

An Empirical Study on Women Empowerment - Upshot of Involvement In Self Help Groups

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Abstract

The progress of the country depends upon the development of women. Many countries are focusing on the empowerment of women. Empowerment of women refers to a strategy to achieve gender equality as well as to the inherent capacity building processes and various other factors. India is playing a vital role in empowering women through Self Help Group. Tamil Nadu has a glorious tradition of recognizing the implication of empowering women over a number of decades. Active participation in Self Help Groups has enabled women to be a proper decision maker on the resources like planning of material and its possession. With the support of the Government schemes, these members are enthusiastically involved in skill improvement, facilitating invention, gaining access to credit from financial institutions for micro enterprises/ projects, inculcating of frugality: and supervision of credit for the economically destitute sections of women. As almost all the nations are focusing on the economic development of women, this study becomes the need of the hour.

In this study survey method is used for exposing the facts. The study attempts to measure the factors influencing the attitude of SHG member towards their membership. Multi-stage sampling technique has been followed to carry out this study. 750 members have been selected by using simple random method using lot. The interview schedule was prepared pre-tested with 100 selected SHGs members and utmost care was taken to avoid errors in data collection. Factor Analysis and Correlation have been applied to find the attitude of the member towards their membership and suitable suggestions were provided.

Keywords:

SHGs, Strategic Tool, Women Empowerment.

Introduction

SHG as a Strategic Tool for Empowerment

Women empowerment is a process to make women progress independently. Being a member of SHG, women individually and collectively become active and goal oriented. Thus, women empowerment becomes a strategy to make a woman successful in all the aspects. With the support of NGO, these members are forming themselves into small groups of 12 to 20 members. The SHG is a homogenous group of rural people including women who decide to form voluntary organization for small saving amounts, known as "corpus" of the group out of which productive and contingent credit requirement of the members of the group could be met with.

The concepts development and empowerment have overlapping dimensions, particularly in the context of women's advancement. As for women's empowerment is concerned, both the components namely attitudinal empowerment and material advancement are necessary. Strategies for empowerment, must, therefore, focus on economic restructuring, to include restructuring of social relations which constraint and restrain women. The practical approach towards poverty alleviation should be "promotion of self help" among the poor. Indian women always have shown extraordinary dynamism in organizing themselves for income generation. Membership with a group gives women the "visibility" and provides them a legitimate forum to articulate their needs. It permits a gradual building of their capacity through sharing that enhances participatory development.

SHGs in Tamil Nadu

In Tamil Nadu the SHGs were started in 1989 at Dharmapuri District. At present 1.40 lakh groups are functioning with 23.83 lakh members. Multifold activities of SHGs have paved the way for improving village economy. Creating avenues for skill development, including leadership qualities and enabling economic independence are major functions of the 'MahalirThittam', a five year project of Tamil Nadu Women Development Corporation (TNWDC) aimed at empowerment of women. Tamil Nadu doing well on the SHG front has resulted in the state today boasting of more than 3 lakhs SHGs with a membership of more than 54 lakhs. This includes 2.61 lakhs SHGs directly covered by the Tamil Nadu Women Development Corporation through the successful fostering of savings habit and promptness in loan repayment.

Three years ago, women were reluctant even to attend Gram Sabha meetings; of-late the attendance of women at the meetings went up by 65 per cent. The message of the importance of social audit was disseminated through the training for the SHGs. The Women began attending the meetings and learnt representing their grievances. They are able to prioritize their needs and to reorganize themselves into networks at the Panchayat level to decide their agenda. SHGs have become the tool for institutionalizing convergence between various welfare departments.

Statement of The Problem

In India, women have lots of challenges and are facing lots of problems economically, socially and culturally for centuries. Women need to make their identification in families, society and in the country. But she is struggling with this multi ethnic and multi cultural society that exists in India, such exploitation takes various forms. The basic issue is that women are loaded with lots of responsibilities, but they have limited power in taking small decisions in their family. Women can gain such power, if their economic status, cultural and social status improves. Such type of overall improvement of the power is known as women empowerment.

