



SOCIO-ECONOMIC EMPOWERMENT OF RURAL WOMEN THROUGH WOMEN SELF HELP GROUP- A STUDY ON DAKSHINA KANNADA DISTRICT

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Abstract:

The status of Women in India has gone through many great changes over the past few millenniums. During British period some laws were enacted to improve the condition of women such as "Abolition of practice of Sati", "Widow Remarriage Act 1856" etc. However, the real change came after independence. The Constitution of India guarantees equality to women (Article 14). There are other articles which ensure rights of women e.g. no discrimination by the state [article 15(1)], equality of opportunity (Article16) etc. Feminist activism picked up momentum in India during later 1970's. Various Schemes were later on launched for the empowerment of women such as Rashtriya Mahila Kosh, Mahila Samridhi Yojana, Self help groups at Panchayat level and many more. At present both government and non government organisations including NGOs are working for the empowerment of women by forming SHGs (Self Help Groups). Rapid progress in formation of women SHGs has now turned into an empowerment movement among women across the country. The present study titled "Socioeconomic empowerment of rural women through women Self Help Group- A study on Dakshina Kannada District concentrates on the evaluation of the role-played by the women SHGs in imparting social, economic, financial and personal empowerment to the rural women of Dakshina Kannada District. Again, the present study identifies the nature and extent of group related and personal problems faced by the members of women SHGs and gives suggestions to improve the performance of the SHGs. The study is based on both primary data and secondary data. The primary data is collected from the sample of 200 women members of SHGs. Mean score is employed to identify the levels of various attributes on a five-point scale. Secondary data is collected from books, journals and website.

Index Terms: Women Empowerment, Self Help Groups, Group Cohesiveness, Entrepreneurial Skill & Intellectual Empowerment

1. Introduction:

The status of women in India has gone through many great changes over the past few millenniums. In early Vedic period women enjoyed equal status with men. Rigved & Upanishads mention several names of women sages and seers notably Gargi & Maitreyi. However later the status of women began to deteriorate approximately from 500 B.C. The situation worsened with invasion of Mughals and later on by European invaders. Some reformatory movements by Guru Nanak, Jainism, Rajaram Mohan Rai, Ishwarchandra Vidya Sagar, Pandita Rama Bai and others did give some relief. It is not that Britishers didn't do anything for improving the condition of women. Some laws were enacted such an "Abolition of practice of Sati", "Widow Remarriage Act 1856" etc. Of course these laws did not bring many changes in the scene. The real change came after independence. Constitution of India guarantees equality to women (Article 14). There are other articles which ensure rights of women e.g. no discrimination by the state [article15(1)], equality of opportunity (Article16) etc. Feminist activism picked up momentum in India during later 1970's. We are proud that in India women got voting

right much before USA and some other European countries. Various Schemes were later on launched for the empowerment of women such as Rashtriya Mahila Kosh, Mahila Samridhi Yojana, Self help groups at Panchayat level and many more. The establishment of National Women's Commission and State Women's Commissions were important milestones in the direction of Women Empowerment in India. The National Policy for the Empowerment of women (2001) was an important step taken by the Government of the time for accelerating the pace of women empowerment. At present both government and non government organisations including NGOs are working for the Empowerment of women by forming women SHGs(Self Help Groups). Rapid progress in Women SHGs formation has now turned into an empowerment movement among women across the country.

