

Socio-Economic Status of SHG's in Assam

Dr. Samiran Sarma

Assistant Professor Department of Economics Bhawanipur Anchalik College Bhawanipur, Dist.- Barpeta,
Assam

Pin-781352

Email-samiran.bac@gmail.com

Abstract

Over half of India's population live in rural areas, where many people live below the poverty line. India has a growing issue of rural poverty. The only way to reduce poverty is to provide the rural population with economic support, and it's a fact that women's empowerment is vital to the country's growth. Data through nations shows that rural women can be motivated by offering micro-lending to the Self-Help Community (SHG) community. This analysis aimed to evaluate the efficacy of SHGs in women's economic empowerment in Assam. The trial was based on primary data from Assam, which were gathered by SHG recipients interviewed. Since joining SHGs, the participants conducted a range of revenue generation events. This showed promising improvements in economic empowerment indices, namely wages, unemployment and savings. The meaning measured for the economic indicators signed by Wilcoxon was essential to the Ranks Test. It emerged that in the post-SHG situation, most respondents' earnings, working days and savings grew in contrast with that of pre-SHG. Therefore, the report concluded that SHGs were influential in inspiring rural women in the field of study.

Keywords: SHGs, Women Empowerment, Income, Employment, Savings, Assam

1. Introduction:

The eleventh Indian NDP reveals that over 300 million people are poor [1]. Although the world has successfully reduced the proportion of poor people from about 55% in 1973 to around 27% in 2004, around a third of the country's population still lives below the poverty line, with a substantial number of poor people residing in rural areas. The female faces in India are especially influenced by poverty. In rural India, the pressure that consistently deteriorates their economic status is mostly attributed to the poor or people below the poverty line (BPL). They find it hard to escape from forced poverty. A survey by made by the 2003 Rural Finance Access Survey (RFAS 2003) conveys insufficient rural access to structured finance by both the World Bank and the National Council of Applied Economic Research, India (NCAER) (World Bank 2004). The poverty reduction and provision of rural financial services are therefore deemed important for India's rural growth.

Women's liberation is essential to a nation's economic growth and builds a foundation for social progress. It is important to empower women by strengthening and securing their position to an optimum level to improve each region's population's socio-economic conditions. The policies of growth cannot help meet their goal target objective, which disregards the need for women to be active and contribute to society [14]. It would only be possible for women to thrive and develop in peace in every country if they were to be treated as equal partners in development with men. Thus, women's liberation is a requirement for the economic growth, and social regeneration of a country and women's emancipation will not necessarily take effect without fair economic and social opportunity for them. It is one of the greatest problems for developing countries such as India to get women into the mainstream of development.

At the 1985 World Women's Conference the principle of equality of women was adopted. In India, National Policy for the Empowerment of Women (2001) was accepted, and for the purpose of ensuring security, safety and growth of women and children through the correct strategy, a ten-year plan (consisting of two five-year plans: 1992-1997 & 2002-2007) for empowering women was made. A series of schemes for poverty alleviation and female empowerment was introduced and enforced by the government of India. Still, women from low-income families did not benefit in rural areas, in particular. This led to Swarna-Jayanti Gram Swarozgar Yojana (SGSY), a mother initiative that was based on a community plan. The rural poor, especially women, were organised into self-help groups (SHGs) to allow them to sustainably engage in workable economic activities through bank loans and government subsidies on a sustainable basis.

SHGs are either registered or unregistered affinities of about 10 to 20 individuals who resolve their socioeconomic problems. You continue investing, not credit, and you periodically make a charitable deposit and use this shared resource to make small loans to your members. The SHG vision is to enable rural poor women to contribute to the country's general development [9]. In terms of poverty and women's empowerment [12], the key aim of the SHG strategy is to provide access to credit. The SHGs were planned to empower women by focusing on women below the poverty line, increasing their role in the family and society, and making rural people more conscious of social issues. They are conceived as a method to increase rural women's

understanding of their inner capabilities, improve their sense of self-efficacy and group efficacy, improve skills for personal and interpersonal interaction, social progress, and transition. The empowerment of women through SHGs will support individual women and the entire family and society by collective development action [2].

