

**WOMEN EMPOWERMENT - A STUDY OF THE
ROLE OF SELF HELP GROUPS**

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Chapter – VI

SUMMARY OF FINDINGS, CONCLUSION AND SUGGESTIONS

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Empowerment of women resembles an apt solution for the major issues haunting the society. If the right start has been given in the right perspective, the women will enter into the mainstream of development. In order to ensure this, concerted and coordinated efforts have been directed from all the corners. As the women are deeply rooted to the familial environment the women empowerment should start from the family. Empowerment is defined as a process, a movement or a collective action. Empowerment of women has been given utmost attention with the realisation of the fact that they are not the ones to be confined within the four walls of their house and the women are in no way inferior to their male counterparts. Various developmental programmes had been designed from the first Five Year Plans onwards but none seemed fruitful due to the failure in the implementation of these programmes. The success of Micro finance experiment of Grameen Bank of Bangladesh boosted the confidence of the Central Government to trial introduction of Micro Finance schemes with the support of NABARD. Thus, SHGs emerged as an alternative strategy to accomplish the empowerment initiatives.

6.1 Framework of the study

The Government of Kerala initiated the Poverty Eradication Mission, namely Kudumbashree Mission, with the active support of NABARD and Local Self Government. The mission targets to improve the economic status of the women as well as their families through small savings and income generating activities. The programmes also focused on addressing the social environment and political issues in such a way as to contribute towards the elevated status of women. The efforts of SHGs to alleviate poverty and to foster empowerment drive attention in this context. Hence, the study was directed at assessing the extent of empowerment achieved by women respondents, factors of the group cohesiveness and finally the constraints faced by the SHGs. the major objectives of the study were; i) To study the role of Self Help Groups in women empowerment with

special reference to economic, social, personal and political empowerment; ii) To identify the factors determining the group cohesiveness of Self Help Groups in women empowerment; iii) To identify the constraints/problems faced by the Self Help Groups in women empowerment. The major hypothesis formulated for the study were:

1. **Ho-1:** There is no significant difference in the monthly family income of the women beneficiaries before and after joining SHG.
2. **Ho-2:** There is no significant difference in the monthly family expenditure of the women beneficiaries before and after joining SHG.
3. **Ho-3:** There is no significant difference in the monthly household assets of the women beneficiaries before and after joining SHG.
4. **Ho-4:** There is no significant difference in the monthly savings of the women beneficiaries before and after joining SHG.
5. **Ho-5:** There is no significant difference in the savings habit of the respondents before and after joining SHG.
6. **Ho-6:** There is no significant difference in the financial sustainability of the women beneficiaries before and after joining SHG.
7. **Ho-7:** There is no significant difference in the standard of living of the women beneficiaries before and after joining SHG.
8. **Ho-8:** There is no significant difference in the community participation of the women beneficiaries before and after joining SHG.
9. **Ho-9:** There is no significant difference in the social support of the women beneficiaries before and after joining SHG.
10. **Ho-10:** There is no significant difference in the health and hygiene consciousness of the women beneficiaries before and after joining SHG.

11. **Ho-11:** There is no significant difference in the awareness creation of the women beneficiaries before and after joining SHG.
12. **Ho-12:** There is no significant difference in exercising the rights of the women beneficiaries before and after joining SHG.
13. **Ho-13:** There is no significant difference in the interest on political issues of the women beneficiaries before and after joining SHG.
14. **Ho-14:** There is no significant difference in the skill and competencies of the women beneficiaries before and after joining SHG.
15. **Ho-15:** There is no significant difference in the impact and confidence of the women beneficiaries before and after joining SHG.
16. **Ho-16:** There is no significant difference in the involvement in decision-making of the women beneficiaries before and after joining SHG.

Multi stage stratified random sampling technique was adopted for the selection of members of SHGs. In aggregate 900 women members from the selected 450 SHGs constituted the sample for the study.

The variables used for the study included the socio economic characteristics of the respondents; factors of Economic empowerment, Social empowerment, Political empowerment, Personal empowerment, factors affecting Group cohesiveness, Constraints faced by the SHG and individual members.

The study heavily relied on interviews. Primary data was collected by administering a pre-tested structured schedule and a monitoring survey. Secondary data was used for substantiating and supporting the study wherever necessary. The sixteen hypotheses were framed for the purpose of testing and analysing the objectives of the study.

The study employed descriptive statistical tools such as percentages, frequencies, mean scores and inferential tools like paired t-test, ANOVA Regression equation and

R-square value, z score and z-percentile. The analysis was accomplished with SPSS version 23 software package.

6.2 Summary of Findings.

With these outlook the summary of findings and suggestions for overcoming the challenges are described in this session. The major findings are categorised under various heads based on the objectives of the study. The findings are enlisted below:

6.2.1 Socio-economic profile of the respondents

- a) Majority of the respondents, 27 per cent were in the age group of above 54 who were capable of making the maximum contribution towards empowerment and development. While the category of below 35 constituted 25 per cent. The rest of the samples in the category of 35-44 and 44-54 inhabited 24 percent.
- b) Majority of the respondents were Hindus i.e. 47 per cent, followed by Muslims, 30 per cent and Christians, 23 percent. The Christian community were half of the Hindu community, which might be due to lack of enthusiasm of these groups in accessing membership in SHGs or there might be concentration of people belonging to one particular community in specific regions.
- c) Married group comprised majority of the sample i.e. 74 per cent followed by widowed 12 percent. The divorced or separated category constituted only a meager percentage of 6 per cent. The married women were encouraged by their family to take up income generating activities through SHGs.
- d) Majority in the sample had only high school education i.e. 22 per cent, followed by higher secondary 21 per cent and SSLC with 20 percent. Even the graduates, though a meager of 2 per cent stepping to associate with SHGs, proved the growing acceptance of SHGs. Education enables rural women to acquire new knowledge and technology required for improving and developing their tasks in all fields.
- e) Majority of the respondents belonged to the BPL category i.e. 61 per cent and the rest 39 per cent belonged to the APL category. Though the BPL representation

was the highest; the membership in SHGs was not restricted to BPL families alone.

- f) Majority of the sample, i.e. 35 per cent were self-employed, 30 per cent of the respondents were wage employed and the unemployed percentage was only 14 percent. The self-employed women were engaged in vegetable cultivation, edible food making, tailoring etc. 21 per cent of the respondents were engaged in private sector jobs. The unemployed, constituted 14 per cent, were engaged in Income Generating Activities at the group level.

6.2.2 Family Structure of the Respondents

- a) The type of family refers whether nuclear family or joint family or extended. Majority of sample resided in nuclear family i.e. 70 per cent and only 30 per cent in joint family. The typical rural joint family was in an extinction stage.
- b) Majority of the respondents had only one dependent, 53 per cent and 38 per cent of the respondents had two dependents. Only 2 per cent had four dependents. The dependents included their parents, children and others.
- c) The families with one working person predominated the sample with 64 per cent and the families with three and two working persons followed it with 17 per cent and 16 per cent respectively and a minor group of 3 per cent constituted the category of four and above working persons in their families. The greater the number of earning members in the family, the higher will be their income because they provide some financial and moral support to the family.
- d) Majority of the sample i.e. 68 per cent resided in their own house and the rest 32 per cent were in rented property.
- e) Among the 616 respondents who have owned house, 66 per cent resided in concrete pucca houses and 30 per cent in tiled houses and 4 per cent resided in thatched house. Type of the house was related to the earning capacity of an individual, which was an indicator of their standard of living.

- f) 284 respondents inhabited in rented house and from among them 46 per cent of the respondents paid monthly rent below ₹ 2500 and 39 per cent paid rent between ₹ 2500-5000 and only 15 per cent paid rent above ₹ 5000.

6.2.3 Membership in other Social Organisation

Majority of the respondents had membership in other social organisations, i.e. 65 per cent. Among them, majority of the respondents, 63 per cent had membership below 5 years and 33 per cent had the duration of 5 to 10 years membership and only a minor per cent of 4 had above 10 year membership. The respondents accessed membership in other organisations mainly to obtain additional loan and other facilities.

6.2.4 Socio-Economic Status of family of the Respondents

The analysis of the socio-economic status of the family done with the help of Aggarwals scale shows that majority of the respondents occupied the category of upper-middle with 68 percent, 22 per cent occupied the category of High socioeconomic status and only 11 per cent in the category of lower- middle. None of the respondents were in the category of Poor or Very Poor, Upper High. Hence, the socio-economic statuses of the family of the respondents were average.

6.3 Membership Particulars

6.3.1 Duration of membership

The study of tenure of membership revealed that majority of the respondents, 39 per cent had 10 to 12 years membership in their respective groups and 38 per cent had 7 to 9 years membership, 20 per cent of the respondents had 4 to 6 years tenure and only a minor per cent of 3 constituted above 12 years membership in SHGs. The respondents opined that longer the duration of membership higher will be the benefits derived from SHGs i.e. receiving more micro credit and other assistance from the groups.

6.3.2 Positional status of the Respondents

More than half of the respondents i.e. 54 per cent were ordinary members and 29 per cent presumed the position as Secretary only 10 per cent acted as President and a

minor percentage of 7 per cent assumed the charge of Treasurer / Cashier. Majority of the respondents were unwilling to assume leadership positions in the SHGs.

6.3.3 Purpose of Self Help Groups

The first rank was assigned to the statement; improved capability of the rural women with the mean score of 3.13. Meeting the financial needs got the second rank with mean score 1.49 and improved relations occupy the last position with the mean score 0.86. Thus, it was clear that the NGOs and other organisations promote SHGs mainly for increasing the capacity of rural women through income generating activities.

6.3.4 Advantages of Self Help Groups

The members' opinion regarding the advantages of SHGs was ascertained on the basis of the mean score derived. The factor supplementing Income got the first rank with the highest mean score of 4.30, the factor Easy availability of credit got the second position with the mean score 3.56. Mutual help and cooperation got the mean score 0.62 and a way to secure employment with mean score 1.42 stood in the last two positions.

