

The Socio-Economic Empowerment of Women through Self Help Groups -An Empirical Study.

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Abstract: Women empowerment is a process in which women challenge the existing norms and culture, to effectively promote their well being. The participation of women in Self Help Groups (SHGs) made a significant impact on their empowerment both in social and economical aspects. This study addresses women empowerment through self help groups in Warangal district of Telangana state .Rural women today have been suffering a lot due to the feeling of helplessness and lack of Decision-making capabilities in financial matters. Self help groups (SHGs) are the most recent development for them which could enable them to come forward and make them self dependent and self employed. The main objective of this study is to study the effectiveness of SHGs in empowering women as well as the interest of rural women towards SHGs. Chi-square and Anova test have used to test the significance of the result and it was found that the women associated with SHGs have disclosed that have economically benefited them across the time of association with them but there is significant difference in the perception on the effect that SHGs had on various factors and socially and politically benefited by SHG across the time of association with SHG. The results of the study revealed that the SHGs have had greater impact on both economic and social aspects of the beneficiaries.

Keywords: Empowerment, Self help groups, growth, poverty, Socio-Economic Development.

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I. Introduction

Self-help group is a method of organising the poor people and the marginalized to come together to solve their individual problem. The SHG method is used by the government, NGOs and others worldwide. The poor collect their savings and save it in banks. In return they receive easy access to loans with a small rate of interest to start their micro unit enterprise. Thousands of the poor and the marginalized population in India are building their lives, their families and their society through Self help groups. The 9th five year plan of the government of India had given due recognition on the importance and the relevance of the Self-help group method to implement developmental schemes at the grassroots level. Self Help Group (SHGs)-Bank Linkage Programme is emerging as a cost effective mechanism for providing financial services to the "Unreached Poor" which has been successful not only in meeting financial needs of the rural poor women but also strengthen collective self help capacities of the poor ,leading to their empowerment. The main aim of this paper is to examine the impact of Self-help Group in Socio-economic development of India. It analyses what is Self-Help Group? Why the Self-Help Group is so important in India? The present status of Self-Help Group in India, impact of Self-Help Group in India, Shortcomings of Self-Help Group in India, Suggestions to improve Self-Help Group In India, conclusion.

II. Empowerment Of Women:

Empowerment of women has turn out to be a subject of growing significance around the world in modern times. The concern is seen at different levels and circles which include government, official procedure, non-governmental organization, researchers and women's empowerment. There has also been a shift in the demands of women from equal opportunity since 1970s to development in the 1980s to empowerment-social, political and economic since the 1990s. Since the term empowerment came into reality from 80s, empowerment of women has been acknowledged as a key instrument of development. Empowerment is a procedure of improving women's control over resources, principles and self. It is a process of enlarging the entitlements and choices of women. Economic empowerment refers to earning power, collective bargaining for economic gains, control over means of production, involvement in decision-making regarding economic aspects of development of skills in management. Economic empowerment implies a process of redistribution of resources and power between different groups. It helps in building confidence, self- assertion and courage. Poverty is the leading challenge in India's development efforts to bring about a noticeable change in the excellence of life of the people. In India, enormous section of population suffers from undernourishment, unemployment, and poor

physical condition. This is predominantly, true in the case of 4 main weaker sections of society namely, women, children, scheduled castes and scheduled tribes. In rural India, the high rate of illiteracy and low economic status of women underlie the need for increasing their earning by providing income-generating assets. Provision of employment opportunities to rural women is one way to improve their nourishment, health, education and social status. In most of the developing countries superior importance is laid on the need for expansion of rural women and their active participation is the main stream of development especially in socio- economic activity.

In the circumstance of absence of empowerment is given the vulnerability and powerlessness of women in the existing socio-economic set up, group strategies occupy considerable relevance. The formation of women's groups would be helpful to provide visibility and create micro-level power pockets through sharing of ideas, skills and interactive capacity. gradually women would learn to communicative their needs resulting in more suitable participatory and grass-root level plans for them. It is also likely to cut across social barriers. Many groups in recent years have started crossing the barriers of religion and caste and working together pleasantly for economic betterment. Poverty hits women the hardest. At the household, poor women skip a meal to facilitate the other members of the household to eat the little that is available. Women are greatly subjected to economic and social discrimination. Credit is not easily available to them. It is not wrong to say that social empowerment would have little relevance without empowering them on the economic front. World Bank studies have shown that enhancement of women's earning would have a more profound effect on the welfare of the family as a whole. Since it increases women's income, it results more directly in better health and nutrition for children. Thus grouping women for economic empowerment is of great importance, which has major implications on the overall empowerment of women. As per the commitments made by India during the Fourth World Conference on Women held in Beijing during September 1995, the Department of Women and Child Development has drafted a National Policy for the Empowerment of Women after nation-wide consultations to increase the status of women in all walks of life on par with men and actualize the lawful guarantee of equality without discrimination on grounds of sex. In 1995 the draft policy was distributed to select women organizations for holding regional level consultations with State Governments, State Women Commissions, State Social Welfare Advisory Boards, Women's Organizations, Academicians, experts and activists etc. As a result different Acts and Schemes of the central government as well as state government emerged to empower the women of India. But in India, women are discriminated and marginalized at every level of the society whether it is social, political, or economic participation, access to education, and also reproductive healthcare. Women are found to be inexpensively very poor all over the India. few women are engage in services and other activities. Thus, they require economic power to with stand on equivalence with men. Though, women are found to be less literate than men. According to 2001 census, rate of literacy among men in India is about 76% whereas it is only 54% among women. Thus, increasing education among women is of very essential in empowering them. Due to these reasons, they require empowerment of all kinds in order to protect themselves and to secure their dignity.