2. Importance of the Study:

In India, women represent roughly half of the total population and are thus very important to the country's growth. Women's share of GDP in the world is 8 percent, while in 1981 they were 19.7 percent. According to the 2001 census, women's workers' participation is 25.7%, compared with 11.6% in urban areas, and comparatively greater at 31% in rural areas. They work in various industries, and their intangible work is estimated to be around a third of India's GNP. Women have set up their own businesses over the last few decades. It is well known that women's status is directly connected with their economic role, which depends on participation opportunities in productive activities [13]. The growth of women's entrepreneurship is thus regarded as a significant tool to fight poverty alleviation in India with unemployment and gender inequality. Through participation in the socioeconomic and political world, the microfinance movement through SHGs in India would allow women to control their own social mobility, generate trust, and develop their self-confidence [10]. In general, the SHG programme, particularly for women who are discriminated not only by organisations but also with their own communities, is targeted at poor rural people [17]. The poor are confronted by the difficulty of securing loans to participate in numerous productive practices. The provision of women's loans will then fulfil the two purposes of household property growth and women empowerment [4][5]. In order to organise poor communities through the provision of lending through existing SHG and loans to members dependent on the solidarity community rather than structured collateral, microfinance institutions became increasingly popular [6]. However, the SHG-Bank connect programme in Assam has begun very late in comparison to other states in India. But SHGs are not allocated equally by Assam [15]. The study of SHGs in Assam then proves to be important. In addition, no unique research on empowering women by means of SHGs in Assam is undertaken. This research is therefore carried out.

A significant number of rural people in Assam benefit from the current research. It also allows the Government and NGOs, members of the SHG and leaders to decide the role of SHGs in empowering women and helps to take policies for SHG in Assam and eventually contributes to women's overall growth with regard to society [16].

3. The Concept of Empowerment:

The definition of empowerment as a multi-dimensional mechanism can be interpreted in various ways, such as communicating self-power, control, self-power, self-confidence, self-choice, pride, and ability to stand up for one's rights, liberty, self-determination, freedom, awakening and building capacity. It helps a person realise his full personality, potential, skill, and strength in any way of life. It also involves growing power and influence over the tools and decision-making that influence their lives and liberating them from any traditions, values or activities which are meaningless. Empowerment as described by Kabeer (2001) means an extension of people's capacity to make strategic decisions on the grounds of which they have historically been denied this capability. The ability to make decisions requires three dimensions: "resources" that include access to material and social resources as well as claims in future; "agency" that includes decision-making, bargaining, dissatisfaction and manipulation; and "realisation" relating to well-being choices. Empowerment was declared to be closer to certain citizens who, because of such socioeconomic and cultural barriers in society, are powerless [12]. There are incredibly restricted options taken by these weak or helpless peoples, due to lack of capital (for example, land) and the lack of stronger negotiations with the network of formal and informal institutions. Because this powerlessness is rooted in institutional relations, feminism as a term should include the mechanism by which women should organise themselves to strengthen their sovereignty and claim their own right to determine and manage tools that serve to threaten and eradicate their subordination. Therefore, the microfinance scheme and the distribution of credit are required to build resources to make loans use of the way they are used. Consequently the need to organise vulnerable people in small groups is urgent to motivate them both economically and socially.

4. Review of Literature:

Number of studies were carried out to see how different scholars link microfinance to economic empowerment. Mayoux (1996)¹⁸ said microfinance schemes are meant to spur virtue by allowing vulnerable women to access

¹⁸ Mayoux, L. (1998). Women's Empowerment and Micro-finance programmes: Approaches, Evidence and Ways Forward. The Open University Working Paper No 41.

¹⁹ Mayoux, L. (2000). Sustainable Micro-finance for Women's Empowerment: A Participatory Learning and Action Approach, UNIFEM.