The empowerment of women is one of the central issues in the process of development of countries all over the world. Tamil Nadu has a glorious tradition of recognizing the importance of empowering women over several decades. Involvement in Self Help Groups has enabled women to gain greater control over resources like material possession, intellectual resources like knowledge, information, ideas and decision making in home,

community, society and nation. Thus empowerment means moving from a position of enforced powerlessness to one of the power. There are various indicators that define women empowerment. These indicators are Mobility, Autonomy, Decision Making, ownership of Household assets, Freedom from domination in the family, Political and Legal awareness, Participation in social and development activities, contribution to family expenditure, Reproductive rights, Exposure to information media, Participation in development programmes. This state of affairs raises the following questions:

1. Are the women members of SHGs in the selected area empowered?
2. To what extent the selected women members of SHGs are empowered?
3. Has the extent of women empowerment improved over a period of time?
4. What are the factors influencing women empowerment?
5. To what extent SHGs have played their role in women empowerment?

The present research study attempts to find answer to all the above questions. In the process, it deals with all the indicators of women empowerment. The study also analyses the attitude of SHG members towards women empowerment.

Objectives of The Study

The overall objective of the present study is to analyse women empowerment through Self Help Groups with respect to the SHG members in Salem District of Tamil Nadu. The specific objectives are given below.

1. To identify factors influencing in members attitude towards SHG membership
2. To identify the relationship of attitude and overall empowerment

Methodology

The study exposes the facts based on survey method. The study attempts to measure the empowerment of women. These indicators have been included in the interview schedule. Each indicator has a set of statement to which the responses of the respondent have been recorded in five point scale ranging from 1 to 5. The total of the scores for all the statement constituted the women empowerment score for each respondent. The total score of all the statements relating to one dimension constituted the score for that dimension. These empowerment scores and dimensions scores have been used for further analysis. After analysis, inferences as to empowerment of women, relationship between variables and role of SHGs in women empowerment have been made. In the process, the hypotheses have been tested.

Sampling Scheme

At multi-stage sampling technique has been followed. In the first stage, it was decided to conduct the study at the district level keeping in the mind, the time, and period and research constraint. Salem district has been selected as it is one of the pioneering districts in implementing SHGs programme. Among the thirty districts, Salem secures second place in getting training for SHGs

from Government of Tamil Nadu. In the second stage, there are 20 blocks in Salem district; all the 20 blocks have been selected following census method. In each block, the list of SHGs has been obtained from the District Collectorate, and 125 groups among 6081 groups have been selected using simple random method using lots. In the third stage, the list of members has been obtained from each group and 6 members have been selected by applying simple random method using lots. Thus 750 members have been selected for the study.

Data Collection

The study relied on both primary and secondary data. The secondary data related to the working of SHGs in Salem District were collected from the collectorate and NGOs of Salem District. The primary data were collected from the sample SHG members with the help of structured interview schedule. The interview schedule consists of four important sections. The first section includes the socio-economic and psychological profile of the SHG members, the second section of the interview schedule includes various qualitative women empowerments on pre and post status of SHG members, the third section of the interview schedule includes the overall attitude towards their SHG membership, problem encountered and the overall satisfaction level of SHG members and the fourth section of the questionnaire includes information on quantitative status of SHG members. The interview schedule was pre-tested with 100 selected SHGs members and utmost care was taken to avoid errors in data collection.

Limitation of The Study

There are a few limitations that are stated below:

1. The empowerment of women has been measured through opinion survey.
2. The study is focused on the empowerment factors only, the other aspects like the performance of SHGs are not considered.

Review of Literature

PurbaBasu(2004) mentioned the NGOs in India are playing a passive role to the Government as an intermediary agent, rather than as institutional reformers in the rural India. However, the serving Self Help Groups in rural areas, promoted by NGOs, are emerging as a successful means of improving the socio-economic conditions of rural families with very little administrative expenses. Banks with the help of NGOs and SHGs by a small amount of credit can reach out to the needy, without having a fear of loans becoming non-performing assets.

Seibel, H.D., and Khadka, S., (2002) stated that vast number of SHGs had been established in recent past as self-reliant, autonomous and local financial intermediaries with 85 women members through NGOs, Government agencies and banks. In India, they had been mostly from the lowest and other disadvantaged groups and proven to be the better savers, borrowers and investors. Again, the SHGs mobilized their own savings, transform them into loans to members and ploughed back their interest income into equity. The SHGs are now forming local networks with their own co-operative financial institutions and making the programme as a social movement with high expansion rates in recent years.