2. Role of SHGs in Women Empowerment:

The origin of SHGs is from the brainchild of Grameen Bank of Bangladesh, which was founded by Mohammed Yunus. SHGs were started and formed in 1975. Since then, Self Help Groups have proven for promoting savings as well as promoting socio economic status of society, particularly among poor. SHGs are playing significant role in the self-employment by raising the level of income and standard of living of rural people. SHG is a registered or unregistered group of micro entrepreneurs having homogeneous social and economic background, voluntarily coming together to save small amounts regularly, to contribute a common fund and to meet their emergency needs on the mutual help basis. A reasonably educated, but helpful local person called animator takes the lead in mobilizing these people to form a group. Generally ten to twelve persons are selected, one each from a BPL family to form a group which is expected to implement code of conduct like Assigning names to the SHG, Regular meetings in a Democratic way, Open exchange of thoughts in these meetings, Participation in the Decision Making process, Bank Account in the name of the SHG and Selecting a President and Secretary from the SHG. A group of either men or women is formed. The groups' total fund is to be deposited in the bank account so created. SHGs that are in existence for about six months and have demonstrated the potential of a viable group are entitled to receive 'Revolving Fund' from Bank as a cash-credit facility. This money may be utilized for internal lending among the members. If a group is found to be regular in its internal lending and successfully utilizes this revolving fund; proposal for bank loan may be forwarded for sanctioning. The RBI and NABARD have issued special guidelines for all the banks to encourage microfinance to such SHGs. The main object of SHG is to help the members to meet their emergent economic needs without depending on external help. Women SHG is supposed to build economic self reliance overcome misuse and create confidence predominantly among women who are mostly unseen in the social structure.

3. View of Self- Help Groups in Karnataka (as on 31-10-2013):

Number of SHGs formed in Karnataka given below:

Table 1

| S.No | Name of the district | Total |
|------|----------------------|-------|
| 1 | Bangalore Rural | 4647 |
| 2 | Beedar | 21877 |
| 3 | Bijapura | 9356 |
| 4 | Chamarajnagar | 22517 |
| 5 | Davangere | 20455 |
| 6 | Dharwad | 16215 |

| | | |
|-------|-------------------|--------|
| 7 | Chitradurga | 21965 |
| 8 | Kodagu | 8973 |
| 9 | Gadag | 29296 |
| 10 | Hassan | 10264 |
| 11 | Haveri | 33292 |
| 12 | Uttara kannada | 19485 |
| 13 | Shimoga | 31162 |
| 14 | Yadgiri | 3904 |
| 15 | Tumkur | 48769 |
| 16 | Udupi | 16954 |
| 17 | Dakshina Kannada | 23656 |
| 18 | Bagalkote | 5823 |
| 19 | Bangalore Urban | 3161 |
| 20 | Mysore | 34578 |
| 21 | Belgaum | 46414 |
| 22 | Bellary | 5670 |
| 23 | Chikkababallapura | 5037 |
| 24 | Chikkamangalore | 16368 |
| 25 | Gulbarga | 7919 |
| 26 | Kolar | 5280 |
| 27 | Koppal | 10479 |
| 28 | Mandya | 6638 |
| 29 | Raichur | 5045 |
| 30 | Ramanagar | 4761 |
| Total | | 486603 |

Source: NRLM Bangalore office manual

4. Nature and Type of Activities undertaken by Members of the SHGs:

Various enterprising activities that are undertaken by the members of the SHGs include Agriculture, Tailoring, Catering services, Agarbatti Units, Beauty Parlor, Bakery, Candle Making, Dairy, Horticulture & Floriculture Business, Grocery stores & Petty Shops, Ornament Business, Agency Business, Flour Mill, Pottery & Toy Making, Pickle & Papad Units, Sweets making, Vegetable and fruit shop, Vermi Culture, Fishing Business etc.

5. Review of Literature:

The brief review of literature on women empowerment and self help groups, presented below facilitated the streamlining of the methodology of the study. The study of Self help groups in empowering women: case study of selected SHGs and NHGs conducted by Jaya (2002) revealed that the SHG members unanimously agreed that the most striking advantage of the SHGs is the thrift component which acted as an “informal bank at their doorstep”. One major impact of SHGs on the women members is the creation of awareness on newer economic opportunities available. Sakuntala (2005) in her book empowering women: An alternative strategy from rural India, pointed out that the more vital factors leading to the disadvantaged position of women are their ignorance, powerlessness and vulnerability. She emphasized the need for bringing about an attitudinal change among women as the most important step towards empowerment. Puhazhendhi and Jayaraman (1999) reported that the SHGs are formed to undertake activities like animal husbandry, poultry etc, and non-farm activities like

