Women Empowerment- A Study of the Role of Self Help Groups.

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Abstract: A planned economic system has been adopted by the Indian economy for its growth and development. Tremendous developments have been made in all sectors of the Indian economy. However, India still remains as a developing economy with low per capita income, chronic unemployment, low capital formation, increasing trade deficit, considerable population below the poverty line, etc. Here arises an urgent need of empowering women especially in rural area. Empowerment is an active multidimensional process which help the women to realize their identity and power in all spheres of life through greater access to knowledge and resources, more autonomy in decision making, greater ability to plan their lives, more control over the circumstances which influence lives, and freedom from customs, beliefs and practices. Women empowerment is considered as a process in which women gain greater share of control over resources, material, human and intellectual resources like knowledge, information, ideas and financial resources like money and control over decision-making, community, society and the nation and to gain power. Self Help Group (SHG) is widely used as an instrument to empower women, with the assumption that once socio-economic empowerment is achieved, it would have an implication on the overall development of women. SHG not only mobilize micro credit but also provides self-employment training, awareness programme, promote the leadership qualities and a confidence in life to its members. Thus, the study is undertaken with the objective of examining the role of SHGs in empowering women and the constraints faced by the women members. The role of SHGs in empowering women was reviewed with the help of Kruskal Wallis test and the mean score was used to find the major constraints faced by the women respondents. The results showed there is significant difference in the improvement of skill and involvement in decision making after they joined SHGs.

Key Words:- Women Empowerment, Self Help Groups, Constraints, Confidence, Skill and Competency.

I. INTRODUCTION

"The women of India should play a vital role in building strong nation"- Jawaharlal Nehru. The growth and development of Indian economy depends on the effectiveness of planning mechanisms adopted in various sectors of the Indian economy. The low per capita income, chronic unemployment, low capital formation, increasing trade deficit, considerable population below the poverty line, etc. are the major reasons attributed towards the lower development of Indian economy. The Government of India and state authorities have increasingly realized the importance of economic betterment and development of rural women. Here arises the urgent need of the economic betterment of women especially in rural area, which can be done through their empowerment and development. Empowerment is an active multidimensional process, which enable women to realize their identity and power in all spheres of life. Empowerment means greater access to knowledge and resources, more autonomy in decision making, greater ability to plan their lives, more control over the environment, and freedom from customs, beliefs and practices.

II. REVIEW OF LITERATURE

Bridge (2007) explained that Women's empowerment must be measured along a number of indicators viz., Quantitative or Qualitative. Purely quantitative indicators may not be enough to capture the reasons of gendered power relations inherent in empowerment processes; nor they can measure an individual's sense of agency or self-worth. In order to understand the socio-cultural context within which social interaction and gender relationships take place, it may be useful to use in-depth qualitative methods such as decision-making power, accessibility to resources etc. The report identifies a key challenge as balancing the need for both universal standards to measure empowerment and context-sensitive indicators. One approach is to use multi-level indicators, where broader-level indicators might be applicable across a range of contexts, while indicators at the community and household level might be adapted for specific contexts.

Centre for Economic and Business Research (2008) study revealed how to increase gender equality and to foster economic development through increased empowerment of women with the support of specific project level instruments and/or policy interventions work. The study finds considerable evidence indicating that

supply-side interventions in the areas of microfinance and education can lead to empowerment of women.

Helpdesk Research Report (2010) reported that women's economic empowerment programmes focus primarily on quantitative outcomes - such as increased access to credit or increased income - even where the stated objectives include broader empowerment goals. While some specific aspects of women's power have actually increased i.e. control over household resources, increased women's decision making with regard to education, marriage and purchase of assets, increased autonomy. All these effects are quantitative, erstwhile it have disempowering effects too.

HelgeRoxin (2010) stated that empowerment happens when individuals and organised groups are able to imagine their world differently and to realise their vision by changing the relations and structures that have been keeping them in poverty. Empowerment is a multidimensional process, which evolves along with different pathways like material, perceptual, cognitive and relational. While taking women's access to credit as the starting point, there are several positive changes on a physical level, such as higher income and increases in expenditure on immediate and strategic need, savings habits, improvement in household assets etc. this has resulted in an expansion of opportunities of choice in the economic sphere together with an enhanced agency of clients. In addition to material changes, the ability to imagine the world differently and to change structures that determine the opportunities of choice and agency need to be considered.

Golla et al (2011) asserted that women's economic empowerment demands to have the power to make and act on economic decisions and to succeed and advance economically i.e. women must have the skills and resources to compete in markets, and fair and equal access to economic institutions. Women must have the ability to make and act on decisions, as well as to control resources and profits. Microcredit enables a woman to access financial capital, a critical factor in economic empowerment. Other factors include education, skills, training, land, machinery, networks etc. In addition tot his, a woman also needs the ability to control resources and to define and make choices.

