

SOCIO-ECONOMIC IMPACT OF MICROFINANCE ON RURAL WOMEN DEVELOPMENT OF BELLARY DISTRICT

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ABSTRACT

As Mahatma Gandhi said; “India lives in their villages”. The development of villages is a precondition for balanced economic development. Microfinance is a tool for reducing poverty depending on local circumstances. Poverty is often the result of low economic growth, high population growth and extremely unequal distribution of resources and reducing poverty requires creating self-employment. This paper makes an effort to access the socio-economic impact of self help group on rural women development in the area of villages of Bellary district. The study has been undertaken by collecting the primary data in purpose convenience sampling method from 60 members of 10 SHGs of Bellary district. Here, the researchers have used social and economic impact indicator index and the major findings of the study is that Social impact of self help group on rural women on comparing with Economic impact such as income, savings, expenditure, loans and type of house is very high because most of the women have joined the group ten years back.

The study concludes that the Self Help Group is a programme which is able to reach the vulnerable poor at affordable cost and can help the poor become self employed. It also depicts that rural women after joining group they access or enjoy all kind of social amenities like medical facilities, water supply services, schools for children, and there is increase in their self confidence, communication skill, decision-making skill and transport facilities.

Key words: - Self Help Groups, social impact, economic impact, rural women.

1. INTRODUCTION

As Mahatma Gandhi said; “India lives in their villages”. The development of villages is a precondition for balanced economic development. The basic requirements of economic growth are saving, investment and expanding market for industrial products ultimately depending upon rural development in general and agricultural development in particular. (Dhiren Vendra 2010). Rural development is known to be one of the pillars on which the future of our country stands. Rural development should aim at improving the living status especially to rural poor and vulnerable sections that seek employment in agriculture and its allied activities (²Sethi & Gill 2007). The emergence of women entrepreneurs and their contribution to the national economy is quite visible in India. The number of women entrepreneurs has grown over a period of time, especially in the 1990s. Women entrepreneurs need to be lauded for their increased utilization of modern technology, increased investments, finding a niche in the export market, creating a sizable employment for others and setting the trend for other women entrepreneurs in the organized sector. While women entrepreneurs have demonstrated their potential, the fact remains that they are capable of contributing much more than what they already are. Women’s entrepreneurship needs to be studied separately for two main reasons. The first reason is that women’s entrepreneurship has been recognized during the last decade as an important untapped source of economic growth. Women entrepreneurs create new jobs for themselves and others and also by being different. They also provide the society with different solutions to management, organization and business problems as well as to the exploitation of entrepreneurial opportunities. The second reason is that the topic of women in entrepreneurship has been largely neglected both in society in general and in the social sciences. Not only have women lower participation rates in entrepreneurship than men but they also generally choose to start and manage firms in different industries than men tend to do.

[³Kuratka and Richard 2001] in their book on entrepreneurship started that entrepreneurship is the dynamic process of creating incremental wealth. This wealth is created by individuals who take the major risks in terms of equity, time and career commitment of providing value to some products or services the product or service itself may or may not be new or unique but value must somehow be infused by the entrepreneur by securing and allocating the necessary skill and resources. The delivery of micro finance to the poor is smooth; effective and less costly if they are organized into SHGs. SHG is promoting micro enterprise through micro-credit intervention. Micro enterprise is an effective instrument of social and economic development.

The micro finance is agenda for empowering poor women. Micro enterprises are an integral part of planned strategy for securing balanced development of the economy of the poor women. Rural women’s participation in agro-based activities is much more than what statistics reveal. This is mainly due to the fact that most of the work done by the women at farm and home is disguised as daily chores. Mechanization and easy availability of labour provide more time to energetic women to engage themselves in self-employment or entrepreneur ventures. Rural women are having human and nonhuman resources to take up an enterprise need one an innovative mind and motivation.

This is more beneficial for women in rural areas as it enables them to add to the family income while taking care of their own home and livestock centered task. Rural women possess abundant resources to take up

enterprises. She has the benefit of easy availability of arm and livestock based raw materials and other resources. Hence, she can effectively undertake both the production and processing oriented enterprises. Entrepreneurship development among rural women helps to enhance their personal capabilities and increase decision-making status in the family and society as a whole.