6.3.5 Reasons for joining Self Help Groups

Among the several motivational factors cited for preferring SHGs, source of income stood the first position with the mean score of 8.55, followed by accessibility to emergency credit with mean score 6.49. Thus, it can be stated that in developing countries like India, empowerment has to start with economic inclusion. Once economic empowerment has achieved it paved way for social, political and personal empowerment.

6.3.6 Rejected the request of membership in SHGs

A major portion of the respondents, 95 per cent opined that they haven't rejected the request of women for joining their group but 5 per cent of the respondents rejected the membership of others.

i) Reasons for rejecting the membership

The groups have taken adequate care while selecting or rejecting members. They were not interested to promote women from other villages or migrant households. Hence

women from other locality/ village stood in the first position with mean score 3.41 followed by women from migrant households with mean score 3.08.

6.4 Training Particulars

All the respondents opined that their SHGs had organized Training Programmes for the members with the support of NGOs, Kudumbashree Mission and financial institutions. Majority of the members, 51 per cent stated that their groups organized three Training Programmes for the respondents and 41 per cent stated that their SHGs organized more than three Training Programmes. Only 8 per cent respondents said that only two Training Programmes were organized at the group level.

6.4.1 Regularity in attending Training Programmes

Trainings help to increase the efficiency and confidence of the women. Majority of the respondents 96 per cent attended the Training Programmes organized at the SHG level. Out of the 96 percent, 77 per cent of the respondents regularly attended the Training Programmes conducted at the group level. 19 per cent of the respondents attended the training often and 4 per cent of the respondents attended trainings sometimes. Only a minor percent had kept away from this Training Programme.

6.4.2 Number of Training Programmes attended

Majority of the respondents, 58 per cent attended three Training Programmes and 21 per cent of them attended more than three Training Programmes. A small percent of the respondents, i.e. 1 per cent attended only one Training Programme and 16 per cent had attended two Training Programmes.

6.5 Group Meetings

6.5.1 Frequency of meetings

Majority of the respondents i.e. 98 per cent stated that, almost all the groups meet once in a week and the rest of 2 per cent opined that meetings are conducted fortnightly. Usually meetings are conducted on Sunday afternoons.

6.5.2 Regularity in attending meeting

Meeting was a compulsory requisite for the success of the group. Thrift accumulation and loan repayments are usually made in each meeting. Majority of the respondents, 88 per cent were regularly attending the meetings and only 7 per cent often attended the meeting and 5 per cent were irregular in attending the meetings.

6.5.3 Determining the agenda of the meeting

Drafting the agenda was the first step in the preparation of a meeting. Majority of the respondents, 43 per cent stated that President finalise the agenda for the meeting and 40 per cent opined that Secretary took the initiative in fixing the agenda, only 17 per cent opined that they actively contributed towards finalising the agenda of the meeting.

6.5.4 Matters discussed in the meetings

The statement 'Loan and thrift details' secured the highest mean score of 2.18, hence assigned Rank I. The statement 'social issues' got the second rank with mean score 2.03 and the least mean score was obtained for the statement 'Income Generating Activities', with Mean score 1.79, hence stood in the last position.

6.5.5 Decisions taken in meeting

A predominant portion of the members, 91 per cent stated that the decisions in the meeting were taken by mutual agreement by the members, which proved that the SHGs are following democratic way of functioning. Voting was required in some exceptional cases like selection of leadership position, amount of thrift etc.

6.6 Economic Empowerment

6.6.1 Regular source of Income

The objective behind the formation of Self Help Groups was employment generation and economic betterment of the rural poor. Majority of the sample respondents, 39.4 per cent obtained income from SHG activities and 20.8 per cent of

them were getting regular income from their salary. 17.6 per cent of them received income from wages and 16.3 per cent of them depended on agriculture income.

6.6.2 Respondents' monthly family income – Before and after joining SHG

Before joining SHG, majority of the respondents, 54.9 per cent were having ₹ 10001-20000 monthly income and 28.2 per cent of them were having ₹ 20001-30000 monthly income, and only 3.3 per cent were in the income group of ₹ 30001-40000.

After joining SHG, majority of the respondents, 42.9 per cent were having monthly income ₹ 30001-40000, 42.2 per cent of them were in the ₹ 20001-30000 income category; 10.1 per cent of them had monthly income above ₹ 40000. None were in the category of below ₹ 10,000 monthly income. Thus, the monthly family income of the respondents increased after they joined SHG.

Comparison of Monthly income before and after joining SHG- Paired t- Test

The Paired Sample t-test result of the monthly income shows that the Standard Error Mean was too small (.02372 & .02453) which depicts that calculated mean was the representation of the actual population mean. Mean score before joining SHG (2.2133) was less than the mean score after joining SHG (3.5833) which proved that the women beneficiaries' income increased after joining SHG.

The Paired t-test result shows, the t-test value -71.896 and p-value .000, which proves that SHG membership influenced women beneficiaries monthly family income. The mean score value -1.37 shows that women beneficiaries income increased after joining SHG. Here, the p-value was less than 5 per cent significance level (.000 < 0.05). Hence, the null hypothesis was rejected which means there was significant difference in monthly income of respondents before and after they joined SHGs.

6.6.3 Comparison of Monthly Family Expenditure of Respondents before and after joining SHG

i) Monthly Family Expenditure of Respondents' before joining of SHG

The study of women beneficiaries' monthly expenditure before joining SHG portrays that 42.3 per cent of the respondents were spending ₹ 5001-10000 rupees in a

month; 13.7 per cent of them were spending ₹ 15001-20000 for meeting their needs and only ₹ 12.4 per cent of them were spending below 5000 for meeting their monthly needs.

Majority of the respondents, 24.11 per cent were spending their money for meeting education needs and towards food 24 per cent; 11 per cent of the respondents were spending their money for paying electricity and fuel bills and only a meager percentage of 1.44 per cent spent their income for giving donations.

ii) Monthly Family Expenditure of Respondents after joining SHG

The analysis of the monthly family expenditure of the respondents after joining SHG shows that 42.9 per cent of the respondents were spending between ₹ 15001-20000 and 24.4 per cent were spending between ₹ 10001-15000. 21 per cent of them were spending ₹ 20001-25000.

The analysis further shows that 27.78 per cent of the respondents were spending their income towards food expenses and 13.44 per cent of them were spending their income for meeting electricity and fuel bills. 13.22 per cent of them were spending their amount for clothing and only a small percent of 0.22 were spending their income towards donation.

iii) Comparison of Monthly Family Expenditure of Respondents before and after joining SHG - Paired t-test

Mean of the two pairs before and after joining SHG, 2.46 and 4.03, proved that respondents' monthly expenditure increased after joining SHG. The standard error mean was very low (0.029) and (0.031), Hence, it can be concluded that mean score of the respondents monthly expenditure before and after joining SHG was truly representing the actual population mean.

The comparison of the monthly expenditure of the respondents before and after joining SHG shows that, women beneficiaries monthly family expenditure increased after joining SHG and also found that p-value (.000) was less than the level of significance (0.05). The null hypothesis, women beneficiaries' monthly family expenditure before and

after joining SHG was not statistically significantly different stands rejected.

6.6.4 Household Assets position before and after joining SHG

The analysis of the household assets position before joining SHG shows that majority of the respondents, 78.6 per cent were having ₹ 150,001 to ₹ 300,000 worth of households assets and 14.7 per cent of the respondents were having below ₹ 150000 value of household assets and only 6.8 per cent of the respondents were having ₹ 3,00,001 - 4,50,000 worth of households assets before joining SHG.

After joining SHG, 46.6 per cent of the respondents were having ₹ 3,00,001-4,50,000 worth of household assets; 24.6 per cent of them had ₹ 1,50,001-30,000 value of household assets. 16.2 per cent of respondents had above ₹ 6,00,000 worth assets possessed after joining SHG. Only 12.6 per cent of the respondents had ₹ 4,50,001- 6,00,000 value of households possessed after joining SHG.

Comparison of Household Assets before and after joining SHG - Paired t-Test

The mean of the two pairs before and after joining SHG, 1.92 and 3.21, proved that the respondent's' possession of household assets increased after joining SHG. The standard error mean was very low (.01524, .03302). Hence, it can be concluded that the mean score of the sample of household assets before and after joining SHG truly represented the actual population mean.

The paired t-test result, t value-43.69 proved that women beneficiaries possession of household assets increased after joining SHG and also found that p-value (.000) was less than the level of significance (0.05). Thus, the null hypothesis-women beneficiaries' possession of household assets status before and after joining SHG was not statistically significantly different stands rejected. Thus, it can be concluded that SHGs have had a positive influence on the acquisition of household asset.

6.6.5 Monthly Savings of the respondents

i) Monthly thrift contribution of the Respondents

The amount of saving varies from group to group, depending upon the saving

capacity and consensus of majority of group members. Majority of the respondents, 46.3 per cent were paying SHG monthly thrift between ₹ 451- ₹ 600 and 27 per cent of them paid thrift between ₹ 151-300 and only 4.1 per cent of them were paying SHG monthly thrift above ₹ 750.

ii) Monthly Saving other than SHG Thrift before and after joining SHG

Majority of the respondents, 48.1 per cent of the respondents were having ₹ 3001- 5000 savings before they joined SHG and only 1.1 percentage had ₹ 9001-11000 savings before joining SHG but after joining SHG there was noticeable changes in the number of respondents, which increased to 34.2 per cent of the respondents and 26.2 percentage of the respondents had savings between ₹ 11001-13000 which was Nil before joining SHG. Respondents had no savings above ₹ 13000 before they joined SHG, but after joining SHG, 2.4 per cent respondents were having savings above ₹ 13000. 3.8 per cent respondents had savings below ₹ 1000 before joining SHGs but there was no respondent in this category after joining SHG.

iii) Comparison of Monthly Savings other than thrift before and after joining SHG- Paired t-test

The Standard Error Mean of monthly savings before and after joining SHG was very small (.03335;.03991) which proves that mean of the response was the true representation of actual population mean. Mean score obtained for savings 3.22 before joining SHG was lower than the mean secured after joining SHG i.e. 5.73, hence the savings increased after joining SHG. The p-value obtained was less than 5 per cent level of significance and t-value was -84.88. Hence, the monthly savings after joining SHG considerably increased.

iv) Source of Income for savings

Ranking was done on the basis of mean score to determine the major source of savings. The first rank was assigned to owned fund with mean score -2.81 and second rank was assigned to family income mean score -1.89 and last rank assigned to borrowed fund mean score -1.29.