Centre for the Study of Financial Innovation (2012) stated that the micro finance system failed to achieve its objectives of poverty alleviation and upliftment of the rural poor. Its emphasis on income generation through micro entrepreneurial activities has been deviated to mere credit activities. The major reasons accounted for this are wrong incentives, poor corporate governance and lax or inadequate risk management.

Rekha Mehra, (2012) made an analysis of the evidence on the ways in which financial sector interventions have or have not contributed to women's economic empowerment. In the 1970s, a number of different individuals and organizations started offering loans to the poor in various parts of the world viz., Bank in Indonesia, Muhammad Yunus in Bangladesh and Ela Bhatt, founder of SEWA (Self-Employed Women's Association) Bank in India. This is based on the notion that small loans to the poor would help to reduce poverty. This small loans helped them to start income generating activities, and the return from their enterprises helped to repay their loans and reinvest for expansion, thereby setting in motion a virtuous cycle of economic growth and development. Loan repayment is important for flourishing microfinance industry because it aimed for self-reliance. Thus, it signified that clients repaid their loans and were also willing to pay interest and fees.

Diana Wu (2013) reported a set of domains to represent economic empowerment viz., Institutional environment, recognition and status, Social relations, accountability, influence etc. This framework offers an important foundation for shaping the review on measuring economic empowerment in the context of women's entrepreneurship. The women's economic empowerment requires taking into account the fact that economic empowerment will vary across contexts and diverse groups. Women's economic empowerment requires reflection on interrelated aspects of a woman's life to explore not only what has changed, but also how change has been experienced in order to ensure that positive gains are sustainable and that the intervention does no harm.

Paola Pereznieto and Georgia Taylor (2014) presented findings from evaluations of development interventions, which had direct or indirect impacts on the economic empowerment of women and girls. Power within i.e. the knowledge, individual capabilities, sense of entitlement, self-esteem, and self-belief to make changes in their lives, including learning skills to get a job or start an enterprise. Power to which include economic decision-making power within their household, community, and local economy Power over means access to and control over financial, physical, and knowledge- based assets, including access to employment and income-generation activities. Power with which include the ability to organise with others to enhance economic activity and rights.

III. 3. STATEMENT OF THE PROBLEM

Empowering the poor in social, political, economical and legal aspects became necessary to convert an idle society into self-sustainable society. Empowerment of women is a collective responsibility of the Government, NGOs, and Banks by providing micro-credit, skills training and entrepreneurship ability. Women empowerment became a developing concept, which leads to betterment of society in the world. It provides powers and acts them to become independent society builders with potential challenges to the future generation. SHG dominate and fruitful the success of the women empowerment. SHGs mainly concerned with the

development of the women in the society through, social, economical and other aspects. The need of women empowerment is urgently felt in rural area as rural people find it difficult to access financial services through the formal financial institutions. The group-based approach of SHGs not only enables the poor to accumulate capital by way of small savings but also helps them to get access to formal credit facilities. These groups by way of joint liability not only enable the poor to overcome the problem of collateral security and banking procedures but also free them from the clutches of moneylenders. The joint liability improves group members' accessibility to credit, creates mechanisms like peer monitoring leading to better loan recoveries. Moreover, SHGs reduces the transaction cost for both the lenders and borrowers as credit worthiness and repayment capacity of the group members are evaluated themselves. In addition to this the lenders have to handle only a single account instead of a large number of small-sized individual accounts, and borrowers can be released from the tension of collateral security and cumbersome banking procedures.

Besides, some of the basic characteristics of SHGs like small size and homogeneity of composition; it brings about group cohesiveness and effective participation of members in the functioning of the group. In general, SHGs created on the above lines of functioning have been able to reach the poor effectively, especially women and help them to obtain easy access to facilities like savings and credit and thereby to empower them . With the formation of Women's SHGs, these women are now achieving social and physical mobility. It is recognised that while the empowerment of women is a process that will not happen automatically, SHG is a suitable means to take up the challenge of empowering women. Thus, the study envisages to examine the role of SHGs in empowering women with the following objectives.

IV.   OBJECTIVES OF THE STUDY
1. To examine the role of Self Help Groups in empowering Women beneficiaries.
2. To identify the constraints faced by the members of Self-Help Groups.

V.   SIGNIFICANCE OF THE STUDY
Empowerment of women is considered as an important responsibility of every Government. Till recently, very little attention has been given to empowerment issues or ways in which both empowerment and sustainability aims could be accommodated. Women's access to savings and credit gives them better economic role in decision-making regarding savings and credit. When women control decisions regarding credit and savings, they optimise their own and the households welfare. In addition to the influence of the SHG in raising incomes and encouraging poor households to enter the market economy, it also serves as an entry point for comprehensive community and development. The study thus enables us to know the role of the SHGs in empowering women through micro finance and micro credit and also the constraints faced by the members. Thus, the study helps to provide suggestions to overcome the difficulties faced by them.