2. REQUIREMENT OF RURAL DEVELOPMENT

India's development depends upon many opportunities. Development needs seven key areas that rural women entrepreneurs can seek the target

1. Education
2. Micro-Finance
3. Market Access
4. Information and Communication Technologies
5. Information Access
6. Energy Sources
7. Distribution Hubs

3. ENTREPRENEURSHIP DEVELOPMENT OF RURAL WOMEN THROUGH SELF HELP

GROUPS:

Women comprise half of human resources they have been identified as key agents of sustainable development and women's equality is as central to a more holistic approach towards stabilizing new patterns and process of development that are sustainable.[Birendra Kumar Jha, 2009]. The contribution of women and their role in the family as well as in the economic development and social transformation are pivotal. Women constitute 90 per cent of total marginal workers of the country. Rural women who are engaged in agriculture form 78 per cent of all women in regular work [Harendar Kumar, 2009]. Experience of NIRD action research projects reveal that, the operational aspects, such as the extent of enabling that goes into the community self help processes and sharpening the mind set of women. Men and the project administrators are low or critical components that determine their extent to which empowerment may or may not take place. The role of micro-credit is to, improve the socio and economic development of women and improve the status of women in households and communities. The micro entrepreneurships are strengthening the women empowerment and remove the gender inequalities. Self Help Group's micro credit mechanism makes the members to involve in other community development activities. Micro credit is promoting the small scale business enterprises and its major aim is to alleviate poverty by income generating activities among women and poor. Therefore, they could achieve self-sufficiency.

Now-a-days economic development is one of the factors that have changed the entire scenario of social and cultural environment within the country especially for the women. The rural women are engaged in small-scale entrepreneurship programme with the help of Self Help Groups. Through that they were economically empowered and attaining status in family and community. Rural women play a vital role in farm and home system. She contributes substantially in the physical aspect of farming, livestock management, post harvest and

allied activities. Her direct and indirect contribution at the farm and home level along with livestock management operation has not only help to save their assets but also led to increase the family income. She performs various farm, livestock, post harvest and allied activities and possesses skills and indigenous knowledge in these areas. The women were empowering themselves technically to cope with the changing times and productively using their free time and existing skills for setting and sustaining enterprises. They were engaged in starting individual or collective income generation programme with the help of self-help group. This will not only generate income for them but also improve the decision-making capabilities that led to overall empowerment

4. OBJECTIVES OF THE STUDY

The overall objective of the present study is to analysis the socio-economic impact of self Help Groups members through Microfinance in rural Bellary. However more specifically:-

1. To study the social impact of Self Help Group Members through Microfinance.
2. To know the Economic impact of Self Help Group Members through Microfinance

5. METHODOLOGY

The present study was undertaken collecting data in purpose sampling method from 60 members of SHGs in rural Bellary. Besides the primary data was collected through structure questionnaire method and secondary information has been collected from various sources of Bellary Rural Development Agency, Magazines, NGOs report and internet. The questionnaire was designed in such a way to elicit information like profile of members and self help group, income, expenditure, savings, loans, type of house, self confidence, reaction to social evils, behavioral change and health, water supply and sanitation. The main objective of this study is to find the impact of microfinance on rural women self help groups.

6. RESEARCH TOOLS USED:-

✓ Descriptive Analysis

The collected primary data was analyzed with use of suitable statistical tools. The descriptive analysis was undertaken using percentages to study the impact on members in both pre- and post-SHG situations.

✓ Index of Social and Economic Impact of Standard of Living

The social indicators included Self-Confidence, Reaction to Social Evils, Behavioral Changes and Health, Water Supply and Sanitation. The economic indicators included the value of income, consumption expenditure, savings, type of house and borrowings etc. Here, the researcher excluded assets value due to sample respondents are not ready to reveal exact value. The different indices were calculated as follows:

Index of social indicators of h^{th} household (Sh): $\Sigma Si / \Sigma Si$ (Max)

Index of economic indicators of h^{th} household (Eh): $\Sigma Ej / \Sigma Ej$ (Max)

Where, Si and Ej represent ith social and jth economic indicators, respectively.

