
WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS (SHGs) IN TWO DIMENSIONS: A STUDY OF NORTH COASTAL ANDHRA PRADESH

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Abstract: In the present paper an attempt has made to study women empowerment through SHGs in two dimensions in North Coastal Andhra Pradesh. Among all the 13 Districts of Andhra Pradesh, three districts of North Coastal Andhra Pradesh were selected as sample area for the study. Multi stage random sampling method is used for selecting sample units. The selection process carried out in four stages; relating to districts, mandals, villages and households. The primary data collected from 450 households were selected from the 18 villages of the 6 selected mandals from all the 3 North Coastal Districts of Andhra Pradesh. The opinion of SHG members collected with Likert's five point scaling technique on 10 indicators for each to dimension of Social and Economic issues relating to empowerment. To find out whether the participation in SHG programs has led to empower or not, Empowerment Index is calculated separately for rural Self Help Groups and tribal New Self Help Groups and made comparison. Descriptive analysis along with Chi-square test, F-test and Z-test are used for fruitful inferences. The Results revealed that the rural members are observed better empowered when compared to tribal in socio and economic dimensions. Further the study confirmed that as members in SHGs for long time helps to improve the women empowerment.

Introduction: Self Help Groups (SHGs) could be defined as the organised forum of people which is planned, shaped and structured by the people themselves to attain present/pre-identified goals and purposes. These groups are the agents of social change and catalysts for the entire empowerment and development process in a community. Many SHGs come together on one platform at local, regional, and district levels, which enables the groups to gather strength not only to influence the legislature but also gaining adequate space and opportunities in various complex issues concerning their livelihoods (Thomas, 2003). Women empowerment (WE) is the key to socio-economic development of the community. It is a dynamic and multi-dimensional process. It refers to increasing the social, economic and political strengths of women (Rosary & Azhagaiah, 2015). Women participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole. They come together for the purpose of solving their common problems through self-help and mutual help. The more attractive scheme with less effort is "Self Help Group" (SHGs). It is a tool to remove poverty and improve the women entrepreneurship and financial support in India (Kondal, 2014).

Review of Literature: Pathak (1992) reported that SHG being comprised of group of persons, gets empowered to solve most of their problems of non-financial nature like raw materials, inputs supply, marketing, better adoption of technology, education and training for realizing the human potential for development. Giri (1995) stated that the group provides the women a base for self-employment and empowerment through group dynamics. The peer pressure on group members has ensured proper utilization of credit and repayment of loans, savings provided self-insurance and self-assurance to the group members. Nanda (1999) conducted impact studies of self-help and found that the most outstanding impact of the linkage programme could be the socio-economic empowerment of the poor more particularly the women. Dadhich (2001) stated that effective implementation of micro-finance can be a means not only to alleviate poverty and empower woman but also be a viable economic and financial proportion. Prasad (2006) stated that the micro-credit mechanism of self-help groups has

facilitated socio-economic empowerment of weaker sections including women folk. Sarumathi & Mohan (2011) studied role of micro finance in women's empowerment in Pondicherry. In this paper the examined the role played by Microfinance in women's empowerment are considered into three dimensions namely psychological, social and economic. Premaratne et al (2012) assessed the impact of SHGs on women's empowerment. The study found that impact of micro finance on women is substantial in building confidence, courage, skill development and empowerment but there is no positive impact in sustainable rural development especially reduction of poverty, creation of employment opportunities and creation of assets in rural areas. Pokhriya et al (2012) were made an attempt to study the role of microfinance intervention in promoting women empowerment in rural India. The study suggested that the microfinance institutions should strengthen and expand their support to resource poor women. Husain et al (2014) were made an attempt to test the significance of the programme effect of SHGs by comparing empowerment levels of newly inducted and older members of SHGs, based on a survey conducted in six municipalities in West Bengal, India. Results indicated that programme effects operated only to reduce tolerance of domestic violence and enhance status of members within the household. Brody et al (2015) reviewed to examine the effectiveness of women's economic self-help groups (ESHG) on individual women empowerment in low-and middle-income countries. It also examines the mechanisms that empower women through female participants' experiences of ESHG membership. However, the qualitative studies suggested that women participating in ESHG perceive themselves as psychologically empowered. The present paper addresses women empowerment through self-help groups in Hamirpur district of Himachal Pradesh. The study was attempted to examine whether women's involvement in various activities of the group makes any positive change on women's social empowerment. The impact of membership in the group is commendable in to improved social status. Narasimha et al (2017) explored the extent to which self-help groups are involved in health and also identify other possible methods to increase their involvement in health related matters. Out of total sample, 65.26% received economic help through this programme, got importance in family as well as community, and had improvement in personal health.

