



The Role of Self- Help Groups and Microfinance in Women Empowerment- A Study in Khammam District of Telangana

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ABSTRACT

The present study assesses the benefits of microfinance through self-help groups, based on a specially designed survey in selected villages in Khammam district. While the benefits in terms of higher income, consumption, and savings matter for the poor, the focus here is broader, as an attempt is made to also assess some key dimensions of women's empowerment- defined broadly as expansion of freedom of choice and action to shape their own lives. While the targeting of microfinance through SHGs was unsatisfactory in terms of an income criterion, it was better in terms of other indicators of deprivation such as low caste, landlessness and illiteracy. What is, however, noteworthy is that the loans were used largely for health and education of children and for production-related expenses-especially by the disadvantaged. Using different methods and data sources, various dimensions of empowerment were confirmed. Some of the mechanisms involved in it were identified and assessed. Not only do SHGs benefit from the presence of networks, the former also contribute to trust, reciprocity and associational capital (e.g. through strengthening of local institutions). Domestic violence was reduced. However, greater responsibilities for women also involved longer hours of work.

Keywords: Self-Help Groups, Credit, Savings, Autonomy, Trust

Introduction:

Introduction and Background:

Generally, self-help groups (SHGs) are formed to alleviate poverty. Groups of individuals who are below the poverty line are given micro credit for generating income through small income-generating activities. This is based on the largely successful model developed by Muhammad Yunus of the Grameen Bank in Bangladesh which had spread widely in the mid-1990s, giving promise of alleviating rural poverty, at the same time increasing empowerment of women through income-generating activities. Finance is the root of economic growth and credit considers it as its branch. The latter grows vertically, which helps former to inflate horizontally. In other words, rapid growth of financial system depends upon strong and sound system of credit policy in an economy. Credit is a basic lubricant that helps to provide a push to the development process. It is a fourth basic prerequisite after food, cloth and shelter for the development of people. The Provision of credit to the needy people on right time at the right place leads to accelerate rural development and poverty alleviation.

Empowerment – Literary Meaning:

‘Power’ is the key word of the term empowerment. According to the International Encyclopedia (1999), power means having the capacity and the means to direct one’s life towards desired social, political and economic goals or status. According to Webster’s New World Dictionary (1982), the word ‘empower’ means to make or cause power. Thus empowerment is a stage of acquiring power in order to understand one’s rights and also to perform his/her responsibilities in a most effective way. Empowerment is an active, multi-dimensional process which enables women to realize their potential and powers in all spheres of life. Power is not a commodity to be transacted rather it has to be acquired and once acquired it needs to be exercised, sustained and preserved.

Self-Help Group (SHG) Concept and Women Empowerment:

SHGs are voluntary associations of women/men residing in a given area, formed democratically and without any political association, to save whatever amount they can conveniently save out of their earnings. There is a mutual agreement among the members to lend the pooled amount to the needy members for meeting their productive and emergent credit needs. The concept of SHG gained significance after 1976, when Prof. Muhammed Yunus of Bangladesh began experimenting with micro credit and women SHGs. According to World Bank Development Report (1990), micro finance is recognized and accepted as one of the new developmental paradigms for alleviating poverty through social and economic empowerment of the poor, with special emphasis on empowering women. The basic principles on which SHGs function are group approach, mutual trust, group cohesiveness, spirit of thrift, peer group pressure, demand based lending, capacity building and empowerment. SHGs of women in India have been recognized as an effective strategy for the empowerment of women in rural as well as urban areas by adopting a participatory approach for the

empowerment of the women. It also acts as the forum for members to provide space and support to each other. SHGs are being viewed by governments and NGOs as a strategy for both women's empowerment as well as poverty reduction. Micro finance initiatives are sustainable if simultaneous efforts are made to create large scale infrastructure which would allow the economic environment of the poor to be changed through the provision of better roads, electricity and health care infrastructure. Carefully targeted investments have a direct impact.

Origin of Micro Credit/ Micro Finance:

The concept of micro credit was originated by Noble laureate (2006) and Medal of Freedom' award (2009) winner Prof Muhammad Yunus of Bangladesh. The history of micro credit movement dates back to 1976 when Mohammed Yunus had initiated the Grameen Bank experiment at the outskirts of Chittagong University, Bangladesh. He is recognized as the father of Micro credit (Mahajan, 2005). The year 2005 was declared as "*International year for micro credit*". The Norwegian Nobel Committee awarded the Nobel Peace Prize for 2006, divided into two equal parts, to Professor Muhammad Yunus and Grameen Bank for their efforts to create economic and social development. In case of India, the first official interest in informal group lending took shape during 1986-87 on initiative of the National Bank for Agriculture and Rural Development (NABARD). As a part of this broad mandate, NABARD initiated certain research projects on Self-Help Groups (SHGs) as a channel for delivery of microfinance in the late 1980s.