7. RESULTS AND DISCUSSION

The socio-economic analysis of the members were prerequisite before assessing any impact of SHGs on these households as it highlights the age of the respondents, marital status, educational status, occupation, year of joined the group, terms meeting and purpose of joined the group. Therefore, the collected primary data was analyzed with use of affordable statistical tools and the profile of member results explored below:-

The majority of members fall under age group between 26-35 years, followed by 36-45 years, above 45 years and below 25 years. The marital output explains that 84.2 per cent of the members are married and remaining of them fall under categories of single, widow and separated from husband. It means almost everybody are in the maturity stage. Age of the sample respondent result depicts that around 38.5 per cent of the members completed primary level education, followed by 32.8 per cent middle level education, 27 per cent illiterate or no formal education and only 1.7 per cent of members completed professional degree. Social Status of member output shows that majority of members come under most backward class, followed by schedule caste/schedule tribe and backward class. Still in rural areas they are unaware of family planning therefore many awareness campaigns were conducted through SHGs. Occupation result outlines that 45.5 per cent of the members are self employed such as petty shop, grocery store, vegetable sales, fruits sales and snacks items sales etc., followed by agri and allied (34.2 per cent), livestock (19.5) and government employees (1.8 per cent).

Family decision-making output shows that around 77.5 per cent of household members are taking decision jointly where as 22.5 per cent of household decision is taken by husband. Year of joining the group results explored that 71.7 per cent of group was formed before 10 years, followed by 18.3 per cent completed 8 years, 8.3 per cent completed 7 years and only 1.7 per cent completed minimum of 4 years. Group term meeting output depicts that 74.2 per cent of group members were conducting meeting every fortnight once, followed by weekly (23.3 per cent) and monthly (2.5 per cent). The purpose of joining the group output explains that majority (35 per cent) of the members joined the group for improving their saving habits, followed by (28.3 per cent) of them joined for starting a self employment/economic activities and (17.7 per cent) of the members joined the group for getting loans from SHG, Bank and NGO. From the above analysis overall result explored that the sample member socio-economic status has improved when compared with before joining the self help group in the study area.

8. SOCIAL IMPACT OF SELF HELP GROUP ON MEMBERS OF RURAL WOMEN

Most of the rural poor are even now deprived of the basic amenities such as health, water Supply and sanitation facilities, opportunities and oppressed by social traditions and practices. Various governments and nongovernmental organizations of rural Bellary to uplift them both economically and socially implemented several Microfinance programmes. In order to identify the social impact these are variables taken for this study such as Self-Confidence, Reaction to Social Evils, Behavioural Changes and Health, Water Supply and Sanitation.

**TABLE NO.1
SELF CONFIDENCE**

SL.No	Particulars	Before SHG	After SHG
1	Respondent exudes confidence?	33.33% (20)	66.67%(40)
2	Is she confident of meeting financial crisis in the family?	25.00%(15)	75.00%(45)
3	Does she go for helping the neighbours?	40.00%(24)	60.00%(36)
4	How is the treatment of the family members to the Respondent	41.67%(25)	58.33%(35)

Source: Primary data, Parenthesis indicate the no of respondents

Self Confidence may assess into two ways namely self-worth and communicate with others. Here, Respondent's feelings of self-worth was found out indirectly by collecting information on here confidence in general as well as specifically like financial constraints of the family, treatment received from family and in helping the neighbors. The above table explains that 33 per cent of the respondents exuded confidence during pre-group situation whereas 67 percent of them showed their high self-confidence during post-group situation. Thus, it is inferred that among the rural women after joining the self help group their self confidence level have increased. Similarly, there was improvement in the quality of treatment to the members of SHGs by their family members. This output shows the 25 per cent in the pre-group situation whereas 75 per cent of the members enjoyed more respect from their family members during post-group situation. It is also explored that low proportion (40 per cent) of the members are having willingness to help the neighbors during pre-group situation, whereas during post group situation it was 60 per cent. Finally, it depicts that the ability of members to meet the financial constraints have increased from 42 per cent to 58 per cent during pre and post-self help group situation. The overall analysis infers that after joining the group the women members' self-confidence has increased positively.

**TABLE NO.2
HOW MANY OFFICIALS SHE MET AND SPOKE TO?
COMMUNICATION**

Sl.No	Description	Before SHG	After SHG
1.	None	58.33%(35)	16.67%(10)
2.	Upto 2 officials	25.00%(15)	46.67%(28)
3.	2-4 officials	11.67%(07)	20.00%(12)
4.	Above 4 officials	05.00%(03)	16.66%(10)
Total		100.00%(60)	100.00%(60)

Source: Primary data, Parenthesis indicate the no of respondents

Communication with other members (official) is one of the main parameter to measure the level of self-confidence. Most of the respondents (75 per cent) did not talk with any officials during pre-group situation, whereas in the post-group situation most of them (83 per cent) expressed their attitude towards talking to others. Thus, there is significant positive change in communication level among members after joining the self help group because more initiatives were taken by SHGs as well as Non-Governmental Organization in Bellary region.