VI.   METHODOLOGY
6.1 Sample Design:
The study is in the form of descriptive research. Both primary data and secondary data were used for the study. Multi-stage sampling technique was adopted for the selection of the samples. Here, the population constitute the members SHG units, those registered under DAY-NRLM (DEEN DAYAL ANTDYODYA YOJANA- NATIONAL RURAL LIVELIHOOD MISSION) Project of Ministry of Rural Development. The sample unit comprises of Kudumbashree units registered under DAY –NRLM Project in Kerala.

6.2 Sample Selection
In the first step the entire units of SHG units registered under DAY-NRLM scheme in KERALA is taken and from among these units, three Districts having the highest number of SHGs were selected. The Districts selected are Calicut (24411 SHG units), Malappuram (24322 SHG units) and Thiruvananthapuram (24205 SHG units) respectively.

6.3 Selection of Block Panchayat
From each district, Three Block Panchayat having highest number of SHGs is selected viz; Kunnamangalam(3557 units) , Koduvally (3124 units) and Balussery Block Panchayats (2555 units) from Calicut ; Kondotty 2649 units), Wandoor(2181 units) , Arecode Block Panchayats (2412 units)from Malappuram district and Vamanapuram(2570units),Nemom(2438 units) and Perumkadavila Block Panchayat (2732 units) from Thiruvananthapuram district. In the third stage, the Grama Panchayats' selection was done. Here too, three panchayats having the highest number of SHGs were selected from each Block purposively.

6.4 Selection of sample Villages

Inorder to include maximum number of villages, criteria has been laid for the selection of Villages and Respondents. The average number of SHGs in a village lies between 10 to 30. Hence, as an average, the villages having more than 20 SHGs were selected, totaling 150 villages.

6.5 Selection of SHGs

The unit should be registered in the DAY-NRLM project under Kudumbashree mission project. The unit should be incorporated in the pre-NRLM period i.e. before 2012-13.The SHG should be in existence for a minimum period of 5 years. On an average, two to five groups were fulfilling these criteria in each village, hence an average three SHGs from each village was taken as the base. Thus, randomly three groups were selected from each village, totaling 450 groups selected as the sample units. In the final stage 2 members from each SHG unit were selected i.e. totaling 900 respondents. Each group have an average of 10 to 20 members hence, 10 percentage of the group strength was selected at random from each group. The respondents who were actively participating for more than three years were selected.

6.6 Tools of Data Collection

Comprehensive survey schedule formed the main tool of data collection. The responses for measuring the empowerment level before and after joining the SHGs were plotted on a five point Likert scale. The scale used responses such as Strongly Agree, Agree, Moderately Agree, and Disagree and, Strongly Disagree with the scores assigned to rating were 5, 4, 3, 2 and, 1 respectively. The respondents were supplied with a ready reckoner scale from which they could identify their rating for the questions in the schedule and respond accordingly.

Five Point Ready Reckoner Rating Scale

Strongly Agree 5	Agree 4	Moderately Agree 3	Disagree 2	Strongly Disagree 1
100 - 81	**80 - 61**	**60 - 41**	**40 - 21**	**20 - 0**

The problems and constraints faced by the SHG members are rated on the same scale but the scoring is reversed for those statements viz; Strongly Agree, Agree, Moderately Agree, and Disagree and, Strongly Disagree with the scores assigned to rating were 1, 2, 3, 4and, 5 respectively.

VII. RESULTS AND FINDINGS
Table 1. Socio economic profile of the respondents

Variables	Category	Frequency	Percentage
Age	Below 35	225	25
	35-44	312	35
	45-54	220	24
	Above 54	143	16
	Total	**900**	**100**
Religion	Hindu	452	50
	Christian	182	20
	Muslim	266	30
	Total	**900**	**100**
Marital Status	Married	658	73
	Unmarried	72	8
	Widow	118	13
	Divorced/Separated	52	6
	Total	**900**	**100**
Education Status	Illiterate	15	2
	LP	110	12

	UP	152	17
	HS	187	21
	SSLC	210	23
	HSS	205	23
	Degree	21	2
	Total	**900**	**100**
Economic Status	BPL	538	60
	APL	362	40
	Total	**900**	**100**
Occupation Status	Self Employed	320	36
	Private	182	20
	Wage Employed	273	30
	Unemployed	125	14
	Total	**900**	**100**

Source : Primary data

From the table 1, it is evident that majority of the sample occupies the age of 35-44(35%) who are capable of making the maximum contribution towards the empowerment and development. They are in a position to sort out the problems that might come in their way. While the category of below 35 are still capable of maintaining the growth momentum constitutes one fourth of the sample.