SELF HELP GROUPS:

A self help group is define as a 'self governed, peer controlled information group of people with similar socio-economic background and having a desire to collectively perform common purpose', Self help group have been able to activate small savings either on weekly or monthly basis from person who were not expected to have any savings. They have been capable to effectively recycle the resources generated among the members for meeting the useful and growing credit needs of members of the group. The recognition, configuration and nurturing of groups is carried out by NGOs, other development agencies are Banks with the promoters inculcating habit of thrift among members. Once the groups are trained and strengthened, they are linked to nearby banks, usually within 6 months of formation. Banks offer collateral-free credit in rising proportion to the group's accumulated savings. All the initiatives such as selection of borrowers for availing credit, identification of activity until cost volume of loan, managing of finance and procedures for repayment are undertaken by the poor at the group level, in brief SHGs can be known as a plan by the people, of the people, for the people. It reflects the real people's contribution in the process of development at micro level¹.

OBJECTIVES OF THE STUDY

- 1) To observe the need and importance of women empowerment in national economy.
- 2) To study the scenario of Self Help Groups in India
- 3) To present the socio-economic analysis of SHGs of selected villages of Warangal Dist ,TS
- 4) To study the level of satisfaction of members of SHGs
- 5) Finally, to draw conclusions and offer suggestion for strengthening the SHGs in selected sample areas.

¹ Sreeramulu, G., (2006), 'Empowerment of Women through Self-Help Group', Kalpaz Publications, Delhi.

SCOPE OF THE STUDY

The present study makes an attempt to assess the motivational factor in getting involved in women in group activities. The study covers opinions towards the process of economic empowerment and the changes observed on personal lives of women in rural area. The study also examines the activities performed by the women for wellbeing in the society along with the economic activities and the outcomes observed. The study covers the Darmaram and Gangadevipalli villages of Geesugonda mandal of Warangal Dist, Telangana State.

III. Methodology

The present study based on primary and secondary data. The primary data collected through structured questionnaire and Linker scaling techniques used to collect the opinion of SHGs members and the opinion of executives included in motivating rural women in forming SHGs and their successful functioning. The sources of secondary data include reference books, journals, periodicals and relevant published sources of District statistical office, Warangal, web sites. For the study purpose, two villages have been selected viz., Gangadevipalli and Darmaram, one from the headquarters of Revenue mandal and another 10Kms away from the mandal headquarters with relatively same population. On convenience sampling basis 100 members are selected from each village for this study. The collected data was analysed by using appropriate statistical techniques like Chi-square and ANOVA test where found appropriate. Based upon closing inferences drawn and suggestions are offered for effective functioning of SHGs of Selected villages.

IV. Literature Review

There has been vast literature on Self Help Groups (SHGs) in western countries including India. A limited literature available on women empowerment through SHGs especially in India and foreign studies cannot be generalized to Indian context. Here, an attempt has been made to explore the relevant research work in the form of Research Articles, Doctoral Researches which include the followings;

Tirupal (2016)² concluded that the women are very important segment in development at local to global level. Economic independence and education of women will go a long way in attaining self-reliance for women.

Anju Kapoor and Promila Kanwar (2015)³ concluded that most of the SHGs were registered. Half of them were having up to 10 members. SHGs members were using money for their general requirements such as renovation of house, marriages of their children for health purposes instated of productive income generation activities.

Lakhawat Saroj and Charan Shailendra Sihgh (2015)⁴ in their research article they concluded that the Socio-economic empowerment has been considered significant for overall development of women. Women's empowerment is evidently necessary for escalating socio-economic condition of the women in the society.

Sucharitha Mishra (2014)⁵ explained in their study the microenterprise programme is as an important mechanism for empowering rural Odisha women. She concluded that involvement of women in microenterprises helps in solving unemployment and poverty in India.

Basavaraj Birdar (2014)⁶ the study made it clear that the main reason for joining SHGs is not merely to get just credit in an empowerment process. After joining the self-help group the women proved economically and socially empowered. Joining after SHGs has helped in the significant reduction of poverty, have made the women members feel more independent.