Frame Work : Empowerment is an intrinsic quality of a person, which cannot be bestowed by a third party. It is considered that an empowered person's behavior undergoes a change. In a nutshell, empowerment is a process which enables one to gain power, authority and influence over others. In the literature published on the subject, the empowerment is considered to be matching with the following traits (Bansal, 2010).

- Having decision-making power of one's own
- Having access to information and resources for taking proper decision
- Having a range of options from which one can make choices
- Ability to exercise assertiveness in collective decision-making
- Having positive thinking about the ability to make change
- Ability to learn skills for improving one's personal or group power
- Ability to change others' perceptions by democratic means
- Involving in the growth process

Empowerment helps the person concerned to exploit the economic environment in increasing the productivity of self, family and the society. In a policy research report, World Bank (2001) identified both gender equality and women empowerment as development objectives and means to promote growth, reduce poverty and support better governance. In the literature available on women empowerment, some of the concepts like gender equality, female autonomy or women status etc. are referring to as either similar or different concepts.

One can judge empowerment through indicators. These indicators can be given values, based on the judgment of the researcher. Some of the studies assign weights to the indicators, which are mostly arbitrary. However, there cannot be any measure of empowerment because the nature of the concept is such that it is multifaceted concept which is not readily quantifiable. It can be said that empowerment is context and region specific which implies that there cannot be some standard indicators of women empowerment, applicable to all times and places. So, the measurement of empowerment through

indicators can only be in a given socio-economic and political context where an intervention is made. There have been several efforts to devise indicators of empowerment. The table 7.1 shows the six domains of empowerment as suggested by the John Snow (Mehta & Sharma, 2014).

Table-1: JSI Domains of Empowerment		
S. No	Domain	Expressions
1	Sense of Self & vision of a future	Assertiveness, plans for the future, future-oriented actions, relative freedom from threat of physical violence, awareness of own problems and options, actions indicating sense of security.
	Mobility & visibility	Activities outside of the home, relative freedom from harassment in public spaces, interaction with men.
	Economic Security	Property ownership, new skills and knowledge and increased income, engaged in new/non-traditional types of work.
	Status & Decision - making power within the household	Self-confidence, controlling spending money, enhanced Status in the family, controls/spends money, participation in decisions on allocation of resources, not dominated by others.
	Ability to interact effectively in the public sphere	Awareness of legal status and services available, ability to get access to social services, political awareness, participation in credit program, provider of service in community.
	Participation in non-family groups	Identified as a person outside the family, forum for creating sense of solidarity with other women, self-expression and articulation of problems, participating in a group with autonomous structure.

Source: John Snow Inc. (JSI), 1990.

Mostly, indicators of empowerment are proxy variables. During the field survey a number of questions were asked to capture the process of decision-making, control, choice etc. Such questions are observed as most effective representations of the process of empowerment. The indicators of empowerment based on field survey questions are specific and relevant within a particular social context. The present study takes into consideration 10 indicators for each to measure Social and Economic empowerment. Table-2 shows these 30 indicators of women empowerment taken into consideration for the present study.

Table-2: Indicators of Empowerment	
Domain	Indicators
Socio-cultural Empowerment	Self-confidence
	Reduction in alcoholic habits
	Attitude towards the education of daughters
	Attitude towards the education of sons
	Mobility
	Access to markets
	Adoption of small family norm
	Discontinuation of early marriages
	Reduction in domestic violence
Economic Empowerment	Decision making in the family
	Access to control over family resources
	Credit worthiness
	Freedom from money lenders
	Bargaining power
	Self-employment potential
	Banking habits
	Aware of property rights
	Marketing skills
	Productive skills
	Reduction in wasteful expenditure
Source: Author Elaborations.	

