

SHGs For Women Empowerment With Special Reference To Khowang Block Of Dibrugarh, Assam

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ABSTRACT

The emergence of SHGs has served as a weapon to safeguard the interests of those vulnerable and underprivileged women, which enables them to change their lifestyle, thus mitigating their sufferings to a considerable extent. The researcher undertook the present study with the main objective to study the empowerment of women through SHGs with special reference to Khowang Block of Dibrugarh District, Assam. The present study is based on both primary and secondary sources of data. Multistage random sampling method was used to select the sample respondents. The researcher selected 44 SHGs constituting of 88 respondents as the Sample for the present study. Statistical tools like the F- test were employed to draw the inferences from the hypotheses formulated, and the five-point Likert scaling technique was used to measure the attitude of WSHGs.

Keywords: Empowerment of Women, Self Help Groups, SHGs, Khowang, Assam, Women, Entrepreneurship

JEL Classification: M21

INTRODUCTION

Empowerment is a multi- faceted, multi- dimensional and multi layered concept. Women empowerment is a process in which women gain greater share of control over resources- material, human and intellectual like knowledge, information, ideas and financial resources like money- and access to money and control over decision making in the home, community, society and nation, and to gain power (Sivakumar and Usha, 2011). About 90 years ago, Mahatma Gandhi advocated similar views, exhorting women to realize their potential and work as a collectivity for social transformation. Though many of his ideas relating to women's economic and political participation are not women friendly, yet, his concepts of self-esteem, self-realization and selfless service as a collectivity are the keys to justice for all human beings, irrespective of their being men or women (Sukhdev, 2011). Women are still traditionally dependent on men, although it has been estimated that as many as 88% of the rural housewives can be economically productive. The concept of motivating women to work in groups for their economic development thus has been steered since the last two decades in the rural areas (Revathy and Kailash, 2011). The term women empowerment refers to a range of socio-economic activities which focus on strengthening the economic position of poor women, creating confidence among them and extending full support for their all-round development. In recent years, women Self-Help Groups (SHGs) have emerged as an effective means of entrepreneurship development among women. Entrepreneurship has a strong potential for the socio-economic empowerment of women. The concept of SHG serves the principle "By the poor, of the poor and for the poor". The SHG is the brain child of GRAMIN Bank of Bangladesh, which was founded by the economist, Professor Mohammed Yunus of Chittagong University in the year 1975. This was exclusively established for the poor. A Self- Help Group (SHG) is a small, economically homogeneous and affinity group of rural poor, which is voluntarily ready to contribute to a common fund to be lent to its members as per group decision, which work for the group's solidarity, self-group awareness, social and economic empowerment in the way of democratic functioning (Chalam and Rehman).

REVIEW OF LITERATURE

Literature review is conducted to gain insight into the facts established by earlier researchers in any area. It conveys the strong and weak points of a research area and helps to find out the research gap in a particular research area. The empirical literature review for this study is as follows :

Raccanello et al.'s (2011) Probit model estimates revealed that younger women with intermediate level of education are more likely to access the informal finance sector. Model estimates also suggested that women who own businesses are more likely to use informal finance. Subramanian (2010) identified various factors that exploit opportunities,

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avoid threats and overcome weaknesses by applying the SWOT analysis. He observed that SHGs are to be viewed as change agents and the government and society should accept these as part of the system. Paul and Kumar (2008) highlighted that the social and economic impact of continuing education through SHGs has been tremendous - it enhances confidence among the women that they can do something to solve their problems and contribute to improve the quality of life (their own and that of their family). The study concluded that the Self Help Group movement has created a positive and significant impact in the socio - economic life of rural women. Pati (2009) pointed out that the exclusion of such a vast segment of the population warranted a new form of intermediary and in response to this need, Self - Help Groups emerged in India. It was observed that along with financial inclusion through the SHG format, other products like micro insurance and money transfer services also need to be introduced along with the credit facility. Raja (2008) revealed that women SHG members get loans from the group and make use of the money for productive purposes. His paper pointed out that the gender equality status is high among the women SHGs at the workplace, at home and in society due to their economic empowerment by the development of the women SHGs, which spearhead the development of the women in the rural areas. Lokhande (2010) concluded that WSHGs have been instrumental in promoting women entrepreneurship. So, a conducive environment is needed in the country to give a boost to women self-help groups. Trivedi, Bhargava and Deepti (2009) highlighted that a large number of poor are still beyond the reach of SHGs and formal financial institutions. Only 30% SHGs have been able to avail the loan facilities offered by the banks.