Mofidul Islam and Jayanta Krishna Sarmah (2014)⁷ in their field interactions they reported that government officials do not properly monitor or evaluate the activities of the groups. An indifferent attitude of

Tirupal (2016)² 'Women Empowerment through SHGs in India and Andhra Pradesh', International Journal of Recent Research in Commerce Economics and Management (IJRRCEM), Vol-3, Issue -1, PP-42-50.

³ Anju Kapoor and Promila Kanwar (2015), 'A Brief account of Women Empowerment through Self-Help Groups- A Case Study', Himachal Journal of Agricultural Research, Vol- 41, Issue -1, PP - 93-96.

⁴ Lakhawat Saroj and Charan Shailendra Sihgh (2015), 'Women Empowerment through Microfinance (SHGs): A Study of Ajmer District, Rajasthan, India', International Research Journal of Social Sciences, Vol-4, Issue - 11, PP -1-6.

⁵ Sucharitha Mishra (2014), 'Self Help Group: Change Agent for Rural Women Empowerment and Entrepreneurship Development in Rural Odisha', International Journal of Research and Development - A Management Review (IJRDMR), Volume-3, Issue-3, 2014, ISSN (Print): 2319-5479. PP- 6-14.

⁶ Basavaraj Biradar (2014), 'Effects of Self Help Groups to Empowerment of Women in Rural Area of Bellary District', EPRA International Journal of Economics and Business Review, Vol- -2, Issue-08, PP-84-89.

⁷ Mofidul Islam and Jayanta Krishna Sarmah (2014), 'Impact of Self Help Groups in Empowering Women: A Study of Rural Assam', Social Change and Development, Vol-XI, No.2, PP - 90-98.

the government officials is working as de-motivating factor in effective functioning of the groups. It is also found that the some groups are formed only with the expectation for the subsidy provisioned under the SGSY and once the benefits of subsidies are derived, members do not concentrate to the plan the

Regional-Wise Growth of SHGs in India:

As per the Socio Economic and Caste Census (SECC) 2011 out of more than 1974 rural lakh householders about 1337 lakh (75%) householders are having a monthly income of the maximum earning member’s of the householders are below ` 5,000. All these households seem to be in the economically backward and deprived category and living in a state of poverty or near poor status. These householders represent the potential sector to be a part of SHGs. In this connection, there is a need to study the regional-wise growth of SHGs and coverage of number of householders. In India, 6 regions namely Northern Region, North Eastern Region, Eastern Region, Central region, Western Region and Southern Regions. The Table 1 presents the regional-wise growth of SHGs in India and coverage number of households for the financial year 1st April, 2014 to 31st March, 2015.

Table – 1 Regional-Wise Growth of SHGs in India

Sl. No.	Region	SHGs	%	Householders	%
1	Northern Region	360858	0.05	4691154	0.05
2	North Eastern Region	333981	0.04	4341753	0.04
3	Eastern Region	1524614	20	19819982	20
4	Central region	817251	11	10624263	11
5	Western Region	941144	12	12234872	12
6	Southern Regions	3719621	48	48355073	48
Total		7697469	100	100067097	100

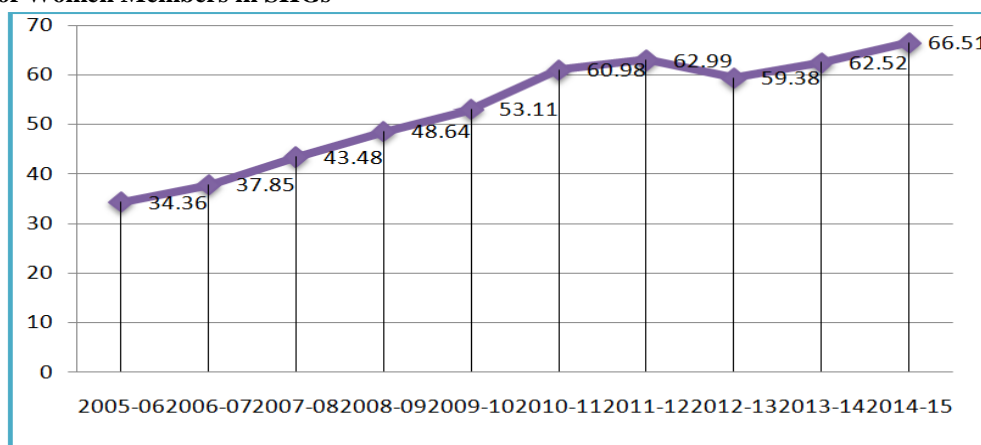
Source: Annual Reports of NABARD – 2014-15.

Above data indicates that the region-wise spread and coverage of householders as on 31st March, 2015. The Southern region occupies first position of spread of SHGs and coverage of number of householders (48%). As against this, Eastern region accounts for 20% of the total SHGs in the country, followed by 12% western region and 11% central region. The Northern and Northern-Eastern region accounts for 5% and 4% of the total SHGs in the country. Therefore, it can be concluded that the major share is occupied by the Southern Region in spread of SHGs and coverage of householders. This state of affairs may be attributed to multiple memberships or more than one member of a household might have joined different SHGs.

