ABSTRACT

Economic development of any country shall be geared up with suitable development programmes. Most developing economies in the world have been in the effort of evolving several programmes to improve and raise the economic status to sustain itself in the world. One of the crucial aspects that affect the growth of a nation is the poverty that prevails in it. Unemployment problems exist in both the developed economies and developing economies. Even the developed economies are constantly engaged in the attempt of eradicating poverty through creating large number of employment opportunities for their citizens. As we are all aware human capital is the vital asset for any nation. If these human capitals are not employed or exploited for the good cause, then all the efforts and development activities of the nations would end up fruitless. The recent phenomenon identified by all the countries are the Self Help Groups and have been encourage them to flourish through various supports and operating mechanisms. Today it was identified that the SHG plays a key role in multifaceted dimensions to raise the economic status of a country. Especially importance was extended through SHG for the empowerment of women community in India. The paper will highlight the significance and the role of SHG in Tamilnadu together with various factors that supports and affects its operational aspects.

KEY WORDS

Self Help Group, Empowerment, Poverty Alleviation, TNCDW, DRDA, SGSY, Mahalir Thittam.
INTRODUCTION

Poverty eradication is the major concern of rural development strategies in the developing countries like India. Experiences in implementing a wide range of rural development programmes in the country suggest that the incidence of poverty cannot be brought down through wage employment programmes alone. Self Help Groups approach represents a paradigm shift from development towards empowerment. Nowadays, there are number of NGOs organizing Self Help Groups with or without Government support all over the country. SHGs’ approach hence is to achieve the goals of empowerment and development of women.

ORIGIN OF SELF HELP GROUP

Self Help Group, in its present form of development orientation, owes its origin to Grameen Bank founded by MOHAMMAD YUNUS OF Bangladesh. The origin of Self help groups may be claimed as the “Brain Child” of Grameen Bank concept in its miniature form in India. The government, in 2000, has come up with a novel scheme called ‘Swarna Jayanti Gram Swarozgar Yojana” under which financial assistance will be provided only to groups which are willing to take up economic and production activities.

WOMEN AND THE ECONOMY

The extent to empowerment of women in the national hierarchy is determined largely by three factors: their economic, social and political identity. Empowerment of woman to happen, economic, social and political aspects impacting women’s life must converge effectively. The Participation of women in productive activities reduces poverty; increasing employment enhances economic growth and hence benefits society at large.

SELF HELP GROUPS AND WOMEN

SHGs comprise homogeneous groups of poor people who have voluntarily come together mainly with the idea of overcoming their financial difficulties. Self help groups can rightly be called a potent tool for human development. Self help groups enable the poor, especially the women from poor households; to collectively identify priorities and tackle the problems they face in their socio-economic environment. Muhammad Yunus, the bank’s founder, earned a doctorate in economics from Vanderbilt University. He was inspired during the terrible Bangladesh famine of 1974 to make a small loan to a group of families so that they could create small items for sale. Yunus could ameliorate the rampant rural poverty in Bangladesh. In other words, the self help groups have been evolved as a system for collective savings, group collection and provision of consumption credit, as well as integrating social and economic goals among small groups. The initial growth of self help group has been in areas where they received support from non-government organizations.
EMPOWERMENT OF WOMEN

Self help groups are being viewed by governments and NGOs as a strategy for both women’s empowerment as well as Poverty reduction. Self help groups are a conduit for routing a wide range of government-sponsored development message and schemes. NGOs have increasingly been adopting self help groups as a strategy to bring women together, at a faster pace and larger scale. Poor women are now perceived by the mainstream financial sector as creditworthy.

SIGNIFICANCE OF THE STUDY

The present study “Socio Economic Impact of Self Help Groups in Krishnagiri District” focuses upon the Self help Groups from a holistic perspective consuming the structural and dynamic aspects of self help groups, their development and empowerment programmes, impact on poor rural people and women. The present work assess the impact of self help groups on the patterns of household income, expenditure, savings, investment, assets and indebtedness in addition to empowerment and the enhancement of the decision making capacity of women.

