SELF HELP GROUPS IN EMPOERING WOMEN:
A STUDY IN WARANGAL DISTRICT,
TELANGANA STATE

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Abstract: Women empowerment is a process in which women challenge the existing norms and culture, to effectively promote their well being. The participation of women in Self Help Groups (SHGs) made a significant impact on their empowerment both in social and economical aspects. This study addresses women empowerment through self-help groups in Warangal district of Telangana State, India. The information required for the study has been collected from both the primary and secondary data are collected and age, family system and number of dependents in the family, etc., are analysed in demographic information. The study focuses on the role of SHGs in women empowerment, social solidarity and socio-economic betterment of the poor for their consolidation.

Keywords: Woman empowerment, Self Help Group, Warangal District, Telangana State, India.

INTRODUCTION

Empowerment is an active multidimensional process to enable women to realize their identity, position and power in all spheres of life. Empowerment provides a greater access to knowledge and resources, more autonomy in decision making, greater ability to plan lives, more control over the circumstances which influence lives, and freedom from customs, belief and practices. Empowerment demands a drastic and basic change in the system of marriage and family, husband and wife relationship and attitude towards socialization and remarriage. Empowerment is a process that gives a person freedom in decision making. Women's empowerment is not a Northern concept. Women all over the world, including countries in the South, have been challenging and changing gender inequalities since the beginnings of history. These struggles have also been supported by many men who have been outraged at injustice against women and there upon the consequences for the society. It would be yet another instance of imperialism to say all these women and men did not have minds of their own.

ORIGIN OF SELF-HELP GROUPS

The origin of SHG is from the brain child of Gramin Bank of Bangladesh which was found by the economist, Prof. Mohammad Yunus in 1975. This was exclusively established for the poor. Self Help Group is a small economically homogeneous and affinity group of rural poor which is voluntarily ready to contribute to a common fund to be lent to its members as per group decision, which works for group's solidarity, self-group, awareness, social and economic empowerment in the way of democratic functioning. The Self Help Group movement became a silent revolution within a short span in the rural credit delivery system in many parts of the world. It has been documented that nearly 53 developing countries including India, have taken up this on a large scale. In 1997, World Micro Credit Summit at Washington converged the developed and developing countries to tackle the serious problem of poverty by using micro credit as a tool to empower the poorest sections. A global movement has been launched to reach 100 million of the worlds poorest families by the year 2005.

MEANING OF SELF-HELP GROUPS

Self-help is one of the most fascinating aspects of rural development. It is a dynamic process that transcends the narrow boundaries of any given aspects of development. Self-Help is a fundamental tenant of recent expanded strategies of basic needs and self-reliance. According to the National Bank for Agriculture and Rural Development (NABARD), a self-help group is a small economically homogeneous and affinity group of rural poor voluntarily coming together: to save small amounts regularly; to mutually agree to contribute to a common fund; to meet their emergency needs; to have collective decision making; to solve conflicts through collective leadership and mutual discussion; to provide collateral free loans with terms decided by the group at market driven rates 3. CASA (Church’s Auxiliary for Social Action) views SHGs as a tool for community organization (Bose 1997), an activity of socio-economic development and a strategy for women’s empowerment. Thus, Self-Help is both a means and a goal within the strategy of basic needs. It is a means with which to achieve goals of minimum requirements of private
consumption i.e., adequate food, shelter and clothing and community services i.e., safe drinking water, sanitation, public transport, health and education. It is also identified as a tool; people should participate in making the decisions which affect them.

**FORMATION OF SHGs**

Usually Self Help Groups are formed in rural India. They consist of fifteen to twenty members of a certain locality living with similar socio-economic conditions. The unregistered groups will be operated on the principles of mutual trust, co-operation, condition and interdependence. Preference to subscribe membership will be given to the poorest of the poor, handicapped, widowed, deserted, dalits and downtrodden. The leaders will be selected from among the members of the group. All the members together convene meetings and discuss various issues of both individual and general and take decisions in relation to their socio-economic and cultural empowerment with mutual cooperation and coordination.