Growth of Women Members in SHGs

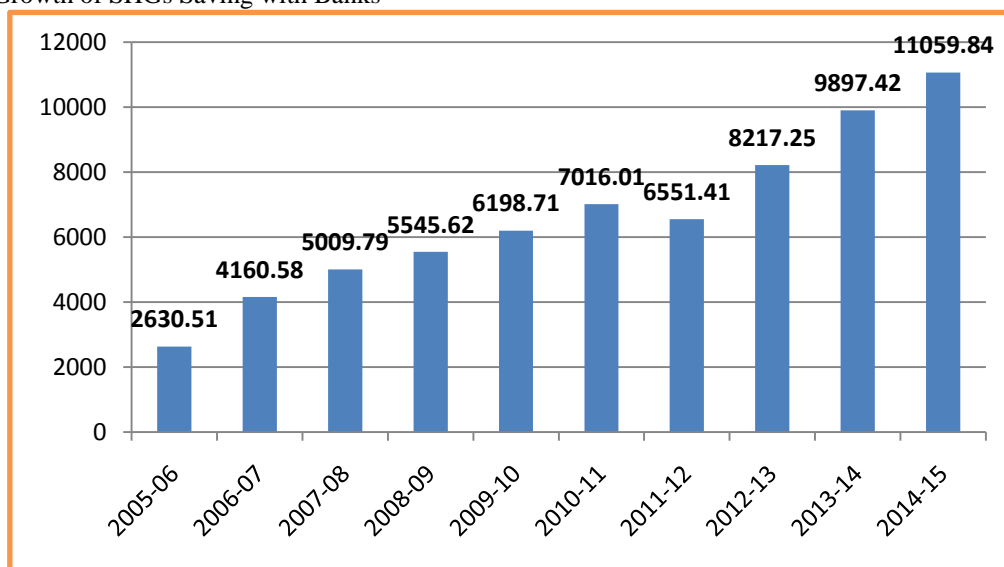
Now-a-days, in India, SHGs represent a unique move towards the financial intermediation. This combines access to low-cost financial services with a process of self management and development for the women who are SHG members. The graph presents the growth of women members in SHGs from the last 10 financial years.

Growth of Women Members in SHGs



It reveals that the 34.36 lakh women members in SHGs during 2005-06 and it has increased to 66.51 lakh in 2014-15. During the financial year 2011-12 registered higher women members in SHGs. Therefore, it can be concluded that the double the growth is spread on women members in SHGs from last ten years.

Graph Growth of SHGs Saving with Banks



Growth of SHGs Saving with Banks

Above graph indicates that the last ten financial years i.e. 1st April, 2005 to 31st March, 2015 growth of SHGs saving with the banks. During 2005-06 year ` 2630.51 core SHG saving with banks and it has increased to ` 11059.84 core in 2014-15. It can be observed that the SHGs saving with bank has increased year by year due to the coverage of rural householders having access to regular saving through SHGs linked to banks.

PROFILE OF WARANGAL DISTRICT:

Warangal has a population of 3,552,644 equal to the nation of Kuwait or the USA state of Connecticut. Warangal district is located in the northern region of the state of Telangana, India. The administrative seat is Warangal. The district is at a distance of approx. 80 km. from the state capital Hyderabad. Warangal is well known for its granite quarries (notably the black and brown varieties) and as a market for rice, chilli peppers, cotton, and tobacco. The Warangal district headquarters is also Warangal. Warangal district occupies an area of 12,846 square kilometres (4,960 sq mi), comparatively equivalent to the island of Jamaica or the US state of Hawaii. District is bounded on North by Karimnagar district, on East & South east by Khammam district, West by Medak district, and South by Nalgonda district. According to the 2011 census of Warangal district This gives it a ranking of 82nd in India (out of a total of 640). The district has a population density of 274 inhabitants per square kilometre (710/sq mi). Its population growth rate over the decade 2001-2011 was 8.52%. Warangal district has a sex ratio of 994 females for every 1000 males and literacy rate 66.16%. According to the 2011 census Warangal district has a population of 3,522,644, roughly equal to the nation of Kuwait or the US state of Connecticut. This gives it a ranking of 82nd in India (out of a total of 640). The district has a population density of 274 inhabitants per square kilometre (710/sq mi). Its population growth rate over the decade 2001-2011 was 8.52%. Warangal has a sex ratio of 994 females for every 1000 males, and a literacy rate of 66.16%. Warangal district consists of many Prehistoric habitation sites, which were explored by the Indian Archaeological authorities. Paleolithic Rock art paintings are found at Pandavula gutta (Regonda) and Narsapu (Tadvai) in the district. The lower valley along River Godavari is a rich belt of Neolithic settlement extended to the neighbouring Khammam district also. Padmakshi Gutta consists of a Jain temple dedicated to Goddess Padmavati, located on a hilltop in the heart of the town of Hanamkonda, was originally constructed during Kakatiya reign. Till the Kakatiya Kings renovated and established the Goddess Padmakshi, previously it was a 'Basadi' a Jain temple. The temple also has rich sculpture of the Jain Tirthankara's and other Jain Gods and Goddesses. The Kadalalaya basadi or Padmakshi Temple is built on a large rocky outcrop. Angadi Veerannagudi a Jain temple located at Biranpally village in Maddur Mandal in the district. Warangal was the capital of Kakatiya Kingdom ruled by the Kakatiya dynasty from 12th to the 14th centuries. It was also known as Orugallu.

