

Women Empowerment through Self Help Groups-Interventions towards Socio-Economic Welfare

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ABSTRACT

Organizational base, pool of resource and technology has lead to generation of employment and income. Empowerment is a process of creating awareness about social realities and available rights, to build capacity through education, knowledge, skills and action to initiate participation to bring change. Participation of women in savings and economic attainment will improve the status and gives power to participate in decision making process. It changes the nature and direction of systems affecting marginalized women and other disadvantaged sections in the society. Self help groups are small voluntary association of people from the same socio-economic background with a purpose of solving their common problems through self help and mutual help. It is a tool to promote rural savings and provide gainful employment. The collective actions introduce leadership, Strength, reduce risk and external threat. It enables women to overcome the oppression of patriarchy by helping to realize their true potentials which reflects total well being. The micro credit is one of the solution to promote the quality of life which accelerate the socio-economic development and reduce the rural poverty considerably. Self Help Groups play important role of ensuring good health and empower women within the household as well as in the society. This paper describe about constitution, scope and credibility of Self Help groups, the Governments initiatives towards its promotion, Women Empowerment initiatives in rural areas and analyze the impact of intervention towards socio-economic and rural development.

Keywords: Women, Self Help Groups, Micro Credit, Saving, Employment, Empowerment.

I. Introduction:

Self Help Groups (SHGs) are mostly informal groups which follow the framed rules to satisfy common perceived need and aims towards collective activity. These groups are known by different names in different places like sangha, samooch, mandal, dangham, samiti etc. The basic principle of the SHGs are group approach, mutual trust, organisation of small and manageable groups, group cohesiveness, spirit of thrift, demand based lending, collateral freeness, women friendly loan, peer group pressure in repayment, skill development, training, capacity building and empowerment (Lalitha N 1995). The rules and regulations of SHGs vary according to the preferences of the members and promoters. It is not formed for charity and group members are not volunteers even though the work is usually unpaid, members work to change their own situation with the mutual support. The members pool savings as a thrift deposit. Many such groups are formed for production activities, promote saving among members and use the pooled resources to meet their various credit needs. When fund generation is low in the initial phases due to low saving capacities, it will be supplemented by external resources. Hence it provides primitive banking service to its members which is cost effective, flexible and without defaults based on local requirement. These groups meet regularly to collect the savings from members, select members for granting loan, provide training and to mitigate conflicts that might arise. In the meetings they discuss common village problems by sharing information and try to find solutions, efforts are made to improve members health and literacy. According to Sheela J and Jayamala M (2003) Non-governmental organizations started sponsoring micro finance based SHGs after nineties by the mutual coordination of national and international donors. Encouraging policies of Government of India and Reserve Bank of India ensured economic self reliance of rural poor women who are unnoticed in social structure to fight against exploitation

II. History and Development:

The origin of SHGs is from the brain child of Gramin Bank of Bangladesh, founded by the economist, Prof. Mohammed Yunus of Chittagong University in 1975, to provide micro-finance to rural women. In Bangladesh, micro-finance has been established as a most powerful instrument to tackle poverty. In India, even though it started functioning in 1975, was initiated by National Bank for Agriculture and Rural Development (NABARD) during 1986-87 and real effort was taken during 1991-92 by linking it with banks. In Tamil Nadu it started in 1989 at Dharmapuri District. At present approximately, 1.50 lakh groups are