Religion plays a predominant role in sketching the customs values and beliefs of a person. It competes in designing the socio-economic conditions of the respondents, which has a far-reaching impact on the empowerment of women. Majority of the respondents constitutes Hindus (50%) followed by Muslims (30%) and Christians (20%). The Christian community is half of the Hindu community, which might be due to lack of enthusiasm of these groups in accessing membership in SHGs or there may be concentration of people belonging to one particular community in specific regions.

Marital status has a pivotal role in a women's life. Married group constitutes the majority of 73 percentage in the sample followed by the third category widowed 13 percentage. The divorced or separated category constitutes only a meager percentage of 6. It is inspiring that the respondents have been encouraged by their family to take up income generating activities through SHGs. This trend is good for the rural area.

Education is the key, which opens the door to life, develops humanity and promotes national development. Education status of a person indicates his personality as well as potentials. Majority in the sample inhibit in the SSLC and higher secondary level i.e. 23 percentage followed by high school 21 percentage. Even the graduates, though a meager percent of 2 stepping to associate with SHGs, shows the growing acceptance of SHGs. Education can be an effective tool for women's empowerment. It enables rural women to acquire new knowledge and technology required for improving and developing their tasks in all fields.

Economic status gains momentum as SHGs targets mainly the BPL class. It is evidenced from the above table that sixty percentage of the respondents belong to the BPL category and the rest belong to the APL category. It can be concluded that BPL representation is highest and the membership in SHGs is not restricted to BPL families.

Occupation is as an indicator of social status. The nature of occupation and the degree of participation decides the level of social status of an individual. It is clear from the above table that majority of the sample, thirty-six percentage are self employed, thirty percentage of the respondents are wage employed and the unemployed percentage is only 14. The self-employed women are engaged in vegetable cultivation, edible food making, tailoring etc. Majority of the wage employed are engaged in NREGS (National Rural Employment Generation Scheme).

Objective 1: Examining the role of Self-Help Groups in empowering woman beneficiaries.
Table 2. Monthly Income of Respondents Before Joining in SHG

Particulars		Respondents	Percentage
Income	Below 10000	122	13.6
	10001-20000	494	54.9

	20001-30000	254	28.2
	30001-40000	30	3.3
	Total	900	100.0

Source: Primary Data

The above table shows that 54.9 per cent of respondents were having 10001-20000 monthly income and 28.2 per cent of them having 20001-30000 monthly income. 13.6 per cent of them are in below 10000 income category. The lowest income category was 30001-40000 (3.3 per cent)

Table3. Monthly Income of Respondents After Joining in SHG

		Respondents	Percentage
	10001-20000	43	4.8
	20001-30000	380	42.2
Income	30001-40000	386	42.9
	Above 40000	91	10.1
	Total	900	100.0

Source: Primary Data

Table 3 shows that 42.9 per cent of the respondents were having 30001-40000 monthly income after they joined in SHG and also 42.2 per cent of them are in the 20001-30000 income category. 10.1 per cent of them were having above 40000 monthly incomes. Only 4.8 per cent of them were having 10001-20000 monthly income after joining in SHG

Ho : There is no significant difference in the monthly income of the respondents before and after joining SHG.

Table 4. Paired Samples Statistics

Pair		Mean	N	Std. Deviation	Std. Error Mean
Income	Before	2.2133	900	.71145	.02372
	After	3.5833	900	.73582	.02453

Source: Primary Data

Table 4. shows the mean, Std. Deviation and std. Error Mean of response. Here the result shows that Std. Error Mean was too small and this depicts that calculated mean was the representation actual population mean. Mean score before joining SHG (2.21) is less than the mean score after joining SHG. Hence, it can be concluded that women beneficiaries income was increased after they joined SHG.

Table 5. Paired Samples Test

Pair 1	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Before - After	-1.37	.57166	.01906	-1.40740	-1.33260	-71.896	899	.000

Source: Primary Data

The above table analyse whether there is any statistically significant difference between Women Beneficiaries monthly income before joining SHG and after joining SHG. Here, the t-test value -71.896 and p-value .000. Hence, this proves that SHG membership influenced women beneficiaries' income. Here, the p-value is less at 5 per cent significant level (.000 < 0.05), hence, it can be inferred that there is statistically significant difference in the monthly income of respondents before and after joining SHG.