TABLE NO.3
HOW DOES SHE COMMUNICATE IN THE MEETING?

SL.No	Description	Before SHG	After SHG
1.	Hesitates to talk	53.33% (32)	22.00%(12)
2.	Talks only if asked	25.00% (15)	16.67%(10)
3.	Sometimes talks	13.34 % (08)	30.00%(18)
4.	Freely talks	08.33 % (05)	33.33%(20)
Total		100.00%(60)	100.00%(60)

Source: Primary data, Parenthesis indicate the no of respondents

The above table reveals that the members communication with different officials have increased from 22 percent to 63 percent in pre and post-group situations respectively. From the above results, it's clear that self help group/ microfinance programme offered better opportunity to the rural women for meeting officials of different institutions thereby reducing the gap between them and improving self-confidence.

TABLE NO.4
REACTION TO SOCIAL EVILS: DO YOU FEEL LIKE PROTESTING AT THE FOLLOWING?

SL.No	Description	Before SHG	After SHG
1.	Abusing Women in film	33.33%(20)	66.67%(40)
2.	Husband beating the wife	75.00%(45)	25.00%(15)
3.	Drunkards/Gamblers	66.67 % (40)	33.33% (20)

Source: Primary data, Parenthesis indicate the no of respondents

One of the inherent objectives of the SHG was to improve their assertiveness. The social evils such as abusing women and child in film, husband beating the wife, drunkards, gamblers and women sexual abuse activities affect the rural poor people lives. The opinion of the respondents above protesting from social evils results shows that around 33 per cent of the members protest themselves from social evils during pre-group situation whereas it was up to 67 per cent during post-group situation. Similarly, husband beating the wife has reduced from 75 per cent to 25 per cent during pre to post-group situations.

It is also showed that the drunkards/gamblers have reduced from 67 per cent to 33 per cent during pre and post group situations. Thus, it infers that the members of women after joining the self help group, they are able to protest against various social evils like women abuse in film as well as home, sexual abuse against women, drunkards etc.

9. BEHAVIORAL CHANGE

While assessing the changes in behavior of the members of rural women due to implementation of Self Help Group or Microfinance programme, a set of different situations like verbal abuse, physical violence, negligence, psychological and emotional abuse were identified during the study period.

TABLE NO.5
VERBAL ABUSE AGAINST WOMEN

SL.No	Description	Before SHG	After SHG
1.	Surrender	50.00%(30)	16.67%(10)
2.	Resist	20.00%(12)	10.00%(06)
3.	Lodge Complain in groups and relatives	13.33%(08)	40.00%(24)
4.	Warn them	16.67%(10)	33.34%(20)
Total		100.00%(60)	100.00%(60)

Source: Primary data, Parenthesis indicate the no of respondents

The above table explains that majority (67 per cent) of the members did not complain or warn against who were involving verbal abuse during pre-group situation, whereas after joining the self help group most of them (83 per cent) are ready to complain and warn them during post group situation.

TABLE NO.6
BEATING/PHYSICAL VIOLENCE AGAINST WOMEN

SL.No	Description	Before SHG	After SHG
1.	Surrender	46.67%(28)	20.00%(12)
2.	Resist	20.00%(12)	13.33%(08)
3.	Lodge Complain in groups and relatives	10.00%(06)	36.67%(22)
4.	Warn them	23.33%(14)	30.00%(18)
Total		100.00%(60)	100.00%(60)

Source: Primary data, Parenthesis indicate the no of respondents

Table no.6 expresses that physical violence against women has reduced because the women members are ready to complain or warn. Therefore, the number of complain or warnings have increased from 33 per cent to 67 per cent during pre and post-groups situations. Thus, it is inferred that members after joining the self help group, they are well aware about legal provisions related with that.