What Is Micro Credit/ Micro Finance?

In recent years, micro credit has become as a fulcrum for development initiatives for the poor, particularly in the developing countries. Micro credit is the process of lending capital in small amounts to poor people who are traditionally considered unbendable; enable them to invest in small enterprises for self-employment (Kasim and Jayasooria, 2001). The World Bank (2006) describes micro credit as "*a process in which poor families borrow large amounts (or lump sums) of money at one time and repay the amount in a stream of small, manageable payments over a realistic time period using social collateral in the short run and institutional credit history in the long run*". The loans are given for the purpose of supporting income generating activities in the informal economy, often through self-employment. This type of credit programme creates an image of women as 'ideal, dutiful, hardworking, resourceful, responsible and efficient', single handedly and smilingly carries the burden of the family, community, nation and assumes that all women are 'budding entrepreneurs'.

Thus, the micro finance institutions are providing following services to their customers:

- **Micro Credit:** It is a small amount of money loaned to a client by a bank or other institution. Micro credit can be offered, often without collateral, to an individual or through group lending.

- **Micro-Savings:** These are those deposit services that allow one to save small amounts of money for future use. Often without minimum balance requirements, these savings accounts allow households to save in order to meet unexpected expenses and plan for future investments.
- **Micro-Insurance:** It is a system by which people, businesses and other organizations make a payment to share risk. Access to insurance enables entrepreneurs to concentrate more on developing their businesses while mitigating other risks affecting the property, health or the ability to work.
- **Remittances:** These are transfers of funds from people in one place to people in another, usually across borders to family and friends.

Who Provides Micro Credit?

There are several micro financing institutions (MFIs), non-government organizations (NGOs), self-help groups (SHGs), banks and other institutions, which are actively engaged in micro financing activities with innovative methods. In India, there are two main models of micro credit viz. 'Micro Finance Institution (MFI) model' and 'Banking model' (Planning Commission, 2007). In the 'MFI model', SHGs are formed and financed by the MFIs that obtain resource support from various channels. These informal institutions that undertake micro finance services as their main activity are generally referred to as Micro Finance Institutions (MFIs).

Importance of the study:

The success of SHGs in delivering need-based thrift to the rural and urban poor is a significant development. The savings and credit programmes, introduced and extended by SHPIs (Self-Help Promoting Institutions) in several parts of India, have the potential to minimize the problems of insufficient access to credit for the poor. At present, there is a growing awareness between RBI and NABARD that SHGs should form an important part of their development strategies. Savings and credit activities of SHGs have the potential to spread all over India. There is therefore, a need to understand policies and procedures followed by various SHGs. Further, the study of the functioning of SHGs becomes significant given the need for improvement of existing systems. Moreover, savings and credit activities should be sustainable in the long run. In order to make savings and credit sustainable, there is need to discuss the approach, system and experience of SHPIs concerned in these activities and learn from their experience. The findings of the study, it is hoped, would be useful to the planners, policy makers, SHPIs, outside agencies to undertake suitable modifications in the Act for healthy performance of SHGs and to change a suitable policy to fill the financial gap that live in rural and urban credit.

Scope of the Study:

The present study has been undertaken with a view to evaluate the role of self- help groups and microfinance in women empowerment - a study in Khammam district. The study is based on empirical evidences gathered from the selected respondents to study the progress of SHGs in Khammam district. Further, attention has also been focused on evaluating the performance of sample SHGs and efforts have been made to examine how far SHGs help in the upliftment of social status of women. Besides the impact of women SHGs on entrepreneurial development, employment generation, earning capacity and asset creation of women were analysed in the study.

Objectives of the Study:

1. To study the need and importance of micro finance of economically disadvantage population.
2. To study the role played by self help groups in offering micro finance.
3. To know the opinion of beneficiaries of self help groups.

Research Methodology:

Sample:

- A sample survey of women's SHGs in Khammam district was conducted.
- There were 20280 women SHGs in Khammam district in March, 2021.
- The size of sample is 500(2.47%) of women's SHGs population Khammam district.
- Mandal wise stratification (arrangement of layers) is adopted and which 12 Mandals was selected for detail study.
- Sample element is identified on the basis of lottery random sampling (Sampling method).

Table No: 1

Mandal wise Classification of SHGs Members

Sr. No.	Name of the Mandal	Members	Percent
1	Bonakal	25	5
2	Chinthakani	17	3.4
3	Raghunathapalem (New)	36	7.2
4	Khammam (rural)	48	9.6
5	Konijerla	8	1.6
6	Kusumanchi	78	15.6
7	Madhira	32	6.4
8	Mudigonda	92	18.4
9	Nelakondapalli	48	9.6
10	Kamepalli	27	5.4
11	Thirumalayapalem	35	7
12	Wyra	54	10.8
	Total	500	100

Study area:

Twelve Mandals (Sample element will be identified on the basis of lottery random sampling- The size of sample is 500) of Khammam district.