STATEMENT OF THE PROBLEM

Self help group is introduced by NABARD in association with NGOs for the development of the poor. Self help groups are increasingly accepted as the agents of social change, development and empowerment among the weaker sections of the society. Since then, there has been curious interest among the researchers to analyze the performance and the impact of self help groups. Some of the evaluation studies on self help groups have dealt with the composition and structure of self help groups, operation of microcredit and microenterprise under self help groups.

Against this background, the present study “Socio - Economic Impact of Self Help Groups in Krishnagiri District” aims at filling these research gaps through conceptualizing economic empowerment of women in a holistic way and suggest policy measure for their development.

OBJECTIVES OF THE STUDY:

- To trace the genesis and the compositional characteristics of self help groups in the selected district.
- To study the prospects and problems of self help groups functioning in the select district.
- To assess the impact of self help groups on the pattern of household income and expenditure.
- To assess the impact of self help groups on the pattern of savings and investments.
- To assess the impact of self help groups on the pattern of assets and indebtedness of the members.
- To suggest better ways and means to improve the performance of the self help groups functioning in the select district.

HYPOTHESIS
To test the significance of the objectives, the following hypotheses were framed.

$H_0$: There is no significant difference between size of the family and the social empowerment.

$H_1$: There is significant relationship between size of the family and the social empowerment.

$H_0$: There is no significant difference between size of the family and economic empowerment.

$H_1$: There is some significant relationship between size of the family and economic empowerment.

**METHODOLOGY ADOPTED**

Methodology is the key aspect which governs the outcomes of the study. It encompasses and directs the researcher to conduct the study in a systematic process which ensures and facilitates the accuracy of the outcomes.

**SOURCES OF DATA**

The present study is based on both Primary and Secondary data. The secondary data and information were collected from different sources like newspapers, magazines, journals, books, websites, pamphlets and so on, the primary data is collected through interview schedule which is prepared for members and animators of women self help groups in such a way that they are very simple and understandable so as to enable the respondents to express their views freely and frankly.

**SAMPLING DESIGN**

The researcher personally conducted the interviews with the members of self help group. A multi stage stratified proportionate random sampling procedure has been adopted to select, district, block and self help group. Two hundred women self help groups have been selected from Krishnagiri block as well as Kaveri Pattinam for the purpose of intensive analysis.

- Members those who has been a member for more than a year.
- Animators whose group was above three years of age.

**SAMPLE AREA**

The research has been made in order to find out the socio-economic impact of women self help group in Krishnagiri District.

**SAMPLE SIZE**

The study was carried out in various self help groups located in Krishnagiri, District. Two hundred self help group members have been taken for conducting survey for the present study.

**WOMEN EMPOWERMENT**

It refers to SHG women’s influence over the economic resources of the households, participation in decision-making in money matters, influence over other decisions pertaining to general welfare of the households.

**LIMITATIONS OF THE STUDY**
The study “Socio Economic impact of Self Help Groups in Krishnagiri District” is both descriptive and empirical and limited to;

The study is made from the selected blocks in Krishnagiri district of Tamilnadu.

The respondents are from rural areas and due to their inhibition it has been little bit difficult for the researcher to get precise answers for sensitive queries.

The interview schedule was prepared only for the Self Help Group members exclusively but not for NGO’s and Government officials.

CHAPTER SCHEME

The study “Socio Economic Impact of Self Help Groups” is organized into six chapters.

The **First chapter** deals with Introduction and design of the study. It includes the woman and the economy, self help and women, empowerment of women, significance, statement of problem, research gap, objectives, hypothesis, research design and methodology adopted, concepts used in limitations of the study and chapter scheme also.

The **Second chapter** Reviews the related literature of various studies made earlier.

The **Third chapter** deals with the conceptual views of self help groups.

The **Fourth** chapter deals with socio-economic profile of the self help groups in Krishnagiri District.

The **Fifth chapter** was devoted for analysis. An intensive analysis was made on the impact of self help groups in Social, economical, education, psychology and political empowerment through SPSS package and statistical method such as percentage, averages, two-way table, chi-square test and ANOVA, Multiple regression analysis has also been used for the study.

The **Six chapter** summarizes, findings, suggestions and conclusion of the study presents the findings and suggestion offered by the researcher and also the conclusion drawn.