Simply getting SHGs formed is not enough; they should work with the objectives, which help to achieve empowerment collectively. Hope to achieve their target, SHG women make collective efforts:

- To inculcate the habit of saving and banking habit among the rural women.
- To build up trust and confidence between the rural women and the bankers.
- To develop group activity so that various welfare and developmental programmes can be implemented in a better way with the participation of these women groups.
- To achieve women and child welfare programme goals by actively involving these women groups in universal immunization programme, small family norm, universal elementary education etc.

**OBJECTIVES OF SELF-HELP GROUPS**

Objectives of women SHGs can be schematically represented below:

**INSTITUTIONAL STRUCTURE OF SHGs**

Any type of developmental activity has to be taken in a systematic approach which has a perfectly systematic institutional set up. The institutional set up or structure of the SHGs can be schematically represented below:

**REVIEW OF LITERATURE**

During the course of the study, the study of several authors was referred and it is imperative that an outline of the literature survey is put to note and the following references are worth mentioning.

Satpathy and Khatua (2007) made an attempt to study the impact of Micro Finance in socio economic growth in KBK region of Odisha. Basing on the study of SHG Bank linkage programme made by NABARD, analysis was made to evaluate the success rate of the programme in the backward KBK region of Odisha.

Nayak (2007) made an attempt to analyse the empowerment of the poor through SHG and micro finance in the Kalahandi district of Odisha. The questionnaires were prepared and presented to 997 members of sample 80 SHGs. The study found that 89194 families of Kalahandi district benefited from SHGs and bank linkage programme and suggested strengthening of cooperative sectors.

Anitha and Revenkar (2007) made an attempt to study rural development through micro credit, the growth of SHGs from 1992-93 to 2003-04, and agency wise SHGs linked on March 31, 2004. They concluded that the success of SHGs not only improve the economic status of women, but also brought lot of changes in their social status.

Vinayamoorthy and Pithoda (2007) made an attempt to examine women empowerment through SHGs in three villages of Tamil Nadu. They selected a sample of 398 members of 20 SHGs from Vellore, Thiruvannamalla and Dharmapur districts of the state. The main objectives of the study were to examine the income, expenditure and the
savings of the members after joining SHGs and the role of SHGs in providing credit. They concluded that economic activities of SHGs were quite successful.

Kumararaja (2009) made an attempt to evaluate the performance of SHGs in Tamil Nadu. The study highlighted the progress of SHGs in India and in Tamil Nadu. It revealed that there has been a steady progress in the number of SHGs and amount of loan sanctioned. The study concluded that a timely and regular check of the micro credit through SHGs will contribute to a healthy progress and to the overall development of rural women.

PROFILE OF SELECTED MACS IN WARANGAL DISTRICT, TELANGANA STATE

Telangana state is one of the forerunners in the SHG movement. Warangal district with 25132 SHG’s is one of the districts which have been making rapid strides in SHG movement. The SHG movement in Warangal district is not merely confined to savings and internal lending. The SHG’s are fast emerging as instruments of socio-economic changes in rural areas. This has taken a shape of silent revolution and causing social transformation in rural areas. This movement is marching ahead with accelerated speed. It is therefore necessary to study the impact of SHG movement on various developmental activities and the social changes brought out by the movement. The tentative details of demography profile of the district based on census 2001 reveals that there are nearly 6 lakh families of rural poor, of which, families belonging to scheduled castes are 1.25 lakh and those of scheduled tribes are nearly 1.00 lakh.

SHG Bank Linkage

The members of SHGs are poor with low or nil saving capacity, and who depend on moneylenders or private sources to meet their expenditure and other obligations. During the group meetings, the thrift amount is pooled and given as loans to members for utilization, production or investment purposes based on the priorities determined by the group. The group members keeping in view the interests and prosperity of the member take a collective decision regarding all matters. These groups play the role of a midwife or money lender. NABARD introduced a pilot project in 1992 for linking banks with SHGs to encourage thrift and savings amongst the rural poor and to supplement their credit needs through the banking system and constituted working group in the matter. Based on the recommendations of the working group, the RBI decided to extend SHG Linkage programme beyond the pilot phase and advised to banks to make it a part of their mainstream banking function.