Puhazhendi and Satyasai(2002) evaluated SHGs in India and observed that about 59% of the sample households registered an increase in assets and 47.9% moved above the poverty line from pre-to-post SHG situation in India which showed that social empowerment was evident in the post-SHG situation in terms of improvements in members' confidence level, treatment within the family, communication skills and other behavioral aspects. Also, southern and western regions scored higher index in the economic and social status of poor rural women of SHGs compared to those in the other tow regions.

Suguna (2002) mentioned three dimensions of women empowerment namely economic, social and political. The economic empowerment includes skill development, income generation, credit availability whereas the social empowerment consists of equality of treatment, equality of respect, equality of opportunity, equality of recognition and equality of status. The political empowerment represents the process of controlling power and strengthening of their vitality.

Villi (2003) the women having lesser decision making power in their day to day life. But it has been changing because of their SHG membership and their micro enterprises.

C.S.Ramalakshmi (2003) states in this study that 60% of the women take up economic activities related to agriculture and allied activities. Land lease for growing agriculture crops is a common practice in the 9 Telengana Districts. Vegetables and flower cultivation, food crops and pluses, Oil seeds cultivation are taken upon leased lands. Similarly rearing of calves, ram, lamb chicks, piggery and duckery, daily, value addition to milk and milk products are preferred by women agricultural labourers. Illiterate and unskilled women engage in small business activities. Nearly 20% of the SHG members are artists and engaged in making handicrafts and handloom products.

Krishna Kumari and Vani(2004) mentioned a systematic and planned approach to bring in positive imagery of women in India as well as making print media more accessible to women are certain to reverse the current unhealthy trend of negativism. The policy will specifically strive to remove demeaning, degrading and negative conventional stereotypical images of women and violence against women.

Tripathy (2004) identified that the success of the economic activities taken up by the self employed persons largely depends on their social influence, their role in the decision making process, broader financial base through enhanced thrift, and credit activities and widened ownership rights to the assets created by them. Thus, increased community solidarity has to be ensured to have a collective action and address location specific problems.

Dr. K. Kamalakannan and Dr. N. Namasivayam (2005) explained that in India women constitutes 48.22 per cent of the total population as per 2001 census. The Government, Non-Government organizations and financial institutions are implementing various programmes for the economic empowerment of women. Women have gained significantly through Self-Help Groups and other Government sponsored programmes. Women's access to and control over their savings, credit and income have improved. Women have improved freedom to move and interact with officials and other women after undertaking economic activities.

The study by SayedAfzalPeerzade&PremaParande(2005)states that the efforts of government and its different agencies are ably supplemented by non-governmental organization that are playing an equally important role in facilitates women empowerment. NGO help sick, down trodden marginalized groups. They support people who are in a disadvantageous and distresstful position of late, they also are supportive women in capacity building and enabling them to know more about women oriented policies and programmes since long ever much before the governments gave a thought to it the NGO have been high active.

MahendraVarman (2005) found that banking habits are a positive function of the years of experience of micro finance programmes through SHGs in the study area. The leadership experience in SHGs greatly influences the bank account holding. Leadership experience in SHGs would improve an individual banking habits much more than simply membership.

Ramachandran and Seilan (2005)identified the benefits of SHG namely development of saving habit among the poor, access to larger quantum of sources window for better technology and access to various promotional assistance. The important indicators of empowerment among the SHGs are able to contribute towards the family income, skill up gradation, understand the banking

operations, improved standard of living, better leadership and communication skills, awareness in health education and decision making of women in community, village and in house hold.

Factors in Members' Attitude towards SHG Membership

In order to measure the members' attitude towards their membership, various variables have been used. Fifteen variables are included in attitude towards membership, the members were asked to rate the variables at five point scale from vary maximum to not at all. Further, these variables are classified into four categories like career development, relationship, skills and vision. The scores of the variables related to SHG membership have been included to narrate the variable into important factors with the help of exploratory factor analysis. Initially, the test of validity of data factor analysis has been examined with the help of KMO measure of sampling adequacy and Barletts test of shericity. Both the test satisfies the validity of data since their KMO measure is greater than 0.5 and the level of significance of Chi- Square value is at zero percent. The factor analysis results in four important factors. The factor loading of the variables in the relevant factor, its eigen values and the percent of variation explained by the factor is illustrated in table 3