6.6.6 Bank Linkage

i) Credit availed from SHG

The income generated through SHG activities was not enough to meet all the household expenses. Hence, they have to depend on loan. All the 900 respondents had taken loan from the SHGs.

ii) Amount of Loan availed

The amount of loan granted by the SHG to each member depends on the purpose for which the loan was taken and the repayment capacity of the member. Majority of the respondents, 37.9 per cent had taken loan between ₹ 75,001- ₹ 1,00,000 from SHG and 25.7 per cent of them availed ₹ 25,001- ₹ 50,000 as loan from SHG, and only a small percentage of 0.9 per cent of the respondents had taken loan above ₹ 1,50,000 from SHG.

iii) Frequency of Loan Availed from Self Help Groups

Majority of the respondents, 36.4 per cent had taken loan for more than three times from SHG and 27.7 per cent of them had taken loan twice and 22.4 per cent availed loan thrice and only 13.4 per cent respondents availed credit once from SHG.

iv) Loan availed from other sources

Majority of the respondents, 76 per cent have not taken any loan from other sources. Only 24 per cent depended on alternative sources.

v) Loan Amount and Source Other than SHG

Majority of the respondents, 58.6 per cent had taken loan between ₹ 1,00,001- ₹ 2,00,000 from other sources. 37.3 per cent of them took loan amount below ₹ 1,00,000. Only a meager per cent of 0.9 availed credit between ₹ 2,00,001- ₹ 3,00,000. Only 1.8 per cent had taken loan above ₹ 4,00,000.

The study on alternative sources of finance shows that majority, 71.4 per cent of the respondents had taken credit from societies and 19.5 per cent availed credit from commercial banks, 7.3 per cent depended on money lenders and only 1.8 per cent of the respondents depended friends and relatives for credit.

vi) Purpose of loan availed

The mean score was computed to know the purpose of loan availed. The loan repayments stood in the top with the mean score of 2.81. Loaning for the construction and maintenance of house stood in the second place with the mean score 2.55, the investment in income generating activities got the third position with 2.51 mean score. Finally the expenses for meeting the educational needs, marriage purpose, medical expenses and treatment was in the fourth position with the mean score of 2.12.

vii) Default in repayment

Majority of the respondents, 88.3 per cent have not made any default in the repayment of loan and 11.7 per cent made default in loan repayment. If default was committed it will affect the creditworthiness and disbursement of further credit and high penalties was imposed for the non-payment of installments.

viii) Reasons for default

The factor unexpected contingencies got the first rank with mean score 2.39 and second rank was assigned to short repayment period with mean score 1.86 and third rank assigned to over burdened with the debts with mean score 1.75.

6.6.7 Micro Insurance Policy

Majority of the respondents, i.e. 88.6 per cent didn't possess any micro insurance policy before joining SHG as they were not aware about the benefits of Micro insurance and it was difficult for them to find source of income for making payment towards premium. After joining SHG, the respondents were given adequate training and they were educated about the benefits of having micro insurances. Since, the respondents have a

regular source of income, all the respondents joined micro insurance schemes after joining SHG.

i) Type of Policy taken by Women Beneficiaries and sum assured with respect to the Policy

The study of the type policy and sum assured with respect to the policies shows that majority of the respondents, 77.9 per cent were covered with life insurance policy and 22 per cent were covered with Medi-claim policy and only 0.1 per cent of the respondents had asset insurance policy. The sum assured shows that 30.1 per cent of the respondents were in the 150001-250000 sum assured group, 13.2 per cent of the respondents were in 450001-550000 group and 0.3 per cent of the respondents were in above 650000 groups. Only 1 respondent have asset insurance and the sum assured was 350,000-450,000.

ii) Type of Policy taken by Women Beneficiaries and Annual Premium Amount with respect to the Policy

The result of the annual premium shows that out of, 77.9 per cent Life Insurance policy holders, 30.4 per cent were paying between ₹ 15,001- ₹ 20,000 amount as annual premium and 15.9 per cent of the respondents were paying between ₹ 10,001- ₹ 15,000 towards premium. 17.7 per cent of the Medi-claim policyholders were paying below ₹ 5,000 as annual premium. Only 1 respondent have asset insurance and the annual premium was ₹ 15,001- ₹ 20,000.

iii) Sources to make the payment of Insurance Premium

The weighted mean obtained for own fund was 2.94 which shows, majority of respondents depended on own fund for making payment of micro insurance. Family income was the second major source of income which got a weighted mean of 2.06. money lenders was the last resort which got the weighted mean score of 1.00

iv) Inspiration Factor to take Insurance Policy

The factor own interest got Rank I with the highest weighted mean 3.91, followed by Friends and family with Rank II, which got the weighted mean 3.84. The last Rank V was assigned to the least preferred factor Insurance agents with weighted means 1.84.

6.6.8 Financial Sustainability

Financial sustainability means the ability to support the activities of the family and her in adverse times. The Paired t-test result shows that there was a significant difference ($.000 < 0.05$) in financial sustainability of women beneficiaries before and after joining SHG. Hence, Null Hypothesis was rejected. The effect size of changes of 11 variables are 0.84, 0.76, 0.71, 0.67, 0.78, 0.58, 0.72, 0.72, 0.75, 0.67, and 0.78 which proved that all the variables have large effect size according to the Cohen rule.

- a) **Increased accessibility to credit:** The women who were outside the premises of the formal credit institutions have now got access to formal financial institutions through SHGs. Hence, their accessibility to loan have improved after joining SHGs
- b) **Contribution to family expenditure has increased:** Before joining SHG the responsibility of meeting family expenditure rests with the head or male member of the family. But after joining the SHG the women were in a position to shoulder the responsibility of sharing family expenditure by contributing towards family income
- c) **I can meet financial crisis in the family:** The income generated through SHG and the credit availed through SHG helped them to meet family crisis smoothly. The support provided by the peer members also contributed a lot to solve their crisis in the family.
- d) **I know how to avoid unnecessary expenditure:** The purpose of credit and decision regarding the utilisation of money was collectively discussed in the group meetings. Thus, the members can avoid the unwanted expenditure to the maximum.

- e) **Increased capacity to save regularly:** The respondents who didn't have any savings before joining SHG started saving regularly after they joined SHG. Savings was mandatory for the SHG members as the savings was revolved among the members as credit. In addition to this, they have savings in Banks, chits, post offices etc.
- f) **Increased capacity to make profitable investment:** During the pre-SHG period they didn't get proper assistance or guidance to explore profitable avenues but soon after joined SHG the skill providing trainings, lecturers, other groups, facilitators provided adequate knowledge about the prospective ventures its pros and cons.
- g) **Increased capacity to meet personal needs independently:** They started earning their own source of income, which helped them to meet their needs.
- h) **I can easily purchase household appliances:** The respondent's earnings increased and their accessibility towards credit has also increased. It was possible to take loan from the SHG to purchase these assets. Their bargaining power has also increased.
- i) **I am making timely repayment of loan:** The respondents themselves evaluated the repayment capacity. Majority of the respondents make timely repayment of the loan as sanctioning of further credit depends fully on the repayment of the loan.
- j) **Being an earning member, I am much more respected in the family and community:** The women are now able to meet the family expenditure, they can meet the family crisis and they can raise credit if and when needed. Thus, as an earning member they are much more respected in the family and community.
- k) **Reduced dependence on indigenous moneylenders:** The dependence on the moneylenders for credit has reduced significantly as the members are able to get easy credit from their SHGs without any collateral securities.

6.6.9 Savings Habit

The savings habits of the respondents before and after joining SHGs helped to know the marginal effects the SHGs have brought in the minds of respondents. The paired t-test result shows that the p-value of all 4 pairs was less than the level of significance ($0.000 < 0.05$). Hence, Null Hypothesis was rejected and it can be concluded that there was a significant difference in saving habits of women beneficiaries before and after joining SHG. The effect size of all 4 variables was 0.16, 0.12, 0.73, and 0.75.

- a) **I save just because it was compulsory in the group:** The savings accumulated and deposited in the Banks form the base of the credit advanced. Hence, it was mandatory from the part of SHGs to have savings.
- b) **I save to get loans from the group:** It is easy to avail loans from the SHGs without any procedures and collateral securities. The credit was disbursed to those who made regular payment of thrift and to those who have regular attendance in the meetings.
- c) **I save to accumulate money for investment in future:** Savings form the base of investments. The savings such as Recurring Deposits, PLI, Chit funds etc. will be reimbursed along with interest on maturity. This form the basis of investments such as gold, Fixed deposits, purchase of assets etc.
- d) **The group encourages me to save regularly:** Savings pooled together form the base of the credit. Hence, there was encouragement from the peer members to make regular payment of thrift to avail more credit.

6.6.10 Standard of Living

SHGs trying to lay footsteps in the empowerment meadow and the intensive efforts to earn income may result in improving the standard of living of the poor. The Null hypothesis is rejected as; the p-value of all 8 pairs is less than the level of significance ($0.000 < 0.05$). The effect size of all 8 variables is 0.70, 0.68, 0.73, 0.74, 0.72, 0.77, 0.75 and 0.74.