**REVIEW OF LITERATURE**

This chapter entitled 63 reviews to “Review of Literature” shows the uniqueness of the present study among various study made in this concept. Review of earlier literature of related study has provided better insight into the focus areas. Particularly the literature dealing with Self help groups, micro finance indicates the need for further study.

**SELF HELP GROUPS CONCEPT**

A Self Help Group (SHG) is defined as a voluntary group valuing personal interaction and mutual aid as means of altering or ameliorating problems perceived as alterable, pressing and personal by most of its participants. These are small economically homogenous and affinity groups of
rural / urban poor, voluntarily formed to save and contribute to a common fund to be lent to its members as per the group’s decision and for working together for social and economic upliftment of their families and community. SHGs are concerned with development of women in all respects along with a sound knowledge about their rights and duties.

FUNCTIONING OF SELF HELP GROUPS

Self help groups are functioning in a pre-planned manner as per the guidelines of the Government. The NGOs extend their support and cooperation in perfect functioning of self help groups.

SIZE OF THE SELF HELP GROUPS

The ideal size of Self help groups is 12 to 20 members. In a bigger group, members cannot participate actively. Also, legally it is required that an informal group should not be of more than twenty members. However, in difficult areas like deserts, hills and areas with scattered and sparse population and in case of minor irrigation and physically challenged persons, self help groups may be constituted with a minimum of five members.

GROUP MEETINGS

The group should meet regularly at weekly / fortnightly / monthly intervals as per the convenience of all members that help the members to get closer and discuss various common problems and possible solutions. It helps them to understand each other better. The members decide the periodicity, venue and time for the meetings and attendance is compulsory.

PLANNING

The Self help group should prepare plans for the future so that each member can collectively work for the achievement of the same. It should plan to get financial support from Government, Bank and NGO for its sustainability.

TRAINING

Training of the members is an important need for proper functioning of self help groups. Most effective method of training of self help group members is to take to a good working environment and allowing free interaction with its members. The areas of training given to the members are basis mathematics, writing of books, basis of lending money, and borrowing, repaying and social aspect like women empowerment.

KEEPING OF ACCOUNTS

Keeping of accounts is simple and clear books for all transactions to be maintained and followed by double entry system. If no member is able to maintain the books, the self help groups may take outside help. All the account books and register should be written in Tamil during the course of the meeting.

BANK LOAN
Self help groups are helpful to demonstrate the credit worthiness of poor by undertaking savings and internal lending operations. They also build up the group corpus in the process, which adds to their financial strength. Credit linkage with bank enables the self help groups to extend loans to more members at regular intervals and also enhance the per capita loan size.

AWARENESS PROGRAMMES

The leaders and members of the self help groups should participate periodically in the training programmes that may be organized by the DRDA, NGOs and other Self Help Promoting Institutions to improve their awareness about group management, various development programmes and also acquire skills for undertaking economic activities.

GROUP FORMATION

TABLE No. 1 - BLOCK WISE GENDER COMPOSITION OF SHGs MEMBER

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Block</th>
<th>Total SHGs</th>
<th>Male members</th>
<th>Female members</th>
<th>Female (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Krishnagiri</td>
<td>42</td>
<td>0</td>
<td>756</td>
<td>100.0</td>
</tr>
<tr>
<td>2</td>
<td>Kaveripattinam</td>
<td>138</td>
<td>0</td>
<td>2484</td>
<td>100.0</td>
</tr>
<tr>
<td>3</td>
<td>Bargur</td>
<td>62</td>
<td>0</td>
<td>1116</td>
<td>100.0</td>
</tr>
<tr>
<td>4</td>
<td>Mathur</td>
<td>83</td>
<td>0</td>
<td>1494</td>
<td>100.0</td>
</tr>
<tr>
<td>5</td>
<td>Uthangarai</td>
<td>122</td>
<td>0</td>
<td>2196</td>
<td>100.0</td>
</tr>
<tr>
<td>6</td>
<td>Veppanapalli</td>
<td>23</td>
<td>0</td>
<td>414</td>
<td>100.0</td>
</tr>
<tr>
<td>7</td>
<td>Schoolagiri</td>
<td>127</td>
<td>0</td>
<td>2286</td>
<td>100.0</td>
</tr>
<tr>
<td>8</td>
<td>Hosur</td>
<td>80</td>
<td>0</td>
<td>1440</td>
<td>100.0</td>
</tr>
<tr>
<td>9</td>
<td>Kelamangalam</td>
<td>62</td>
<td>0</td>
<td>1116</td>
<td>100.0</td>
</tr>
<tr>
<td>10</td>
<td>Thally</td>
<td>93</td>
<td>0</td>
<td>1674</td>
<td>100.0</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>832</strong></td>
<td><strong>0</strong></td>
<td><strong>14976</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Source: Secondary data
It is depicted in the Table 4.3, that the overall percentage of female members in Krishnagiri district is 100.0. In the district there is no male self help groups group and hence all the blocks are having female groups. The highest participation shows that women are coming up and improving their economic status in the society.