SIGNIFICANCE OF THE STUDY

Empowerment is a significant issue for women. In recent times, attempts have been made to empower the poor rural women, who are dependent on the incomes of their husbands. The emergence of SHGs has become a boon for the women to achieve the said goal, but SHGs are yet to attain a mature stage as a tool of financial inclusion as only a few SHGs are actually carrying out economic activities (since their inception) that have been significant in empowering women. Hence, it necessitated a study of the SHGs engaged in economic activities that are actually contributing to the socio - economic empowerment of rural women.

STATEMENT OF THE PROBLEM

The SHGs have served as a weapon to safeguard the interests of the vulnerable and underprivileged women, which enables them to change their lifestyle for the better, thus mitigating their sufferings to a considerable extent. This raises certain research questions for this study such as :

a) What makes rural women join a SHG in the first place ?; **b)** How much do they save in the group? ; **c)** Why do they borrow from the SHG? ; **d)** What is the attitude of the WSHGs towards the socio- economic empowerment of its members?

OBJECTIVES OF THE STUDY

The research had been undertaken with the main objective to study the empowerment of women through SHGs with special reference to Khowang Block of Dibrugarh District, Assam. In addition, the survey has some specific objectives:

- 1)** To study the demographic characteristics of the sampled respondents in the area;
- 2)** To study the amount of savings deposited and loans borrowed in/from the group;
- 3)** To examine the degree of involvement of the women respondents in the group;
- 4)** To make an analysis of the attitude of WSHGs regarding the socio- economic empowerment of women.

SHGs IN THE DIBRUGARH DISTRICT OF ASSAM

Assam is one of the states in the North Eastern region of India. The state has a total of 23 districts. Of these, Dibrugarh is an important town of upper Assam, which stands on the banks of river Brahmaputra. SHGs are widespread all over the district of Assam, including Dibrugarh. SHGs started forming in the district since the year 1999. In Dibrugarh District, in all the 7 development blocks, a total of 11822 SHGs comprising of both men and women had been formed

till December 2011. Of these, 2969 groups were engaged in various economic activities irrespective of men and women SHGs in the said district.

SHGs IN THE KHOWANG DEVELOPMENT BLOCK

Khowang is one of the development blocks in Dibrugarh District. There were a total of 1807 SHGs including men's and women's groups in the said block until 2011-12. Of these, about 500 groups were engaged in various economic activities, irrespective of the male and female groups in the study area, and 90% of them were WSHGs (Women Self-Help Groups).

❖ **Limitations:** The study is limited to one block only - namely Khowang development block under the Dibrugarh district of Assam. It does not include other blocks of the district. The survey is related with women SHGs only and male SHGs were not within the purview of the study. The study is also limited to the empowerment of women from the socio - economic point of view only. Furthermore, the SHGs that were not performing any economic activities were not reckoned for this survey. Moreover, groups not observing the formalities on a regular basis i.e. not holding group meetings, not depositing the monthly contribution and not recording proceedings of the meeting etc., because of conflicts among the members or due to other reasons were excluded from the current study.

❖ **Period Of The Study:** The study has been carried out for the period of 8 years from 2000-2001 to 2007-08. The latter years are considered as the cut off years so that SHGs with 3 years' post registration experience could be picked up as sample. The primary data were collected by making field visit personally during the month of November 2011.

HYPOTHESES

The researcher framed two hypotheses for the present survey keeping in mind the aforesaid objectives :

a) Motivational factors for the respondents are influenced by their age ;

b) Marital status of the respondents has an impact on availing the loan facility from the group.

METHODOLOGY

❖ **Nature Of The Research:** The present study is descriptive in nature and an attempt was made throughout the survey to give a description of the state of affairs of the SHGs and women empowerment as it existed in the area under consideration.

❖ **Sources Of Data:** The present study is based on both primary and secondary sources of data. Primary data were collected by preparing a well designed interview schedule containing mostly close ended questions and a few open ended questions. The relevant secondary data were also collected from books, refereed journals and periodicals etc., for this study.