Table 6 Monthly Family Expenditure of Respondents on before joining of SHG

Particulars	Valid				
	Below 5000	**5001-10000**	**10001-15000**	**15001-20000**	**Total**
Food	20	108	76	12	216 (24%)
Electricity/ fuel	11	49	28	11	99 (11%)
Medicine / treatment	13	21	11	7	52 (5.78%)
Travel	2	16	8	6	32 (3.56%)
Purchase of Newspapers	6	19	14	8	47 (5.22%)
Clothing	21	28	32	13	94 (10.44%)
Education	19	89	67	42	217 (24.11%)
Phone	5	12	12	8	37 (4.11%)
Donation	2	3	7	1	13 (1.44%)
Loan repayment	1	18	12	11	42 (4.67%)
Miscellaneous	12	18	17	4	51 (5.67%)
Respondents	**112**	**381**	**284**	**123**	**900**
Percentage	**12.4**	**42.3**	**31.6**	**13.7**	**100**

Source: Primary Data

Result shows the descriptive statistics of women beneficiaries' monthly expenditure before joining SHG. Result illustrates that 42.3 per cent of the respondents are spending 5001-10000 rupees in a month and 31.6 per cent of them were spending 10001-15000 amount in a month. Only 12.4 per cent of them were spending below 5000 amount for meeting their monthly needs.

The test result also displays that most of the respondents were spending their money for meeting food (24 per cent) and education (24.11 per cent) needs. 11 per cent of the respondents were spending their money for paying electricity and fuel bill. Only 1.44 per cent of them were giving donations.

Table 7 Monthly Family Expenditure of Respondents on After Joining of SHG

Particulars						
	5001-10000	**10001-15000**	**15001-20000**	**20001-25000**	**Above 25000**	**Total**
Food	12	43	112	51	28	**250 (27.78%)**
Electricity/ fuel	3	12	31	28	12	**86 (9.56%)**
Medicine / treatment	1	27	63	23	6	**121 (13.44%)**
Travel	-	4	2	4	-	**10 (1.11%)**
Purchase of Newspapers	1	9	43	14	4	**71 (7.89%)**
Clothing	2	32	48	39	8	**119 (13.22%)**
Education	8	19	38	23	9	**112 (12.44%)**
Phone	2	6	12	12	-	**32 (3.56%)**
Donation	-	-	-	2	-	**2 (0.22%)**
Loan repayment	6	13	19	13	-	**44 (4.89%)**
Miscellaneous	3	19	23	8	-	**53 (5.89%)**
Respondents	**38**	**220**	**386**	**189**	**67**	**900**
Percentage	**4.2**	**24.4**	**42.9**	**21.0**	**7.4**	**100**

Source: Primary Data

Table 7 illustrates the respondents' monthly expenditure after joining SHG. Result shows that 42.9 per cent of the respondents were spending amount between Rs.15001-20000 and 24.4 per cent were spending amount between Rs.10001-15000. Only 4.2 per cent of them were spending below Rs.5000 for their monthly expenditure.

Result also illustrate that 27.78 per cent of them were spending their amount for meeting food expense and 13.44 per cent of them were spending their amount for meeting electricity and fuel bills. 12.44 per cent were spending their amount for educational purpose.

Ho: There is no significant difference in the monthly expenditure of the respondents before and after joining SHG

Table 8 Paired Samples Statistics

Particulars		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	expenditure recode before	2.4644	900	.878	.029
	expenditure recode after	4.0300	900	.959	.031

Source: Primary Data

Table shows the respondents monthly expenditure status before and after joining SHG. Here, the result shows that mean score 2.46 represent the respondents monthly expenditure before joining SHG and 4.03 related to respondents monthly expenditure on after joining in SHG. The standard error mean was very low, hence, it can be concluded that mean score of the respondents' monthly expenditure before and after joining SHG truly represented the actual population mean. Mean of the two pair was 2.46 and 4.03, which means that monthly expenditure of respondents was increased after joining SHG.

Table 8 Paired sample test

Monthly Expenditure	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Before - after	-1.565	.64078	.02136	-1.60748	-1.52364	-73.296	899	.000

Source: Primary Data

Table 8 analyse that whether there is any statistically significant difference between Women Beneficiaries monthly expenditure before joining SHG and after joining SHG. Result illustrates a strong evidence (t=-73.296, p=.000) that women beneficiaries' monthly expenditure was increased after joining SHG and also found that p-value (.000) is less than the level of significance (0.05). Hence, it can be concluded that there is a statistically significant difference between before joining SHG and after joining SHG.