Period of the Study:

The relevant primary data was collected in 2020-21.

Data analysis:

The collected primary data was classified and analyse carefully with the help of SPSS 11.0 version package, E-views software and Windows Excel on computer for arriving at various statistical inferences. For this purpose, sample statistical technique like percentage as well as will be used keeping in view the objective of the study, to draw necessary observations and conclusions. For the sake of having ease in comprehension, graphs and charts will be prepared with the help of computer will be use.

Limitation of the study:

The present study is limited to Khammam district. There were 20280 women SHGs in Khammam district in March, 2021. However, within the time and money constraints of this work, a sample the ratio of the sample size of the whole population of SHGs in Khammam district for this study work come to 2.47%. As the nature of the conducted study is mixed i.e. it includes SHGs having different geographical background like hilly or drought prone area, rural or urban area, or some SHGs are APL and BPL. It becomes essential that observation of the study should be considered against this background. Hence it would be difficult to draw precise generalizations regarding the implications of the study. The findings in this study, interpretations and conclusions drawn could be best seen within these limitations.

Results and Discussions

Age- wise classification of SHGs Members:

Age is important characteristic of human being. It refers to physical and psychological maturity of a person and also serves as an indication of her experience, knowledge and worldly wisdom.

Table No. 1

Age wise classification of SHGs member

Sr. No.	Age	Members	Percent
1	Below 25 years	32	6.4
2	25 to 35	247	49.4
3	35 to 45	152	30.4
4	Above 45	69	13.8
	Total	500	100

The above table reveals the age-wise classification of 660 SHG members. The table indicates that, the percentage of SHGs members belonging to the age group of 25 to 35 years is maximum i.e. 49.4% (247), whereas the percentage of SHGs members between 35 to 45 years is 30.4% (152). It means that the most of the SHGs members i.e. 69.8% (399) are belonging to the age group of 25 to 45 years. It is experimental from the above table that almost all SHGs members are from active and productive age group.

Land ownership and area of land:

Information about the land ownership and area of land belonging to the SHG members is given below.

Table No. 2
Land wise classification of SHGs member

Sr. No.		Members	Percent
Nature of Land ownership			
1	Yes	306	61.2
2	No	194	38.8
	Total	500	100
Area of land			
1	Landless	194	38.8
2	less than 1 acre	165	33.0
3	1 to 2 Acre	82	16.4
4	2 to 3 Acre	34	6.8
5	3 to 4 Acre	5	1.0
6	Above 4 Acre	20	4.0
	Total	500	100

The above table reveals the classification of 500 SHG members on the basis of land ownership. The Table points out that, the maximum SHG members

i.e. 61.2% (306) are having land ownership in their families. Here, one thing to be considered is that none of the members is having land ownership in her name. Families of 38.8% (194) SHGs members are not having land ownership, they are landless farmers.

The reveals that the classification of 500 SHG members. 38% (194) SHGs members are having no land. The 33% (165) SHGs members are having less than 1 acre land. This situation is seen in twelve Mandals. The table reveals that the area of land of 16.4% (82) SHG members is between 1 to 2 acres. The table reveals that the area of land of 6.8% (34) SHG members is between 2 to 3 acres. SHG members having 3 to 4 acre of land are 1% (5). The SHG members having more than 4 acre of land are comparatively less i.e. only 4% (20). There is vast disparity in the area of land ownership owned by members i.e. from 4 to 10 acres. SHG helps to decrease the income disparity rural as well as urban in Khammam district.

Annual income of family:

Annual income is one of the most important criteria revealing economic status of a person or a family.

Table No. 3
Annual income of SHGs family

Sr. No.	Type of income	Members	Percent
1	less than Rs. 25000	66	13.2
2	Rs.25000 to Rs.50000	185	37.0
3	Rs. 50000 to Rs. 75000	105	21.0
4	Rs. 75000 above	144	28.8
	Total	500	100

The above table reveals the classification of 500 SHG members according to the annual income of their family. The table reveals that, the annual income of 13.2% (66) member's families is below Rs. 25000. The families with 37% (185) are having annual income between Rs.25000 to Rs. 50000 per year. The above table point out that there are 50.2% (251) members whose annual income is up to Rs. 50000. 21% (105) member's families are earning Rs.50000 to Rs.75000 yearly. It is found that 28.8 % (144) SHG members are there having yearly family income above Rs.75000. SHG members whose annually family income is above Rs.75000 are from the families of some big farmers and government servant Khammam district.