❖ **Techniques Of Data Collection:** The interview schedule in vernacular language was administered to women respondents of the SHGs by the researcher personally by visiting the study area. Since most of the women were less educated and were not well versed in English, a copy of the interview schedule was translated into their vernacular language. Most of the SHG members were able to understand the questions in their vernacular language and responded with appropriate answers. Any doubts that were faced by the respondents were cleared by the researcher. Besides, the researcher tried his level best to elicit the required information by interacting with the respondents in a friendly manner during the course of field visit.

❖ **Sample Technique:** Multistage random sampling method was used to select the sample respondents. In the first stage, a village list under 12 panchayats under the Khowang development block was obtained from the Zilla Parishad office. Out of these, 6 panchayats were selected randomly covering at least 50% of the panchayats in the block. In the second phase, the researcher had to select about 50% of the villages randomly from the selected Panchayats. In the third stage, the investigator drew a sample of 2/3 SHGs engaged in economic activities on a random basis from each sampled village. Two Members/Presidents/Secretaries of each group were picked up to conduct the interview.

❖ **Sample Size:** The Khowang development block was selected for the study purposively. The researcher selected 44

SHGs (from among the performing SHGs in the selected villages) constituting 88 respondents as a sample (the SHGs that were active performers since their formation and got their name registered in office of Khawang development block.) . The selected 44 SHGs constituted about 15 percent of the total performing SHGs in the study area. This size was considered as reasonable and representative to minimize the bias and maximize the reliability because a small sample will result in sampling error and a large sample enhances the systemic bias. Pre test was conducted among the respondents to analyze the effectiveness of the interview schedule. The alternatives to a few close ended questions were modified on the basis of the pre test. On the completion of the survey, the data were thoroughly verified, edited and coded. Further processing of data was organized and is presented in the form of tables.

❖ **Statistical Tools:** Statistical tools such as Percentage Analysis, Mean analysis, F- Test were employed to draw inferences of the aforesaid formulated hypotheses. Moreover, the five point Likert's scale was used to measure the attitude of the WSHGs about the socio- economic empowerment of women, assigning weight ranging from 5 to 1 SA-5, A-4, N-3, DA-2 and SDA-1.

PROFILE OF THE RESPONDENTS

Demographic characteristics of the respondents are important for this study. For that, the researcher considered many variables to have an idea about the same and included age, educational qualifications, occupation, caste, marital status, type of family, size of family, average monthly personal income and average monthly family income. The Table 1 depicts all the said variables of the respondents' profile.

It can be inferred from the Table 1 that the respondents belonged to varying age groups in the study area. 22.72% of the respondents fell in the range of 20- 30 years followed by 52.27% of the respondents, who were in the age group of 31- 40 years ; 17.04 % of them were in the range of 41-50 years and 7.95% of the respondents belonged to the age group of 51-60 years. It was also found that they had different educational backgrounds - 5.68% of the respondents were illiterate ; 56.81% had studied up to below class 10th ; 22.72% of the respondents were educated up to the HSLC level followed by 10.22% of the respondents who were undergraduate and the remaining respondents were graduates. The respondents belonged to various occupations. 45.45% of the respondents were homemakers followed by 46.59% of the respondents who were engaged in agricultural activities. A few of them were self-employed, representing 45.56% of the respondents and the remaining 3.40% were in the government service. Caste of the respondents constitutes an important aspect of their demographic characteristics. Out of the total respondents, 13.63% belonged to the general category followed by 77.27 % of the respondents who belonged to the OBC/MOBC category, 1.13% of the respondents belonged to the SC category and the remaining were from the ST category. 90.90% of the respondents were married, and the remaining were unmarried. A majority of the respondents (89.77%) had a nuclear family consisting of 1-5 members and a few (10.22%) respondents lived in the joint family set-up, having 6-10 and 11-15 members in their family. 89.77% of the respondents earned an average personal income of below ₹ 2000, followed by 7.95% of the respondents who earned between ₹ 2000- ₹ 4000 and 2.27% of the respondents earned between ₹ 4000- ₹ 6000. 65.5% of the respondents had an average monthly family income of below ₹ 5000, 31.81% had an average monthly family income between ₹ 5001- ₹ 10000, followed by 3.42% respondents who had an average family income between ₹ 10001- ₹ 15000 and the remaining 2.27% respondents had an average monthly family income between ₹ 15000- ₹ 20000.