Table 9. SHG monthly Thrift Recode

		Respondents	Percentage
Valid	Below 150	45	5.0
	151-300	243	27.0
	301-450	158	17.6
	451-600	417	46.3
	Above 750	37	4.1
	Total	**900**	**100.0**

Source: Primary Data

Table shows that 46.3 per cent of the respondents were paying SHG monthly thrift between Rs.451-Rs.600 and 27 per cent of them paying SHG monthly thrift between Rs.151-Rs.300. 17.6 per cent of them were paying SHG monthly thrift between Rs.301-Rs.450 and 5 per cent were paying below Rs.150. Only 4.1 per cent of them paying SHG monthly thrift above Rs.750

Table 10. Monthly Saving Other than SHG Thrift Before and Joining in SHG

Particulars		Before		After	
		Respondents	**Percentage**	**Respondents**	**Percentage**
Valid	Below 1000	34	3.8	-	-
	1001-3000	140	15.6	9	1.0
	3001-5000	433	48.1	40	4.4
	5001-7000	184	20.4	80	8.9
	7001-9000	99	11.0	205	22.8
	9001-11000	10	1.1	308	34.2
	11001-13000	-	-	236	26.2

Above 13000	-	-	22	2.4
Total	**900**	**100.0**	**900**	**100**
Source: Primary Data				

Table 10 shows that 48.1 per cent of the respondents were having savings between Rs.3001-Rs.5000 before they joined SHG. Whereas 34.2 per cent of the respondents were having Rs.9001-Rs.11000 savings after joined SHG. Respondents has no savings above Rs.11000 before they joined SHG, but after joining in SHG 26.2 per cent and 2.4 per cent respondents having saving above Rs.11000.

Ho: there is no statistically significant difference in the monthly savings of the respondents before and after joining SHG

Table 11. Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	before	3.2267	900	1.00042	.03335
	After	5.7322	900	1.19717	.03991
Source: Primary Data					

Table shows the mean, Standard deviation and Std. Error Mean. Here, the result shows that Std. Error Mean is very small and this proves that mean of the response was the true representation of actual population mean. Mean (3.22) of saving before joining SHG is lower than the after joining SHG (5.73). This depicts that respondents saving was increased after joining in SHG

Table 12. Paired Samples Test

		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	before After	-2.505	.885	.02952	-2.56349	-2.44762	-84.88	899	.000
Source: Primary Data									

Table 12 shows the result whether there is any significant difference between the respondents saving before joining SHG and after joining SHG. Here the p-value is less than at 5 per cent significant level (.000<0.05) and t-value is -84.88. Hence, it can be inferred that there is a significant difference between respondents savings before joining SHG and after joining SHG.

Table 13. IMPROVEMENT IN SKILL AND COMPETENCY (After joining SHG)

Sl. No	Statements	Weighted Score	Index
1	Can read and fill forms	3214	71.42
2	Ability to perform arithmetical calculations	2765	61.44
3	Apply managerial skills	1825	40.56
4	Leadership qualities	2812	62.49
5	Decision making capacity	2416	53.69
6	Knowledge on accounting practices	2118	47.07
7	Knowledge on banking	3245	72.11
8	Knowledge on computer	2864	63.64
9	Mobile phone	4225	93.89
10	Communication power increased	2559	56.87
Total		28043	62.32

Source : Primary data

Its clear from the above table that the statement improvement in competency to use mobile phone got the highest index of 93.89 followed by knowledge on banking 72.11. The respondents who were reluctant to approach banks due to unawareness of banking transaction before joining SHG now visiting the banks frequently for their transactions. It becomes compulsory for every member of the SHG to approach the banks on a rotation basis for either depositing their savings or making repayment of loan. Capacity to apply managerial skill got the lowest index of 40.56 as they were not provided with any training for improving their managerial skills.

Comparison of skill and competency among respondents before and after joining the SHG.
The Wilcoxon Matched Pairs Signed Rank Test was carried out to know the significant difference in the *SKILL AND COMPETENCY* among respondents before and after they were joined in the SHGs. The tested null hypothesis was,
H_o = There is no significant difference in the *SKILL AND COMPETENCY* score among respondents before and after joining the SHG

Table 14. Wilcoxon Matched Pairs Signed Rank Test

Rank	N	Mean Rank	Sum of Ranks	Z	Asymp. Sig. (2-tailed)
Negative Ranks	0	0	0		
Positive Ranks	900	451	405450	-25.99**	<0.001
Ties	0				
Total	900				

**significant at 1% level

The test statistic (Z=-25.99**) shows significant at 1% level. Hence rejecting the null hypothesis H_o. Which means there is significant difference in the *SKILL AND COMPETENCY* among respondents before and after they were joined in the SHGs.

Table 15. INVOLVEMENT IN DECISION MAKING (After joining SHG)

Sl. No	Statements	Weighted Score	Index
1	Ability to take decision regarding utilization of money	3128	69.51
2	Decision regarding utilization of family income	2996	66.58
3	Voice for education of children	3114	69.2
4	Decision regarding marriage of children	2351	52.24
5	Acquisition of property	1458	32.4
6	Taking family members for tours	1269	28.2
7	Purchase and sale of jewelry	2476	55.02
8	Construction and maintenance of house	3475	77.22
9	Avail and repay credit	3233	71.84
10	Decision regarding Income Generating Activities	3412	75.82
Total		26912	59.80

The above table shows that the statement construction and maintenance of the house got the highest index (77.22) and decision regarding income-generating activities followed it (75.82). The statement taking family members for tour got the lowest index of (28.2).