TABLE NO.7
NEGLIGENCE AGAINST WOMEN

SL.No	Description	Before SHG	After SHG
1.	Surrender	41.67%(25)	25.00%(15)
2.	Resist	33.33%(20)	13.33%(08)
3.	Lodge Complain in groups and relatives	16.67%(10)	36.67%(22)
4.	Warn them	08.33%(05)	25.00%(15)
Total		100.00%(60)	100.00%(60)

Source: Primary data, Parenthesis indicate the no of respondents

The above table depicts that negligence against women has reduced because the women members are ready to complain or warn. Therefore, the number of complain or warning has increased from 25 per cent to 62 per cent during pre and post-groups situations. Thus, it is inferred that after joining the self help group the members are without fear in asking their rights at any places.

TABLE NO.8
PSYCHOLOGICAL AND EMOTIONAL ABUSE AGAINST WOMEN

SL.No	Description	Before SHG	After SHG
1.	Surrender	36.66%(22)	16.67%(10)
2.	Resist	36.67%(22)	25.00%(15)
3.	Lodge Complain in groups and relatives	16.67%(10)	33.33%(20)
4.	Warn them	10.00%(6)	25.00%(15)
Total		100.00%(60)	100.00%(60)

Source: Primary data, Parenthesis indicate the no of respondents

The above table no.8 explains that psychological and emotion abuse against women has reduced due to women joining as a group. Therefore, the number of complain or warn has increased from 27 per cent to 60 per cent during pre and post-groups situations. Thus, it is cited that self help group members behavior changed better and bolder.

TABLE NO.9
HEALTH, WATER SUPPLY AND SANITATION

SL.No.	Description	Before SHG	After SHG
01	Access to Medical facilities	36.67%(22)	63.33% (38)
02	Sanitation (toilet) facility within house	25.00% (15)	75.00% (45)
03	Sanitation facility within village	41.67% (25)	58.33% (35)
04	Water supply within house/street	46.67% (28)	53.33% (32)
05	Water supply within village	50.00% (30)	50.00% (30)
06	School for children	36.67% (22)	63.33% (38)
07	Market facilities	30.00% (18)	53.33% (32)
08	Adequacy of transport facility to market and nearby town	35.00% (21)	65.00% (39)

Source: Primary data, Parenthesis indicate the no of respondents

Inadequate of infrastructure facilities for health, water supply, sanitation, transports, schools, markets etc., affect the economic and social performance of rural women members. The table no.9 expressed that majority of selected sample members had better access to these facilities during post-SHG period. Medical facilities were availed around 37 per cent of the members during pre-group situation whereas about 64 per cent of them were availed medical facilities during post-group situation. Similarly, the sanitation facilities within house and village have increased at significant level during post-group situation. It is also cited that water supply service was availed around 25 per cent (street) and 42 per cent (village) during pre-group situation, whereas 75 per cent (street/house) and 59 per cent (village) of them were availed water supply services in post-group situation.

Finally, it reveals that school for children, market facilities and transport services to market and nearest town output had significant improvement after formation of self-help group. Thus, it infers that there is a positive impact of SHG programme/Microfinance programme because the members after joining the self-help groups were able to access and enjoy all kind infrastructure facilities.

10. SOCIAL IMPACT OF SELF HELP GROUP ON MEMBERS OF RURAL WOMEN

Social impact of self-help group on rural women can measured from the following factors: self-confidence, protesting the social evils, behavioural changes and health, water supply and sanitation facilities. Here, the researchers have used the above-mentioned social variables and framed the social index score based on the simple calculation of percentage analysis. For example, if the social index score is between 0-9 it means the

social impact of microfinance on rural women self-help group is low. Similarly, if the social index score is between 10-18 it denotes that the social impact is below average and if the index score is between 19-27 it denotes that the social impact is high. When the index score exceeds 27, it means the sample member's social impact is very high.

TABLE NO.10
SOCIAL IMPACT INDICATORS INDEX

SL.No	Index Score	Level of Social Standard	Before SHG	After SHG
1.	0-9	Low	66.67%(40)	16.66%(10)
2.	10-18	Medium	03.33%(02)	16.67%(10)
3.	19-27	High	16.67%(10)	36.67%(22)
4.	27 Above	Very High	13.33%(08)	30.00%(18)
Total			100.00%(60)	100.00%(60)

Source: Primary data, Parenthesis indicate the no of respondents

The above table outlines the social impact index score. It was found that the level of social standard among the rural women is increased very high from 13 per cent (score 8) to 30 per cent (score 18) during pre and post-self help group situations. Similarly, the level of social standard is also increased high from 17 per cent (score 10) to 37 per cent (score 22) during pre and post-group situations. It also infers that around 3 per cent (score 2) of the rural women member's level of social standard is medium during pre-group situation, whereas in the post group situation it is increased. Finally, the level of low social standard is reduced from 67 per cent (score 40) to 17 per cent (score 10) during pre and post-group situations. The overall social impact indicator index says that the rural women social conditions such as self-confidence, communication skill, decision-making skills, and accessing of all kind amenities has increased after joining the self-help group