RESULTS AND DISCUSSION

SHGs play a pivotal role in the socio-economic empowerment of poor women in rural and semi-urban areas. On the economic front, the consideration of variable includes initial monthly savings, present monthly savings, accumulated savings of SHGs, number of savings collection, availing of loans, amount of loans availed and utilization of loans etc. The Table 2 shows the thrift/credit of the members in the group.

The initial monthly savings of 85.22 % of the respondents was below ₹ 50, followed by 14.77% of the respondents who saved between ₹ 50 - ₹ 100 per month. It was observed that the current monthly savings of the respondents did not change considerably. The current monthly savings of a majority of the respondents were ₹ 50 (95.45%) and ₹ 50-100 (4.54%). The accumulated savings of WSHGs with more than ₹ 5000 was 81.81%. A few SHGs accumulated savings of ₹ 3000 - ₹ 5000 (11.36%) and the remaining percentage (6.81%) saved an amount of less than ₹ 3000. The savings

Table1: Personal Data of The Respondents			
Variables	Classification	Frequency	Percentage
Age in yrs	20-30	20	22.72
	31-40	46	52.27
	41-50	15	17.04
	51-60	07	07.95
Educational qualifications	Illiterate	05	05.68
	Undermatric	50	56.81
	Matric	20	22.72
	Undergraduate	09	10.22
	Graduate	04	04.45
Occupation	Homemaker	40	45.45
	Agriculturist	41	46.59
	Self employed	04	04.54
	Employed	03	03.40
Caste	General	12	13.63
	OBC/MOBC	68	77.27
	SC	01	01.13
	ST	07	07.95
Marital status	Married	80	90.90
	Unmarried	08	09.09
Type of family	Nuclear	79	89.77
	Joint	09	10.22
Family members	1-5	64	72.72
	6-10	20	22.72
	11-15	04	04.54
Average monthly personal income	Below ₹ 2000	79	89.77
	₹ 2001-4000	07	07.95
	₹ 4001-6000	02	02.27
Average monthly family income	Below ₹ 5000	55	62.50
	₹ 5001-10000	28	31.81
	₹ 10001-15000	03	03.41
	₹ 15001-20000	02	02.27
Source: Primary Data			

from the members were collected regularly in order to garner funds in the group and savings may be deposited on a weekly, fortnightly or on a monthly basis. All the sample respondents (100%) deposited their regular savings once in a month. Members of the SHGs sought financial assistance from the group in the form of borrowings, and they approached the group for the same to meet their requirements. Majority of the members (78.40%) took loans from the group and members not borrowing from the group were 21.39 %. The respondents did not face any problem in availing loans from the group since there was no lengthy formality to be followed to apply for a loan in SHGs. All the respondents (100%) agreed that they had not encountered any problem in borrowing money from the group. The members had the option to borrow the amount as per their needs and requirements, keeping in mind their financial position and the strength of the group. In the study area, the members took the opportunity of availing loans in varying ranges. 23.18% members took a loan in the range of ₹ 500- ₹ 1000, 30.43% borrowed money in the range of ₹1000- ₹ 2500, 42.02% borrowed money amounting to ₹ 2500- ₹ 5000, the loan amount disbursed to a few members (4.34%)

Table 2: Thrift/ Credit of Members In SHGs			
Variables	Classification	Frequency	Percentage
Initial monthly Savings	Below ₹ 50	75	85.22
	₹ 51-100	13	14.77
Present monthly Savings	Below ₹ 50	84	95.45
	₹ 51-100	04	04.54
Accumulated Savings of SHGs	More than ₹ 5000	72	81.81
	₹ 3000-5000	10	11.36
	Less than 3000	06	06.81
Number of savings collection	Less than three times a month	88	100
Availing of Loan	Yes	69	78.40
	No	19	21.59
Problem in getting the loan	No	69	100
Amount of loan availed	₹ 500-1000	16	23.18
	₹1000-2500	21	30.43
	₹ 2500-5000	29	42.02
	₹ 7500-10000	03	04.34
	₹ 10001 and above	02	02.89
Utilization of Loan	Household Purpose	19	29.68
	Children's education	21	32.81
	Health care	02	03.12
	Financing business	09	14.06
	Productive purposes	06	09.37
Source: Primary Data			