functioning with more than 30 Lakh members. Number of rural financing micro-credit schemes have been introduced in the form of “cooperatives” and “loan melas”. Targeting women-specific programmes started much later by NGOs such as SEVA (Sustainable – agriculture & Environment Voluntary Action) of Tamil Nadu. PRADAN(Professional Assistance for Development Action) formed its first SHG in Alwar, Rajasthan, in 1987. A savings and credit SHG is a simple yet effective way of reaching out and connecting with rural poor women, The SHGs in India were formed by Mysore Resettlement and Development Agency (MYRADA), a NGO in 1985 due to breakdown of the large cooperatives organized by MYRADA. By 1986–87, there were nearly 300 SHGs in MYRADA’s projects. Its programs reach to people in various districts of Karnataka, Tamil Nadu and Andhra Pradesh. The objective of helping the poor to help themselves is achieved by forming SHGs by helping Affinity Groups (SAGs) by partnership with NGOs and other organizations. MYRADA then approached NABARD for an action research project on self-help groups which funded the research. Asian and Pacific Regional Agricultural Credit Association (APRACA) weighed options and agreed on further action for effectively increasing credit access for the poor. In India, NABARD and a member of APRACA, carried out an elaborate study which gave useful insights into the dynamics of group organization, saving potential and repayment ethics of the poor. Encouraged by the results of the study and action research project of MYRADA, NABARD, in consultation with the Reserve Bank of India (RBI), Commercial Banks and NGOs, launched a pilot project in 1991–92 for linking of SHGs with banks. Thus, the micro finance activity is the result of NABARD that started in February 1992 through an initial pilot project promoting 500 SHGs. RBI had advised Commercial Banks in July 1991 to extend finance to SHGs guidelines. Subsequently, the linkage project was extended to RRBs and Cooperatives.

The government entered this arena through Rashtriya Mahila Kosh, India Mahila Yojana, and The Ministry of Women & Child Development launched a Central Sector scheme named Support to Training & Employment Programme for women (STEP) in the year 1986-87 with an objective of extending training for up-gradation of skills and sustainable employment for women in large numbers through a variety of action oriented projects. The scheme was revised in the year 2009-10 and covers 10 traditional sectors of employment besides the option of supporting the locally appropriate sectors. Rural Women Development and Empowerment Project known as “Swashakti” has reached a take off stage in nine states by

involving NGOs fully for its delivery of various components. This project lead to holistic empowerment by making them stakeholders along with state government departments, banks and beneficiaries. Loan funds were sourced increasingly from apex level NGO and developmental banks like NABARD, SIDBI, Cooperative banks and Commercial banks. Reserve Bank of India monitored the financing of SHGs and small micro-enterprises without demanding collateral securities and other bureaucratic red-tapism. SHG enhance the quality of women as participants, decision maker and beneficiaries in the democratic, economic, social and cultural spheres of life. It also plays a large role in achieving Millenium Development Goals in developing countries.

III. Working of SHGS:

It is working in democratic manner. Maximum 20 members among them one is selected as an 'animator' for two years and two members are selected as the representatives. The group members meet every week. They discuss about the group savings, rotation of sangha funds, bank loan, repayment of loan, social and community action programmes.

1. Formation

SHG is formed only for the sake of savings and credit activities. Motivation for the group formation and the profile of the leader is a major determinant of its strength. Women groups are better able to address the specific needs and problems of the members. The role of facilitator is critical in strengthening group process and truly instilling the concept of self help group. Most SHGs have an elected chairperson, a deputy, a treasurer and other office holders. Their effectiveness is disseminating information, upgrading skills and facilitating linkages, contribute towards the extent of self-reliance of the group. Lalitha N (1995) forming, storming, norming and performing are the stages of group formation. Full participation of all members, quality of leadership, homogeneity among members, transparency in operations are the factors affecting group formation.

2. Functions of SHGs

It creates a common fund by the members through their regular savings which will be pooled in a democratic way. It conduct periodical meetings to take needed decisions. It provide small and reasonable loan with affordable interest rate varying from group to group which helps easy repayment on time. Usually the interest fixed will be little higher than the bank rate but lesser than the money lenders.

3. Scope of SHG

Many organizations in India, including non-governmental organizations (NGOs), community based organizations, local and national government bodies, now recognize the enormous potential of SHGs. The activity for which the SHG movement is known is the rapid growth of rural bank-SHG linkage to support borrowings. The emphasize on capacity building helped to address the dynamic and multifaceted nature of poverty, lack of skills, building knowledge and confidence to use finance to exploit opportunities, manage life cycle events and cope with crisis. Rajasekhar (2000) stated that the Indian micro finance scene is dominated by SHGs linkage to banks. The Indian development is unique by using formal institutions in providing finance to SHGs instead of creating parallel non-formal channels of outing finance to poor.