Methodology : The present study aims to examine the Social and Economic empowerment through SHGs from rural areas in Andhra Pradesh. Among the 13 Districts of Andhra Pradesh, all the three districts of North Coastal Andhra Pradesh namely Visakhapatnam (VSKP), Vizianagaram (VZM) and Srikakulam (SKLM) are selected for the study. Multi stage random sampling method is used in the present study for selecting sample units. The selection process was carried out in four stages; i.e., relating to districts, mandals, villages and households. As a whole a number of 450 households were selected from the 18 villages of the 6 selected mandals from all the 3 North Coastal Districts of Andhra Pradesh. In all, 450 SHG households were selected for the study. While 225 members from rural areas and 225 members from tribal areas. Primary data were collected from the members of SHGs using well-structured questionnaire. The opinion of SHG members collected with Likert's five point scaling technique. To find out whether the participation in SHG programs has led to empower the members or not, Social Empowerment Index and Economic Empowerment Index are calculated. Descriptive analysis along with Chi-square test, F-test and Z-test are used for fruitful inferences.

Results and Discussion: Table-3 presents information on distribution of sample respondents based on social empowerment index. Out of 450 sample respondents, 27.8 per cent are belongs to medium empowered social empowerment group followed by very high empowered (27.3%), high empowered (24%) and less empowered (20.9%). In rural areas majority of respondents is placed first in the very high empowered group (42.7%) followed by high empowered (26.2%), medium empowered (20.4%) and less empowered (10.7%). Medium empowered group (35.1%) occupied first position with respect to respondents' social empowerment index followed by less empowered (31.1%), high empowered (21.8%) and very high empowered (12%) in tribal areas. The chi-square value is significant at 1 per cent level. It reveals that there are no significant differences between rural and tribal areas respondents regarding social empowerment index.

Table-3: Distribution of Respondents by level of Social Empowerment				
Level of Empowerment	Social Empowerment Index Score	Rural	Tribal	Total
Less Empowered	(0-0.25)	24(10.7)	70(31.1)	94(20.9)
Medium Empowered	(0.25-0.50)	46(20.4)	79(35.1)	125(27.8)
High Empowered	(0.50-0.75)	59(26.2)	49(21.8)	108(24.0)
Very High Empowered	(0.75-1.0)	96(42.7)	27(12.0)	123(27.3)
Total		225(100.0)	225(100.0)	450(100.0)
Source: Field Survey.				
Note: The figures in brackets indicate percentages of Rural and Tribal members. Chi-square (χ^2) =70.856, d.f = 3, p-value 0.000, at 1 % significant level.				

Out of 450 sample respondents, 30.2 per cent are belongs to very high empowered group followed by medium empowered (29.8%), less empowered and high empowered (20% in each group). In rural areas majority of respondents is placed first in the very high empowered group (51.6%) followed by medium empowered (23.6%), high empowered (22.7%) and less empowered (2.2%). Less empowered group (37.8%) occupied first position with respect to respondents' economic empowerment index followed by medium empowered (36%), high empowered (17.3%) and very high empowered (8.9%) in tribal areas. The chi-square value is significant at 1 per cent level which shows that there are no significant differences between rural and tribal areas respondents regarding economic empowerment index (Table-4).

Table-4: Distribution of Respondents by level of Economic Empowerment				
Level of Empowerment	Economic Empowerment Index Score	Rural	Tribal	Total
Less Empowered	(0-0.25)	5(2.2)	85(37.8)	90(20.0)
Medium Empowered	(0.25-0.50)	53(23.6)	81(36.0)	134(29.8)
High Empowered	(0.50-0.75)	51(22.7)	39(17.3)	90(20.0)
Very High Empowered	(0.75-1.0)	116(51.6)	20(8.9)	136(30.2)
Total		225(100.0)	225(100.0)	450(100.0)

Source: Field Survey.

Note: The figures in brackets indicate percentages of Rural and Tribal members. Chi-square (χ^2) = 146.327, d.f = 3, p-value 0.000, at 1 % significant level.

Table-5 reveals sample respondents distribution based on socio-economic empowerment index. Out of 450 sample respondents, 39.8 per cent are belongs to high empowered group followed by medium empowered (27.8%), less empowered (17.8%) and very high empowered groups (14.7%). In rural areas majority of respondents is placed first in the high empowered group (57.3%) followed by very high empowered (25.3%), medium empowered (11.1%) and less empowered (6.2%). Medium empowered group (44.4%) occupied first position with respect to respondents' socio-economic empowerment index followed by less empowered (29.3%), high empowered (22.2%) and very high empowered (4%) in tribal areas. The chi-square value is significant at 1 per cent level. It reveals that there are no significant differences between rural and tribal areas respondents regarding socio-economic empowerment index.