Table 3: Involvement of Members In The Group			
Variables	Classification	Frequency	Percentage
Position in the group	General member	41	46.59
	Cashier/Secretary	27	30.68
	President	20	22.72
Change of President/ Secretary	Yes	18	20.45
	No	70	79.54
Periodicity of Interchange	3 years	04	04.54
	No definite time	84	95.45
Joining in the group	Self	46	52.27
	Family	08	09.09
	Friends	22	25.00
	NGOs/Govt. officers	12	13.63
Frequency of group meetings	Fortnightly	21	23.86
	Monthly	67	76.13
Source: Field Survey			

was ₹ 7500- ₹ 10000 and the amount between ₹ 10001 and above was borrowed by 2.89% of the respondents. The loan was utilized by the members of the SHGs for various purposes. The amount of loan was utilized by 29.68% members for household purposes, 32.81% members used the amount for their childrens' education, a few members

(3.12%) used the amount for healthcare purposes, 14.06 % availed the loan facility for financing their businesses and the purpose of borrowing for the remaining (9.37%) respondents was for some other productive purpose.

For involvement of members in the group, the variables included were positioned in the group - change of President/ Secretary, periodicity of interchange, motivation of joining and frequency of group meeting, etc. The Table 3 reveals the involvement of members in the groups' activities.

There groups followed a practice of electing President/ Secretary among the members in the group and the meeting was convened by the Secretary to discuss various issues , and the meetings were presided over by the President of the group. It was found that out of the total sample, WSHG members (46.59%) acted as general members, 30.68% respondents acted as the Secretary/Cashier, some (22.72%) members served as the President. The President/Secretary needed to be rotated among the members of the group at regular intervals. It was revealed that except a few SHGs (20.45%) in which the President/ Secretary was rotated, in most of the cases, the same member had been acting as the President/Secretary since inception. The rotational period for Presidentship/ Secretaryship was not adhered to - the same was rotated after a period of three years in the study area as responded by a few respondents (4.54%) and the responses of the majority (95.45%) was that no definite time was fixed for the rotation of the said post. Motivation is an important element to influence the women to join the group. The findings of the study disclosed that majority (52.27%) of the members were self motivated to join, family (9.09%) was also an influential element for women to become the members of the group, women were also influenced by their friend circle (25%) for membership and Government officials/ NGOs (13.63%) also acted as a source of attraction towards the SHGs. The meeting of the SHGs were scheduled to be held weekly, fortnightly or monthly as the case may be. The study revealed that the meetings were held either fortnightly or monthly. 23.86% SHGs held the meeting every fortnight and the remaining SHGs (76.13%) held monthly meetings.

ATTITUDE OF THE RESPONDENTS

Attitude of the women is an important element towards socio - economic empowerment of women. For the measurement of the perception in respect of socio- economic empowerment of women of the sampled WSHGs in the study area, statements pertaining to the issue having five alternatives namely strongly agree, agree, neutral, disagree and strongly disagree were included in the interview schedule as depicted in the Table 4. The mean values were calculated in all indicators of theof women empowerment by assigning weights ranging from 1 to 5 in the said alternatives and they were assigned ranks in accordance with the number obtained after applying the five point Likert scale. As per the ranks, the statement of visiting various government offices pertaining to the group and community issues was awarded the 1st rank. The 2nd rank was awarded with respect to joining the women's group and initiating collective activities (3.88) followed by receiving/spending her income in the way she liked, obtaining a mean (3.82).

Table 4: Attitude/Perception of Women SHGs Regarding Socio- Economic Empowerment Of Its Members							
Statements	SA	A	N	DA	SDA	Mean Score	Rank
Select / reject occupation as per her choice.	22	26	20	19	01	3.55	8
Receive / spend her earnings.	23	38	18	09	---	3.85	3
Borrow/ repay loans for domestic purposes.	28	34	10	13	03	3.80	4
Capacity to save from their wages / income from any other sources.	24	38	15	08	03	3.81	5
Buy materials/ valuables for herself/ her family members.	27	31	15	13	02	3.77	6
Participate in community level activities for public purposes.	21	33	19	15	---	3.68	7
Join women's group and initiate collective activities.	20	48	10	10	---	3.88	2
To articulate her views for family, group & community without fear or hesitation.	15	32	20	19	02	3.44	9
To visit various government offices pertaining to group and community issues.	21	48	10	08	01	3.90	1
To send girls / women to distant places alone.	13	23	15	34	03	3.10	10
Availability of easy / means of mobility to explore new avenues.	04	27	25	30	02	3.01	11
Source: Primary Data Note: SA-Strongly agree, A-Agree, N-Neutral, DA-Disagree, SDA- Strongly Disagree							