- a) **Increased support to my dependents-** The income generated through SHGs and the credit availed contributed a lot to increase the support to the respondent's family, not mere financial support, but they are now able to extend non financial support during contingencies, which was beyond their limits before joining SHGs.
- b) **I am sharing the responsibility of my family with my husband-** They could raise emergency credit from the SHGs at the time of marriage, medical treatments, education of children, maintenance of houses, purchase of household assets etc. thereby extending a helping hand to the husband.
- c) **My family relationship has increased-** The family relationship of the members improved a lot after joining SHGs. Lack of finance was one of the major problem faced by the poor families. This could be solved to a great extent by way of emergent credit raised with the help of SHGs which ultimately resulted in the improvement of family relationships.
- d) **I can give proper education to my children-** The respondents gave minimum primary education to the children and forced their kids to find their own way of earnings. The awareness and skill development programmes arranged by the facilitators stimulated the respondents, and they realised the need of education and the need for better employment for their children.
- e) **Increased ability to provide better nutritional food to my family-** The poor rural families were not in a position to provide better nutritional diet to their children and the families as they were not in a position to raise income for having a healthy diet. After joining SHGs they were conscious to provide healthy nutritional diet to their families.
- f) **Medical care given to my family members have increased-** Rural poor who were not much conscious about the health of the family were reluctant to take proper immunisation and medications. The awareness campaigns and immunisation campaigns are arranged at the Panchayat/ Ward levels and the SHG members play key role in participating in these campaigns.

- g) **Basic facilities and amenities of my family has improved-** A change has occurred with regard to the nature of the houses i.e. thatched houses turned to tiled houses. There was also noteworthy changes with regard to the lighting condition and availability of safe drinking water sources. The sanitation facilities of the families has also improved after became the members.
- h) **Living Condition of the family** – The improvement in all these factors have contributed towards improving the overall standard of living of the poor households.

6.7 Social Empowerment

6.7.1 Community Participation

The active participation of women in the community helped to improve their commitment to undertake general purpose tasks. Their involvement in community activities shed lights on the mindsets of others, which set off the activities for common good, cultivate leadership skills, to achieve power etc. The result of the Paired t-test shows that there was a significant difference in community participation of women beneficiaries before and after joining SHG. The effect size of all 10 variables were 0.66, 0.62, 0.53, 0.55, 0.40, 0.58, 0.49, 0.41, 0.55 and 0.61.

- a) **Interaction within the community has increased:** Women after joined SHGs started participating in various community development programmes and programmes organised by Panchayats, Kudumbashree missions etc. Women who were reluctant to participate in these programmes have now attained the confidence to take the lead and participate in various social and cultural programmes, festives etc.
- b) **Interaction with various organisations increased:** Interaction with various organisations was done by the male members of the family where women resides in the house with their household chores. After joining SHG they are forced to interact with various organisations such as Kudumbashree Mission offices, and

- their officials, Panchayats, Banks, CDS office bearers, ADS officials, Krishibhavans etc. for meeting their demands.
- c) **Enhanced participation in cultural activities and festivals-** Cultural activities were organised by various organisations in the Ward level , District level , Panchayat level etc. for the SHG members. The members were actively participating in these programmes after they joined the group. These festivals and celebrations helped to boost the co-operation within the groups as well as between groups.
 - d) **Participation in various Training Programmes, seminars and industrial visits-** Various Training Programmes, seminars, workshops and visits have been organised by the facilitators for the SHG members. These programmes helped to improve their abilities, acquire new skills, and improve their knowledge level. This was a part of the motivation technique. This further helped to support their income generating activities.
 - e) **Increased participation in community development programmes like construction of roads, cleaning sewage etc. –** The SHGs have taken the initiative of community development programmes like construction and maintenance of roads, cleaning and sanitation services in hospitals, railway stations, bus stations etc. Wide appreciation had been received for such a highly meritorious task.
 - f) **Participation in protests against abusement of women-** Women are expected to arise from the role of silent sufferers to active protesters against the atrocities. Collective action has to be ensured from all corners for reducing such crimes. Hence, SHGs are considered as the apt means for protesting against such crimes.
 - g) **Participation in protests against obscene posters –** Collective protests were arranged by the women against obscene posters which forced to remove such posters from public places.
 - h) **Protests against drunkards -** Illegal distillation of alcohol entails widespread misery and sufferings on the life of the people especially the women. Women of

SHGs actively participate in organising protests against liquor outlet units and the opening of new outlet units. Their collective efforts seems fruitful as some of these shops have been closed due to this protests.

- i) **Participation in protest against denied opportunities of women-** Protesting against denials presupposes that women are well aware of their rights and opportunities. The women had developed an inner urge to raise voice against the atrocities committed against women. SHGs helped the women to stand on own foot and face the challenges.
- j) **Helped Government officials and NGO activists to identify prospective beneficiaries-** Identification of prospective beneficiaries under various projects and schemes are a tedious and risky task for the Government officials and NGOs. The SHG women who are close in touch with the rural families extend their support to the Government officials to identify the beneficiaries.

6.7.2 Social Support

Participation in social activities and social functions, attending marriage ceremonies etc. had aided in awarding women with elevated status quo. All these factors had contributed in assigning women a new status in the society. The Paired t-test result shows that the p-value of all 4 pairs was less than the level of significance ($0.000 < 0.05$). Thus Null, hypothesis is rejected. The effect size of all 4 variables were 0.74, 0.80, 0.76, and 0.78.

- a) **I have the ability to organise women-** The women who didn't have the ability to organise and form groups acquired the ability to form women's groups after joining SHGs. This organising ability was developed through the skill and motivational Training Programmes organised by the facilitators.
- b) **I can easily gain cooperation from others-** The women through collective participation and leadership developed the ability to gain co-operation from others for a collective concern.

- c) **Friend circle has developed-** SHGs are organised group of women who interact on weekly or daily basis. Their interaction within and outside the group enhanced. This paved way for enlarging their friend circle beyond the group.
- d) **Relationship with friends and family was improved-** The SHGs members are capable of meeting the family crisis and to raise immediate finance to meet family expenditure, thereby they could raise a hand of support to the friends and family which helped to improve their relationships with friends and family.

6.7.3 Health and Hygiene Consciousness

The poor families are not conscious about preserving the health of the family members by balancing the nutritional intake. The low awareness level and low financial capability were the major hindering factors in deteriorating the health conditions of the family. The Null hypothesis is rejected as the p-value of all 8 pairs was less than the level of significance ($0.000 < 0.05$). The effect size of all 8 variables were 0.73, 0.82, 0.69, 0.65, 0.56, 0.57, 0.70, and 0.63.

- a) **Ensured regular availability of food to family-** The increased access to income through SHG initiatives was expected to ensure regular food availability to the respondents' families.
- b) **Accessibility to clean and safe drinking water-** After joining SHG the respondents were conscious about the health problems arouse as a result of contaminated water. Hence, they ensure the availability of safe drinking water in their families.
- c) **Knowledge on Pollution Control-** Pollution free atmosphere was an urgent need of the hour. The Panchayats play a lead role in ensuring the pollution free society. The Panchayats undertake the cleanliness activities with the active support of the rural SHG women.
- d) **Sense of possessing better sanitation and drainage facilities-** Local self Government bodies with the support of Kudumbashree Mission endeavour to

- equip better sanitation and drainage facilities. This seems successful as majority of the members have the sense of having proper sanitation and drainage facilities
- e) **Proper medication against diseases-** A good health centered approach would help to resolve several health related problems. As prevention is better than cure, the respondents assume importance on taking adequate medication when needed.
 - f) **Proper immunisation to kids-** The respondents were conscious about providing proper immunisation to their children, which threw light into the health consciousness of the respondents.
 - g) **Participated in Medical Campaigns-** Medical camps had been organised by the Health Department with the support of the Local Self Governments. The SHG members and their families actively participated in such campaigns and in addition to this they motivate others to actively participate in such campaigns.

6.7.4 Awareness Creation

The awareness about one's own duties and responsibilities creates an inner urge to protest against denial of our rights. It also helped the person to perform the duties without delay and boosting one's self confidence level. The p-value of all 7 pairs was less than the level of significance ($0.000 < 0.05$). Thus, Null Hypothesis was rejected. Hence, it can be concluded that there was a significant difference in awareness creation of women beneficiaries before and after joining SHG.

- a) **Increased awareness about my rights and duties:** The awareness of women about the right to work outside the home, duties to be performed as a citizen etc. increased after joining SHG.
- b) **Increased knowledge on constitutional and civil rights:** Right to be treated justly and to receive adequate pay is embodied in the constitutional and civil rights. The women have the awareness on these rights after joining SHG and hence, they are raising voices for these rights.
- c) **Knowledge on various government schemes and benefits enhanced:** Various government schemes and benefits are designed exclusively for women but the

ignorance and illiteracy hindered the reach of these schemes to the beneficiaries. After joining SHGs the respondents had the knowledge on various schemes and benefits targeted exclusively for women.

- d) **Increased knowledge on various insurance schemes and its benefits:** Majority of the respondents are the beneficiaries of the micro insurance programmes, which they joined after becoming the members of SHGs.
- e) **Awareness of various social evils has increased:** A better knowledge on the rights, duties and social evils cast an eye on the general awareness level of the respondents.
- f) **I am aware of the need of family planning and various methods to adopt it:** The participation in medical camps and various community development programmes throw light towards the various health care measures to be adopted. The knowledge on family planning and various methods to be adopted and the need to control the birth rate were increased after joining SHGs.
- g) **Exposure towards mass media has increased:** The exposure to mass media such as television, newspapers, and other social media increased after they joined SHGs. Their role had been changed from being a mere homemaker to active community participants.

6.8 Political Empowerment

6.8.1 Exercising the Rights

Empowerment of women in the political sphere was crucial for their advancement and foundation of gender equal society. It was the core towards the achievement of the goals of equality, development and peace.