Table-5: Distribution of Respondents by level of Socio-Economic Empowerment				
Level of Empowerment	Socio-Economic Empowerment Index Score	Rural	Tribal	Total
Less Empowered	(0-0.25)	14(6.2)	66(29.3)	80(17.8)
Medium Empowered	(0.25-0.50)	25(11.1)	100(44.4)	125(27.8)
High Empowered	(0.50-0.75)	129(57.3)	50(22.2)	179(39.8)
Very High Empowered	(0.75-1.0)	57(25.3)	9(4.0)	66(14.7)
Total		225(100.0)	225(100.0)	450(100.0)

Source: Field Survey.

Note: The figures in brackets indicate percentages of Rural and Tribal members. Chi-square (χ^2) = 148.575, d.f = 3, p-value 0.000, at 1 % significant level

Table-6 reveals the information regarding descriptive statistics for rural and tribal areas on economic, social and socio-economic empowerment indexes. Regarding the three indexes rural area mean is higher than tribal area. The measure of standard deviation is used to observe the homogeneity of the sample respondents of the rural and tribal areas. The lower the value of standard deviation indicates the higher homogeneity and vice versa. In the case of above mentioned three indicators tribal respondents have lower standard deviation when compared to rural respondents thus shows that tribal respondents are having higher homogeneity than rural respondents. Table-7 represents Z test results for social empowerment index in Panel-A, economic empowerment index in Panel-B and socio-economic empowerment index in Panel-C. The z test is here used to observe the difference of means between rural and tribal areas of the three districts regarding social, economic and socio-economic empowerment indexes. The Z test results clearly shows that in all the three districts with respect to social empowerment index, the z value is significant at 1 per cent level which reveals that there are significant differences between the means of rural and tribal areas. The same kind of conclusion emerges with regard to economic and socio-economic empowerment indexes.

Table-6: Descriptive Statistics of Indices				
Indices	Statistics	Rural/Tribal		
		Rural	Tribal	Total
Economic Empowerment Index	N	225	225	450
	Mean	0.60	0.45	0.52
	Median	0.60	0.44	0.53
	Std. Deviation	0.11	0.10	0.13
	Std. Error of Mean	0.01	0.01	0.01
	Range	0.64	0.49	0.71
	Variance	0.01	0.01	0.02
	Minimum	0.29	0.22	0.22
	Maximum	0.93	0.71	0.93
Social Empowerment Index	N	225	225	450
	Mean	0.50	0.40	0.45
	Median	0.49	0.40	0.44
	Std. Deviation	0.12	0.10	0.12
	Std. Error of Mean	0.01	0.01	0.01
	Range	0.76	0.53	0.76
	Variance	0.01	0.01	0.01
	Minimum	0.13	0.18	0.13
	Maximum	0.89	0.71	0.89
Socio-Economic Empowerment Index	N	225	225	450
	Mean	0.55	0.42	0.49
	Median	0.54	0.42	0.48
	Std. Deviation	0.09	0.07	0.10
	Std. Error of Mean	0.01	0.00	0.00
	Range	0.54	0.42	0.56
	Variance	0.01	0.01	0.01
	Minimum	0.30	0.28	0.28
	Maximum	0.84	0.70	0.84
Source: Field Survey				

Table-7: Z-test Results								
Panel-A: Z-test Result for Social Empowerment								
District	Rural			Tribal			Z-Test	p-value
	N	Mean	Std. Dev	N	Mean	Std. Devi		
VSKP	75	0.548	0.124	75	0.430	0.109	6.189*	0.000
VZM	75	0.499	0.122	75	0.416	0.098	4.593*	0.000
SKLM	75	0.444	0.093	75	0.362	0.079	5.819*	0.000
Total	225	0.497	0.121	225	0.403	0.100	8.982*	0.000
Panel-B: Z-test Result for Economic Empowerment								
District	Rural			Tribal			Z-Test	p-value
	N	Mean	Std. Dev	N	Mean	Std. Devi		
VSKP	75	0.645	0.115	75	0.479	0.103	9.311*	0.000
VZM	75	0.601	0.100	75	0.452	0.101	9.078*	0.000
SKLM	75	0.542	0.089	75	0.412	0.101	8.363*	0.000
Total	225	0.596	0.110	225	0.448	0.105	14.006*	0.000
Panel-C: Z-test Result for Socio -Economic Empowerment								
District	Rural			Tribal			Z-Test	p-value
	N	Mean	Std. Dev	N	Mean	Std. Devi		
VSKP	75	0.597	0.092	75	0.455	0.078	10.195*	0.000
VZM	75	0.550	0.088	75	0.434	0.066	9.132*	0.000
SKLM	75	0.493	0.066	75	0.387	0.062	10.137*	0.000
Total	225	0.546	0.092	225	0.425	0.075	15.29*	0.000
Note: * Significant at 1% level.								