4. Gender Equity

Sathish P. (2001) Through resources and agency support rural women should be guided to join the SHGs to encourage formation of micro enterprises according to their interest, skills and need which empowers them to exhibit better roles as entrepreneurs, wife, mother etc. this freedom should measure their development. Focus more on enriching their capacity instead of providing welfare to improve their financial, social and political status by making them an agent for social change to enjoy joyful life. According to Chiranjeevilu T (2003) Women have developed abundant self-confidence and self-esteem through SHG movement which tackles poverty, social and gender discrimination and makes them self sustaining.

5. Entrepreneurship Development

According to Debry, Bibek et al (1991) Andra Pradesh experienced critical financial status of women. Want of cooperation from family, ignorance about the DWACRA, IRDP, TRYSEM initiatives, insufficient managerial skills, apathy, sense of fear, illiteracy, outdated custom were the hindrances to women entrepreneurship. As SHGs have obtained the necessary skills to produce a product, manage funds, organize the operations of enterprises which linked them to the market & government departments which improved their position at home and in community (Rajapriya M 2008). It enable the rural poor to earn their own livelihood by promoting micro enterprises in the regions of poverty by comprehension of market dynamics where the entrepreneurs equipped to face the changing market behavior and competition. The enterprise were under constant risk due to the ease entry and exit policies of the groups hence, the sustainable development depends on internal and external factors. New

empowerment agenda was initiated through the intermediation of banks by bringing strategies to move up in the socio-economic ladder transforming passive participants to active stake holders in the development process. The members with no educational, industrial or entrepreneurial background were made to be self dependent and self reliant by developing, enhancing the decision making capacity, building strength and confidence for solving their problems.

6. Micro Credit from the common fund

Funds for credit activities are coming through regular savings deposited by all of its members on a weekly or fortnightly basis. Groups meet periodically to discuss their transactions. Limited amount of loan for short duration with a simple and flexible procedure are decided by consensus of members provided for various purposes, defaults are negligible. According to Ledger Wood Joana (1995) Innovative saving programme “Podupu Lakshmi” launched in Nellore District of Andhra Pradesh based on saving a rupee per day per member the economic prosperity went up and they started climbing the social ladder. The judicious mix of Micro credit and other activities for development and empowerment have made it an effective weapon for holistic and integrated social and economic development of women. Majority of rural SHGs invest the loan for consumption and productive purposes. Study on SHGs by Harper, Malcolm (1992) reviewed that the beneficiaries had crossed the poverty line with an additional income ranging from 280 to 395 which improved their socio-economic status.

7. Empowerment through SHGs

SHGs ensures economic independence by income generating activities, Its regular meetings and discussion on many live issues helps rural women in developing communication skills and build confidence to speak at the Grama Sabha & public meetings it burings success in their democratic, social and cultural spheres of life. Social development of women by creating equality of status encourage their participation, facilitate decision making and make them self sustaining in the society.

IV. Governmental Initiatives:

Government support accelerated SHG movement. World Bank (2001) Collaborative efforts by government, NGOs and SHGs to promote micro enterprises in the long run generates huge employment opportunity to rural women to reduce poverty in the rural areas. According to Chelladurai (2004) Specific Policies shall be formed to bring occupational diversity by

encouraging rural industries and support services. Rural banks made phenomenal progress to increase poor people's access to financial services. The schemes aims at institutional capacity building, promotion of women SHGs, Strengthening the capacity of central and state level agencies, income generation, investment of fund, technical support, access to social programmes and use of funds for community asset such as drinking water, sanitation, day care centers, health and child care, According to Carr, Marilyn Chen and Renana Jhabvala (1990) study on rural and tribal women in maharashtra with 239 families among which mothers of 64 families involved with SHGs have better awareness about child health care, family planning than non participants in the villages. Following are some of the major initiatives of government towards SHG movement.