Monthly family expenditure:

An effort was made to know amount needed by SHG members to fulfill their monthly family expenditure. The information collected as a answer to related questions has been below.

Table No. 4
Monthly expenditure of SHGs members

Sr. No.	Monthly expenditure	Members	Percent
1	less than Rs.2000	87	17.4
2	Rs.2000 to Rs.4000	295	59.0
3	Rs.4000 to Rs.6000	77	15.4
4	Rs.6000 to Rs. 8000	17	3.4
5	Above Rs.8000	24	4.8
	Total	500	100

The above table reveals the classification of 500 SHG members according to their monthly expenditure. It seems from the table the monthly family expenditure of 17.4%(87) SHG members is less than Rs.2000. Maximum number of SHG members are having their monthly family expenditure between Rs.2000 to Rs. 4000 and their percentage is 59%(295). The monthly family expenditure of 15.4%

(77) members is between Rs.4000 to Rs.6000. Minimum number of SHG members are having their family expenditure between Rs. 6000 to Rs.8000 and their percentage is 3.4%(17). Nevertheless, only 4.8% (24) SHG members are there whose monthly family expenditure is above Rs. 8000.

The most of SHGs members' annual income concentrate in these groups of Rs. 50000 to Rs.75000 but the monthly expenditure concentrate in up to Rs. 4000. It means that, the mostly SHG members do more saving in his SHGs. It's a positive trend for the overall development of SHGs members.

SHGs members' social profile:

Table No. 5
Social profile of SHGs member

Sr. No.	Characteristics	Members	Percent
Distribution of SHGs by caste of members (%)			
1	SC	120	24.0
2	ST	4	.8
3	OBC	44	8.8
4	NT	16	3.2
5	Open	316	63.2
	Total	500	100
Distribution of SHGs by religion wise of members (%)			
1	Hindu	411	82.2
2	Muslim	22	4.4
3	Buddhist	42	8.4
4	Jain	19	3.8
5	Christen	6	1.2
	Total	500	100
Distribution of SHGs by literacy level of members (%)			
1	Illiterate	61	12.2
2	Primary	116	23.2
3	Secondary	249	49.8
4	High-school	50	10.0
5	Graduate	18	3.6
6	Post-graduate	6	1.2
	Total	500	100
Distribution of SHGs by literacy level of members (%)			
1	APL	346	69.2
2	BPL	154	30.8
	Total	500	100
Distribution of members by occupation (%)			
1	Govt. job (Anganwadi Teacher & Helper)	42	8.4
2	Private job	34	6.8
3	Cooperative Sector	2	0.4
4	Worker	255	51.0

5	Housewife	149	29.8
6	Tailoring work	14	2.8
7	to making School Food	4	0.8
	Total	500	100

In ideal situation SHGs, the members should have similar social and financial backgrounds. This contributes not just to easier interaction of members, but also to soother communication, facilitating equal chance of self-expression for members. As far as the distribution of the percentage of SHG members by caste is concerned, it reveals that, the majority of SHG members i.e. 63.2% (316) are from open category, 24% (120) members are there who belong to SC category. The percentage of SHG members to OBC category is 8.8% (44) whereas the percentage of SHG members belonging to NT category is 3.2% (16) and ST category is 0.8% (4). The total number of SC, ST, OBC and NT to note that of SHGs members together numbering 184 accounted for 36.8 percent of the total number of SHGs members of the study. This composition point to those SHPIs is encouraging the formation of SHGs in the middle of economically weaker section and backward communities.

The above table reveals religion-wise classification of 500 SHGs members. The table reveals that that the majority of SHGs members i.e. 82.2% (411) are Hindu whereas 8.4% (42) members are Buddhist. It is also seen that 4.4% (22) SHGs members are from Muslim religion, 3.8% (19) SHGs are Jain religion and only 1.2%

(6) SHGs members are from christen religion. It is observed during the survey that women belonging to different religions are joining SHGs with the attitude of co-operation. Some SHGs are mixed religion in the SHGs members without discrimination with the good relation and working. E.g. Buddhist, Hindu, Muslim one SHGs, Jain and Hindu, etc.. It means that, caste discrimination day to day decreasing due to SHGs. It is observed during the survey that people are living very different religion at one place that time automatically make a SHGs different category.

Education wise the table reveals that 85% (567) SHGs member are literate and only 12.2% (61) SHGs member are illiterate. 23.3% (116) SHGs members are having studied up to primary. However, maximum of them are able to read only. So they remain aloof from record keeping in their SHGs. The remarkable thing is that maximum SHG members i.e. 49.8% (249) have studied secondary school (5th to 10th standard) and 10% (50) SHGs members have studied high school and junior college (10th to 12th standard), followed by 3.6% (18) SHGs members have studied graduate (12th to graduate), and only 1.2% (6) SHGs members are post graduates. The members who have taken higher education serve in the governmental sector. Among them are Anganawadi teachers as well as primary teachers. As a part of governmental compulsion and responsibility, these members are involving themselves in SHGs.