Comparison of involvement in decision making among respondents before and after joining the SHG
The Wilcoxon Matched Pairs Signed Rank Test was carried out to know the significant difference in *INVOLVEMENT IN DECISION MAKING* among respondents before and after they were joined in the SHGs. The tested null hypothesis was,
H_o = There is no significant difference in the *INVOLVEMENT IN DECISION MAKING* score among respondents before and after joining the SHG

Table 16 Wilcoxon Matched Pairs Signed Rank Test

Rank	N	Mean Rank	Sum of Ranks	Z	Asymp. Sig. (2-tailed)
Negative Ranks	0	0	0	-26.00^{**}	<0.001
Positive Ranks	900	451	405450		
Ties	0				
Total	900				

**significant at 1% level
The test statistic ($Z=-26.00^{**}$) shows significant at 1% level. Hence rejecting the null hypothesis H_o. Which means there is significant difference in *INVOLVEMENT IN DECISION MAKING* among respondents before and after they were joined in the SHGs.

Objective 2: To identify the constraints faced by the members of Self-Help Groups
The constraints faced by the SHG members and group in three broad categories
1. Constraints faced by the SHG as a whole
2. Constraints faced with respect to bank linkage
3. Constraints faced by the individual members

For identifying the major constraints faced by the members and group, the average score for each statement was calculated. Then the percentage score for each statement was calculated by using the formula,

$$\text{Percentage score} = \frac{\text{Average score}}{\text{Maximum score}} \times 100$$

Then the percentage score was ranked. The first rank was given for the statement with the highest percentage score.

Table 17. Major constraints faced by the group

Variables	Mean Score	% Score	Rank
There is political interests in the functioning of group and selection of leaders	3.76	93.94	1
The members are unaware about the regulations of SHGS	3.64	91.11	2
Leadership positions are rested within a selected group	3.47	86.83	3
Members lack proper leadership qualities	3.38	84.42	4
There is lack of proper documentation regarding the group activities and meetings	3.37	84.25	5
The major share of the benefits received through group approach rests with the elite and influential members	3.22	80.39	6
There is lack of operating skills among the group leaders	3.21	80.22	7
There is ignorance and illiteracy among group members	2.90	72.56	8
There is lack of co-operation and coordination among group members	2.82	70.39	9

Source : Primary Data

From the above table its clear that the major constraint faced by the SHG is the influence of political parties. The political parties back some of the SHGs. Often they select candidates for the election from these SHGs as they are the grass root level organization that are in close touch with the households. Majority of the members are unaware about the regulations of SHGs as these training are provided to the leaders of the SHGs by ADS (Area Development Societies) and CDS (Community Development Societies). The statement lack of cooperation and coordination among the SHG members got the last rank, which proved the strong group cohesiveness among the members.

Table 18. Major constraints faced with respect to bank linkage

Variables	Mean Score	% Score	Rank
There is improper utilization of funds	4.12	92.89	1
High rates of interest is charged for the loans	3.51	87.86	2
Bank officials are not approachable and they behave in an unfriendly manner	2.96	73.97	3
Members are not making timely repayment of loans	2.65	66.36	4
Loans are not disbursed on time	2.54	63.61	5
There is cumbersome banking procedures to avail bank loan	2.50	62.44	6

Source : Primary Data

The above table depicts that improper utilization of fund is the major constraint faced by the members. There is no equitable distribution of fund among the members. The respondents opined that high rates of interest are charged for the loan. The lowest rank is assigned to the statement cumbersome banking procedures to avail the loan. The procedures for availing credit at he group level are simpler than individual level.

Table 19. Major constraints faced by the individual members

Variables	Mean Score	% Score	Rank
I lack confidence in communication among group members and officials	3.78	94.44	1
Domestic violence has not been reduced after joining SHGs	3.63	90.86	2
I am unfamiliar with banking habits	3.52	88.11	3
There is lack of cooperation from the family members	3.43	85.86	4
I am not able to manage work within the available time	3.38	84.44	5
I lack confidence to work	3.07	76.72	6
I haven't get adequate training for skills upgradation and SHG activities	2.75	68.81	7
I am overworked and bear increased responsibilities	2.52	62.89	8
I have additional stress for savings and repayment of loan	2.40	59.89	9
I lack proper guidance	2.28	56.92	10

Source : Primary Data

The above table shows that the members lack confidence in communicating among the group members as well as with the officials. They were not provided with adequate training or motivation classes for improving their confidence. The respondents opined that domestic violence has not been reduced after joining SHG. Lack of proper guidance got he lowest rank, means they are provided with proper guidance at each and every stages of SHG formation.