Petty shop, Kirana shop, Flower selling business etc. S. Sarumathi and K. Mohan (2011) exhibited that the rural area Self Help Groups are performing well. The study concluded that microfinance brought psychological and social empowerment. Impact of micro finance is appreciable in bringing confidence, courage, skill development and empowerment. Sanjay Kanti Das (2012) revealed that the Self Help Group (SHG)-Bank Linkage Programme, in the past eighteen years, has become a well known tool for bankers, developmental agencies and even for corporate houses. SHGs, in many ways, have gone beyond the means of delivering the financial services as a channel and turned out to be focal point for purveying various services to the poor. The programme, over a period, has become the common vehicle in the development process, converging important development programmes. Minimol M. C. and Makesh (2012) have conducted a study on the role of Self Help Groups in empowering rural women in Kerala and concluded that the concept of SHGs for rural women empowerment has not yet run its full course in attaining its objective.

6. Statement of the Problem:

Self-help groups (SHGs) or thrift and credit groups are mostly informal groups whose members pool savings and re-lend within the group on rotational or needs basis. Women self help groups, formed exclusively for rural women, being an effective medium for alleviating rural poverty through the empowerment of women, by freeing themselves from the clutches of usurious moneylenders. Review of the existing literature makes it clear that research studies focusing on the impact of women self help groups on rural women, especially of dakshina kannada district are rare in nature. Hence, the present study titled Socio-economic empowerment of rural women through women Self Help Group- A study on Dakshina Kannada District is undertaken to assess the role of women self help groups in improving the socio-economic status of the rural women in dakshina kannada district and to study the level of personal, social, economic and financial empowerment achieved by rural women through SHGs.

7. Objectives of the Study:

The present study is undertaken with the following objectives:

- ✓ To identify the profile of the respondents.
- ✓ To identify the level of personal, social, economic and financial empowerment achieved by the members of SHGs.
- ✓ To identify the nature and extent of group-related and personal problems faced by the members of SHGs.
- ✓ To offer suggestions to improve the performance of the SHGs.

8. Research Methodology:

The present study is predominantly exploratory one. It is based on both primary data and secondary data. The primary data were collected from the sample of 200 women members of SHG belonging to rural dakshina kannada district selected on random sampling basis. Govt. sponsored SHGs like Stree- Shakti groups and SHGs formed by Non-Government organizations like SKDRDP, KDDC, MYRADA, MookambicaTrust.etc and women members of SHGs belonging to different caste, creed and religion were covered in the study. Primary data were collected by employing a structured interview schedule. Besides this, participative observation, and direct personal discussions were conducted with the women members of various SHGs, in order to get a clearer picture of the real situation. Mean score was employed to identify the levels of various attributes on a five-point scale. Secondary data were collected from books, journals and website.

9. Analysis of Data:

9.1 Profile of the Respondents:

Profile of the respondents as shown in the Table-2 revealed that among the randomly selected 200 women members of SHGs 18.18% were from less than 25years of age group, majority, 41.82%, belonged to 26-35 years age group. In relating to community representation, 16.36% represented SC/ST community, 60% from OBC, 23.64% represented other communities. It shows that good number of members was from backward communities.

Table 2: Profile of the Respondents

| | Number | % | | Number | % |
|------------------------------|--------|-------|-----------------------------|--------|-------|
| Age Group | | | Community Represents | | |
| < 25 | 36 | 18.18 | SC/ST | 33 | 16.36 |
| 26-35 | 84 | 41.82 | OBC | 120 | 60.00 |
| 36-45 | 65 | 32.73 | Others | 47 | 23.64 |
| 46> | 15 | 7.27 | | | |
| Total | 200 | 100 | Total | 200 | 100 |
| Marital Status | | | Types of Family | | |
| Married. | 135 | 67.27 | Joint | 29 | 14.55 |
| Unmarried | 58 | 29.09 | Nuclear | 171 | 85.45 |
| Widow | 7 | 3.64 | | | |
| Total | 200 | 100 | Total | 200 | 100 |
| Literacy Level | | | Occupation | | |
| Illiterate | 7 | 3.64 | Employed | 15 | 7.27 |
| Primary | 55 | 27.27 | Self Employed | 22 | 10.91 |
| High School | 84 | 41.81 | Labour | 80 | 40 |
| PUC | 27 | 13.64 | Others. | 83 | 41.82 |
| Graduation & Post Graduation | 27 | 13.64 | | | |
| Total | 200 | 100 | Total | 200 | 100 |

Source: Survey data.