The justification of bank linkage is to provide financial services, particularly to poor people who are unable to get bank credit on their own and therefore, dependent on informal sources including moneylender to meet their urgent needs. In the present sample, 30.8% (154) percent of the sample SHGs had their entire or at least the membership from below poverty line. About 69.2% (346) of such SHGs have the bulk of their membership drawn from APL families. In APL SHGs, in Urban areas as well as in BPL, SHGs in Urban and rural area, SHGs members show mixed picture of membership.

The data reflect that, slightly more than 51% (255) of SHGs members were agricultural and non-agricultural labours. About 29.8% of the SHGs members were house wife. A very small share of the sample was made up of Govt. jobs 8.4% (42) (Anganwadi Teacher and Helper), private job 6.8% (34) , tailoring works 2.8% (14),

School food making 0.8% (4) and cooperative sector 0.4% (2). This distribution of members by occupation was similar for types. The picture of occupational spread was similar across all Mandals, where higher percentages of these members were involved in farming or were employed as agricultural or non-agricultural labour. It is observed from the above table that maximum SHGs members are engaged in various income activities as they belong to economically poor category.

Source of Funds and External Borrowings the SHGs:

The SHGs use their own funds for internal lending among their members and normally charge interest at the rate of 2-3 per cent month on these lending. These rates are still lower to that charged by moneylenders. Apart from this, some SHGs (e.g. SHGs consisting of members only from SC/ST families with all members from BPL families) also subsidies from the government are depending on their loan reimbursement pattern, and these additional amounts of money because of the subsidies also get added to the SHGs to the SHG funds.

Table No. 6
Source of capital and external borrowing of SHGs

Sr. No.	Name of Bank	Members	Percent
Distribution of external borrowing and own capital of SHGs			
1	No loan	97	19.4
2	APGVB	281	56.2
3	SBI	16	3.2
4	Bank of India	54	10.8
5	HDFC	29	5.8
6	ICICI Bank	1	0.2
7	Bank of Baroda	2	0.4
8	Vijaya Bank	5	1.0
9	IDBI bank	2	0.4
10	Union Bank	6	1.2
11	Canara Bank	3	0.6
12	Syndicate Bank	4	0.8
Total		500	100
SHGs facing problems in raising external capital		97	12.4%
Average amount of own capital available at the time of Bank of Linkage (Rs.)		5335.63	
Average amount of own capital available in 2008 (Rs.)		5771.25	
Average external borrowed capital by SHG since Bank linkage (Rs.)		80000.1	

Bank linked SHGs get additional loans from commercial bank, cooperative bank etc. Table 15 provides details about the various kinds of funds available with the SHGs and also the amount of funds borrowed over the years from different financial institutions.

It is seen that the average amount of own capitals available to SHGs in the pre linkage period was about Rs. 5335. The average amount of own capital available is Rs.5771.25 in 2008. Taking into account the average number of years since bank linkage as 8.2, the average annual increase of SHGs own capital works out to be Rs. 6849.

The average externally borrowed capital by SHGs since bank linkage was fairly high Rs.80000.1 indicating an average increase of Rs. 450390 per year. This is due to the increased accessibility of bank-linked SHGs to external loan. It is revealed that nearly 80.6 % of the loans disbursed to members by these SHGs came from loans taken by SHGs from bank and only 5% came from SHGs own capital while the rest were from miscellaneous sources the increased amount of credit available to the members has helped them take concrete steps in investing for income generating schemes. This has had a cascading effect where, the returns from investments may loans, which in turn helps in getting more loans from the banks.

Analysis of Some Other Indicators of Empowerment of Women:

It is observed that through SHG most of women can fulfill at least some basic needs of themselves as well as their families. An endeavor has been done here to throw light on the impact of SHG on members in relation to fulfillment of their basic needs.

Accessibility of Medical Treatment:

Generally, it becomes impossible for members in low income group to raise funds for unexpected illness or hospitalization of their family members. Many times they have to seek economic help from friends, relatives or other sources. It consumes a lot of time. Besides, it gives feeling of guiltiness to familyheads that they cannot even prompt medical treatment to their beloveds.