VIII. FINDINGS OF THE STUDY

1. Socio-economic profile of the respondents

Majority of the sample occupies the age of 35-44 (35%) who are capable of making maximum contribution towards the empowerment and development. Majority of the respondents constitutes Hindus (50%) followed by Muslims (30%) and Christians (20%). Married group constitutes the majority of 73 percentage in the sample followed by the third category widowed 13 percentage. Majority in the sample inhibit in the SSLC

and higher secondary level i.e. 23 percentage followed by high school 21 percentage . Sixty percentage of the respondents belong to the BPL category and the rest belong to the APL category. Majority of the sample, thirty-six percentage are self employed, thirty percentage of the respondents are wage employed and the unemployed percentage is only 14 percentage.

2. Comparison of Monthly Income before and after joining SHG

Majority of the respondents i.e. 54.9 per cent were having 10001-20000 monthly income and 28.2 per cent of them having 20001-30000 monthly income before joining SHG. The lowest income category was 30001-40000 (3.3 per cent) .After joining SHG, 42.9 per cent of the respondents were having 30001-40000 monthly income and also 42.2 per cent of them are in the 20001-30000 income category. Only 4.8 per cent of them were having 10001-20000 monthly income after joining in SHG.

The analysis of whether there is any statistically significant difference between Women Beneficiaries monthly income before joining SHG and after joining SHG proves that SHG membership influenced women beneficiaries income. Here, the p-value is less at 5 per cent significant level (.000 < 0.05), hence, it can be inferred that there is statistically significant difference in the monthly income of respondents before and after joining SHG.

3.Comparison of monthly family expenditure before and after joining SHG

Majority of the respondents 42.3 per cent are spending 5001-10000 rupees in a month and 31.6 per cent of them were spending 10001-15000 amount in a month before joining SHG. While analysing their status aftyer joining SHG, 42.9 per cent of the respondents were spending amount between Rs.15001-20000 and 24.4 per cent were spending amount between Rs.10001-15000. The results of the paired t-test shows that monthly expenditure was increased after joining SHG and also found that p-value (.000) is less than the level of significance (0.05).

4. Comparison of monthly savings of the respondents before and after joining SHG.

The analysis results shows that 48.1 per cent of the respondents were having Rs.3001-Rs.5000 savings before they joined SHG. Whereas 34.2 per cent of the respondents were having between Rs.9001-Rs.11000 savings after joined SHG. Respondents has no savings above Rs.11000 before they joined SHG, but after joining SHG 26.2 per cent and 2.4 per cent respondents having saving above Rs.11000.

The result about whether there is any significant difference between the respondents saving before joining SHG and after joining SHG shows the p-value is less than at 5 per cent significant level (.000<0.05) and t-value is -84.88. Hence, it can be inferred that there is a significant difference between respondents savings before joining in SHG and after joining in SHG.

5. Comparison of skill and competencies before and after joining SHG

The result of the comparison of skill and competencies before and after joining SHG shows significant at 1% level. Hence the null hypothesis H$_o$, there is significant difference in the *SKILL AND COMPETENCY* among respondents before and after they were joined in the SHGs is rejected.

6. Comparison of involvement in decision making before and after joining SHG

The comparison of involvement in decision making before and after joining SHG shows that there is significant difference in *INVOLVEMENT IN DECISION MAKING* among respondents before and after they were joined in the SHGs.

7. Constraints faced by SHG as well as members

The major constraint faced by the SHG is influence of political parties. Majority of the members are unaware about the regulations of SHGs. The statement lack of cooperation and coordination among the SHG members got the last rank which proved the strong group cohesiveness among the members. The improper utilization of fund is the major constraint faced by the members with regard to bank linkage. The lowest rank is assigned to the statement cumbersome banking procedures to avail the loan. The lack of confidence in communicating among the group members as well as with the officials is a major constraint faced by the members. They were not provided with adequate training for improving their confidence. Lack of proper guidance got the lowest rank, means they are provided with proper guidance at each and every stages of SHG formation.

IX. CONCLUSION

The study 'Women empowerment- A study of the role of SHGs' would be of great help to the implementing agencies to bring necessary improvements in the self-help group programme for attaining the overall empowerment of women. The knowledge on these aspects could be used to develop strategies to motivate self-help group members for their enhanced participation in the group. The outcome of the study would suggest the factors that are responsible for the good performance of self-help groups formed by Government and Non Government organization. Further the study would highlight the role and importance of microfinance institution; role of government and self help groups in offering micro-credit. The success of the programmes depends upon its critical study of self-help group. The study also surveys the problem faced by the members of the groups. The findings of which can be used for planning programmes and better strategies can be evolved based on the results for the effective functioning of self-help groups.

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