JHANSI RANI MACS Ltd., AT CHENNARAOPET

The livestock economy more so the contribution of milch animals occupies an important place in the district economy of Warangal District. It is one of the most potent viable and sustainable income generating activities for the rural poor particularly for rural women. Though the district is having vast animal population 11.34 lakhs the milk yield is 1.25 lakhs liters only. There is a huge demand for milk and its products in Warangal district. To capitalize upon the existing human and natural resources an integrated Community manage Mini Dairy Project is formulated with 227 SHGs out of 454 SHGs of Chennaraopet Mahila formed into Jhansi Rani MACS Limited with 2851 members. The society has to take up the project and invest Rs.6.00 lakhs. This MACS Society is promoted by DRDA (District Rural Development Agency), Warangal.

Benefits

1. Providing reasonable market rate to milk farmers.
2. Creating employment opportunities to rural poor women.
3. Developing entrepreneurship and empowering women.
4. Employment opportunities are created in transport and other fields.

RUDRAMA DEVI MAHILA PODUPU SANGAM LIMITED, JANGAON

In the year 1998 according to directions given by Mr. Joji, NABARD AGM and MR.AROKIAM to safeguard the member’s money and concept of savings in the members they have registered a society under the A.P. CO-OP. Societies Act, 1995. This society was registered under the Co-operative Societies Act, 1995 named as RUDRAMA DEVI MAHILA PARASPARA SAHAYA SAHAKARA PODUPU PARAPATI SANGHAM LIMITED in the year 1998. The Registration Number of the Society is AMC/WGL/DCO/98/98.

Savings

Once a Women SHG member joins in the society, she should open a saving account with an amount of Rs.30/-. After joining she should be regular in operating the saving account i.e. she should be deposit in her saving account Rs.30/- per month. The saving amount is to be refunded to the member at the time of her resignation along with an interest of 12% per annum. The loan facility is to be decided depends on member saving amount.

Facilities & Schemes providing by the Rudrama MACS society ltd.

DRAS (Death Relief Assurance Scheme): This scheme was introduced by the society in the year 1998. This scheme is meant only for Rudramadevi Mahila Podupu Sangam...
members and staff only and with permission of board of directors this scheme is extended to other similar societies. Every member should join in this scheme at the time of taking the membership in the society. The membership fee is Rs.100/- (refundable deposit).

The features of this scheme

1. Under this scheme the risk is covered for the member up to Rs.5000/-. 
2. The risk will be covered to any type of death.
3. Bonus amount will be paid once in a three-year period.

Note: This scheme is introduced by society itself. There is no facility of grants, funds from any other institutions, government and organizations.

Loan Insurance Scheme: This scheme was introduced by the society-itself in the year 2002. This scheme is covered to the members who are taking the loan amount more than Rs.10000/-. The amount of deposit is 5% of loan amount (This is the refundable deposit).

The features of this Scheme

The risk is covered to the loan holders for any type of death. The risk amount is to the extent of loan amount outstanding after adjusting the member saving and DRAS amount-if claim is available.

SRUJANA MAHILABHIVRIDIH UPADI MUTUALLY AIDED COOPERATIVE SOCIETY, PARVATHAGIRI

Through an intensive process women SHGs have reached an understanding that chilli processing unit is worth attempting to enhance their income and livelihood opportunities. The idea has been communicated to all the senior groups in a cluster of 10 villages in Parvathagiri Mandal and women SHGs which were strongly convinced came forward to invest and initiate this group enterprise. 514 women organized themselves into “Srujana Mahilabhivridhi Upadi Mutually Aided Cooperative Society (Srujana Women Development & Employment Mutually Aided Coop. Society). This society legally came into existence on with 35 SHGs hailing from 12 villages. Each group has raised a share capital of Rs. 15,000/- and demonstrated their conviction in the idea. This further enabled them to access financial support of Spices Board, Govt. of India and DRDA, Warangal. This has now become an example for women entrepreneurship on one hand and demonstration of collective strength and wisdom of women on other hand. It has become a model for “Harvesting women’s collective strength for poverty alleviation”.