Table No. 7
Medical treatment wise classification of SHG members

Sr. No.	Impact of SHGs	Pre-SHG		Post SHG		SGR
		Members	Percent	Members	Percent	
1	Yes	234	46.8	484	96.8	106.84
2	No	266	53.2	16	3.2	-93.98
	Total	500	100	500	100	

Note: SGR = Simple Growth Rate

Above table reveals the medical treatment wise classification of SHG members. An effort was made to find out whether SHG is of any assist in this look upon. It was found that pre-SHG 46.8 per cent (234) members could pay for immediate medical treatment. Post-SHG the number of members is increased from 46.8 per cent (234) to 96.8 per cent (484) is 106.84 percent the number of members who can afford medical treatment. Post-SHG the number decreased from 53.2 per cent (266) to 3.2 per cent (16) members. Thus SGR of the number of members who cannot take medical treatment is -93.98. It means that number of SHG members taking of medical treatment is increased. Some members told that sometimes at the time of crisis, other members render the required amount in the hospital. Besides, they do not feel embarrassed as they borrow it from their own savings or internal loan. That is why they feel secure and safe.

Participation in group discussion:

Pre-SHG women members were not gathering together except for religious functioning. That is why they were away from things like stage daring, participation in public debates etc. The below table reveals SHG members participation in group discussion.

Table No. 8
Classification of participation in group discussion of SHG members

Sr. No.	Participation in group discussion	Members	Percent
1	Yes	475	95
2	No	25	5
	Total	500	100
Are you participate in group discussion			
1	Usual	447	89.4
2	Frequently	28	5.6
3	Rarely	25	5
	Total	500	100

Above table reveals the classification of participation in group discussion of SHG member out of 500 members. Very few members were used to speak bravely in the presence of other persons. The cause following their bravery is that maximum of these women are from service sector. At present there are 95 per cent members who participate in group discussion and confidently communicate their opinions without restraint. 89.4 per cent (447) SHG members are usually participating in group discussion. It means maximum numbers of SHG members participating in group discussion. 5.6 per cent (28) SHG members are participating in group discussion frequently and 5 per cent (25) SHG members are not every time participating in group discussion rarely. It means that group discussion is good impact on SHG member in post-SHG. Its occurrence because of their participation in group meetings, training programmes and social activities of SHGs.

Support of the Family:

In preliminary phase of SHG women were suffered opposition from their families. A number of members said that from their families they were given temptation of opening their personal bank account. Some members reported that their husband is not supporting their post-SHG act and beating them. Family members of some SHG members were unfriendly to them as due to their decision of mixing. According to these SHG members, this opposition was for crossing their boundaries and gathering together.

Table No. 9
Classification of family support of SHG members

Sr. No.	Family Support	Members	Percent
1	Yes	489	97.8
2	No	11	2.2
	Total	500	100
Restriction of persons			
1	Husbands restriction	438	87.6
2	Family members restriction	346	69.2
3	Lack of money	35	7
4	Neighbors taunting	231	46.2
	Out of Total	500	100

Above table reveals the classification of family support 500 SHG members and reasons of restriction. About 97.8 per cent (489) SHG members were faced all type opposition, some members, some joined by opposing family powerfully, while 87.6 per cent (438) of them restrictions. After the stabilization of group and after watching out their firmness, families as well as spouse of SHG members started supporting and encouraging them. Few members are still facing opposition from their families. But these members said that they do not care for this opposition. They perform their household work and then participate in group activities.

Role in Decision Making:

In patriarchal society, the assets and creation tool be owned by males, so they obtain additional manage over decision making power. In the nation, due to the conferred secondary status women are kept away purposefully from the decision making power, ignoring the reality that they bear surplus load of labour. Their opinions are not taken in this male conquered society.

Table No. 10
Role wise classification of SHG member's decision

Sr. No.	Impact of SHGs	Pre-SHG		Post-SHG		SGR
		Members	Percent	Members	Percent	
1	Yes	325	65.0	496	99.2	52.62
2	No	175	35.0	4	0.8	-97.71
	Total	500	100	500	100	

Note: SGR = Simple Growth Rate

Above the table reveals decision making wise classification out of 500 SHG members opinion. Pre-SHG 65 per cent (325) women member's opinions were taken in to consideration in the family decision making. In post-SHG 99.2 per cent (496) SHG women opinion taken in to consideration in

the family decision making. It is SGR 52.62. It means that this is good impact of SHG on his family. Women told that their family members are respecting their opinions. So there is increase in the matter decision wise making by their family members. This is a positive and important change taking place through the medium of SHGs. Growing self respect in women as well as increasing mobility and economic independence of them are constraining the family members of SHG members to respect their outlooks on essential family matters.