11. ECONOMIC IMPACT OF SELF HELP GROUP ON MEMBERS OF RURAL WOMEN

The evolution of the informal groups of the rural vulnerable poor have been recognized as the peoples' movement, at the gross root, level to fight against poverty and accelerate economic and social development. The expectations of the SHG have been focused mainly on improving the financial strength of the rural women by providing easy access to savings and credit besides enhancement of their economic means of livelihood. The economic impact of self-help group on members of rural women can assess with use the following variables such as income, expenditure, savings, borrowing or loans and repayment and type of house. Here, the researchers calculated the economic impact index score like social impact index score.

TABLE NO.11
ECONOMIC IMPACT INDICATORS INDEX

SL.No	Index Score	Level of Economic Standard	Before SHG	After SHG
1.	0-9	Low	58.33%(35)	16.67%(10)
2.	10-18	Medium	16.67%(10)	25.00%(15)
3.	19-27	High	16.67%(10)	33.33%(20)
4.	27 Above	Very High	08.33%(05)	25.00%(15)
Total			100.00%(60)	100.00%(60)

Source: Primary data, Parenthesis indicate the no of respondents

The table no.11 expresses the economic impact index score. It is found that the level of economic standard among the rural vulnerable women has increased very high from 8 per cent (Score 05) to 25 per cent (score 15) during pre and post-self-help group situations. Similarly, the level of economic standard is also increased from 17 per cent (score 10) to 33 per cent (score 20) during pre and post-group situations. It also explains that around 17 per cent (score 10) of the member of rural women's level of economic standard is medium during pre-group situation; whereas in the post-group situation it is 25 per cent (score 15). Finally, the level of low economic standard is reduced from 58 per cent (score 35) to 17 per cent (score 10) during pre and post-group situations. The overall economic impact indicator index shows that the rural women economic status such as member income, savings, and level of borrowing, loans repayment and type of house has increased after joining self-help groups.

12. FINDINGS OF THE STUDY

The major findings of the analysis while attempting to justify the socio-economic impact of self-help group on rural women members in rural Bellary are presented here:-

1. Occupation result expresses that 45.5 per cent of the members are self-employed, followed by agri and allied (34.2 per cent), livestock (19.5) and government employees (1.8 per cent).
2. Majority (77.5 per cent) of the household members are taking decision jointly whereas 22.5 per cent of household decision taken by husband.
3. Most of the women after joined the self-help group, they are able to protesting themselves from various social evils like women abuse in film as well as home, sexual abuse against women, drunkards etc.
4. Majority of them reported that after joined the group, rural women self-confidence, communication skill, high respect from family and intention to help neighbors' have improved.
5. Verbal abuse, physical violence, negligence, psychological and emotional abuse against women have reduced due to self-help groups members are started to complains and warns against who are involving women abuse activities.
6. Most of the women opinion that accessing of amenities like health, water supply, sanitation, schools for children and transport facilities have improved after the Microfinance programme.
7. Social impact of self-help group on rural women is very high when compared with Economic impact such income, savings, expenditure, loans and type of house because of most of the women joined group ten years back.

13. CONCLUSION

Rural development should aim at improving the living status especially to rural poor and vulnerable sections that seek employment in agriculture and allied activities (²Sethi & Gill 2007). At the end of 13th five-year plan, various rural schemes were implemented to reduce poverty and to promote gainful self-employment. But the more attractive scheme with less effort is “Self Help Group”. It is a weapon to reduce poverty and improve the rural development especially women (⁴Gowhar Jhan & Saradha 2010). Social impact of self-help group on rural women is very high when compared with Economic impact such as income, savings, expenditure, loans and type of house because of most of the women joined group ten years back. The study can conclude that the Self Help Group is a programme, which is able to reach the vulnerable poor at affordable cost, and can thus help the poor become self-employed. It also depicts that rural woman after joining group accessing or enjoying all kind of social amenities like medical facilities, water supply services, and there is growth in schools for children, and increase in self-confidence, communication skill, decision-making skills and transport facilities

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