SHGs & SOCIAL EMPOWERMENT

The following hypothesis was framed to measure the significance of set objectives with social empowerment.

(a) SIZE OF THE FAMILY AND OPINION TOWARDS SOCIAL EMPOWERMENT

Null Hypothesis (H₀):

There is no significant difference between size of the family and their opinion towards the social empowerment.

Alternative Hypothesis (H₁):

There is some significant relationship between size of the family and their opinion towards the social empowerment.

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Size of the Family</th>
<th>No. of Respondents</th>
<th>%</th>
<th>Average</th>
<th>Range</th>
<th>S.D</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Below 3</td>
<td>48</td>
<td>24.0</td>
<td>53.6</td>
<td>48</td>
<td>56</td>
</tr>
<tr>
<td>2.</td>
<td>3-5</td>
<td>147</td>
<td>73.5</td>
<td>54.6</td>
<td>48</td>
<td>60</td>
</tr>
<tr>
<td>3.</td>
<td>Above 5</td>
<td>5</td>
<td>2.5</td>
<td>54.7</td>
<td>52</td>
<td>60</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>200</td>
<td>100.0</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

It could be observed from the above Table 5.1 that the opinion towards the social empowerment perceived by the respondents whose family size is below 3 members ranged between 48 and 56 with an average of 53.6 followed by the respondents who have 3 to 5 members in their family ranged between 48 and 60 with an average of 54.6. On the other hand the opinion towards social empowerment perceived by the respondents who have above 5 members in their family ranged between 52 and 60 with an average of 54.7. From the analysis it is identified that the opinion towards the social empowerment is higher among the respondents having above 5 members in their family.

(a) SIZE OF THE FAMILY AND OPINION TOWARDS THE SOCIAL EMPOWERMENT (TWO-WAY TABLE)

With a view to find the degree of association between size of the family and opinion towards the social empowerment, a two-way table was prepared and is exhibited in Table.
TABLE No. 3 - SIZE OF THE FAMILY AND OPINION TOWARDS THE SOCIAL EMPOWERMENT (TWO-WAY TABLE)

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Size of the Family</th>
<th>Social empowerment</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Low ( % )</td>
<td>Medium ( % )</td>
</tr>
<tr>
<td>1.</td>
<td>Below 3</td>
<td>16 (33.3)</td>
<td>18 (37.5)</td>
</tr>
<tr>
<td>2.</td>
<td>3-5</td>
<td>26 (19.4)</td>
<td>41 (30.6)</td>
</tr>
<tr>
<td>3.</td>
<td>Above 5</td>
<td>5 (27.8)</td>
<td>8 (44.4)</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>47</td>
<td>67</td>
</tr>
</tbody>
</table>

The Table 5.2 shows that the percentage of high level opinion towards the social empowerment was at the highest (50.0 percentage) among the respondents who are having 3-5 members in their family and the same was the lowest (27.8 percentage) among the respondents of above 5 members in their family. The percentage of medium level of opinion towards the social empowerment was the highest (44.4 percentage) among the respondents with above 5 members and the same was the lowest (30.6 percentage) among the respondents with 3-5 members’ family. On the other hand, the percentage of low level opinion towards the social empowerment was the highest (33.3 percentage) among the respondents of below 3 members and the same was the lowest (19.8 percentage) among the respondents of 3-5 members’ family.

(b) SIZE OF THE FAMILY AND OPINION TOWARDS THE SOCIAL EMPOWERMENT (ANOVA)

In order to find the relationship between size of the family and opinion towards the social empowerment, the following null hypothesis was framed and an ANOVA test was used and the result of the test is shown in the below Table 5.3.