Following are the matters in which opinions of women are well considered by their family members:

Table No. 11
Classification of matters in which SHG member's decision is considered

Sr. No.	Women decisions	Members	Percent
1	Family problem	485	97.0
2	Medical care	389	77.8
3	Purchase of gold & silver	254	50.8
4	Purchase of cloths	309	61.8
5	Education of children	378	75.6
6	Marriage of children	202	40.4
7	Others	17	3.4
	Out of Total	500	100

The above table reveals information about the various matters in which decisions of women are considered by their family members. Most of the women i.e. 97 per cent (485) SHG members said that their decision and suggestion different family problems. About 77.8 per cent (389) SHG members the opinions are considered in major medical treatment are considered. Table reveals 50.8 per cent (254) SHG members said that their is decision considered in purchasing of gold and silver and 61.8 per cent (309) purchase of cloths. Underneath it comes the turn of women whose decisions regarding education of their children are considered. There are 75.6 per cent (378) members belonging to this category. There are 40.4 per cent (202) members who said that their outlooks regarding marriage of their children are considered in their families. However, 2.6 per cent (13) SHG members are considered others decisions. It is concluded that consequently positive and optimistic changes are observed in the attitudes of family members.

Awareness among women regarding child bearing issues:

In many societies Men control women's reproductive power. Women do not have freedom to decide the place of delivery, how many children they want, when to have them, whether they can use contraceptive etc. Also they don't, have right to speak on these issues freely and frankly with spouse. The SHG members were asked regarding their awareness in these issues pre-SHG and post-SHG. Nevertheless, women were omitted in this matter.

Table No. 12
Classification of awareness of SHG members

Sr. No.	Awareness about children	Members	Percent
1	Quantity of children	426	85.2
2	Abortion of child	12	2.4
3	Infant restricted suggestions	19	3.8
4	Distance of child birth	102	20.4
5	Place of delivery	108	21.6
6	No response	74	14.8
	Total	500	100

The above table reveals pre-SHG child bearing issue wise information SHG members. Out of 500 members 85.2 per cent (426) members told that even in pre-SHG they could discuss the quantity of children with their spouse. In the opinions of 2.4 per cent (12) members, their views regarding abortion of child were decided by their spouses. In the matter of Infant restricted suggestions, 3.8 per cent (19) members enjoyed the freedom of speech. 20.4 percent (102) member could discuss on distance between children with their spouses. About 21.6 per cent (108) members they have authority to decide the place of delivery. Some of them preferred their parent's house as a place of delivery.

Post-SHG increased level of self-confidence and bravery among women have make them understand that they are the owner of their body and have freedom to speak or to discuss these issue with their spouses. Though, at present majority of them are out of the age of child bearing. Immobile, they told that if they had the a bit of courage and daring like today, they could have discussed definitely these matters with their spouses. It is observed that more women who are immobile in the age of fertility can discuss about these issues with their spouses. So they cannot take decisions separately on these issues.

A vital examination upcoming forward from the table is that women are becoming aware about worth of their stand in child-bearing.

Empowerment through SHGs:

SHGs are playing important role in planning of development, implementation and evaluation of various issues related to rural and urban peoples. That's why concept of saving is cultivated in these people and they got benefits of the same. Nowadays SHG has become a centre which offers opportunities to the women. It also takes away the obstacles in the path of the development of the women. Since SHGs are helping women in various respects it has become of power house of women empowerment. Following table shows the empowerment of the SHG members.

Table No. 13
Empowerment of SHGs members

Sr. No.	Economic Empowerment	Members	Percent
1	Knowledge of bank transaction	500	100
2	Remaining enough money	400	80
3	Permission to start business	497	99.4
4	To take loan & return	500	100
5	Understood of the deference of the govt. loan & private	498	99.6
6	Understood of the how to solve the financial problem	498	99.6
	Out of Total	500	100
Social Empowerment			
1	Change of social approach	500	100
2	Understood of the how to behave to other persons	500	100
3	To help in the social problem	500	100
4	To form groups	500	100
5	To share feelings	500	100
6	To increase social status	500	100
	Out of total	500	100
Family Empowerment			
1	To improve living of standard	500	100
2	To consider opinion in family decision share	500	100
3	To stop habits(i.e. stop liquor)	25	5
4	To understood cleanliness	500	100
5	Understood health importance	500	100
6	Purchase the needy instruments	500	100
	Out of total	500	100
Others Empowerment			
1	Understood the self capacity & limits	500	100
2	Increase of the communication skill	500	100
3	Understood self mistakes	500	100
4	Make self recognition in the social	400	90
5	Decrease narrow mindedness, shyness	500	100
	Out of total	500	100

Above table describes the economic, social, family, individual as well as political merits of the SHGs to the women.

Economic Empowerment:

The SHGs are empowering the members as discussed here. Interestingly, it is seen that 100 per cent SHG women members become aware of the transactions of the banks. Moreover, 99.4 per cent (497) women told that post SHG they could save sufficient money. It is observed that status of the women in the family is changing because 80 per cent (400) women have got motivation to start their own business. 99.6 per cent (498) women members understood the difference between money lenders loan and bank loan and they have got confidence to repay the loans.