The Paired t-test result shows that the p-value of all 5 pairs was less than the level of significance ($0.000 < 0.05$). Hence, the Null Hypothesis was rejected and it can be concluded that there was a significant difference in exercising the rights of women beneficiaries before and after joining SHG. The effect size of all 5 variables was 0.57, 0.67, 0.55, 0.71, and 0.64.

- a) **Contested in the local body elections:** SHGs are more associated with the LSGs and many of the SHG members actively contested in the local body elections. Women who got elected have to withdraw from the SHG memberships.
- b) **I have membership in political party:** The SHGs are the grass root level organisations and they have organizational tie ups with the Local Self Government bodies and the leaders of the SHGs have close contact with the local level leaders. The women reservation in local bodies motivated majority of the SHG leaders to join political parties.
- c) **Participated in election campaigns:** Participation in the political campaigns was yet another achievement of political empowerment.
- d) **I am regularly casting my votes:** The increased political knowledge and awareness from the SHGs contributed enable women to exercise their voting rights without any pressure for an efficient administration.
- e) **Attended the meetings organised by political parties:** The members are actively participating in the political campaigns and meetings.

6.8.2. Interested in Political Issues

The respondents are capable to break the shells of ignorance and have fresh air of knowledge. The women who were ignorant about the local politics and political leaders are now aware about their local leaders and their political parties.

The the p-value obtained for all 4 pairs was less than the level of significance ($0.000 < 0.05$). Hence, Null Hypothesis was rejected and it can be concluded that there was a significant difference in Interest on political issues of women beneficiaries before and after joining SHG. The effect size of all 5 variables were 0.49, 0.51, 0.34, and 0.73.

- a) **Increased awareness on current political situation:** The women seek to break the shells of ignorance to have fresh knowledge. The women participation in SHG fueled their awareness on political issues.

- b) **I am regularly participating in Village Panchayats and Grama Sabha meetings:** SHG members were actively participating in the Grama Sabhas, which characterises their inclusion in local level politics.
- c) **I expressed my views on current political situation to others:** The women who were unaware on the local political situation were now conscious about the local leaders and their politics. They have the confidence to share their views on current political situation to others. The active participation in SHGs supplemented a lot to overcome their ignorance level.
- d) **I am aware about the reservation of seats for women in Local Self-Government elections:** Women are aware about the reservation of seats in Local bodies but they are ignorant about the percentage of reservation.

6.9 Personal Empowerment

Personal empowerment starts with assessing her changed status in the family by rating the role in family decision-making, contribution to economic security of the family, other self building factors like self confidence, self image, functional literacy, capacity building, knowledge of technology etc.

6.9.1 Improvement in skill and competency

The goal of personal empowerment was achieved through the collective efforts of women by engaging in several activities to cherish human capabilities. The result of the Paired t-Test shows that there was a significant difference in the improvement in skill and competency of women beneficiaries before and after joining SHG. The effect size of all 10 variables were 0.66, 0.68, 0.74, 0.57, 0.76, 0.58, 0.66, 0.70, 0.70, and 0.59.

- a) **I can read and fill forms:** Our state was far ahead in literacy compared to other Indian states. SHGs often assists the illiterate to function with the support of others which enable the persons to acquire new skills for performing a task.
- b) **Acquired the ability to perform arithmetical calculations:** The ability to perform simple arithmetical calculations helped to relieve from the fear of being misled by others. The SHGs sheds lights on the achievement of this ability.

- c) **I have the capacity to apply managerial skills:** The motivation classes and the capacity building programmes organized by the facilitators helped to improve their confidence level to undertake leadership positions and to apply managerial skills.
- d) **Acquired decision-making capacity:** The improvement in the respondent's confidence level helped them to participate effectively in decision-making process and to provide suggestions for solving various problems.
- e) **Acquired the knowledge of accounting practices:** The training provided through facilitators deliver some insights into the basic principles of accounting procedures.
- f) **Acquired the knowledge on various banking transactions like opening account, depositing money etc.:** The SHGs insist the members to make deposits and loan repayments with the Banks by fixing alternative turns to deal with the Banks. Hence, it boost the confidence of members in dealing with the Banks.
- g) **I know how to operate a computer:** The SHGs initiated to impart computer literacy to women in many Panchayats. It will widen the mental horizons, and will shorten the route towards empowerment.
- h) **I know how to use a mobile phone:** Knowledge on technology resembles a material booster to the psychological development of a person. The use and knowledge of mobile phones also hints in the direction of empowerment.
- i) **My communication power has increased:** The ability to grasp the content of communication aid to dictate the empowerment status of a person.

6.9.2 Impact and Confidence Built after Joining SHG

Capacity building programmes and practices are the boosters of women empowerment. Targeting better goals motivates a person to endeavor for attaining it, which further improves their confidence.

The Paired t-test result shows that the p-value of all 16 pairs was less than the level of significance ($0.000 < 0.05$). Hence, Null Hypothesis was rejected and it can be concluded that there was a significant difference in impact and confidence built of

women beneficiaries before and after joining SHG. The effect size of all 5 variables was 0.73, 0.61, 0.64, 0.54, 0.53, 0.75, 0.71, 0.73, 0.63, 0.71, 0.66, 0.66, 0.46, 0.63, 0.68, and 0.55.

- a) **I can do activities independently:** The increased income and the improved confidence act as a booster to perform activities independently.
- b) **I have acquired the ability to meet crisis by self:** The easily accessibility to credit helped the women to meet the crisis by raising emergency credit as and when needed.
- c) **Increased the confidence to go anywhere without fear:** The increased participation in SHG enhanced the mobility of the rural women.
- d) **Increased accessibility to various government offices:** The interaction with various government offices and officials were done by the male members or head. After joining SHG, the women were approaching government offices for meeting their needs.
- e) **I have a social status in the society:** SHGs are apt media towards building self-confidence. Social support and co-operation play the key role in empowerment.
- f) **I am also raising a helping hand to those who are struggling:** SHGs had tried to deliver an easy solution to the problems of respondents by administering an emergency fund to help them in urgent situations.
- g) **Acquired the ability to resolve conflict within the group:** If there arise any differences of opinion among the group members in the group meetings the members actively involved in resolving such conflicts.
- h) **Increased the courage and freedom to travel outside the family:** Lack of self-confidence refrained the deprived poor from the involvement in major activities. Engagements outside the home can improve their confidence and promoting the process of empowerment.

- i) **I am fully confident to act as the leader of the group:** The willingness to take leadership roles throws light on the confidence of the members.

6.9.3 Involvement In Decision-Making

Involvement in decision-making has the key role in assessing the flow of household matters. The women gains the decision-making power through raising their awareness level, which mounts the significance, assigned to her in the family to the change her old housekeeper's role. The result of the Paired t-test shows that the p-value of all 10 pairs was less than the level of significance ($0.000 < 0.05$). Hence, the Null Hypothesis was rejected and it can be concluded that there was a significant difference in involvement of women in decision-making before and after joining SHG. The effect size of all 10 variables were 0.71, 0.60, 0.57, 0.45, 0.66, 0.65, 0.65, 0.72, 0.65, and 0.72.

- a) **Acquired the ability to make decisions regarding the utilisation of money:**
The women gained freedom to act on the basis of her own decision without depending on another person, indicated the ability to arrive at apt decisions. The ability to control own resources produced a favourable outcome.
- b) **Increased participation in decisions regarding the utilization of my family income:** The women have the freedom to participate in the adjudication of the husband's income or family income. They have the autonomy in appropriating the family income.
- c) **Increased the freedom to raise my opinion regarding the education and marriage of children:** The respondents' participation in decisions regarding the education and marriage of their children offer positive results to suppose that they are awarded equal treatment with their counterparts.
- d) **I have voice in taking decision regarding the acquisition and sale of property, purchase of jewelry, household assets etc:** The participation of women in the household matters specifically, purchase of minor and major assets generates positive responses. This serves as a mental booster to conquer greater heights for the women.

- e) **Acquired the capacity to take decision regarding Income Generating Activity:** The women have the freedom to decide the type of income generating activities to be indulged with. If they were not allowed to undertake individual activity they have the option to participate in group activities.

6.9.4 Involvement in SHG Activities

Active Participation of all the members in SHG activities ensure the success of the mission. Inorder to ensure involvement of members in SHG activities the factors such as regular attendance, active participation in the decision making process awareness of the group funds, procedure for the formation of SHGs, regulations of SHGs etc. has to be considered.

The mean score and standard error of the mean was computed to analyse the involvement of members in SHG activities. The result shows that the Std. Error mean was too small which depicts that mean of each statements truly represented the actual population mean and each statements were expressing the respondents involvement in SHG activities. The standard error mean was too small for the statements: regular attendance in SHG meetings and expressing the views and opinions in the meetings without any fear. The standard error mean was high for the statement: Participation in exhibitions organised at the District level, increased involvement in recording the documents, increased confidence to act as animator was also high.

6.10 Entrepreneurial Ability

Entrepreneurs can be made from socio economic compulsions or through traditional or inherited business. Even in the entrepreneurial communities and families gender discrimination was victimising. Women in this era are more bold and enterprising to pave way for a new world of progress without gender discrimination.

6.10.1 Type of Income Generating Activity

All the respondents were engaging in some sort of Income Generating Activities either at the group level (59.4 per cent) or individual level (40.6 per cent).

6.10.2 Nature of Income Generating activity

Majority of the respondents i.e. 531 (59 per cent) were actively engaging in Agricultural & Allied activities, and among these respondents, 43.9 per cent were undertaking Vegetables/Fruits Cultivation, 18.1 per cent of the respondents were engaged in paddy cultivation, 12.2 per cent were participating in Floriculture. 369 (41 per cent) respondents engaged in Non-Agricultural Activities and out of these 23.8 per cent of them engaged in Hotels /Catering Units, 22.5 per cent of them were participating in Edible Food Processing and food products, 17.9 per cent indulged in Pickle Making / Pappad making units and 16.5 per cent undertook activities in Textiles and Garments sector. Only a minor percentage engaged in the activities like manufacturing stationery items and providing sanitation and cleaning services in hospitals, railway stations and bus stands etc.