1. Development of Women and Children in Rural Areas (DWCRA): Groups with maximum membership of 15 are formed by Department of Rural Development. The scheme focus on organisation of women into groups to foster a collective approach to their problems and to enhance their bargaining power. Rs. 25000 is given as lump sum grant. The members can collectively use it for any income generating activity. Thrift is used as tool for entry and members are encouraged to save their money in a common fund and Training in leadership, attitudinal change, skills for income generation is provided under the scheme.

2. Swarnajayathi Gram Swarozgar Yojana (SGSY): It is a modified version of IRDP with the focus on group approach. Cost of group formation and development is met from the scheme fund amounting to Rs 10000 per group over a period of 3-4 years. Grading of group is done once in six months to ascertain their status of performance and corrective capacity building is undertaken. Economic activities are assisted through bank loan cum subsidy.

3. Anganwadi Groups: This group is formulated under the Department of Women Welfare at the habitation level for implementing health, nutrition, and literacy programmes for rural women. Micro finance facility is availed to the members for taking up income generating activities.

4. Joint Forest Management Groups: Village communities in notified forest areas are formed into Vana Samrakshana Samithis (VSS) to conserve forest wealth, social mobilization and village communities are exhorted to take up alternative income generating activities.

5. Watershed Management Groups: Farmers in the watershed areas are formed into groups for implementing improved techniques of watershed development with the intervention of a

facilitating agency, normally an NGO. On-farm development activities are funded through grant support, these groups are also encouraged to take up microfinance with thrift as an entry point activity.

6. Rashtriya Mahila Kosh (RMK): Group formed by NGOs and funded by RMK, a fund set up by the government of India for associating women to undertake income generating activity.

7. The Council for Advancement of Peoples Action and Rural Technology (CAPART):

It is set up by the ministry of rural development, Government of India to fund voluntary organizations and community based organizations engaged in serving rural areas. It occupies a significant space in shaping the development & innovation of NGOs and catalyzing development initiatives to reach the poor.

8. Swa-Shakti Project (Assisted By IFAD & World Bank): Rural women's development and empowerment project encompassing states of Bihar, Gujarat, Haryana, Madhya Pradesh, and Uttar Pradesh with a central project. 24 support units in the Department of Women & Child Development of Government of India to facilitate the implementation.

9. Kudumbashree Project: The project is launched by the government of Kerala with the support of Government of India and NABARD for wiping out absolute poverty within 10 years. The project implemented through community based organizations for empowerment of women, formation of informal banks for the poor, promotion of micro enterprises and establishment of rural marketing networks and convergent community action.

10. District Poverty Initiative Project (VELUGU): In Andhra Pradesh with the aid of World Bank, the project aimed to organize the poorest of the poor in selected districts through convergence of resources, organizational capacity building, linkages and capital support. The project envisages "common interest group" members are motivated to take up economic activities and community welfare programmes through the common investment fund of Rs 20,000/-

11. Swarna Jayanthi Shahari Rozgar Yojana (SJSRY): It is an anti-poverty programme launched by the Government of India for eradicating absolute poverty from urban areas. The community development structure provide the channel for the delivery system of scheme through Urban Self Employment Programme (USEP) and Development of Women and

Children in urban Areas (DWCUA) helps poor women in setting up gainful employment through group activity.

12. Bank as a Self Help Promotion Institution: Since the nationalization of the commercial banks there has been a commitment at the highest policy levels, towards improving access to financial services for the poor. Several policy measures like allocation of small loans at subsidized interest rates ranging from 4% to 10% for micro loans, and opening of small rural branches. Linking bank credit to a targeted program of the government of India. for ex, The integrated Rural Development Program (IRDP). Linkage programme of NABARD through its networks and some NGOs act as banking intermediaries, channeling finance through centralizing accounts and financial system at the NGO level.

