (42.8)
	Rarely	163 (32.6)	96 (19.2)
	Never	335 (67.0)	28 (5.6)
	<b>Total</b>	<b>500 (100)</b>	<b>500 (100)</b>
	Pearson Chi-square	76.598	
	P value	0.000	
House Repair	Always	0	0
	Most of the times	46 (9.2)	247 (49.4)
	Some of the time	0	223 (44.6)
	Rarely	263 (52.6)	30 (6.0)
	Never	191 (38.2)	0
	<b>Total</b>	<b>500 (100)</b>	<b>500 (100)</b>
	Pearson Chi-square	87.548	
	P value	0.000	
Sale/Purchase of House	Always	0	0
	Most of the times	0	197 (39.4)
	Some of the time	77 (15.4)	240 (48.0)
	Rarely	236 (47.2)	26 (5.2)
	Never	187 (37.4)	37 (7.4)
	<b>Total</b>	<b>500 (100)</b>	<b>500 (100)</b>
	Pearson Chi-square	68.501	
	P value	0.000	

Note: Figures in parentheses indicate percentage share to the respective total.

Source: Field Survey

The data presented in the Table-6 revealed that 42.8 per cent of respondents are reported that their preference in decision making related to children education is always considered in Post-SHG period compared to 0.4 per cent in Pre-SHG period. 14.4 per cent of respondents are reported that their preference in decision making related to children education is never considered in Pre-SHG period which is decreased to 6.4 per cent in Post-SHG period. Further, other frequencies indicate that the role of the respondents in decision making related to children education has significantly increased in Post-SHG period. This difference is significant ( $\text{Chi}^2 = 424.798, p < .01$ ).

In response to the question how their preference in decision making related to the children marriage changed in Post-SHG period, 40 per cent reported that their preference is considered 'always' and 35 per cent replied as 'most of the times'. Only 8.6 per cent reported 'never'. This difference is significant ( $\text{Chi}^2 = 533.310, p < .01$ ). With regard to their preferences in children medical care, 33 per cent opined as 'always' in Post-SHG period increased from zero per cent in Pre-SHG period. 42.2 per cent opined as 'most of the times' in Post-SHG period increased from 28.6 per cent in Pre-SHG period. 7.6 per cent opined as 'never' in Post-SHG period decreased from 8.6 per cent in Pre-SHG period. This difference is significant ( $\text{Chi}^2 = 282.430, p < .01$ ). Similar responses was observed in the case of purchase of assets (statistically significant at  $\text{Chi}^2 = 76.598, p < .01$ ), house repair (statistically significant at  $\text{Chi}^2 = 87.548, p < .01$ ) and sale or purchase of house (statistically significant at  $\text{Chi}^2 = 68.501, p < .01$ ). The response category 'never' was very less in Post-SHG period for all the aspects.

Preferences in household decision making for all the parameters discussed showed an increase after joining to SHGs. It is clear sign of empowerment on the part of women members of SHGs. Microfinance plays a significant role in the empowerment of women. Women have managed to increase their incomes, although in small amounts, and improved savings. Strengthening women's financial base and economic contribution to their families played a role in increased preferences of the respondents in household decision making. In addition, the decision making powers of the women has enhanced their participation in microfinance. However, access to microfinance has resulted in significant changes in the gender relations which reduces gender disparities and enhances human development.

### Skills and Knowledge

The members' ability to contribute to household, contribution to community and their ability to freely interact with others reflects their level of skills and knowledge. Table-7 presents various aspects relating to skills and knowledge of the respondents in Pre and Post-SHG periods.