6.10.3 Source of Capital for Income Generating Activities

The study on the source of capital revealed that 43.2 per cent of the respondents raised capital from the SHG fund, 39.6 per cent depended on Bank loan and 14.2 per cent invested their own fund for income generating activities. 2.7 per cent of them acquired fund from their family and friends and only a meagre of 0.3 per cent depended on money lenders.

6.10.4 Amount of Capital Invested in Income Generating Activities

Majority of the respondents (62.9 per cent) invested ₹ 25000-125000 as capital and 17.1 per cent of them invested ₹ 225000-325000 in their venture. Only 4.9 per cent of them contributed below ₹ 25000 and only 1.7 per cent of them invested above ₹ 525000 amount as capital.

6.10.5 Source of Information for starting Income Generating Activities

The analysis of the source of information for starting Income Generating Activities shows that, the success stories of other groups secured the highest mean score of 2.19 , therefore Rank I was assigned to the factor other groups, Rank II was gone to

facilitators such as Banks, NGOs, Kudumbashree Mission etc. with Mean score 2.06, hence, and Rank III was secured for the factor Friends and relatives with mean score 1.74.

6.10.6 Factors Prompted to take up Income Generating Activity

Inorder to identify the most preferred factor prompted to take up the SHG activities; preference was ranked based on the mean score. Majority of the respondents considered 'market potentiality' as the promoting factor which got Mean score, 2.82, hence, Rank I, the 2nd preferred factor was 'low investment ' with Mean score 2.78, and Rank III was assigned to, 'earn additional income', with Mean score 2.39, and least rank given to the factor 'unemployment', with Mean score 2.03.

6.10.7 Average Monthly Income from Income Generating Activities

The analysis of the monthly earnings shows that 51 per cent of the respondents had earnings up to ₹ 5000 per month and 30.2 per cent of the respondents' earnings lies between ₹ 5001 to ₹ 10000 per month. Only 2.1 per cent said that their earnings crossed ₹ 20000 per month.

6.10.8 Profit Utilization

Majority of the respondents, 62.6 per cent opined that profits were reinvested in their enterprises and 37.4 per cent of the respondents opined that profit was distributed among members.

6.10.9 Training Programmes Attended for Income Generating Activities

The study on the number of Training Programmes attended revealed that, majority of the respondents, 98.3 per cent attended the Training Programme for income generating activity and 1.7 per cent of the respondents have not attended any Training Programme.

6.10.10 Number of Training Programmes Attended

The analysis of the number of Training Programmes attended by the respondents shows that, 32.9 per cent of the respondents attended more than four Training

Programmes, 22.8 per cent of the respondents attended two Training Programmes and 10.7 per cent of the respondents attended four Training Programmes respectively.

6.10.11 Providers of training for income Generating Activities

The facilitators such as NGOs, Banks, Kudumbashree mission, Krishibhavans, Panchayat officials, other Government Departments, Universities etc. were the providers of Training Programmes.

Majority of the respondents 69 per cent attended Training Programmes organised by the Kudumbashree Mission. Out of 69 per cent respondents 350 (56 per cent) respondents attended only one Training Programme, 202 (32.4 per cent) respondents attended two Training Programmes and only 1 respondent attended four Training Programmes.

387 respondents i.e. 43 per cent of the respondents attended Training Programmes organized by the Government departments and among these respondents 99.7 per cent attended one Training Programme and only 1 respondent attended two Training Programmes.

45 per cent of the respondents attended Training Programmes organized by the Krishibhavans, out of these respondents, 398 respondents i.e. 98.27 per cent attended one Training Programme and 7 respondents attended two Training Programmes.

34 per cent (309) of the respondents attended Training Programme organized by NGOs and out of which, 98.06 per cent attended one Training Programme of NGO and 1.94 per cent i.e., 6 respondents attended two Training Programmes organized by NGOs.

287 respondents i.e. 32 percent attended Training Programme organized by Panchayats. 284 respondents attended one Training Programme and 2 respondents attended two Training Programmes.

175 respondents, 19 per cent attended Training Programmes organized by Banks, among them 98.96 per cent attended one Training Programme and only 2 respondents attended two Training Programmes.

6.10.12 Constraints Faced in Running Enterprises

The constraints were ranked based on the mean score. First rank was given to the factor 'Difficulty to find prospective customers' with the mean score, 2.64. The second constraint was 'tough competition', mean score, 2.48, third constraint was 'Difficulty to raise funds' got mean score, 2.47, and the fourth constraint was 'Non-availability of government subsidy', mean score, 2.41.

6.11 Factors Affecting Group Cohesiveness

The Group Cohesion refers to the degree to which the group members are affiliated to each other. Only through strong and cohesive group, the poor and the powerless could derive benefits of empowerment. 28 factors were identified and these factors were broadly classified under 4 heads: Functioning of SHG, Group Cohesion, Group Meetings and Group Leadership. ANOVA Regression analysis and the R-Square value were computed to measure the contribution of factors towards group cohesiveness.

6.11.1 Opinion about the Functioning of SHGs

The R-Square value was 0.79234 (79 per cent); which depicted that 79.23 per cent of the variation in the group cohesiveness is explained by the 8 statements. The regression equation appears to be very useful for making group cohesiveness prediction since the value of R-Square was close to 1 (0.79234). ANOVA result shows that p-value was less than the level of significance ($.000 < 0.05$), hence, it can be inferred that the 8 statements were useful to predict the group cohesiveness. The Coefficients of Regression equation shows the constant value as 5.571 and Std. Error was 0.242. The constant value represents the predicted value of group cohesiveness when all the other variables are zero

- a) **The group has an effective work plan for the future:** The Coefficient value of Regression equation was -0.215. The t-value was -4.401 and p-value was less than the level of significance ($0.000 < 0.05$). It can be inferred that coefficient of the statement was significantly different from zero.
- b) **The group have sufficient resources to grant loans to members:** The Regression Coefficient value was 0.197 and the t-value was 5.715 and p-value

- was less than the level of significance ($0.000 < 0.05$), hence, coefficient of the statement was significantly different from zero.
- c) **The members are making repayment of loan regularly:** The Regression Coefficient value was -0.188, i.e. for every unit increase in group cohesiveness, there expected a corresponding decrease by -0.188 units. The t-value obtained was -4.907 and as the p-value was less than the level of significance ($0.000 < 0.05$). Hence, it can be concluded that coefficient of the statement was significantly different from zero.
 - d) **Penalty was imposed on those who commit default in the repayment of loan:** The Coefficient value of Regression equation was -0.258, i.e. for every unit increase in group cohesiveness, there expected a corresponding decrease by -0.258 unit. The t-value was -7.186 and p-value was less than the level of significance ($0.000 < 0.05$). Therefore, it can be inferred that coefficient of the statement was significantly different from zero.
 - e) **The records and accounts are properly recorded and are duly signed by the President or Secretary:** The Regression Coefficient value was 0.058. The t-value was 1.195 and p-value was greater than the level of significance ($0.232 > 0.05$). Thus, it was supposed that coefficient of the statement was not statistically significantly different from zero.
 - f) **Books and records are audited monthly:** The Coefficient value of Regression equation was -0.116, so for every unit increase in group cohesiveness; there was a corresponding decrease by -0.116 units. The t-value was -2.234 and p-value was less than the level of significance ($0.026 < 0.05$). Hence it can be concluded that coefficient of the statement was significantly different from zero.
 - g) **Members' passbooks are issued and updated regularly:** The Regression Coefficient value was -0.126, so for every unit increase in group cohesiveness, there expected a corresponding decrease by -0.126 units. The t-value was -2.859 and p-value was less than the level of significance ($0.004 < 0.05$). Thus, it can be inferred that coefficient of the statement was significantly different from zero.

- h) **There was proper monitoring of group activities:** The Regression Equation Coefficient value was 0.176, i.e. for every unit increase in group cohesiveness; there expect a corresponding increase by 0.176 units. The t-value was 5.190 and p-value was less than the level of significance ($0.000 < 0.05$). Thus, it can be safely concluded that coefficient of the statement was significantly different from zero.

The Regression Equation derived shows that the coefficients of the 5 statements; the group must have an effective work plan for future, the members must make repayment of loan regularly, penalties for non repayment of loan, books and records have to be audited regularly, and the passbook of members must be updated regularly for improving group cohesiveness was showing decreasing trend while measuring the group cohesiveness. Hence, the authorities should take remedial measures for maintaining these statements.

6.11.2 Opinion regarding Group Cohesion

The R-Square value of 0.8455 was close to 1; hence, regression equation appears to be very useful for making group cohesiveness prediction. The ANOVA result shows that p-value was less than the level of significance ($.000 < 0.05$), hence, it can be concluded that the 8 statements are useful to predict the group cohesiveness.

The Coefficient of Regression Equation shows the constant value as 2.846 and Std. Error was 0.286. The Constant value represents the predicted value of group cohesiveness when all the other variables are zero (0).

- a) **There was proper management and cooperation in the group:** The Regression coefficient value was 0.159, the t-value was 4.327 and p-value was 0.000, which was less than the level of significance ($0.000 < 0.05$). Thus, it can be concluded that the coefficient of the statement was significantly different from zero.
- b) **All the members actively participate in group decision-making:** The regression coefficient value was -0.318, i.e. for every unit increase in group cohesiveness; there expect a decrease by -0.318 units. The t-value was -6.809 and

p-value was less than the level of significance ($0.000 < 0.05$), thus, it can be inferred that coefficient of the statement was significantly different from zero.