Among 200 members 67.27% were married and 29.09% were unmarried. 85.45% among the selected members belonged to nuclear family and 14.55% were from joint family. Education or literacy level of the SHG sample members was comparatively good. 27.27 % members were having primary education, 41.81% members got secondary education, 15% were graduated or Post graduated and only 3.64 were illiterate. One notable point here is Graduates and Post graduates are also actively participate in the Self Help Groups functions. Occupation profile of the members is one of the important factors which is becoming either supportive or hindrance to be a active member of SHG. As per sample study out of 200 members, 7.27% were employed in private sector in different positions. 10.91% members were self-employed running small business, 40% were laborers, among them majority were landless laborers earning wages some time daily bases and sometime weekly bases. 41.82% members were either having small piece of agricultural land, beedi rolling or house wives etc.

9.2 Personal Empowerment of Members:

To gather information about the personal empowerment achieved by the respondents after joining SHGs, six attributes were selected namely Confidence,

Independence, Self respect, Mutual respect, Family acceptance and Relatives acceptance.

The response of the respondents in this respect was measured in a five point scale rating as ‘very high’, high’, ‘moderate’, ‘low’ and ‘very low’. By giving grade points 5,4,3,2, and1 respectively to the scales ‘very high’, high’, ‘moderate’, ‘low’ and ‘very low’ the grade point average was calculated. The result of the study shown in Table-3 revealed that all the attributes were rated at very close to ‘high’. Therefore we can say that SHGs really helped respondents to achieve high level of personal empowerment.

Table 3: Personal Empowerment of Members

| Level of personal empowerment | | | | | | |
|-------------------------------|-----------|------|----------|-----|----------|------------|
| Attributes | Very High | High | Moderate | Low | Very Low | Mean Score |
| Confidence | 18 | 168 | 8 | 2 | 4 | 3.97 |
| Independence | 14 | 170 | 12 | 4 | | 3.96 |
| Self Respect | 16 | 176 | 6 | 2 | | 4.03 |
| Mutual Respect | 18 | 166 | 10 | 4 | 2 | 4.00 |
| Family Acceptance | 24 | 144 | 22 | 8 | 2 | 3.91 |
| Relatives Acceptance | 30 | 130 | 28 | 10 | 2 | 3.90 |

Source: Survey results.

9.3 Social Empowerment of Members:

To know the information about the social empowerment achieved by the respondents after joining SHGs, nine attributes were selected namely, Organizational skill, Group cohesiveness, Interactive skills, Public speaking, Awareness on rights, Acceptance in society, Awareness on social problems, Participation in social programmes and Membership in other organizations.

Table 4: Social Empowerment of Members

| Level of social empowerment | | | | | | |
|------------------------------------|-----------|------|----------|-----|----------|------------|
| Attributes | Very high | High | Moderate | Low | Very low | Mean score |
| Organizational skill | | 6 | 68 | 82 | 44 | 2.18 |
| Group cohesiveness | 2 | 8 | 64 | 102 | 24 | 2.31 |
| Interactive skills | 2 | 16 | 56 | 88 | 38 | 2.28 |
| Public speaking | 2 | 14 | 42 | 70 | 72 | 2.02 |
| Awareness on rights | | 10 | 38 | 70 | 82 | 1.88 |
| Acceptance in society | | 4 | 38 | 94 | 64 | 1.91 |
| Awareness on social problems | | 8 | 36 | 76 | 80 | 1.86 |
| Participation in social programmes | | 4 | 26 | 62 | 108 | 1.63 |
| Membership in other organizations | 30 | 10 | 14 | 8 | 138 | 1.93 |

Source: Survey results.