V. Methodology:

The research methodology adopted to carry out the study is exploratory in nature by using descriptive research design. The study aims to describe various dimensions of women empowerment through Self Help Groups in India. The variables like Qualification, Age and Occupation were analyzed with Interest, Designation, Economic Improvement and Respect of the respondents by using statistical tools like percentage and Chi-square. The study is conducted by including all the members of Self Help Groups in Bolar a small village within the limit of Mangalore City Corporation, Karnataka State, India. Primary data was collected by using structured questionnaire and secondary data by referring books, journals, bulletins and internet sources. The population for the study consisted of 50 respondents who are members of Self Help Groups including the office bearers belonging to Navodaya, Mariamma, Mangala, Sthri Shakthi and Mahila Kalyana Sangha Self Help Groups of Bolar Community. Among them, (40 per cent) are between 31-35 years of age, (94 per cent) are Hindus, (60 per cent) are from backward class, (72 per cent) possess Primary and Secondary education, (42 per cent) are housewife's and (86 per cent) are belonging to Nuclear Family. This paper analyse the history, formation, working, governmental initiatives and impact of Empowerment through Self Help Group thereby opens the way for further research.

VI. Impact of Empowerment :

According to Geetha B (2007) the empowerment is the process of challenging existing power relations and to challenge patriarchal ideology to transform the structures and institutions that reinforce gender discriminations and to gain access and control of both material and informational resources. SHGs are emerging as powerful tool of socio-economic empowerment of the poor in rural areas. Khullar Mala (2009) after analyzing the problems and prospects of self employed women stated that as women have to play dual role, self-employment is better suited to them and having authority over enterprise she can maintain her own timings and adjustment. SHGs are initially formed on the foundation of the accumulated endowment of bonding social capital already existing in the community. The social capital produced by these as it matures through creation of new tie and linkages strengthens the community cooperative capacity. It articulate the community demands as they become aware of their rights which changes the attitude of government bureaucratic officials, they become more responsive to the need of the community. The state society relationship will build. In this way, eventually becomes an associational framework for collaborative actions that produce public good. It also strengthen the local governance and political democracy by many members being elected in the punchayath raj system in India which is the local democratic governance. In self help groups it is assumed that all poor households need to save and have the inherent capacity to save small amount regularly. Easy access to credit is more important than cheap subsidized credit. Poor are the best judge of their credit needs and good users and re payers of credit when formed in groups. Credit discipline is imbibed among the members by way of positive impact on income, saving and self confidence. This impact is more when SHGs are linked with NGOs. According to Dadhich (1990) SHGs provide women opportunity to be together, identify, communicate the problems, exchange experiences, develop forums of solidarity and mutual assistance which increased their self –esteem, taught to plan, question and to organize against inequality at public and self levels.

VII. Analysis and Discussion:

Table No-01: Advantages of Associating with the Self Help Groups

Sl. No	Criteria	Activities	Always	Sometimes	Never	Yes	No
01	Social Empowerment	Shramadhan	-	40	10	-	-
		Jatha	-	30	20	-	-
		Fight Against Liquor Right	-	30	20	-	-

		Women Rights	-	17	33	-	-
02	Self Sustaining	Internal Lending	13	35	02	-	-
		Common Fund	20	30	-	-	-
		Bank Linkage	50	-	-	-	-
03	Economic Empowerment	Raise in Income	-	-	-	37	13
		Movable Property	-	-	-	24	21
		Immovable Property	-	-	-	36	24
		Bank Deposit	-	-	-	50	-
		Alternative Income Source	-	-	-	-	50
04	Personal Development	Self Employed	-	-	-	30	20
		Economic Development	-	-	-	50	-
		Independent Decision Making	-	-	-	50	-
		Enhanced Sense of Dignity	-	-	-	50	-
		Ability to Manage own Affairs	-	-	-	50	-
05	Development in Family	Interpersonal communication	-	-	-	50	-
		Equal Status	-	-	-	50	-
		Recognition	-	-	-	50	-
06	Community Development	Group Activities				20	30
		Health Awareness				38	12
		Problem Identification				38	12
		Trust and Mutual Help				48	02