**Table-7 Level of Skills and Knowledge of Respondents'**

Activity	Response	Pre-SHG	Post-SHG
Self confidence	None	63 (12.6)	0
	Very Low	252 (50.4)	55 (11.0)
	Low	185 (37.0)	151 (30.2)
	High	0	195 (39.0)
	Very High	0	99 (19.8)
	<b>Total</b>	<b>500 (100)</b>	<b>500 (100)</b>
	Pearson Chi-square	226.271	
	P value	0.000	
Respect in home	None	69 (13.8)	0
	Very Low	247 (49.4)	41 (8.2)
	Low	182 (36.4)	104 (20.8)
	High	0	231 (46.2)
	Very High	2 (0.4)	124 (24.8)
	<b>Total</b>	<b>500 (100)</b>	<b>500 (100)</b>
	Pearson Chi-square	124.941	
	P value	0.000	
Respect in community	None	0	0
	Very Low	192 (38.4)	0
	Low	306 (61.2)	139 (27.8)
	High	2 (0.4)	245 (49.0)
	Very High	0	116 (23.2)
	<b>Total</b>	<b>500 (100)</b>	<b>500 (100)</b>
	Pearson Chi-square	54.829	
	P value	0.000	
Communication skills	None	250 (50.0)	2 (0.4)
	Very Low	141 (28.2)	53 (10.6)
	Low	109 (21.8)	143 (28.6)
	High	0	174 (34.8)
	Very High	0	128 (25.6)

	<b>Total</b>	<b>500 (100)</b>	<b>500 (100)</b>
	Pearson Chi-square	128.076	
	P value	0.000	
Entrepreneurship skills	None	191 (38.2)	0
	Very Low	117 (23.4)	2 (0.4)
	Low	190 (38.0)	150 (30.0)
	High	1 (0.2)	213 (42.6)
	Very High	1 (0.2)	135 (27.0)
	<b>Total</b>	<b>500 (100)</b>	<b>500 (100)</b>
	Pearson Chi-square	28.079	
	P value	0.005	
Access to Health services	None	41 (8.2)	0
	Very Low	180 (36.0)	1 (0.2)
	Low	277 (55.4)	174 (34.8)
	High	0	325 (65.0)
	Very High	2 (0.4)	0
	<b>Total</b>	<b>500 (100)</b>	<b>500 (100)</b>
	Pearson Chi-square	64.519	
	P value	0.000	
Access to Credit services	None	189 (37.8)	0
	Very Low	113 (22.6)	3 (0.6)
	Low	198 (39.6)	126 (25.2)
	High	0	173 (34.6)
	Very High	0	198 (39.6)
	<b>Total</b>	<b>500 (100)</b>	<b>500 (100)</b>
	Pearson Chi-square	111.111	
	P value	0.000	
Participation in dispute settlement	None	126 (25.2)	0
	Very Low	234 (46.8)	53 (10.6)
	Low	140 (28.0)	168 (33.6)
	High	0	165 (33.0)
	Very High	0	114 (22.8)
	<b>Total</b>	<b>500 (100)</b>	<b>500 (100)</b>
	Pearson Chi-square	91.877	
	P value	0.000	
Going outside the village without family members	None	177 (35.4)	0
	Very Low	138 (27.6)	2 (0.4)
	Low	185 (37.0)	99 (19.8)
	High	0	154 (30.8)
	Very High	0	245 (49.0)
	<b>Total</b>	<b>500 (100)</b>	<b>500 (100)</b>
	Pearson Chi-square	89.983	
	P value	0.000	

Note: Figures in parentheses indicate percentage share to the respective total.

Source: Field Survey

The data presented Table-7 shows the following:

**1. Self-Confidence**

With regard to self-confidence, 39 per cent of respondents showed high self- confidence, 19.8 per cent of respondents showed very high self confidence in Post-SHG period and it is quite significant that there is no respondent showed high and very high self confidence in Pre-SHG period. In addition, 12.6 per cent remain without confidence in Pre-SHG period and no respondent reported none self confidence in Post-SHG period. This difference is significant ( $\text{Chi}^2 = 226.271$ ,  $p < .01$ ).

**2. Communication Skills**

With regard to communication skills, half of the respondents reported that they did not have any communication skill before joining to SHG but after joining to SHG more than half of the respondents reported their communication skills are high (34.8 per cent) and very high (25.6 per cent). Other frequencies are also showing increase in communication skill in Post-SHG period. This difference is significant ( $\text{Chi}^2 = 128.076$ ,  $p < .01$ ).