Table 5: ANOVA Test Between Age And Motivational Factors					
Sources of Variation	Sum of Squares	d.f.	Mean square	F -ratio	5% F limit
Between Groups	206.5	3	68.83	2.66	Table 3.49
Within Groups	309.5	12	25.99		
Source: Primary Data					

Table 6: ANOVA Test Between Marital Status And Availing of Loan					
Sources of Variation	Sum of Squares	d.f.	Mean square	F -ratio	5% F limit
Between Groups	625	1	625	0.494	Table 18.51
Within Groups	2526	2	1263		
Source: Primary Data					

Availability of easy / means of mobility to explore new avenues got the lowest mean value (3.10) and ,therefore, got the last rank. Thus, it can be concluded that SHG women were empowered in most cases, but they still have a long way to go.

TESTING OF THE HYPOTHESES

❖ **Null Hypothesis:** There is no significant relationship between age and motivational factors.

❖ **Alternative Hypothesis:** There is a significant relationship between age and motivational factors.

The Table 5 shows the ANOVA result between age and motivational factors. The calculated F ratio value is 2.66, which is less than the table value of 3.49 at 5 % level of significance. It shows that the null hypothesis is accepted and the alternative hypothesis is automatically rejected. Hence, it is concluded that there is no significant association between the independent variable (age of the respondents) and the dependent variable (motivational factors), and the difference is because of the sample population.

❖ **Null Hypothesis:** There is no significant relationship between marital status and availing of loan facility.

❖ **Alternative Hypothesis:** There is a significant relationship between marital status and availing of loan facility.

The Table 6 shows the ANOVA result between marital status and availing of loan that the calculated F ratio value is 0.494, which is less than the table value of 18.51 at the 5 % level of significance. It shows that the null hypothesis is accepted and the alternative hypothesis is automatically rejected. Hence, it is concluded that there is no significant association between the independent variable (age of the respondents) and the dependent variable (motivational factors), and the difference is because of the sample population.

KEY FINDINGS

The monthly saving rate of ₹ 50 was fixed for 85.22 % of the respondent members at the time of their joining the group. Most members deposited their present monthly saving of ₹ 50 (95.45% respondents). The accumulated savings of most of the SHGs (81.81%) amounted to more than ₹ 5000. All the groups collected the savings from the group members once a month. Most of the women respondents (78.40%) availed the loan facility from the group. Furthermore, no member faced any problem in availing the loan facility. Most of the members (42.02%) availed a loan between ₹ 2501- ₹ 5000. A majority of the members (32.81%) utilized the loan amount for child care. Most of the respondents (46.59%) were general members. In most of the groups (79.54%), the President/ Secretary had not been changed after the formation of the group. There was no definite time of interchange of Secretary/ President in most of the groups (95.45%). The highest number of members (25%) were motivated by their friends to join the SHGs. In most SHGs (76.13%), the frequency of holding a group meeting was once in a month.

SUGGESTIONS

The researcher has put forwarded certain suggestions on the basis of the findings of the study :

- ❖ As the monthly income of the respondents increases, the amount that has to be contributed by the group members should also increase.
- ❖ It is advisable that a new mechanism is to be developed to collect the monthly fee three times, instead of collecting at a time, because collecting the monthly deposit three times in installment is better than collecting it at one time.
- ❖ The loan availed from internal lending should be used for productive purposes only. Each member should be motivated to make an investment in productive, revenue generating activities and, therefore, it is advisable that they should be encouraged to take a loan for revenue generating activities only.
- ❖ The rotation of the President/Secretary of the group should be done on a regular basis so that each willing member gets a chance of holding the post and learn in the process. The meeting of the SHGs should be held once in a week. By doing so, the members would be free to exchange their ideas and feelings with others, which would aid in resolving some problems through group discussion and interaction among the members.

CONCLUSION

SHGs have assumed a significant role in the empowerment of women in general and the rural women, in particular. Involvement of women in group activities has increased their social empowerment. On the social front, they develop leadership qualities after joining the group, and they are able to take decisions on their own. On the economic front, they are engaged in productive, revenue generating activities, thereby earning some amount of income, and their income contributes to increase the level of standard of living of their family. If the need arises, they can also avail the loan facilities offered by the group.

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