The response of the respondents in this respect was measured in a five point scale rating as ‘very high’, high’, ‘moderate’, ‘low’ and ‘very low’. By giving grade points 5,4,3,2, and1 respectively to the scales ‘very high’, high’, ‘moderate’, ‘low’ and ‘very low’

the grade point average was calculated. The study shown in Table-4 revealed that Rural women were generally found to be least participative in social programmes. Awareness on rights and social problems still was very low. Not limiting itself to the conduct of formalities of meetings and activities, the SHGs are expected to provide a very effective platform for women to discuss among themselves, their problems, solutions and aspirations. The study revealed that the members were not effectively using the platform provided to them. For instance, many members confided that they never discussed issues like dowry, alcoholism etc. within the group, though they personally suffered a lot from these issues. The group activities were found to be effective at low levels in spheres that were very closely tied to such activities – capacity to organizing activities, group cohesiveness, interactions and public speaking. This readily points out to the fact that social empowerment is an area where these groups and their activities poorly caters to.

9.4 Economic Empowerment of Members:

To know the information about the economic empowerment achieved by the respondents after joining SHGs, seven attributes namely Employment opportunity, Technical skill, Entrepreneurial skill, Individual/family health, Living conditions, Economic status and Social security were rated at five point scale rating.

Table 5: Economic Empowerment of Members

| Level of Economic empowerment | | | | | | |
|-------------------------------|-----------|------|----------|-----|----------|------------|
| Attributes | Very High | High | Moderate | Low | Very Low | Mean Score |
| Employment opportunity | 2 | 10 | 8 | 26 | 154 | 1.40 |
| Technical skill | | | 4 | 8 | 188 | 1.08 |
| Entrepreneurial skill | | 6 | 8 | 24 | 162 | 1.29 |
| Individual/family health | 32 | 50 | 112 | 4 | 2 | 3.53 |
| Living conditions | 6 | 62 | 128 | 2 | 2 | 3.34 |
| Economic status | 2 | 36 | 148 | 10 | 4 | 3.11 |
| Social security | | 12 | 136 | 44 | 8 | 2.76 |

Source: Survey results.

The grade point average calculated on attributes as shown in Table-5 revealed that though there have been extensive discussions by experts and theorists on the potential of SHGs in creating employment opportunities to the members directly or indirectly and promoting technical or entrepreneurial skills among the members, the experience of the respondents in this regard was bad. Very minimal number of members felt improvements in their employment opportunities and skills. Improvement in health was one area in which nearly high level of empowerment was achieved. In rural areas, primary health centers [PHCs] play a very vital role in catering to the basic health requirements of the society. In the wake of the Chikun Gunia and Dengue [a disease found in rural coastal areas of the district] and its aftermath, significance of these centers have increased. Rural medical camps and awareness programmes conducted are usually well attended by the rural women folk. Often, SHGs act as facilitators for such programmes. It can be a reason for the reported empowerment in individual/family health. As far as empowerment in Living conditions, Economic status and Social security is concerned the response from the respondents was only moderate.

9.5 Financial Empowerment of Members:

Financial empowerment achieved by the respondents after joining SHGs analysed by considering attributes namely Income, Savings, Expenditure, Financial management skills, Personal belongings and financial security. The attributes selected were rated at five point scale.

Table 6: Financial Empowerment of Members

| Level of financial empowerment | | | | | | |
|--------------------------------|-----------|------|----------|-----|----------|------------|
| Attributes | Very High | High | Moderate | Low | Very Low | Mean Score |
| Income | | 12 | 144 | 42 | 2 | 2.83 |
| Savings | | 10 | 16 | 136 | 38 | 1.99 |
| Expenditure | 2 | 60 | 76 | 48 | 14 | 2.94 |
| Financial Management Skills | 2 | 12 | 60 | 94 | 32 | 2.29 |
| Personal Belongings | | 6 | 12 | 36 | 146 | 1.39 |
| Financial Security | 6 | 14 | 22 | 42 | 116 | 1.76 |

Source: Survey results.

The result as shown in Table-6 revealed that nearly three-fourth of the members reported moderate levels of empowerment in income level, whereas it was almost nearly offset by low improvement in savings. The only direct reason for reduced capacity for savings is seen to be higher level of increase in expenditure. Many of the members admitted that their expenditures on mobile phones had gone up considerably. Invariably, level of empowerment in financial management skills was low. Personal belongings, except for mobile phones again, represented very low level of improvement. It is also been proved that the rural women had failed to enrich themselves with a feeling of financial security through their association with SHGs

9.6 Group-Related Problems Faced by Members:

A question on group related problems faced by the respondents was asked. The attributes selected were rated at five point scale. The response given by the respondents as shown in the Table-7 revealed that group-related problems faced by the respondents were reported to be low. Among the problems that were existent, conflicts between members and absenteeism from meetings were reported by nearly 15% members. Irregular meetings, improper records, non-accessibility to records, no internal audit, pressure groups and other problems were testified at very low level of existence.