- c) **There was effective communication among the group members:** The coefficient value of Regression equation was 0.314, the t-value 7.624 and p-value was less than the level of significance ($0.000 < 0.05$) thus, it can be inferred that coefficient of the statement was significantly different from zero.
- d) **There was strong group cohesion among the members:** The Regression Coefficient value was 0.291, the t-value obtained was 6.563 and p-value was less than the level of significance ($0.000 < 0.05$), hence, it can be concluded that coefficient of the statement was significantly different from zero.
- e) **There was active participation among members in solving particular problems:** The Coefficient value of Regression Equation was 0.090, the t-value was 2.378 and p-value was less than the level of significance ($0.018 < 0.05$). It can be inferred that coefficient of the statement was statistically significantly different from zero.
- f) **There was active participation among members in planning future course of action:** The Regression Coefficient Value obtained was -0.035, which means for every unit increase in group cohesiveness, there was a corresponding decrease by -0.035 units. The t-value was -0.707 and p-value was 0.480, which was greater than the level of significance ($0.480 > 0.05$). Thus, it can be safely concluded that coefficient of the statement was not significantly different from zero.
- g) **If any member was in trouble, others will help them:** The Regression Coefficient value was 0.020, the t-value for the statement was 0.491 and p-value obtained was 0.623 which was greater than the level of significance ($0.623 > 0.05$). Hence, it can be concluded that the coefficient of the statement was not significantly different from zero.
- h) **The group encourage the members to save regularly:** The Coefficient value was -0.221, that means for every unit increase in group cohesiveness; there will be a corresponding decrease of -0.221 unit. The t-value obtained was -4.901 and

p-value was less than the level of significance ($0.000 < 0.05$), hence, it can be concluded that the coefficient of the statement was significantly different from zero.

The Regression equation shows that the coefficients of 3 statements i.e., all the members actively participate in group decision-making, there was active participation among members in planning future course of action and the group encourage the members to save regularly for improving group cohesiveness shows a decreasing trend while measuring the group cohesiveness. Hence, remedies have to be taken for sustaining these statements.

6.11.3 Opinion Regarding Group Meetings

The result of ANOVA regression analysis gives the R-Square as 0.9103 (91 per cent), which was close to 1. ANOVA result shows that p-value was less than the level of significance ($.000 < 0.05$), hence, it can be concluded that the statements were useful to predict the group cohesiveness. The Coefficient of Regression equation shows the constant value as 5.218 and Std. Error 0.445. The Constant value represents the predicted value of group cohesiveness when all the other variables are zero (0).

- a) **Meetings are conducted regularly:** The Regression Coefficient value was -0.028, which means for every unit increase in group cohesiveness, there expected a corresponding decrease by -0.028 unit. The t-value was -1.022 and p-value was greater than the level of significance ($0.307 < 0.05$), hence, it can be safely concluded that coefficient of statement was not significantly different from zero.
- b) **The group meetings are conducted based on a clear agenda:** The Coefficient value of Regression was -0.430, i.e. for every unit increase in group cohesiveness there expected -0.430 unit of corresponding decrease. The t-value was -4.386 and p-value was less than the level of significance ($0.000 < 0.05$). Thus, it can be inferred that the coefficient of the statement was significantly different from zero.
- c) **Attendance and Minutes of the meetings are properly documented:** The Regression Coefficient value was -0.175, which means for every unit increase in

group cohesiveness, there was a decrease by -0.175 unit. The t-value was -5.035 and p-value was less than the level of significance ($0.000 < 0.05$). Thus, it can be inferred that the coefficient of the statement was significantly different from zero.

- d) **All the members attend the meetings regularly:** The Coefficient value of Regression was 0.011, the t-value was 0.266 and but the p-value was above the significance level ($0.790 > 0.05$). Thus, it can be concluded that the coefficient of the statement was not significantly different from zero.
- e) **Action was taken against defaulters in attending the meetings:** The Regression Coefficient value was 0.457, the t-value was 13.020 and p-value was less than the level of significance ($0.000 > 0.05$), hence, it can be inferred that the coefficient of the statement was statistically significantly different from zero.
- f) **All the members are given opportunity to speak out in the group meeting:** The Regression Coefficient value was -0.181, which means for every unit increase in group cohesiveness, there was a corresponding decrease by -0.181 unit. The t-value was -4.530 and p-value was less than the level of significance ($.000 < 0.05$), hence, it can be concluded that the coefficient of the statement was significantly different from zero.
- g) **The meetings are held in each other's house on a regular basis:** The Coefficient Value of Regression was 0.212, the t-value obtained was 4.460 and p-value was less than the level of significance ($0.000 < 0.05$). So it can be stated that coefficient of the statement was significantly different from zero.

The Regression equation shows that the coefficients of 4 statements i.e., meetings are conducted regularly, Group meetings are conducted based on a clear agenda, Attendance and Minutes of the meetings are properly documented, All the members are given opportunity to speak out in the group meeting were representing a decreasing trend while measuring the group cohesiveness. Hence, it can be inferred that the authority should take remedies for upholding these statements.

6.11.4 Opinion Regarding Group Leadership

The analysis of the ANOVA Regression result shows the R-Square value, 0.8321 (83 per cent), was close to 1 (0.8321), hence, the Regression Equation appears to be very useful for making group effectiveness prediction. ANOVA result shows that p-value was less than the level of significance ($.000 < 0.05$), hence, it can be concluded that the statements were useful to predict the group cohesiveness. The coefficient of Regression equation shows that the constant value was 3.523 and Std. Error was 0.216. The Constant value represents the predicted value of group effectiveness when all the other variables are zero.

- a) **The leader initiates the discussion and motivate other members to speak when required:** The Regression Coefficient value was 0.059, t-value was 2.330 and p-value was less than the level of significance ($0.020 < 0.05$), hence, it can be inferred that coefficient of the statement was significantly different from zero.
- b) **The leader explains and extends the ideas of other members when required:** The Coefficient value of Regression equation was -0.290, i.e. for every unit increase in group cohesiveness, there expected a corresponding decrease by -0.290 unit. The t-value was -6.927 and as the p-value was less than the level of significance ($0.000 < 0.05$), thus it can be concluded that coefficient of the statement was significantly different from zero.
- c) **The leader checks the opinion on the agreement or disagreement of other group members:** The Regression Coefficient value was 0.277, the t-value was 5.233 and p-value was less than the level of significance ($0.000 < 0.05$). Hence, it can be safely concluded that the coefficient of the statement was significantly different from zero.
- d) **The leader always keeps the group on track towards achieving the goal:** The Coefficient value of Regression equation was -0.167, which means for every unit increase in group cohesiveness, there expected a corresponding decrease of -0.167 unit. The t-value was -4.293 and p-value was less than the level of significance

($0.000 < 0.05$). Thus, it can be inferred that coefficient of the statement was significantly different from zero.

- e) **The leader accepts and reinforces the viewpoints of other group members when required:** The Regression Coefficient value was 0.244, t-value was 5.340 and p-value was less than the level of significance ($0.000 < 0.05$). It can be inferred that coefficient of the statement, was statistically significantly different from zero.

The Regression Equation derived illustrated that the coefficient of 2 statements depicted a decreasing trend while measuring the group effectiveness. Hence, it can be concluded that authority should take remedial steps for maintaining these 2 statements i.e., leader explains and extends the ideas of other members and leader always keeps the group on track towards achieving the goal for improving group effectiveness.

6.12 Constraints faced by the SHG as well as Members

SHGs have achieved remarkable success in empowering rural women, socially, politically and economically. The SHG members in general and in particular encountered with a number of problems during the post-SHG period such as problems related to bank linkage, repayments of loans, selection of activity for investment, marketing of products, lack of insurance facility, lack of training etc. In order to identify the major constraints faced by the SHG members' z-score and z-score Percentile method were adopted. The tested mean score was 3. The remedial measures have to be taken to overcome the constraints for those statements whose tested mean score was above 3.

6.12.1. Constraints faced by the Group

The analysis of the variable shows that 6 out of 7 statements have mean score above the tested mean score which proved that majority of the respondents agreed that constraints were faced by their groups while functioning.

- a) **There is political interests in the functioning of group and selection of leaders:** This statement got the highest mean score 3.76 and z-score percentile was 72.30 per cent which proved that majority of the respondents agreed that their

groups were facing political interest in the functioning and selection of leaders.

- b) There is a lack of proper documentation regarding the group activities and meetings:** The mean score was 3.37 and z-score percentile of 63.23 per cent shows that majority of the groups were not properly documenting their records such as minutes of the meetings, attendance of members, ledgers, etc.
- c) There is a lack of operating skills among the group leaders:** The mean score was 3.21 and z-percentile shows, 56.57 per cent of the respondents agreed that SHG groups were facing lack of operating skills among the group leaders.
- d) There is ignorance and illiteracy among group members:** The mean score obtained for the statement was 2.90 i.e. below the tested mean score and the z-score was -0.082 and z-score percentile was 46.70 per cent, which shows that the majority of the respondents disagreed that there is ignorance and illiteracy among group members.
- e) The members are unaware about the regulations of SHGs:** Awareness is important for success of any development programme. The mean score obtained for the statement was 3.64 and the z-score percentile was 70.25 per cent, which means 70 per cent of the respondents, agreed that they were unaware about the regulation of SHGs.
- f) Members lack proper leadership qualities:** The mean score obtained was 3.38 and the z-percentile was 63.54 per cent. Majority of the members agreed that the ordinary members lack leadership qualities, as they are not provided adequate skill development and capacity building programmes for improving leadership qualities.
- g) The major share of the benefits received through group approach rests with the elite and influential members:** The Mean score was 3.22 and z-percentile shows that 56.85 per cent of the respondents agreed that major share of the benefits received through group approach rests with the elite and influential members.