Social Empowerment:

There are various social upliftments of the SHGs. It is seen that 100 per cent SHG women members feel that attitude about society and societies attitude towards them is changing i.e. they have got special status in the society. It is observed that all members feel that post SHG they come to know about their duties towards the society and became aware of the manners of well being in the society. Also the level of their confidence is increased and now they can raise voice against the social issues. It is noticed that these members became aware of the needs of integrity and unity to solve their and social problems. SHG women could share their joy and sorrows. In conclusion, it is revealed that their status in the society is improved.

Thus it is concluded that post SHG women are empowered economically, socially, family, individually as well as politically too.

Suggestions and Recommendations:-

SHGs are working and growing efficiently in rural, tribal and urban areas in India. Women empowerment is progressive stage. Women are earning some income through the SHG and in rural areas, SHG movement, not only very strong but also it is option of cooperation, government cooperate them. World level banks, multinational companies, Insurance companies are taking an interest in this movement. That 's why the SHG movement is reached in a world but there is some challenges in present and future as like cooperation's movement. We have to make first strong efficient policy and implementation for future development and growth of SHG movement.

Governments should provide Grants:

For the socio-economic development of SHG members governments should to provide all types of grants to SHGs. SHGs are not developing because of financial needs. They need more financial help from government and nationalized banks. If the government and banks provide grants to SHGs then earning sources of members will increase, and they will do to occupational work. Thus

it is suggested that Government has to provide financial support for overall development of SHGs and its members.

Governments should provide efficient marketing facilities:

The SHGs members need marketing facilities for their commodities produced through their occupation but sometime there is not availability of market for that commodity. The prices of these commodities are low compared to market but there is no demand and market facility to this SHG member's commodity. Government has to provide market facility of SHGs commodity which will inspire SHG members. The efficient market and demand is essential need of SHGs. If government gives his recognitions of SHGs commodity then demand of these commodities will increase. So government has to provide not only market facility but also give his recognitions to SHGs products which will be helpful to the socio-economic development of SHG.

Governments should provide capital needed:

Capital is the most and essential need of SHGs. The self help group members face problem of capital when they start any occupation. The government has to provide capital in low interest for the start of the occupation by SHG member. The women in SHGs are now much motive and able to manage the all occupational things. They need much capital for development of their occupation and the economic development of the society. This will also increase the socio-economic status of the SHG women members.

Bank should get help from bank management:

The SHGs are unable to provide sufficient and more financial assistance to SHG members because they could not collect more amounts from their SHG members. So during the start of any new occupation SHG women members face the problem of the availability of loan. Thus banks should provide sufficient financial help to these members in time and in low interest rate. Also SHG members need banking information and related schemes for the development of SHGs. Thus it is suggested that bank management should provide the financial help and banking information to SHGs which will help to present and future development of SHGs and hence the earlier economic development of our country.

Political neutrality:

The SHG members need political neutrality because political interference made block of various political parties and division of SHGs. In order to make strong organization we have to avoid political interference. Political members have made some barriers in the development of SHGs and they do corruption and partiality at the time of distribution of loan. So these things are not helpful for SHGs. So, it is suggested to avoid any political parties and leaders in administration of SHGs.

Governments should provide access fund needed:

The government orders SHGs to arrange social welfare programmes and some related programmes for the overall development of SHG members which is helpful to the women empowerment. But there is need of access funds for social welfare programmes. The SHGs cannot make fund available for these activities. So government has to provide the access funds for the efficient implementation of government orders and arrange the social welfare programmes. If government provide funds for SHGs that time SHG members will do very well management and other activities.

Governments should provide information of government schemes:

The government declares various schemes regarding SHG and women but these schemes do not reach to the proper beneficiary because of illiteracy of SHG members, indifference of government officers and insufficient management etc.

Governments should provide training facilities:

SHG members can not start and efficiently run their occupation without any training and they cannot get benefit from their occupation. Government has to provide training facilities for the SHG members. Who want to start new occupations,

Bank should provide repayment of loan:

SHG members are taking loan from SHG and banks for their occupation, economic needs, family financial problems, house expenditure, educational expenditure etc. But the loan not repay time to time this problem is seen mostly rural areas.

SHGs leader should take training about management of SHG:

The SHG members have to develop their management skills for over all development of SHG members. The SHG management is not strong and women are illiterate that's why they do not work efficiently. If we manage SHG very then it is possible to repay the loan time to time.

SHGs should take cooperation of SHG members:

The SHG members are doing revaluation in microfinance sector. We have to manage the SHG activities very efficiently. The group leader of SHG not will not to done very well management without cooperation of SHG members.

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