GEESUGONDA MANDAL

Geesugonda is a village and a mandal in Warangal District of Telangana State in India. Geesugonda is a scenic village bounded with lush green fields. Geesugonda Mandal is bounded by Sangam Mandal towards South, Warangal Mandal towards West, Atmakur Mandal towards North, Duggondi Mandal towards East. It consists of 38 villages and 25 Panchayats, pothrajpalle is the smallest village and Dharmaram is the biggest Village. Geesugonda is a village and a mandal in Warangal district in the state of Telangana in India. Geesugonda is a scenic village bounded with lush green fields. Geesugonda Mandal is bounded by Sangam Mandal towards South,

Warangal Mandal towards west, Atmakur Mandal towards North, Duggondi Mandal towards East. Warangal City, Jangaon City, Yellandu City, Karimnagar City are the nearby Cities to Geesugonda. Geesugonda consist of 38 Villages and 25 Panchayats. Potharajpalle is the smallest Village and Dharmaram is the biggest Village.

Telugu is the local language here. Also people speak urdu. Total population of Geesugonda Mandal is 63,783 living in 13,455 Houses, Spread across total 38 villages and 25 panchayats. Males are 29,864 and Females are 29,119. Total 7,893 person's lives in town and 51,090 lives in Rural. The main crops in Geesugonda are Maize, Paddy, Watermelon, Banana, Cotton, Maize, Chilli, Ground Nut, Wheat, Sugarcane, Turmeric, Pulses are the major crops that are cultivated mostly in the area and the total irrigation is 775 acres.

DHARMARAM VILLAGE:

Dharmaram is a Village in Geesugonda Mandal in Warangal District of Telangana State. It is located 10 KM towards East from District head quarters Warangal. 4 KM from Geesugonda. Total population of Dharmaram is 6067 .Males are 3077 and Females are 2,990 living in 1212 Houses. Total area of Dharmaram is 718 hectares. Recognized as the best panchayat in the country in 2007

GANGADEVIPALLI

Gangadevipalli is a village in Geesugonda mandal of Warangal Rural district in Indian state of Telangana .It is located about 12kms away form the district head quarters of Warangal.

- This Village has Awarded the Nirmal Gram Puraskar, a national award, by Dr.A.P.J.Abdul kalam, the president of India.
- Selected as the best Panchayat of Warangal District for 4 times, Recognized as the best panchayat in the country in 2007.
- This village was featured in a cover story by Enadav in their weekly magazine. NGOs from Canada and Bangladesh have studied the local self-governance model of Gangadevipalli. Several groups from Pondicherry, Tamil Nadu, Rajasthan have visited the village for successfully running of SHGs.

Table.2 Village Organisations in Geesugonda

Sl. No	VO Names	Total SHGs	Total Members	PWDs SHGs	PWD Members
1	Abhyudaya	24	295	2	11
2	Anjali GIS	18	227	0	0
3	Arunodhaya	17	195	0	0
4	Ayyappa Gis	26	320	0	0
5	Cheithnya	39	465	0	0
6	Gulabi Gis	20	236	0	0
7	Indira	20	268	0	0
8	Jaianthoshima	28	364	0	0
9	Jansi	20	253	0	0
10	Jeevanajyothi	26	334	0	22
11	Krusha	32	331	0	1
12	Laxmi Prasanna	25	281	1	9
13	Masharterisha	18	234	0	0
14	Mahelasadhana	22	264	0	2
15	Mahilabhavishath	32	339	0	2
16	Mahodhaya	32	340	2	14
17	Mayuri	22	247	0	0
18	Narishahaswami	29	348	3	18
19	Navodaya	28	355	1	7
20	Parvathi	17	216	0	0
21	Pragathi	39	444	0	0
22	Priyadarshini	12	161	0	0
23	Prudhvi	20	196	0	1
24	Rajanna	23	264	0	1
25	Rudhramadevi	22	289	0	1
26	Sai Ram	20	240	0	0
27	Santhi	30	355	0	0
28	Srivennala Rampoor	12	140	0	0
29	Srivennela	22	248	0	0
30	Sri Anjaneya	22	241	1	12
31	Srichithanya	21	243	1	9
32	Varalaxmi	20	259	0	0
33	Vennela	23	290	0	0
Total		781	9282	11	111

Source: Assistant Statistical Officer, Geesugonda Mandal.