Facilitation & Process Moderation
An N.G.O. MARI has played a vital role in mobilizing women and forming Srujana MACS and bringing Govt. Agencies together to access financial and other resources for establishing the unit. This has also become a model for Govt. and Non Govt. organization partnership in development process. NGO can mobilize and motivate people to come together and Govt. Agencies can extend necessary financial, technical, managerial marketing support to establish an enterprise.

Procurement, Production
The chilli will be procured from shareholders as well as from other farmers. Parvathagiri, Narasampet, Nallabelly, Duggondi, Parkal, Eturmagaram, Mangapet Mandals are identified as having good production of Warangal Chapata Chilli. G4 and Samam Chilli variety production is abundant in 50 kms radius of the unit. Primary processing of whole chilli will be done by the members at their houses. The processed whole chilli will be procured in bulk and the same will be kept in cold storage. As per the production demand material would be transported to the unit. Powdering of chillies can be done meeting highest quality standards. Per shift (8 hours) one ton chilli can be powdered. Packaging machine for automatic pouch filling of 50 and 100 grms pouches and electronic weighing and packing of higher quantities can be done ensuring the best quality and hygiene standards.

OBJECTIVES OF THE STUDY
The broad objective of the study is to examine the role and performance of SHGs in promoting women’s empowerment, the study has some specifics objectives they are:
1. To study the structure, conduct and performance of self-help groups
2. To analyse the reasons for joining SHG
3. To study the socio-economic profile of SHG women
4. To find the impact of SHGs in Women

HYPOTHESIS
The women are having the power of doing and efficacious of getting maximum advantages from SHG’s and they will be empowered more socially and economically after joining them.

METHODOLOGY
The study is analytical based on collection of data from both primary and secondary Sources. Primary data is collected from well structured questionnaire, Secondary data is obtained from various published and unpublished records,
books, journals and information given by the DRDA warangal, govt of telangana state, India.

SAMPLE DESIGN

A multi-stage purposive random sampling is adopted. There are three stages.

1st stage: Out of 10 districts in the State, Warangal district is chosen mainly by convenience and on the criterion of overall development.

2nd stage: Having identified the district for the study, the next step involved is the selection of Mandals from three divisions.

For comprehensive study three mandals are selected. They are:

1. Chennarao pet mandal is selected from Narsampet division.
2. Jangaon mandal is selected from Jangaon division.
3. Parvathagiri mandal is selected from warangal division.

3rd stage: After identifying the mandal, one MACS (Mutually Aided Co-operative Society) is selected from each mandal. From Chennaraopet mandal Jhansi Rani MACS limited is selected, From Jangaon mandal Rudrama MACS society limited is selected and from Parvathagiri mandal Srujana MACS limited selected.

Questionnaires are served in these selected MACS for collecting primary data. Due care is taken to ensure that respondents belongs to different communities with different economic status.

SIZE OF THE SAMPLE

Size of the sample is 1/4 of the total members in the SHGs of selected sample MACS.

LIMITATIONS

The major limitations for the study are as follows:

1. The report has been prepared based on the data collected from the field and published secondary data.
2. The study findings and recommendation given are based on the limited coverage of 3 Villages.
3. The facts presented are based on the information provided and discussion held with the stakeholders.
4. Poor availability of secondary sources of data.
5. Since the broad objective of the study is to evaluate the role and performance of SHGs in promoting women’s empowerment in the study area, however, a detailed assessment is made keeping in view of the specific objectives and aims of the study, being a sample study analysis may be able to give skewed results. Therefore, attempt has been made to present a report focused on activities / aims / objectives of IKP (Indira Kranthi Pradam).
6. As most of the SHGs women are illiterate, the information furnished by them is cross-checked and verified with the information provided by other literate members of the group and officials.