Out of total 50, Majority respondents have participated in Sharamadhan (80 per cent), (60 per cent) in Jatha & Fight against Liquor. Self Sustaining is attained with the help of Internal lending as credit (26 per cent) & common fund was used by (40 per cent). Absolute Linkage with Bank is facilitated. Economic betterment was ensured through Raise in the Income (74 per cent), (48 per cent) hold Movable Property, (72 per cent) possess Immovable Property, All had bank deposits. Personal development was initiated by Self Employment (60 per cent), All were empowered in economic development, decision making, improved sense of dignity,

building ability to manage their own affairs. Family development is reported through improved interpersonal communication, equal status, building recognition. Community development was focused by initiating health awareness & problem identification (76 per cent), mutual trust and mutual help (96 per cent) (Table No-01). All the respondents like to have skill development, knowledge development, personality development and self development programmes in future days.

Hypothesis Testing: The hypotheses have been statistically tested and proved by using the chi-square results.

Table 02: Educational Qualification of the respondents is a significant factor to influence the self interest to join the SHG

Educational Qualification	Self Interest to Join the SHGs		Total
	Yes	No	
Illiterate	00	01	01
Primary	16	02	18
Secondary	16	02	18
P.U.C.	05	02	07
Degree	05	01	06
Total	42	08	50

Test	No of Valid Cases	Value*	df
Pearson Chi-Square	50	5.72	04

*Table Value at Significant 0.05 Level is 9.488

The chi square value is ($x^2=5.72$) and the table value at significant 0.05 level is (9.488) as the calculated value is less than the table value the hypothesis is accepted. The Chi-square value between Educational Qualification and Self Interest to Join SHGs is found to be statistically significant indicating that Self Interest to Join SHGs is influenced by the Educational Qualification of the Respondents. Majority respondents who possess primary and secondary

Education have shown the self interest to join the SHGs. Hence it is concluded that Self Interest to Join SHGs is dependent on Educational Qualification (Table No-02)

Table 03: Age of the Respondents is a significant factor on holding the Designation in the Self Help Group

Designation in SHG	Age of the Respondents					Total
	Below 25 Years	26-30 Years	30-35 Years	36-40 Years	41 & Above Years	
President	00	01	02	01	01	05
Vice President	00	00	03	02	00	05
Secretary	00	01	02	02	00	05
Member	00	03	13	09	10	35
Total	00	05	20	14	11	50

Test	No of Valid Cases	Value*	df
Pearson Chi-Square	50	6.38	12

*Table Value at Significant 0.05 Level is 21.026

The chi square value is ($\chi^2=6.38$) and the table value at significant 0.05 level is (21.026) as the calculated value is less than the table value the hypothesis is accepted. The Chi-square value between Age of the Respondents and Designations in SHGs is found to be statistically significant, indicating that the majority respondents between 30-35 Years of Age are holding different designations in the SHG. Hence, it can be concluded that Majority Respondents between 30-35 years have attained the leadership through SHGs. (Table No-03)

Table 04: Occupation and Improvement in Economic Condition of the family after joining to SHG.

Occupation	Improvement in Economic condition in the family after joining SHG's	Total

	Yes	No	
House wife	19	02	21
Coolie	01	00	01
Beedi Roller	02	01	03
Tailoring	10	02	12
Fish Seller	06	00	06
Milk Seller	00	00	00
Agriculture	00	00	00
Other	07	00	07
Total	45	05	50

Test	No of Valid Cases	Value*	df
Pearson Chi-Square	50	3.05	07

***Table Value at Significant 0.05 Level is 14.067**

The chi square value is ($x^2=3.05$) and the table value at significant 0.05 level is (14.067) as the calculated value is less than the table value the hypothesis is accepted. The Chi-square value between Occupation and improvement in economic conditions in the family after joining to SHGs is found to be statistically significant indicating that the majority respondents who are house wife responded that there is a improvement in the economic condition of the family after joining to the SHGs. Hence, it can be concluded that SHGs have improved the economic standard of the families of unemployed women. (Table No-04)