The data in Table 2 indicates that the 33 village organisations are running in the Geesugonda mandal and there are 781 Self Help Groups are organized by the Geesugonda mandal people. In this, 9282 members are participating in SHGs. Only 11 Person with Disability (PWD) SHGs are running and in this 111 members are participating in Geesugonda mandal. The Cheithnya and Pragathi are the major players in the village organisations of Geesugonda because these two are running the 39 SHGs in each. Around 465 highest members of SHGs in Cheithnya village organisation and it are following by 444 members in Pragathi village organisation in Geesugonda mandal. Therefore, it can be concluded that the Cheithnya and Pragathi village organisations are playing major role in SHGs in Gessugonda mandal.

The characteristics such as socio-cultural and psychological characteristics of the SHGs members play an important role in the promotion of women empowerment in the society. As it was rightly pointed out that all these factors play an important role, but at a given point of time in a given contest and in a given society, the impact of different factors will be varying. In this connection, there is need to study the characteristics of SHGs members in Geesugonda and the relevant data collected and presented in the following.

Sample Selection

The present study covers the empowerment of women through SHGs in Darmaram village of Gesukonda revenue mandal and Gangadevipalli Village of the sample mandal. The data collected and presented in Table.

Table.3 Selection of Sample Respondents

Sl.No.	Villages	Respondents	%
1	Darmaram	100	50
2	Gangadevipalli	100	50
Total		200	100

Source: Primary Data

Reasons or Purpose of Joining in SHGs

It is true that the members have come from diverse economic, social and geographic background and members spirit as well as earning spirit. These are ultimately influenced factors to take up the membership of SHGs. In this connection, the researcher needs to identify the immediate factor that influenced the members to join into SHGs. The researcher identified the four major reasons to join in SHGs, namely, for family support, for paying debt, for saving and for business. In this background, the researcher asked to members of SHGs, which factor has motivated to join in the both villages of Darmaram and Gangadevipalli . The relevant data collected and tabulated in Table.

Table.4 Purpose of Joining SHGs

Sl.No.	Reasons	Villages		Total
		Darmaram	Gangadevipalli	
1	For Family Support	30 (15%)	35 (18%)	65 (33%)
2	For Paying Debt	27 (13%)	21 (11%)	48 (24%)
3	For Saving	18 (09%)	27 (13%)	45 (22%)
4	For Business	25 (12%)	17 (09%)	42 (21%)
Total		100 (50%)	100 (50%)	200 (100%)

Source: Primary Data

Above data reveals that the 33% of the members are joined in SHGs because for family support, 24% are for paying debt, 22% are for saving and 21% are for business. Therefore, it can be concluded that the majority of the members are joining the SHGs in both the villages for family support. It is also identified that the Darmaram village members are joined in SHGs because of paying debt as compared to Gangadevipalli village and for business also. It is the main reason Darmaram village women empowerment is faster than the Gangadevipalli village.

Type of Family

Family is universal organisation. Family is the primary group where in every member is directly associated with its activities. It is the activity where socialization directs and guides the behaviour of its members. The type and size of the family determines the extent to member can take the decision by him and need not depend upon others. There are different reports on impact of family profile on the taking decisions by members of SHGs. Its structure varies from society to society. A variation is culture, social system, social value,

conditions of life brings variation in the forms of family. Further, it is not easy to classify the family on any basis. That probably the reason why sociological and anthropologists have used different basis to classify the family. The researcher classified family on the basis of size and structure into joint family (means father, mother, daughters, sons, grandparents, uncles, aunts, cousins, nieces and nephews.) and nuclear family (Nuclear family consists of a husband, wife and their unmarried children). In this connection, there is need to study the family type of members because family type can influence in varies ways of women life. The relevant data collected and tabulated in Table 5.

Table .5 Type of Family

Sl. No.	Family Type	Villages		Total
		Darmaram	Gangadevipalli	
1	Joint Family	86 (43%)	83 (42%)	169 (85%)
2	Nuclear Family	14 (07%)	17 (08%)	31 (15%)
Total		100 (50%)	100 (50%)	200 (100%)

Source: Primary Data

The data in Table 5 indicates that the 86% of the members are associated with joint family and nuclear family. Therefore, it can be concluded that the majority of the SHGs members are associated from joint family in the study area. In general, the women become dependent on joint family but in nuclear family women are independent and they have the freedom to be members in SHGs. Now – a- days, it is observed that the joint family members are also taking initiates to join in the SHGs due to the financial problems. Further, a cross analysis is made between type of family of the members and major support taken from whom. The relevant data are presented in Table 6.