**3. Entrepreneurship Skills**

42.6 per cent of respondents reported that their entrepreneurship skills are high and 27 per cent reported very high entrepreneurship skills in Post-SHG period. Most of the respondents reported that they have very low (23.4 per cent) and low (38 per cent) entrepreneurship skills in Pre-SHG period and 38.2 per cent of respondents reported that they have no entrepreneurship skills before joining to SHG. Thus, it is understood that their entrepreneurship skills are improved after joining to SHG. This difference is significant ( $\text{Chi}^2 = 28.079$ ,  $p < .01$ ).

**4. Access to Health Services**

Access to health services was very poor in Pre-SHG period. Majority of the respondents (55.4 per cent) reported that their access to health services is low and 36 per cent reported that their access is very low. 8.2 per cent of respondents reported that they never accessed to health services. But in contrast, access to health services in Post-SHG period is improved a lot. Majority of the respondents (65 per cent) reported that their access to health services is high. This difference is significant ( $\text{Chi}^2 = 64.519$ ,  $p < .01$ ).

**5. Access to Credit Services**

Access to credit services by the respondents showed progress in Post-SHG period. All most all the respondents reported that their access to credit services were low in Pre-SHG period, but in Post-SHG period, majority of the respondents (38.6 per cent) said that their access to credit services is very high, followed by 34.6 per cent high access to credit services. This difference is significant ( $\text{Chi}^2 = 111.111$ ,  $p < .01$ ).

## 6. *Dispute Settlement*

Participation in dispute settlement by the respondents is very low (46.8 per cent) in Pre-SHG period and it is decreased to 10.6 per cent in Post-SHG period. Further, higher participation of respondents in dispute settlement was recorded (33 per cent high, 22.8 per cent very high) in Post-SHG period. This difference is significant ( $\text{Chi}^2 = 91.877$ ,  $p < .01$ ).

## 7. *Physical Mobility*

One of the biggest challenges Indian women face in controlling their own lives is a lack of physical mobility and access to public space (HDI, 2010). 35.4 per cent of respondents reported that they never used to go outside the village without family members in Pre-SHG period and the other respondents moving outside the village without family members is low. But the situation has change a lot after joining to SHG. Now majority of the respondents (49 per cent) going outside the village without family members is very high and 30.8 per cent reported their moving outside the village without family members is high. Only 19.8 per cent reported still their moving outside the village without family members is low. This difference is significant ( $\text{Chi}^2 = 89.983$ ,  $p < .01$ ).

It could be inferred from the results presented in Table-7 that the involvement of respondents in SHGs significantly contributed in improving their skills and knowledge. The respondents stated an improvement in self-confidence, communication skills and entrepreneurship skills. They also expressed the feeling that their status within the family and community has improved after their association with the group. They experience better treatment in their family than the Pre-SHG situation. Members also expressed that now they have an opportunity to freely interact with other members of the community. The opinion of the members with respect to their ability to contribute to community and their ability to freely interact with others indicated positive change. A higher proportion of members reporting an increase in their abilities can be inferred as a positive impact of the participation in SHGs. However, in this respect some of the observations made during the survey could reveal their level of self-confidence. It was particular to note that most to them reported that they feel respected in their family because of the fact that they bring something of clear value to their household either in terms of loans, or contribution to household income. The respondents' claimed to have improved their status because of improved financial independence and their ability to influence household decision making. In addition to this, a significant number of respondents reported with some pride that they make major contribution to their household income.

## **Conclusion**

It is obvious that the respondents have empowered and improved their living standards after joining SHGs. Thus empowerment of women reduces gender disparities and achieves human development. In the developing world, millions of people are involved in microfinance programs. It is important for reasons of public policy and for the involved NGOs themselves to know whether their efforts are effective in fighting poverty, and enhancing social inclusion - a state where poor are able to be free from socio-economic restraint, participate in the socio-political process and enjoy a quality life, thus achieving a higher state of human development.

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