Table 7: Group-Related Problems Faced by Members

| Level of Group-related problems faced | | | | | | |
|---|-----------|------|----------|-----|----------|------------|
| Attributes | Very High | High | Moderate | Low | Very Low | Mean Score |
| Non-sustainability of future activities | 0 | 4 | 0 | 6 | 190 | 1.09 |
| Entry barriers | 0 | 4 | 0 | 2 | 194 | 1.07 |
| Operational barriers | 2 | 4 | 0 | 4 | 190 | 1.12 |
| Drop-outs | 0 | 12 | 2 | 0 | 186 | 1.20 |
| Conflicts in group | 4 | 28 | 2 | 2 | 164 | 1.53 |
| Absenteeism | 2 | 28 | 6 | 4 | 160 | 1.54 |
| Irregular meetings | 0 | 2 | 0 | 56 | 142 | 1.31 |
| Improper records | 0 | 2 | 0 | 58 | 140 | 1.32 |
| Non-accessibility to records | 0 | 2 | 4 | 48 | 146 | 1.31 |

| | | | | | | |
|----------------------------|---|---|---|----|-----|------|
| No internal audit | 0 | 6 | 2 | 40 | 152 | 1.31 |
| Pressure groups | 0 | 2 | 4 | 44 | 150 | 1.29 |
| Non-transparent activities | 0 | 0 | 6 | 32 | 162 | 1.22 |

Source: Survey results.

9.7 Personal Problems Faced by the Respondents:

Personal problems, in addition to group-related ones faced by the respondents were enquired into. The attributes selected were rated at five point scale. The study as shown in Table-8 revealed that Family responsibilities and lack of family support could cause difficulties for active participation in group activities. Low economic status and Low levels of motivation could also act as a deterrent. Poor benefits form group could shun members from reaping the benefits of being in the group. Job responsibilities and low general knowledge were not a big problem faced by the respondents.

Table 8: Personal Problems Faced

| Attributes | Level of Personal problems faced | | | | | Mean Score |
|-------------------------|----------------------------------|------|----------|-----|----------|------------|
| | Very High | High | Moderate | Low | Very Low | |
| Family responsibilities | 160 | 32 | 2 | 6 | | 4.73 |
| Job responsibilities | 2 | 16 | 2 | 30 | 150 | 1.45 |
| Low economic status | 6 | 30 | 142 | 20 | 2 | 3.09 |
| Low motivation | | 14 | 160 | 22 | 4 | 2.92 |
| Lack of family support | 20 | 56 | 96 | 28 | | 3.34 |
| Low benefits from group | 2 | 18 | 50 | 88 | 42 | 2.25 |
| Low general knowledge | | 2 | 44 | 40 | 114 | 1.67 |

Source: Survey results.

10. Findings:

The present study made an attempt to assess the role of women self help groups in improving the socio-economic status of the rural women in dakshina kannada district and to study the level of different types of empowerment achieved by rural women through their participation in SHGs. 200 women members of SHGs belonging to rural dakshina kannada district were selected on random sampling basis. Members belonging to Govt. Sponsored SHGs like Stree Shakti groups and SHGs formed by Non-govt. Organisations and women members of SHGs belonging to different caste; creed and religion were covered in the study. The study revealed the following:

- ✓ Majority of the respondents as high as 41.82%, belonged to 26-35 years age group and 60% of the respondents surveyed belonged to OBC community.
- ✓ 67.27% of the respondents were married and majority belonged to nuclear family
- ✓ 41.81% passed high school education and as high as 41.82% respondents were either having small piece of agricultural land , doing beedi rolling or house wives etc
- ✓ Personal empowerment achieved by the respondents through SHGs on attributes namely Confidence, Independence, Self respect Mutual respect, Family acceptance and Relatives acceptance evaluated on the basis of five point rating scale rated at high level
- ✓ Social empowerment achieved by the respondents on attributes namely, Organizational skill, Group cohesiveness, Interactive skills, Public speaking,