Table-8 provides information on district-wise ANOVA test results for Visakhapatnam district in Panel-A, Vizianagaram district in Panel-B, Srikakulam district in Panel-C and All districts in Panel-D with respect to economic, social and economic-social empowerment indexes respectively. To observe the differences between mean values of rural and tribal areas regarding economic, social and economic-social empowerment indexes F value is considered. In Visakhapatnam district the F value is significant at 1 per cent level which shows that the mean values of rural and tribal areas are not equal for the three indexes considered. The same conclusions are noticed for the Vizianagaram, Srikakulam districts as well as all districts for the three indexes under study. Area-wise ANOVA results are presented in

Table-9 for economic, social and economic-social empowerment indexes. In Panel-A ANOVA results for rural area, in Panel-B ANOVA results for tribal area and in Panel-C ANOVA results for combined rural and tribal areas are presented. To examine the differences between mean values of Visakhapatnam, Vizianagaram and Srikakulam districts regarding economic, social and economic-social empowerment indexes, F value is taken. The F value is statistically significant at 1 per cent level of significance which shows that the mean values are not equal for the three indexes. The ANOVA results show similar conclusions for the tribal as well as combined rural and tribal areas with respect to all the three indexes.

Table-8: District-wise ANOVA Results							
Panel-A: ANOVA Result for indices - VSKP							
Indices	Area	N	Mean	Std. Deviation	Std. Error	F	Sig.
Economic Empowerment Index	Rural	75	0.645	0.114	0.013	86.323*	0.000
	Tribal	75	0.479	0.103	0.011		
	Total	150	0.562	0.137	0.011		
Social Empowerment Index	Rural	75	0.548	0.124	0.014	38.231*	0.000
	Tribal	75	0.429	0.110	0.012		
	Total	150	0.489	0.131	0.010		
Economic Social Empowerment Index	Rural	75	0.596	0.091	0.010	104.335*	0.000
	Tribal	75	0.454	0.078	0.009		
	Total	150	0.525	0.110	0.009		
Panel-B: ANOVA Result for indices - VZM							
Economic Empowerment Index	Rural	75	0.600	0.100	0.011	81.245*	0.000
	Tribal	75	0.451	0.101	0.011		
	Total	150	0.525	0.125	0.010		
Social Empowerment Index	Rural	75	0.498	0.121	0.014	21.256*	0.000
	Tribal	75	0.415	0.097	0.011		
	Total	150	0.457	0.117	0.009		
Economic Social Empowerment Index	Rural	75	0.549	0.087	0.010	83.379*	0.000
	Tribal	75	0.433	0.066	0.007		
	Total	150	0.491	0.096	0.007		
Panel-C: ANOVA Result for indices - SKLM							
Economic Empowerment Index	Rural	75	0.540	.088	0.010	68.846*	0.000
	Tribal	75	0.412	0.100	0.011		
	Total	150	0.476	0.114	0.009		
Social Empowerment Index	Rural	75	0.444	0.092	0.010	34.406*	0.000
	Tribal	75	0.361	0.079	0.009		
	Total	150	0.403	0.095	0.007		
Economic Social Empowerment Index	Rural	75	0.492	0.065	0.007	102.394*	0.000
	Tribal	75	0.386	0.062	0.007		
	Total	150	0.439	0.083	0.006		
Panel-D: ANOVA Result for indices – All (VSKP+VZM+SKLM)							
Economic Empowerment Index	Rural	225	0.595	0.110	0.007	2.454*	0.000
	Tribal	225	0.447	0.104	0.007		

	Total	450	0.521	0.130	0.006		
Social Empowerment Index	Rural	225	0.497	0.121	0.008	81.652*	0.000
	Tribal	225	0.402	0.100	0.006		
	Total	450	0.449	0.120	0.005		
Economic Empowerment Index	Rural	225	0.546	0.092	0.006	234.418*	0.000
	Tribal	225	0.424	0.074	0.004		
	Total	450	0.485	0.103	0.004		

Note: * Significant at 1% level.