6.12.2 Constraints faced with respect to Bank Linkage and Credit

- a) **There are cumbersome banking procedures to avail bank loan:** The statement secured the mean score 2.50 and z-percentile of 34.78. Majority of the respondents 65.22 per cent disagreed with the statement, i.e. they didn't encounter any difficulty in banking procedures for availing loans.
- b) **High rates of interest are charged for the loans:** The mean score was 3.51 and z-percentile was 66.37 percent. Majority of the members opined that high rates of interest were charged on the loan disbursed through SHGs.
- c) **Bank officials are not approachable and they behave in an unfriendly manner:** The statement got the mean score of 2.96 i.e. only 48.92 per cent of the respondents agreed to the statement. Majority of the respondents i.e. 51.08 per cent disagreed to the statement.
- d) **Loans are not disbursed on time:** The mean score obtained for the statement is 2.54 and the z- percentile was 34.94. Hence, majority of the respondents (65.06 percent) opined that the loans were disbursed on time. i.e. loans were disbursed as soon as it was received from the banks.

6.12.3. Constraints faced by the individual members

- a) **I am overworked and have increased responsibilities:** The statement secured the mean score of 2.65 and z-percentile of 38.41 per cent. Majority of the respondents, 61.59 per cent disagreed with the statement. The respondents stated that they acted within the safety limits without entailing any additional burden of work.
- b) **I am unfamiliar with banking habits:** The mean score obtained was 2.52 and the z-percentile was 37.92 per cent, which means majority of the respondents disagreed with the statement. Majority of the members are familiar with banking transactions.
- c) **I lack confidence in communication among group members and officials:** The statement got the mean score of 3.52 with z-percentile of 66.09 percent.

The respondents collectively opined that they were not provided adequate training on capacity building to enhance their communication skills.

- d) There is lack of cooperation from the family members:** This statement secured the highest mean score 3.78 with z-percentile 73.00 percent. The active participation in the SHG activities consumes extra time and effort, which resulted in discomfort from the part of the family members.
- e) I lack confidence to work:** The statement lack of confidence to work got the mean score of 3.43 with z-percentile 62.25 per cent. The respondents opined that they were not rewarded properly for the extra effort made by them, which resulted in the lack of confidence to work.
- f) I lack proper guidance:** The statement lack of proper guidance got the mean 3.07 and z-percentile 52.07 i.e. 52 per cent of the respondents opined that they are not provided adequate guidance for SHG activities.
- g) I haven't get adequate training for skills upgradation and SHG activities:** The mean score for the statement was 2.28 and z-percentile is 29.47. Majority of the respondents opined that they have received adequate skill upgradation training and training for promoting SHG activities and income generating activities.

6.13 Suggestions

The Self-Help Groups have positively contributed towards the empowerment of women economically, socially, politically and personally in the study area. Indeed on the basis of the findings of the study following suggestions have been made to overcome the difficulties faced by the members and the SHG, which would help to improve the functioning of the Self-Help Groups and in turn would help to attain the fruits of empowerment of rural women.

1. Education is the prime factor, which can contribute towards the empowerment of rural women. Majority of the respondents have high school education, hence capacity building through education is crucial in order to improve physical and economic well-being of the respondents. Adult Literacy Programmes should be implemented in order to make the women capable of performing arithmetical calculations, accounting procedures etc., so that empowering women becomes charming.
2. The Banks usually advance loans to the groups in lump sum, the group in turn disburses the amount to each individual members. The amount of loan sanctioned to each member is very small, which is not sufficient to meet the productive needs of the poor. The Income Generating Activity depends on this loan amount, hence the authorities should take initiatives to increase the amount of loan sanctioned to the SHGs.
3. The SHGs insist on weekly repayment of loans and thrift, which imposes heavy burden on the borrowers since it may not match with their cash flows. Majority of the women suggested for monthly repayments on loan and weekly payments of thrift.
4. The SHGs advance loans mainly for productive purposes and not for consumption purpose. The loans were sanctioned for income generating activities either agricultural or nonagricultural. But it was found that majority of the respondents availed credit for consumption purposes such as purchase of household assets, vehicles, gold, maintenance of the houses etc. Strict policies along with effective monitoring mechanisms could help to curb such situations. The lending banks should ensure that these loans are used for

only for productive purposes. Only then SHG can be considered as an effective tool for empowerment of women.

5. In addition to NGOs, if research centers and academic institutions could be engaged as facilitators in the process of Self-Help Group formation the SHGs could work more efficiently and effectively.

6. The Government should shoulder the responsibility of empowering women along with the facilitators by removing economic, cultural and psychological barriers for a welfare state by transforming the women from being passive recipients of government programmes to active participants. The Government should invest more in the development of the programme, which would help in mobilising, organising and educating the weaker sections of the society.

7. Improving the social conditions by inculcating the knowledge of women's rights, discussing the community problems and family problems, awareness creation on politics etc. can foster a sense of harmony that can empower women individually as well as at group level.

8. The Training Programmes should be designed in such a way that it should be backed up with proper employment opportunities.

9. While planning the Training Programme consultation have to be made with the women groups while scheming the Course curriculum, training venues, duration of Training Programmes etc. then only the programmes will be fruitful.

10. SHG activities cannot be considered as an alternative for employment generation. Hence, in order to ensure the overall economic empowerment regular employment opportunities have to be devised to rural a woman which provides her a regular source of income.

11. The general backwardness of a particular area, poor educational background, superstitions, and adherence to outmoded morals obstructed the pace of development.

Hence, the prime task of voluntary agencies is to promote informal education and building awareness among the population.

12. The Training Programmes organized for the SHGs were not effectively passed to the ordinary members. The programmes were attended by the President or the Secretary, who are supposed to disseminate the information to the ordinary members, but not doing the same. Hence, the training and the Skill Upgradation Programmes should be planned accordingly to reach the grassroots level.

13. It has been noted that the group leaders were aware of various government schemes and programmes and other opportunities, while the members remained totally ignorant about them. If the training given to the leaders is not spread among the members then the empowerment may not succeed. Hence, the authority must ensure that the benefit of various government schemes and project reaches the beneficiaries.

14. The mere delivery of credit may not produce the desired result. The various support services such as awareness programmes, trainings, skill upgradation, providing assistance to channelize the credit to productive means etc. help to make the group activity strong and sustainable.

15. The SHGs lack exposure to mass media. If there could be an established media advocacy mechanism for highlighting grass-root problems of Self-Help Groups and micro-credit, their problems can be resolved to an extent.

16. To enable the women to draw sustainable livelihood from the income generating activities, information about locally available resources, occupational skills of the people and the market conditions etc. have to be collected through surveys by Panchayats. Proper encouragement and training should be given to the rural women to actively indulge in these activities.

17. The major constraint faced by the SHG members is the lack of market opportunity and difficulty to identify prospective consumers for their products. Inorder to tackle this,

various SHGs functioning in a particular panchayat can form a co-operative society, which may be entrusted with the task of marketing the products of different SHGs under a common brand name. Further, the society can undertake sales promotion activities and procure rare raw materials for the enterprises.

18. In order to capture the attention of the public about the products of SHGs, more advertisements could be given in newspapers, journals, television and films. As the advertisement in mass media is such an expensive task, the government can subsidise a portion of this expenditure.

19. The Government should take necessary steps to market the products of SHGs, through Civil Supplies, Ration Shops, HortiCorp, Agricultural Depots etc. The Government should encourage and assist to export the products, which are produced by the SHG members.

20. SHGs are promoted by the facilitators such as Banks or NGOs. The entire activities of the groups are controlled by these facilitators. Self-Help Groups must try to function independently rather than depending on these facilitators for their effective functioning.

21. In some groups the leadership position rests with the elite members or more influential members. Even the desirous and the able ones were denied the opportunity of leadership position. Hence, there should be rotation of group leadership, so that all the members of the group get an opportunity to play managerial role.

22. The majority of the respondents are regularly participating in the Grama Sabhas. The welfare schemes announced by the governments from time to time must be explained to them in Grama Sabhas and make these schemes available to them, on the basis of their eligibility, without causing unnecessary delays. The SHGs should make use of Grama Sabhas as open forums for sharing their grievances and also for meeting their needs and requirements.

23. The loan advanced by the Banks may not be adequate to meet the requirements of individual respondents. Hence, SHGs should try to mobilise as much funds as possible from various sources for meeting the total fund requirements. The SHG should be self-sufficient, self-reliant and sustainable in the matter of procurement and disbursement of funds.

24. The influence of money lenders have been reduced to a great extent with the Bank Linkage Programmes but there has still their influence. Hence, efforts must be made by the SHG members to avoid the moneylenders through increased dependence on SHG loans.

25. It is found that some of the SHGs are charging higher rate of interest on loans for enhancing their share of profit. It is required that the authorities should fix a ceiling on the rate of interest on SHG loan so as to make it viable and acceptable to the SHG members.

26. Inorder to ensure the success of SHG programme, regular attendance is insisted among the members. It has been noted that regular absence of members would beat the very purpose of SHGs. Advocating fines would ensure regular attendance of the members.

27. Knowledge is the best sword to fight against discrimination. Awareness about the rights, political issues, community problems etc. would help them to fight against gender discrimination.

28. Inactive groups should be encouraged to interact with the active groups by forming group clusters. The clusters must be formed with one or two inactive groups and three or four active groups inorder to revive the weaker groups and to attain empowerment.

29. Intergroup and intragroup checking of accounts facilitate an easy solution to the documenting and auditing problems faced by the SHGs. This, will further help in to improving their accounting talents.

30. The success of any programmes depends on the receptivity of the targeted population. Hence, an effective mechanism to change the attitude of the women should be the top priority. Hence, the efforts must be made from all the parts to bring attitudinal change in the mindset of women as well as the society.

6.14 Areas for Future Research

The present study is focused on the role of SHGs in empowering women economically, socially, politically and personally. Since, all the studies were not complete with respect to any problem, there will be scope for further research. Some of the areas for further research are highlighted below:

- a) A study on the relationship between socio-economic factors and empowerment level can be undertaken.
- b) A comparative study can be undertaken between districts.
- c) A comparative investigation can also be undertaken with male SHGs and women SHGs.
- d) Factors affecting the entrepreneurial ability of the SHG members can be examined.
- e) A study on the cost-benefit analysis of funds administered by the mission will be fruitful.
- f) The bank linkage programme can be studied in a wide range.