ANALYSIS AND INTERPRETATION

The present study is related to the evaluation of SHGs in Warangal district, based on the primary in three MACS selected from the three mandals. This section deals with empowerment of women through SHGs. In the study area totally 862 SHGs are functioning with 15,365 members. From the functioning members 3840 respondents (1/4 of the members in the SHGs of selected) were selected for the study.

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Name of the sample division</th>
<th>Name of the sample mandal</th>
<th>Name of the sample unit</th>
<th>No. of SHGs in the sample unit</th>
<th>Total no. of SHG members in the sample unit</th>
<th>No. of SHGs selected for the study</th>
<th>No. of total SHG members selected for the study</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Narsampet</td>
<td>Chennarao pet</td>
<td>Jhansi Rani MACS ltd.</td>
<td>227</td>
<td>2851</td>
<td>57</td>
<td>712</td>
</tr>
<tr>
<td>2</td>
<td>Jangaon</td>
<td>Jangaon</td>
<td>Rudrama MACS society ltd.</td>
<td>600</td>
<td>12000</td>
<td>150</td>
<td>3000</td>
</tr>
<tr>
<td>3</td>
<td>warangal</td>
<td>Parvathagiri</td>
<td>Srujana MACS ltd.</td>
<td>35</td>
<td>514</td>
<td>9</td>
<td>128</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td></td>
<td><strong>862</strong></td>
<td><strong>15365</strong></td>
<td><strong>216</strong></td>
<td><strong>3840</strong></td>
</tr>
</tbody>
</table>

Source: Primary data

<table>
<thead>
<tr>
<th>Caste-wise SHG members</th>
<th>Jhansi Rani MACS ltd., Chennarao pet</th>
<th>Rudrama MACS society ltd., Jangaon</th>
<th>Srujana MACS ltd., Parvathagiri</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>SC members</td>
<td>178 (25%)</td>
<td>1050 (35%)</td>
<td>24 (18%)</td>
<td>1252 (32.6%)</td>
</tr>
</tbody>
</table>
The majority of SHG’s belongs to BC (Backward Class) community i.e. 46.38 %, the next majority of SHG’s belongs to SC (Scheduled Caste) community i.e. 32.6 %, the next majority of SHG’s members ST (Scheduled Tribe) community i.e. 7.6 % and OC (Open Category) SHG members are 13.41 %.

**TABLE: 3 – AGE GROUP OF SHG MEMBERS IN THE SAMPLE SELECTED FOR THE STUDY**

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Age Group</th>
<th>SHG members</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>18 – 25</td>
<td>1114</td>
<td>29</td>
</tr>
<tr>
<td>2</td>
<td>26 – 40</td>
<td>2304</td>
<td>60</td>
</tr>
<tr>
<td>3</td>
<td>41 – 70</td>
<td>422</td>
<td>11</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>3840</td>
<td>100</td>
</tr>
</tbody>
</table>

**Analysis of the table:**

It is evident from the table that the 29% of sample respondents are between 18 – 25 years of age and the 11% of sample respondents are 41 – 70 years. They constitute the highest and the lowest respectively in total sample respondents. This shows that maximum adult women in the age group of 26 – 40 prefer to join SHGs in the study area and this is more in number as compared to younger and older age groups.