Table 05: Age of the Respondents is a significant factor on the factor Respected in the society after joining SHGs

Age	Respected in the Society after joining to SHGs.		Total
	Yes	No	
Below 25 Years	00	00	00
26-30 Years	05	00	05
31-35 Years	19	01	20

36-40 Years	12	02	14
41 & Above Years	10	01	11
Total	46	44	50

Test	No of Valid Cases	Value*	df
Pearson Chi-Square	50	3.05	04

***Table Value at Significant 0.05 Level is 9.488**

The chi square value is ($\chi^2=3.05$) and the table value at significant 0.05 level is (9.488) as the calculated value is less than the table value the hypothesis is accepted. The Chi-square value between age of the respondents and Respected in the society after joining to SHGs is found to be statistically significant indicating that the majority respondents who are between 31-35 years of age reported that they are respected in the society after joining to SHGs. Hence, the association with Self Help groups will enrich the respect towards women in the society. (Table No-05)

Table 06: Occupation is a significant factor on Leading more satisfied life after joining to SHGs.

Monthly Saving	Lead more Satisfied life after joining to SHGs.		Total
	Yes	No	
Below Rs 100	32	03	35
Rs. 101-500	12	00	12
Rs. 501-1000	01	00	01
Rs. 1001-1500	02	00	02
Above Rs. 1501	00	00	00
Total	47	03	50

Test	No of Valid Cases	Value*	df
Pearson Chi-Square	50	1.453	04

***Table Value at Significant 0.05 Level is 9.488**

The chi square value is ($\chi^2=1.453$) and the table value at significant 0.05 level is (9.488) as the calculated value is less than the table value the hypothesis is accepted. The Chi-square value between Monthly saving of the respondents and leading more satisfied life after joining to SHGs found to be statistically significant indicating that the majority respondents who save less than Rs 100 per month reported that they lead more satisfied life after joining to SHGs. Hence, the participation in the micro credit facility offered by Self Help Groups encourage savings among the respondents there by leading towards more satisfaction in life (Table No-06).

VIII. Areas For Further Research:

This paper encourages scope for further research in the area of Progression of SHGs towards right direction for women empowerment, the capacity of formal lending institutions to handle illiterate women, the financial constraints to lend loan to the vast number of SHGs, Sufficiency of loan in the present scenario to start an income generating activity, Demand-supply linkage for all the SHGs in massive scale, the competition issues involved with new micro enterprises started by the SHG members.

IX. Conclusion:

Lalitha Rani N states that the role and integration of women in economic development is always an indicator of economic independence and social status. Usually working women are being respected by the household members and the society. Now a days the women in the SHGs are also respected as they are independent in earning the income and they are contributing to household income, expenditure and savings. The strategy of micro-financing through SHGs can help in a big way in eradicating poverty and empowering women. However, what is needed is a real change in the community attitude to depart from the traditional approach of highly subsidized support to the promotion of self help. This is a time consuming process but regular follow up and guidance surely, bring substantial improvement.

By being a member of SHG there is possibility for better participation, decision making, planning for future by inculcating management skills in financial matters. Women groups have proved that they would indeed bring about a sea change in the mindset of the very conservative and traditional bound illiterate women belonging to rural areas. These groups as a viable alternative to achieve the objectives of rural development and to set community participation with economic power and potentialities proved that with the help of district administration and local officials they could indeed bring in socio-economic development to enhance their self employment potential. Thus, SHG movement among the rural poor in different parts of the country is emerging as a very reliable and efficient mode for technology transfer. Hence, SHG is agreed to be one of the effective means of empowerment of women to facilitate rural development, building solidarity and socio-economic betterment of the poor. It proved to be successful in addressing the interests of women in a sustained manner.

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