TABLE No. 4 - SIZE OF THE FAMILY AND OPINION TOWARDS THE SOCIAL EMPOWERMENT (ANOVA)

<table>
<thead>
<tr>
<th>Source</th>
<th>DF</th>
<th>SS</th>
<th>MS</th>
<th>F</th>
<th>S</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Groups</td>
<td>1.823</td>
<td>2</td>
<td>.912</td>
<td>3.009</td>
<td>Significant at 5% level</td>
</tr>
<tr>
<td>Within Groups</td>
<td>59.677</td>
<td>197</td>
<td>.303</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>61.500</td>
<td>199</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

It is highlighted from the Table 5.3 that the calculated ‘F’ value is greater than the table value and the result is significant at 5% level. Hence, the hypothesis, “size of the family and opinion towards the social empowerment”, does not hold well. From the analysis it is identified that
there is a significant difference between the size of the family and their opinion towards the social empowerment.

SIZE OF THE FAMILY AND LEVEL OF SATISFACTION

TABLE No. 5 - SIZE OF THE FAMILY AND LEVEL OF SATISFACTION

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Family Size</th>
<th>No. of Respondents</th>
<th>%</th>
<th>Average</th>
<th>Range</th>
<th>S.D</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Min</td>
<td>Max</td>
</tr>
<tr>
<td>1.</td>
<td>Below 3</td>
<td>48</td>
<td>24.0</td>
<td>253</td>
<td>219</td>
<td>274</td>
</tr>
<tr>
<td>2.</td>
<td>3-5</td>
<td>147</td>
<td>73.5</td>
<td>263</td>
<td>219</td>
<td>274</td>
</tr>
<tr>
<td>3.</td>
<td>Above 5</td>
<td>5</td>
<td>2.5</td>
<td>251</td>
<td>246</td>
<td>257</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>200</td>
<td>100.0</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

It is observed from the Table that the level of satisfaction of the women, who have below 3 members in their family, for their empowerment through SHG ranged between 219 and 274 with an average of 253 and standard deviation of 8. The level of satisfaction of women who have 3 to 5 members in their family ranged between 219 and 274 with an average of 263 and standard deviation of 8. On the other hand, the level of satisfaction of women who have above 5 members in their family ranged between 246 and 257 with an average of 251 and standard deviation of 3. From the analysis it is identified that the high level of satisfaction perceived by the women who have 3 to 5 members in their family towards empowerment through SHG.

With a view to find the degree of association between family size of the women in SHG and their level of satisfaction, a two-way table was prepared and is exhibited in Table.

a) SIZE OF THE FAMILY AND LEVEL OF SATISFACTION (TWO-WAY TABLE)

TABLE No. 6 - SIZE OF THE FAMILY AND LEVEL OF SATISFACTION (TWO-WAY TABLE)

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Size of the family</th>
<th>Level of Satisfaction</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Low (%)</td>
<td>Medium (%)</td>
</tr>
<tr>
<td>1.</td>
<td>Below 3</td>
<td>9 (18.8)</td>
<td>21 (43.8)</td>
</tr>
<tr>
<td>2.</td>
<td>3-5</td>
<td>27 (20.1)</td>
<td>56 (41.8)</td>
</tr>
<tr>
<td>3.</td>
<td>Above 5</td>
<td>7 (38.9)</td>
<td>9 (50.0)</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>43</td>
<td>86</td>
</tr>
</tbody>
</table>
The above Table 5.72 shows that the percentage of high level of satisfaction was the highest (38.1%) among the respondents having 3-5 members in their family and the same was the lowest (11.1%) among the respondents having above 5 members in their family. The percentage of medium level of satisfaction was the highest (50.0%) among the respondents having above 5 members and the same was the lowest (41.8%) among the respondents having 3-5 members. On the other hand, the percentage of low level of satisfaction was the highest (38.9%) among the respondents having above 5 members and the same was the lowest (18.8%) among the respondents having below 3 members in their family.