Table.6Type of Family Vs Major Support to Women

Sl. No.	Type of Family	Major Support from				Total
		Husband	Father	Mother	Children	
1	Joint Family	30 (15%)	62 (31%)	46 (23%)	31 (15%)	169 (84%)
2	Nuclear Family	07 (04%)	17 (08%)	05 (03%)	02 (01%)	31 (16%)
Total		37 (18%)	79 (39%)	51 (27%)	33 (16%)	200 (100%)

Source: Primary Data

From the data it shows that the 31% of the members are associated with the joint family and they are supported by father, 23% mother, 15% husband and children are supporting SHGs members. Around 08% of the members regard to nuclear family and they are also supported by father, 04% husband, 03% mother and 01% children’s are supporting SHGs members. Therefore, it can be concluded that the majority of the joint family and nuclear family members are supported by their father. It also found that the nuclear family members are supported by husbands because of the nuclear family he is only the person to support. Further, an attempt is also made to test whether there is any significant difference between type of family and major support taken from whom.

H₀: There is no significant difference type of family and major support taken from whom.

Table.7 Analysis of Variance between Type of family Vs Support to Women

Test	F – Value	P-Value	Result
ANOVA Test	0.32892	0.806072	Rejected

Source: Compiled from Table 6.

The above table 7 shows that the calculated value of **F (0.32892)** is less than the critical value **P (0.806072)**. Thus, the null hypothesis is rejected. Hence, there is significant difference among the respondents belonging to different type of family and major support taken from whom.

Age-Wise Distribution

Age plays a significant role in determining the activities to earn money. Generally it is observed that the age wise classification of women members of SHGs helps to evaluate the women empowerment through SHGs in both Geesugonda and Gangadevipalli villages. In this connection, there is a need to study the age-wise distribution in both the villages and relevant data collected and presented in Table .8 .

Table.8 Age-Wise Distribution

Sl. No.	Age Wise Distribution (in years)	Villages		Total
		Darmaram	Gangadevipalli	
1	Below 25 years	32 (16%)	31 (15%)	62 (31%)
2	26 to 35 years	22 (11%)	36 (18%)	58 (29%)
3	36 to 45 years	23 (12%)	17 (08%)	40 (20%)
4	Above 46 years	23 (12%)	17 (08%)	40 (20%)
Total		100 (50%)	100 (50%)	200 (100%)

Source: Primary Data

Above data indicates that the 16% of the members belong to below 25 years of age group are from Darmaram, 12% are 36 to 45 years and above 46 years and 11% are belong to 26 to 35 years of age group members from Darmaram village. Therefore, it can be concluded that the majority of the SHGs women members belong to below 25 years in Darmaram Village but in Gangadevipalli 26 to 35 years are the members of SHGs. It clearly indicates that the majority of young women joined in SHGs in Darmaram village, this is the reasons this village is in first place in empowering the women through SHGs.

Nature of Business: One of the important classifications of SHGs may be dividing them on the basis of nature of business have been carrying by the members. Generally, on the basis of business or activities carried out by the SHGs may be classified into commercial/industry, Artisan, Saving and Financial Support. In this backdrop, the researcher asked the members of SHGs about their nature of business carried out by them in both the villages. The relevant data collected and presented in table.9.

Table.9 Nature of Business

Sl.No.	Nature of Business	Villages		Total
		Darmaram	Gangadevipalli	
1	Commercial/Industry	22 (11%)	18 (09%)	40 (20%)
2	Artisan	42 (21%)	45 (22%)	87 (43%)
3	Saving	17 (09%)	16 (08%)	33 (17%)
4	Financial Support	19 (09%)	21 (11%)	40 (20%)
Total		100 (50%)	100 (50%)	200 (100%)

Source: Primary Data

Above data indicates that the 43% of the members are associated with the artisan, 20% are commercial and financial support and 17% are associated with the saving. It is also found that the 22% of the members associated with the artisan in Gangadevipalli village. Therefore, it can be concluded that the majority of the SHGs members in both the villages associated with the business of artisan. It is also found that the Darmaram village members are interested in commercial / industry business where as Gangadevipalli village members interested in financial support. Further, a cross analysis is made between Age-wise distribution of the members and their nature of business of SHGs. The relevant data are presented in Table 10.

Table.10 Age –Wise Distribution Vs Nature of Business

Sl. No.	Business	Age-Wise Distribution				Total
		Below 25 years	26 to 35 years	36 to 45 years	Above 46 years	
1	Commercial/ Industry	07 (03%)	16 (08%)	08 (04%)	09 (05%)	40 (20%)
2	Artisan	29 (15%)	21 (10%)	18 (09%)	19 (10%)	87 (44%)
3	Saving	12 (06%)	09 (04%)	04 (02%)	08 (04%)	33 (16%)
4	Financial Support	14 (07%)	12 (06%)	10 (05%)	04 (02%)	40 (20%)
Total		62 (31%)	58 (29%)	40 (20%)	40 (20%)	200 (100%)

Source: Primary Data

Therefore, it can be concluded that the majority of the members are associated with the artisan, commercial/ industry and financial support. It is also found that the between the 26 to 35 years age group members are associated with the commercial/ industry and artisan activities in the study area.