**TABLE: 4 – REASONS FOR JOINING SHGS**

<table>
<thead>
<tr>
<th>S.No</th>
<th>Reasons</th>
<th>No. of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>For repay old debts</td>
<td>467</td>
<td>12.16</td>
</tr>
<tr>
<td>2</td>
<td>For maintain house expenditure</td>
<td>412</td>
<td>10.73</td>
</tr>
<tr>
<td>3</td>
<td>For promote savings</td>
<td>612</td>
<td>15.94</td>
</tr>
<tr>
<td>4</td>
<td>For raise status in society</td>
<td>917</td>
<td>23.88</td>
</tr>
<tr>
<td>5</td>
<td>For promote income generating activities</td>
<td>818</td>
<td>21.30</td>
</tr>
<tr>
<td>6</td>
<td>For get loan</td>
<td>614</td>
<td>15.99</td>
</tr>
</tbody>
</table>

**Analysis of the table:**

From the table it is clear that 23.88 % women have joined SHGs for raise status in society, 23.3% of the respondents join for promote income generating activities. In addition 15.99% respondents have joined for get loan. The next reason was for promote savings, for repay old debts, for maintain house expenditure respectively. This signifies that majority of respondents have joined SHGs for raise status in society as compared to other reasons.

**TABLE: 5 FAMILY SYSTEM-WISE CLASSIFICATIONS OF BENEFICIARIES**

<table>
<thead>
<tr>
<th>Family system</th>
<th>Number of Beneficiaries</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>2112</td>
<td>55</td>
</tr>
<tr>
<td>Joint</td>
<td>1728</td>
<td>45</td>
</tr>
<tr>
<td>Total</td>
<td>3840</td>
<td>100</td>
</tr>
</tbody>
</table>

**Analysis of the table:**

The table shows that 55% of the women respondents have individual family system where as 45% have joint family system. This trend shows that joint family system has been losing its importance even in rural areas due to changing socio cultural system. The joint family system is the system that protects everyone in the family, irrespective of their age and income. However, due to change in the family system, the future of elderly people seems uncertain.

**TABLE: 6 – NO. OF DEPENDENTS OF BENEFICIARIES**

<table>
<thead>
<tr>
<th>No. of dependents</th>
<th>No. of Beneficiaries</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 – 2</td>
<td>1459</td>
<td>38</td>
</tr>
<tr>
<td>3 – 4</td>
<td>1152</td>
<td>30</td>
</tr>
<tr>
<td>5 – 6</td>
<td>768</td>
<td>20</td>
</tr>
<tr>
<td>Above 6</td>
<td>461</td>
<td>12</td>
</tr>
<tr>
<td>Total</td>
<td>3840</td>
<td>100</td>
</tr>
</tbody>
</table>

**Analysis of the table:**

It reveals that out of the total woman respondents 38% of the respondents have 1-2 dependents, 30% have 3-4 dependents, 20% have 5-6 dependents and only 10% of sample respondents have above 6 dependents. This signifies that the Indian rural people are also moving towards one or two kids norm.

**TABLE: 7 – REPAYMENT LOAN BY BENEFICIARIES**

<table>
<thead>
<tr>
<th>Repayment Schedule</th>
<th>No. of Beneficiaries</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>In Advance</td>
<td>269</td>
<td>07</td>
</tr>
<tr>
<td>On time</td>
<td>2803</td>
<td>73</td>
</tr>
<tr>
<td>Late</td>
<td>768</td>
<td>20</td>
</tr>
<tr>
<td>Total</td>
<td>3840</td>
<td>100</td>
</tr>
</tbody>
</table>
Analysis of the table:
The classification has been made to show the repayment response of the woman respondents who have availed loan through SHGs. The table reveals that 73% of sample respondents have repaid the loan on time, 7% in advance, while 20% have repaid the loan at a later date. This signifies that women respondents are very prompt in repayment of loan they borrowed through SHGs.
TABLE: 8 – MONTHLY INCOME OF BENEFICIARIES