Table 1 Factors in Members' Attitude Towards SHG Membership

Sl. No.	VARIABLES	FACTOR LOADING	EIGEN VALUE	% OF VARIATION	CUMULATIVE % OF VARIATION	CRONBACHY ALPHA
Career development						
1	Financial support	0.9756	4.6724 3	29.2027	29.2027	0.9503
2	Networking	0.97127				
3	Developing business idcas	0.94511				
4	Future plans	0.92475				
5	Protection	0.72556				
Relationship						
1	Interpersonal relationship	0.89817	3.3893 7	21.1835	50.3862	0.8894
2	Getting help	0.83296				
3	Advice to members	0.80885				
4	Work culture	0.80586				
5	Leadership	0.80021				
Skills						
1	Membership activities	0.88684	2.6063 9	16.2899	66.6762	0.8683
2	Involvement in decision making	0.87619				
3	Managing various functions	0.80638				
4	Involvement in training	0.78928				

Vision						
1	Source of inspiration	0.78941	1.32197	8.26229	74.9385	0.4704
2	Motivation	0.74809				
KMO Measure of sampling adequacy: 0.79929					Bartlett's test of sphericity. Chi square : 11309.4	

The narrated four factors explain the variables related to SHG membership to the extent of 74.93 percent. The most important factors related to SHG membership is career development since its eigen value and the percent of variation explained by the factors are 4.6724 and 29.20 percent respectively. The career development factor consists of five variables with the reliability co-efficient of 0.9503. It reveals that the five factors explain it to the extent of 95.03 percent.

The second and third important factor identifies by the factor analysis are relationship and skills since their eigen values are 3.3893 and 2.6063 respectively. The percentages of variation explained by these two factors are 21.18 and 16.28 respectively. The relationship consists of five variables with the reliability co-efficient of 0.8894 whereas, the skills factor consists of four variables with the reliability co-efficient of 0.8683.

The last factor narrated by the factor analysis is vision since its eigen value and the percent of variation explained by this factor is

1.321 and 8.262 percent respectively.

Relationship of Attitude and Overall Empowerment

Further, to identify the relationship between the attitude of members and overall empowerment, regression analysis is administered.

Linear regression is used to model the value of a dependent scale variable based on its linear relationship to one or more predictors. Linear Regression estimates the coefficients of the linear equation, involving one or more independent variables that best predict the value of the dependent variable. A correlation matrix is also displayed.

The linear regression model assumes that there is a linear, or "straight line," relationship between the dependent variable and each predictor. This relationship is described in the following formula.

$$y_i = b_0 + b_1x_{i1} + \dots + b_px_{ip} + e_i$$

where

y_i is the value of the i^{th} case of the dependent scale variable

p is the number of predictors

b_j is the value of the j^{th} coefficient, $j = 0, \dots, p$

x_{ij} is the value of the i^{th} case of the j^{th} predictor

e_i is the error in the observed value for the i^{th} case

The model is linear because increasing the value of the j th predictor by 1 unit increases the value of the dependent by b_j units. In this section multiple regression analysis is used to explain the variation in the profit (dependent variable) based on the variation over the variables (independent variable). Therefore the multiple regression equation becomes

$$Y = b_0 + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + b_6X_6$$

Dependent variable $Y =$ Members attitude

Independent variables are $X_1 =$ Economic Empowerment

$X_2 =$ Decision Making Empowerment

$X_3 =$ Social Empowerment

$X_4 =$ Psychological Empowerment

$X_5 =$ Managerial Empowerment\

$X_6 =$ Personality Improvement

$X_7 =$ Leadership Promotion

$X_8 =$ Legal Empowerment

$X_9 =$ Improvement of Quality of Work Life

$X_{10} =$ Satisfaction

The correlation table is shown in Table 4. The values in the correlation table are standardized and range from -1 to +1. The first row except number of machines used the other variables have significant correlation with the dependent variable profit.

Table: 2 Pearson Correlation

	Y	X ₁	X ₂	X ₃	X ₄	X ₅	X ₆	X ₇	X ₈	X ₉	X ₁₀
Y	1.000	0.130**	0.106**	0.068*	0.105**	0.114**	0.013	0.047	0.183**	0.069*	0.014
X ₁		1.000	0.129**	0.108**	0.140**	0.067*	0.034	0.105**	0.127**	0.052	-0.014
X ₂			1.000	0.174**	0.107**	0.052	0.076*	0.112**	0.027	0.129**	-0.048
X ₃				1.000	0.125**	0.068*	0.145**	-0.008	-0.046	0.123**	-0.094**
X ₄					1.000	0.054	0.142**	0.043	0.043	-0.012	-0.037
X ₅						1.000	0.071*	0.108**	0.145**	0.109**	0.004
X ₆							1.000	0.063	-0.038	-0.031	-0.081*
X ₇								1.000	0.088**	0.190**	0.041
X ₈									1.000	0.117**	0.036
X ₉										1.000	0.100**

* Significant at 5 % ** Significant at 1 %

Descriptive table 5 provides the mean, and the standard deviation for each variable in the analysis.