Awareness on rights, Acceptance in society, Awareness on social problems, Participation in social programmes and Membership in other organizations evaluated on the basis of five point rating scale rated at closely low level

- ✓ Economic empowerment achieved by the respondents on attribute Individual/family health rated at high level ,on attributes Living conditions, Economic status and Social security rated at moderate level and on remaining attributes namely Employment opportunity, Technical skill and Entrepreneurial skill rated at low or very low level
- ✓ As far as financial empowerment achieved by the respondents is concerned Income and expenditure attributes rated at moderate level proving the direct relationship between them and remaining attributes namely Savings, Financial management skills, Personal belongings and financial security rated at low level.
- ✓ Group related problems faced by the respondents like conflicts between members absenteeism from meetings, Irregular meetings, improper records, non-accessibility to records, no internal audit, pressure groups etc. reported at low level and in personal problems Family responsibilities and lack of family support reported at high level and other problems like Low economic status, Low benefits from group, Low general knowledge etc reported at low or moderate level.

11. Suggestions:

In the light above finding following suggestions are given:

- ✓ Intellectual empowerment is to be considered more important, or at least equally important to social, economic or financial empowerment. This can be achieved if the members become more capacitated to think and act better – from blunt in thinking to sharp and from thick in action to fine.
- ✓ At present, though the conduct of meetings is almost mandatory, the proceedings lack a constructive agenda. Meetings should have pre-prescribed agenda, aimed at achieving intellectual empowerment. Discussions should ideally include concurrent topics in the social, economic or political environment.
- ✓ It is also worth consideration, acceptance of some prominent senior personalities, as the mentors of the group. They can attend the meetings of the group and control and guide the proceedings to be meaningful. Also, these mentors can enlighten the members on the finer and broader aspects of current topics taken up for discussions. By these attainment of intellectual empowerment can thus be facilitated.
- ✓ Members, younger members in particular, need to be taught on the importance of financial security. And the savings habit in the members should be encouraged
- ✓ Employability of rural women is very poor. Measures can be adopted to impart technical/professional training to members to enhance skills though the assistance of local authorities, professional/technical educational institutions etc.
- ✓ Social activities of the groups are found to be very scanty. It is highly imperative that groups initiate participation in social activities more actively. SHGs can gain immensely by becoming a stakeholder in the society.
- ✓ Commercial activities undertaken by the groups in general are found to be very narrow. Typical marketing and processing activities are pursued. SHGs should think of looking at broader types of activities.
- ✓ In almost all cases, it was found that the commercial activities undertaken, either dies out, or remains at the same level, without achieving any improvements in

operational efficiency. Again income potential of existent activities are also very limited. Improvements in skills and training can ensure enhanced viability and profitability of commercial activities.

- ✓ Lack of family support is still evidenced as a problem faced by members. The group by itself should create awareness among the family members about the importance of joining SHGs to ensure better support from family members.

12. Conclusion:

SHGs are the key instruments in women empowerment. SHGs provide rural women a common platform to discuss and solve their individual and community problems and to develop their personality. However, the concept of SHGs for rural women empowerment has not yet run its full course in attaining its objective. Efforts in refining group characteristics and empowering employment, technical and entrepreneurial skill of women can ensure furtherance of effectiveness of SHGs in translating rural women into a more powerful section of the society. Moreover women joining SHGs should show interest in understanding objectives and developing themselves through SHGs. In addition to that society must take initiative to create a climate in which women have full opportunities of self decision making and participating in the social, political and economic life of the country with a sense of equality. Not just the women themselves, but the men have to wake up to a world that is moving towards equality and equity. Then only value will come for the words said by our honorable prime minister —*Narendra Modi*

Woman is an incarnation of 'Shakti'—the Goddess of Power. If she is bestowed with education, India's strength will double. Let the campaign of 'Kanya Kelavni' be spread in every home; let the lamp of educating daughters be lit up in every heart.

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