<table>
<thead>
<tr>
<th>Income Level (Rs.)</th>
<th>Number of Beneficiaries</th>
<th>Before joining SHG</th>
<th>%</th>
<th>After joining SHG</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 1000</td>
<td>868</td>
<td>22.6</td>
<td>357</td>
<td>9.30</td>
<td></td>
</tr>
<tr>
<td>1000 – 2000</td>
<td>730</td>
<td>19.00</td>
<td>513</td>
<td>13.36</td>
<td></td>
</tr>
<tr>
<td>2000 – 3000</td>
<td>653</td>
<td>17.00</td>
<td>578</td>
<td>15.04</td>
<td></td>
</tr>
<tr>
<td>3000 – 4000</td>
<td>537</td>
<td>14.00</td>
<td>691</td>
<td>18.00</td>
<td></td>
</tr>
<tr>
<td>4000 – 5000</td>
<td>576</td>
<td>15.00</td>
<td>895</td>
<td>23.3</td>
<td></td>
</tr>
<tr>
<td>Above 5000</td>
<td>476</td>
<td>12.4</td>
<td>806</td>
<td>21.00</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>3840</td>
<td>100</td>
<td>3840</td>
<td>100</td>
<td></td>
</tr>
</tbody>
</table>

Source: Primary data

Analysis of the table:
The income level of sample respondents has increased after joining SHGs. The income group of less than Rs. 1000 the no. of respondents were more before joining the SHGs. After joining the SHGs their number decreased, it means that they moved to higher income group after joining the SHGs. This signifies that the SHGs helped the member in increasing their income by taking up productive activities.

TABLE: 9 – EMPOWERMENT AFTER JOINING SHG

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Indicators of Empowerment</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Economic independence</td>
<td>50</td>
</tr>
<tr>
<td>2</td>
<td>Standard of living has improved</td>
<td>30</td>
</tr>
<tr>
<td>3</td>
<td>Understand the banking operation and knowledge on credit management</td>
<td>10</td>
</tr>
<tr>
<td>4</td>
<td>Freedom from debt</td>
<td>10</td>
</tr>
<tr>
<td>5</td>
<td>Self expression - decision making in community, village and households</td>
<td>80</td>
</tr>
<tr>
<td>6</td>
<td>Habit of saving</td>
<td>60</td>
</tr>
<tr>
<td>7</td>
<td>Leadership Qualities</td>
<td>40</td>
</tr>
<tr>
<td>8</td>
<td>Additional Employment</td>
<td>20</td>
</tr>
</tbody>
</table>

Source: Primary data

Analysis of the table:
From the above table the sample members after joining SHGs per every 100 respondents 50 reported that they have economic independence. Per every 100 respondents 30 have reported that their standard of living have improved, 10 members every 100 said that they have understanding the banking operation, knowledge on credit management and freedom from debt. respondents response is 80% for self expression - decision making in community, village and households, 60% for habit of saving, 40% for leadership qualities and 20% for Additional employment.

RESULTS & DISCUSSION

1. The results indicate that majority of respondents 46.38% belongs to BC community, while 32.6% respondents are SC community.
2. It is inferred that 60% of sample respondents are in the age groups between 26 to 40 years, while 29% are age groups below 18 to 25.
3. The results indicate that ‘To raise status in society’ is the prime reason for respondents joining the SHG, followed by ‘To promote income generating activities’.
4. Majority 55% of sample respondents have individual family system and 45% joint family system.
5. 30% of sample respondents have 3 – 4 dependents, while 20% have 5 – 6 dependents.
6. From the results indicate that 73% of sample respondents have rapid the loan on time, 7% in advance, while 20% have rapid loan late.
7. Monthly income of majority of sample respondents has increased after joining SHGs.
8. Majority of sample respondents opined that their power has increased in the Self expression-decision making in community, village and households after joining SHGs.

CONCLUSION

The economic progress of India depends on the productivity of both male and female workforce. In India, in early period, women were confined within the four walls of their houses and were dominated by males. Of late, there has been tremendous progress in the social and cultural environment in India. With the concept of Self Help Groups (SHGs) the women are now participating in all productive activities and are at par with men. The monthly income of the women is in the rising trend properly matching with their monthly expenditure. Women, through this SHG movement have asserted a dignified position in the family as well as in the society. Their decision making power has immensely enhanced not only in their family but also in the society. No doubt, the SHG movement in India has been moving in the right direction, but still a long way to go. It is necessary to empower the women more and more in social, cultural, economic, political and legal matters, for the interest of the family in particular and the nation in general.
REFERENCE