Table: 5 Descriptive statistics

Variables	Mean	Std. Deviation
Membership attitude	59.46	4.523
Economic empowerment	37.57	2.375
Decision making	32.32	2.528
Social empowerment	20.69	1.811
Psychological empowerment	28.74	2.385
Managerial empowerment	24.88	1.818
Personality empowerment	40.91	2.878
Leadership empowerment	76.44	5.736
Legal awareness	21.36	1.527
Quality of work life	41.59	2.822
Satisfaction	31.82	9.688

MODEL FIT: The variables entered and removed from the model are listed, and the following goodness-of-fit statistics are displayed: multiple R, R squared and adjusted R squared, standard error of the estimate, and R squared change. Displays changes in R² change, F change, and the significance of F change.

The model summary table 5.1 reports the strength of the

relationship between the model and the dependent variable. R, the multiple correlation coefficients, is the linear correlation between the observed and model-predicted values of the dependent variable. Its large value indicates a strong relationship.

R Square, the coefficient of determination, is the squared value of the multiple correlation coefficients.

Table: 3.1 Model Summary

Sl. No	R	R Square	SE	F	P
1	0.78	0.61	4.399	5.282	0.00**

As a whole, the regression does a good job of modeling Profit. The F value tests the acceptability of the model from a statistical perspective. The significance value of the p statistic is less than 0.01, which means that the variation explained by the model is not due to chance.

Even though the model fit looks positive, the first section of the coefficients table 5.2 shows that there are too many predictors in the model. There are several non-significant coefficients, indicating that these variables do not contribute much to the model.

Table: 3.2 Regression Coefficients

Sl. No.	Variables	B	T	P
1	Constant	27.913	5.373	0.000
2	Economic empowerment	0.154	2.210	0.027*
3	Decision making	0.127	1.933	0.054
4	Social empowerment	0.100	1.072	0.284
5	Psychological empowerment	0.137	1.978	0.048*
6	Managerial empowerment	0.182	2.008	0.045*
7	Personality Improvement	-0.014	-0.239	0.811
8	Leadership promotion	0.002	0.053	0.958
9	Legal empowerment	0.458	4.233	0.000**
10	Improvement of Quality of work life	0.037	0.613	0.540
11	Satisfaction	0.008	0.458	0.647

a Dependent Variable: Membership attitude

This table shows the coefficients of the regression line. It states that the expected member's attitude is equal to

$$Y = 27.913 + 0.154 X_1 + 0.127 X_2 + 0.100 X_3 + 0.137 X_4 + 0.182 X_5 - 0.014 X_6 + 0.002 X_7 + 0.458 X_8 + 0.037 X_9 + 0.008 X_{10}$$

The significance values of that the Economic empowerment, Psychological empowerment, Managerial empowerment are significant (p is less than .05) and Legal empowerment is highly significant (p is less than .01). The Economic empowerment has a B coefficient of 0.154. This means that a one-unit change in Economic empowerment 0.154 unit change can be observed in the member's attitude with the absent of other empowerment.

Similarly the Psychological empowerment has a B coefficient of 0.137. This means that a one-unit change in Psychological empowerment 0.137 unit change can be observed in the member's attitude with the absent of other empowerment.

The Managerial empowerment has a B coefficient of 0.182. This means that a one-unit change in Managerial empowerment 0.182 unit change can be observed in the member's attitude with the absent of other empowerment.

Similarly the Legal empowerment has a B coefficient of 0.458. This means that a one-unit change in Economic empowerment

0.458 unit change can be observed in the member's attitude with the absent of other empowerment.

Factors Influencing the Attitude towards SHG Membership on Post Period

The factor that is the most influencing the respondents towards the attitude is classified into sixteen factors. They are "leadership qualities, Interpersonal relation, motivate, involved in training, decision making, future plans, source of Inspiration, setting up states, managing various functions, involved in membership activities, advice of other members, involved in networking, involved in protection, involved in financial support, cope up with work culture and involved in developing business ideas". To identify the factor which is the most influencing the respondent towards attitude, the Friedman's test analysis is used and the results were given in Table 6

For the rankings, the chi-square value is 274.302 Degrees of freedom are equal to the number of variables minus 1. The p value is less than 0.01, sixteen factors were being ranked, and there are 15 degrees of freedom. The chi-square of 274.302 with 15 degrees of freedom is unlikely to have arisen by chance, therefore we conclude that the 750 respondents do not have equal preference for all factors.