Further there is need to study the significant relationship between Age-wise distribution of the members and their nature of business carryout in the study area. The following null hypothesis was framed and test with the Chi-square test and the result of test is shown in Table

H₀: There is no significant relationship between the age-wise distribution of members and their nature of business.

Table.11 Significance of Age –Wise Distribution Vs Nature of Business

Test	Calculated Value X_2	Table Value	<i>df</i>	Result
Chi-square	9.557	6.60	9	Rejected (H ₀)

Source: Compiled from Table 10

The above table.11 shows that the calculated value of X_2 9.557 is more than the Table value 6.60. Thus, the framed null hypothesis is rejected. Hence, there is significant relationship between the age-wise distribution of members and their nature of business.

Opinion towards the Benefits through SHGs

The SHGs are playing an important role in achieving the objectives of women empowerment. Participation of women in SHGs makes a significant impact on social, economic terms and so many. In this background, there is a need to study the opinion towards the various benefits through SHGs. The relevant data collected presented in Table.12

Table.12 Opinion towards the Benefits through SHGs

Sl. No.	Benefits	SA	A	N/N	DA	SDA
1	Develop self confidence of SHGs members	68 (34%)	81 (41%)	14 (07%)	20 (10%)	17 (08%)
2	Utilization of rural resources and political parties	51 (26%)	75 (36%)	24 (12%)	27 (14%)	23 (12%)
3	Enhance the rural economy through SHGs	80 (40%)	56 (28%)	17 (08%)	26 (13%)	21 (11%)
4	Enhance income level of SHGs members	82 (41%)	56 (28%)	16 (08%)	27 (14%)	19 (10%)
5	Develop saving habits of SHGs members	55 (27%)	85 (43%)	16 (08%)	23 (12%)	21 (10%)
6	Improve decision making power of SHGs members	55 (27%)	80 (40%)	26 (13%)	23 (12%)	16 (08%)
7	Recognition and involvement women in family and society	90 (45%)	48 (24%)	17 (08%)	26 (13%)	19 (09%)
8	Enhance the women ability to interact with others	87 (43%)	59 (29%)	16 (08%)	21 (11%)	17 (09%)
9	Enhance business or entrepreneur skills	80 (40%)	62 (31%)	22 (11%)	19 (09%)	17 (09%)
10	Enhance the competitiveness	65 (33%)	77 (38%)	17 (09%)	22 (11%)	19 (09%)

Source: Primary Data

from the above data in table it reveals that 41%of members agree with the development of self confidence of SHGs members, 36% are agree with the utilization of rural resources and political parties, 40% are strongly agree with the enhance of rural economy through SHGs. Around 41% of the members strongly agree with the increase in income level of SHGs members and 43% of the members agree with the development of saving habits. 40% of the members agree with the improve of decision making power of women, 45% are strongly agree with the recognition and involvement of women in family and society, 43% are strongly agree with the enhance the women ability to interact with others in society, 40% are strongly agree with the enhance business or entrepreneur skills of SHGs members and 38% are agree with enhance competitiveness.

Therefore, it can concluded that the majority of the members of SHGs strongly agree with the enhance the rural income, develop the saving habits, increase the income level of members, recognition of women in family and society and enhance the ability to interact with others.

V. Findings

The findings and results of the survey based on the Results of questionnaire canvassed among the group members and on the interviews are as follows:

1. It is found that no member of the Self Help Group is occupation less as compared to 37 percent of the members were having no occupation in the pre Self Help Group
2. The financial status of households had improved due to improvement in access in a Across to formal credit institutions, since SHGs are linked with banks.
3. Access to credit has enabled women to undertake income generating activities.
4. Majority of the members make savings regularly as the norms prescribed by the groups.
5. It is observed that the overall i.e. socio-economic conditions of Self Help Group are Increasing after they have joined the Group.

VI. Conclusions

The present study is analysis to attempt the socio economic development of members and performance of SHGs in twin cities. The performance of SHG was good It could be inferred that rural people has been vastly benefited by SHG .The Self Help Groups have proved the way for economic independence of rural women. Thus, it can be concluded that the self help groups contribute substantially in pushing the conditions of the female population up and through that chip in poverty eradication as well. But of course there are lot of advantages as well as disadvantages. Let us hope that better solutions coming up to implement the programme in effective and efficient ways and means in the near future. Self help Groups have been playing considerable role in training of Swarozgaris, infrastructure development, marketing and technology support, communication level of members, self confidence among sample members, change in family violence, frequency of interaction with outsiders, change in the saving pattern of SHG members, change in the cumulative saving pattern of SHG members per month, involvement in politics, achieving social harmony, achieving social justice, involvement in community action, sustainable quality and accountability

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