In order to find the relationship between the size of family of the respondents and their level of satisfaction perceived by the SHG women, a chi-square test was employed and the results of the test is shown in the following Table (b) SIZE OF THE FAMILY AND LEVEL OF SATISFACTION (CHI-SQUARE TEST)

<table>
<thead>
<tr>
<th>Factor</th>
<th>Calculated $\chi^2$ Value</th>
<th>Table Value</th>
<th>D. F.</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family Size</td>
<td>6.388</td>
<td>9.488</td>
<td>4</td>
<td>Not Significant</td>
</tr>
</tbody>
</table>

It is analyzed from the above Table 5.73 that the calculated chi-square value is lesser than the table value and the result is significant at 5% and 1% level. Hence, the hypothesis, “Family size of the women respondents and their level of satisfaction towards their empowerment are not associated” holds good. It is concluded from the above analysis that there is no significant relationship between the family size of the women respondents and their level of satisfaction towards their empowerment.

FINDINGS THROUGH ANOVA

From the Table it is identified that the opinion towards the social empowerment is higher among the respondents having above 5 members in their family. The ANOVA analysis resulted that there is a significant difference between size of the family and their opinion towards the social empowerment.

FINDINGS THROUGH CHI-SQUARE TEST

From the Table it is identified that the high level of satisfaction perceived by the women who have 3 to 5 members in their family towards empowerment through SHG. The chi-square test
examined that there is no significant relationship between the family size of the women respondents and their level of satisfaction towards their empowerment.

**FINDINGS – PERCENTAGE ANALYSIS**

Through percentage analysis is inferred that

- Majority of the respondents are belonging to below 30 years of age category.
- Majority of the respondents are married.
- Majority of the respondents are Hindus.
- Majority of the respondents are having nuclear type of family.
- Majority of the respondents had faced the problem of extreme poverty before joining in SHG.
- Majority of the respondents have joined SHG for their personal security and welfare.
- All the respondents are satisfied with their expectation in their group.
- All of the respondents are interested to increase membership of the group.
- All the respondents have recommended to join SHG.
- Majority of the respondents are getting more support from women for joining SHG.
- Majority of the respondents have opined that the leadership pattern will not affect the self help group activities.
- All the respondents do not favor the female foeticide and they all support girl education.
- 100 percentages of the respondents are regularly preceding special manifesto in their group.
- Majority of the respondents are changing their office bearer for every three years.
- Majority of the respondents have strongly agreed to the statements like ‘Membership in self help Groups has helped women in achieving special status in the society’.
- It c most of the respondents have strongly agreed with the statements, ‘Women enrolling their names in electoral list and exercising their franchise are their basic rights’ and ‘Women are capable of being committed and competent leaders’.
- ‘SHGs have enabled women to perform as excellent leaders’, ‘Commitment and competency of women are fostered in SHG activities’.

**SUGGESTIONS**

On the basis of the Observations made through the analysis, the researcher offers the following suggestions for the betterment of women members in SHGs

- Regional variation might be removed by identifying the constituent regions on the basis of their level of development so that effective implementation of schemes and programmes in an impartial manner is possible.
- Women empowerment can be ensured by requiring all the respondents to make the deeds of their houses in their names.
- The functioning of the SHGs can be strengthened in such a way to rope in the respondents irrespective of their land holding status to involve themselves with dedication in the SHG activities.
- In consonance with the role of SHGs as a source of rural upliftment, its number and activities could be enlarged, widened and deepened.

**On the basis of the Observations made through the analysis, the researcher offers the following suggestions for Banks to the betterment of General Activities in SHGs:**

- Since education and health are the nuclei of development, the members could be adequately encouraged and involved in these lines so that SHG families can have overall development.
- As members of longer duration and higher literacy level are able to harness better health care practices, steps may be initiated to percolate them to other not so senior as well as the illiterates.
- As skill development is a precondition for the success of SHGs and women empowerment discrete impartiality in skill development will facilitate further success.

**CONCLUSION**

The research was very helpful for enhancing the real state of the women. The involvements in the SHGs have brought about economic and social changes among the members in the study area. A large number of the members have reported that their family status have increased by becoming a member of the SHGs. The income level of the SHG members has raised and this has uplifted their social status in their area and in the society. Since SHGs, help women to achieve economic empowerment and this policy measures will contribute a lot to the nation.

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