Table: 4 Influencing Factors towards the attitude towards membership on post period

Sl. No.	Factors	Mean	Std. Deviation	Mean Rank	Chi-Square	df	p
1	Leadership qualities	4.06	0.883	10.06	274.302	15	0.000
2	Interpersonal relation	3.37	0.912	6.85			
3	Extent of motivated	3.89	0.935	9.36			
4	Involved in training	3.78	0.976	8.81			
5	Involve in decision making	3.89	0.857	9.13			
6	Extent of future plans	3.62	0.929	8.08			
7	Extent of source of inspiration	3.70	0.929	8.36			
8	Extent of setting up stages	3.64	1.054	8.22			
9	Involved in managing various functions	3.61	0.991	8.06			
10	Involved in membership activities	3.62	1.155	8.17			
11	Advice of other members	3.59	0.951	8.07			
12	Involved in networking	3.73	0.926	8.61			
13	Involved in protection	3.83	1.030	8.90			
14	Involved in financial support	3.74	0.966	8.54			
15	Extent of cope up with work culture	3.69	0.972	8.45			
16	Involved in developing business ideas	3.70	0.891	8.33			

It is noted from the above table that among the five factors “Interpersonal relation” was ranked first. It is followed by the “Involved in managing various functions”. “Advice of other members” was ranked third.

Implications of The Study

Women entrepreneurs can benefit by business training. NGO and other Government officials can organize training programmes. These training programmes should focus on the improvement of business skills of women entrepreneurs. Selected women entrepreneurs should be trained to focus on the need of consumers.

Education of women plays an important role. Educational achievement of women can have ripple effects in family, society and across generations. Illiteracy is a curse that creates a situation of dependency and it hinders an individual's prospects for empowerment. Thus, to be financially independent, the education of women becomes essential. The literacy and education contribute to empowerment and complement to economic growth.

It is noticed that women's business remains small and less profitable due to imbalance in family and business. These women

have other responsibilities like managing house and children. House hold responsibilities can be shared by men and women but it never happens in a practical situation. So, apart from literacy, this is also a major reason that these entrepreneurs are not able to concentrate on the business venture completely. Thus, these entrepreneurs can be trained to have a balance between the house responsibilities and business activities.

SHGs can feel the pride of ownership and autonomy as group activities has empowered them economically. The SHG members generally rely on small and group for saving for their capital. Even though NGOs are providing training to each group member in a group, they have to manage their capital by themselves to run small business. The capital stays in the community, and women manage it themselves according to their own needs and interests. Women are able to charge a lower rate of interest, and a large percentage of the interest goes back to women in the form of interest on their savings and community projects.

Suggestions

From the above observations, the researcher feels that the policy makers can focus on the following issues and design appropriate

policy to strengthen the impact of SHGs.

1. Proper education is required for the SHG members are to know about the scope of this co-operative movement.
2. Family should be supported by the male member, who is supposed to be the head of the family.
3. Training in the business activities of the members is the need of the hour.
4. The role of NGOs should be extended by supporting the SHGs members to find the suitable place to market their products.
5. The district authorities may adopt a day-to-day system to monitor the functioning of SHGs.
6. Women should have self-confidence in difficulties. This is one of the important tools to show the actual level of skills and their capabilities.
7. Women can confer greater authority and value by contributing and supporting the family financially.

Scope For Future Research

Although there is much that the researcher would like to investigate into empowering of women through SHGs, the present study tries to provide a few guidelines that can be followed by future researchers.

1. The information gathered through the practitioners could be more useful to draw inferences about the impact of SHGs.
2. Incorporate programmatic elements such as training or leadership opportunities that contribute to women's empowerment.
3. Trace empowerment benefits along with institutions financial performance and economic impact indicators.
4. Bring women and women's prospective into the governance, management and implementation of business enterprises.
5. Collect gender-disaggregated data for use in the design and improvement of programmes.
6. A study on non-member women may be undertaken. A comparative study may be much useful in this context in future.

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