Table-9: Area-wise ANOVA Results							
Panel-A: ANOVA Result for indices - RURAL							
Indices	District	N	Mean	Std. Deviation	Std. Error	F	Sig.
Economic Empowerment Index	VSKP	75	0.645	0.114	.013	19.878*	0.000
	VZM	75	0.600	0.100	.011		
	SKLM	75	0.540	0.088	.010		
	Total	225	0.595	0.110	.007		
Social Empowerment Index	VSKP	75	0.548	0.124	0.014	15.614*	0.000
	VZM	75	0.498	0.121	0.014		
	SKLM	75	0.444	0.092	0.010		
	Total	225	0.497	0.121	0.008		
Economic Social Empowerment Index	VSKP	75	0.596	0.091	0.010	29.860*	0.000
	VZM	75	0.549	0.087	0.010		
	SKLM	75	0.492	0.065	0.007		
	Total	225	0.546	0.092	0.006		
Panel-B: ANOVA Result for indices - TRIBAL							
Economic Empowerment Index	VSKP	75	0.479	0.103	0.011	8.222*	0.000
	VZM	75	0.451	0.101	0.011		
	SKLM	75	0.412	0.100	0.011		
	Total	225	0.447	0.104	0.007		
Social Empowerment Index	VSKP	75	0.429	0.110	0.012	10.337*	0.000
	VZM	75	0.415	0.097	0.011		
	SKLM	75	0.361	0.079	0.009		
	Total	225	0.402	0.100	0.006		
Economic Social Empowerment Index	VSKP	75	0.454	0.078	0.009	18.861*	0.000
	VZM	75	0.433	0.066	0.007		
	SKLM	75	0.386	0.062	0.007		
	Total	225	0.424	0.074	0.004		
Panel-C: ANOVA Result for indices – All (RURAL + TRIBAL)							
Economic Empowerment Index	VSKP	150	0.562	0.137	0.011	17.576*	0.000
	VZM	150	0.525	0.125	0.010		
	SKLM	150	0.476	0.114	0.009		
	Total	450	0.521	0.130	0.006		
Social Empowerment Index	VSKP	150	0.489	0.131	0.010	21.110*	0.000
	VZM	150	0.457	0.117	0.009		
	SKLM	150	0.403	0.095	0.007		
	Total	450	0.449	0.120	0.005		
Economic Social Empowerment Index	VSKP	150	0.525	0.110	0.009	29.477*	0.000
	VZM	150	0.491	0.096	0.007		
	SKLM	150	0.439	0.083	0.006		
	Total	450	0.485	0.103	0.004		
Note: * Significant at 1% level.							

Note: * Significant at 1% level.

Summary: Out of 450 sample respondent's majority are said that they have good improvement through SHGs in bargaining power only. But more number of respondents expressed that they have moderate improvement in their self-confidence through SHGs, with respect to attitude towards the education of daughters, attitude towards the education of sons, with respect to decision making in the family, decision making in the group, regarding credit worthiness, freedom from money lenders, self-employment potential, banking habits, reduction in wasteful expenditure, reduction in consumption expenditure and purchase of household durables. Out of 450 sample respondents more are said that they have little improvement through SHGs in reduction of alcoholic habits, with respect to access to markets, in adoption of small family norm, reduction in domestic violence, with respect to awareness of property rights, marketing skills, productive skills and regarding mobility. Out of 450 sample respondents, majority are said that they have no improvement through SHGs with respect to discontinuation of early marriages, child labour discontinuation, status in the family, status in the society, aware of rights of women, communication skills and access to control over family resources. Out of 450 sample respondents, more respondents are belongs to medium empowered social empowerment group followed by very high empowered, high empowered and less empowered. Out of 450 sample respondents, majority are belongs to very high economic empowered group followed by medium empowered, less empowered and high empowered. Out of 450 sample respondents, majority are belongs to high socio-economic empowered group followed by medium empowered, less empowered and very high empowered groups.

The z test is here used to observe the difference of means between rural and tribal areas of the three districts regarding social, economic and socio-economic empowerment indexes. The Z test results clearly show that in all the three districts with respect to social empowerment index there are significant differences between the means of rural and tribal areas. The same kind of conclusion emerges with regard to economic and socio-economic empowerment indexes. To observe the differences between mean values of rural and tribal areas regarding economic, social and economic-social empowerment indexes (ANOVA) F value is considered. In Visakhapatnam district the F value is significant which shows that the mean values of rural and tribal areas are not equal for the three indexes considered. The same conclusions are noticed for the Vizianagaram, Srikakulam districts as well as all districts for the three indexes under study.

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