credit ^[19]. Access to credit and investment would boost their economic standing, allowing women to play a growing role in decision-making and helping women to maximise their own and family welfare levels. Links to lending and investments will boost expertise, versatility and awareness and networks of support. Collective effort would put the social and democratic revolution into being. At the same time, empowerment cannot be a natural consequence of any Microfinance programme. It is often mentioned that a policy that empowers women must be built positively. Goetz and Gupta (1996) [7] backed this argument by concluding that the microfinance programme can also raise pressures in the intra-household due to increased borrowing costs. Pitt & Khandker (1995) ^[20] notes that women cannot motivate themselves simply by getting access to loans unless they have control. A variety of longitudinal studies have suggested that microfinance is essential to women's economic empowerment. Based on an observational analysis of seven countries' microfinance initiatives. Puhazhendhi & Satya Sais (2000) ^[21] have identified positive impacts of the initiative on rural poor economic and social empowerment while evaluating the impacts of microfinance on the pre-and post-SHG participants of the SHG. A Cheston and Kuhn (2002) research found that while not all obstacles to female empowerment are tackled by micro-finance, they have had positive effects on some indicators, such as greater self-confidence and self-esteem, and involvement in decision-making on girls' education, family planning, improves status, and gender at home, etc. ICICI Bank (2002), in partnership with UNDP, has carried out impact analyses on approximately [7] microfinance schemes in India and concluded that while those initiatives could not hit the poorest of the poorest, they have succeeded in saving buildings, reducing migration for jobs, taking gender problems to a shared forum and reducing economic insecurity, and the (ICICI and UNDP, 2002). In another analysis by Swain in India of microfinance ventures (2005) [22]²², the asset's status has changed positively, savings have increased, employment has increased, and household expenses have increased, and poverty feminisation has increased decreased. Mula and Sarkar, (2013) ^[23], showed that the economical parameters of self-income, job formation, asset building, productive investments, savings leads to socioeconomic growth and empower rural women, particularly in children's education, leadership and entrepreneurship, technology adoption, decision-making, etc. Swain's research (2007) ^[24], finds that more could be done to truly motivate women and concludes that it may be impossible to have a sustainable effect on women's development through the minimalist microfinance programme. Basargekar (2009) argued that the use of loans for micro-entrepreneurship or constructive purposes under the microfinance scheme has been positively linked to the life of relationship between SHGs and has a substantial effect both on the economic and overall empowerment of women. Before and after joining the SHG scheme, Savita and Jyothi (2012) had observed that the economic situation had been substantially different. India demonstrated the fruitful success of microfinance programmes, which allowed participants to diversify economic activity in rural areas, increasing the incomes of both individuals and households and empowering women culturally, socially, mentally, and politically. The economic empowerment of SHG members in the post-SHG scenario, in contrast to the pre-SHG situation, has changed considerably in Malathi & Vijayarani (2012) ^[25]. The research also indicated that the education level and empowerment were related positively. The role of

²⁰Pitt, M. M., & Khandkar, R. S.(1998). The impact of Group based Credit Programs on poor households in Bangladesh: Does the gender of participants matter? *The Journal of Political Economy*, 106(5), 958-996.

²¹Puhazhendhi, V.; and Satyasai, K.J.S. (2000), *Micro Finance for Rural People: An impact evaluation*, Microcredit Innovations Department, National Bank for Agriculture and Rural Development, Mumbai.

²² Swain, B. R. (2007). Can Microfinance Empower Women? *Self Help Groups in India*, ADA DIALOGUE, N°37, 61-82.

²³Mula G. and Sarkar, S. C., (2013), "Impact of Microfinance on Women Empowerment: An Economic Analysis from Eastern India", *African Journal of Agricultural Research*, Vol-8, No-45, pp.5673-5684.

²⁴Swain, R. B. (2007), "Can Microfinance Empower Women? Self Help Groups in India", in *Microfinance and Gender- ADA Dialogue No. 37*, Appui au Développement Autonome (ADA) Microfinance Expertise, Luxembourg, pp. 61-82.

²⁵Mathali, S. and Vijayarani, K., (2012), *Microfinance and Women Empowerment in the Rural Areas of Cuddalore District of Tamilnadu*", *Language in India: Strength for today and Bright Hope for Tomorrow*, Vol-12, No-8, pp.174-182.

micro-credit in the socioeconomic potential of SHG members was noted in Savita and Polepeddi, (2012), and microloans used for productive purposes enhance members' socioeconomic empowerment. Singh (2013) showed in his analysis that SHG members would add to their family incomes and benefit other advantages, such as expertise enhancement, improved comprehension, bank activities, better leadership and communication skills. Regarding the income and number of days after joining SHG compared with the prior party, substantial variations in empowerment and that income and jobs in post-SHG situations were higher. It is thus evident from the literature review that SHGs play an important role in the growth of women's empowerment

5. Economic empowerment of Women:

Women's economic advancement is one of the key parameters for empowerment, including social, psychological and political competencies. Women's willingness to control or take decisions, greater autonomy, better status and household status, etc., will result in economic empowerment in terms of increased wages, self-employment, and development of thrives. It stresses breaking the vicious poverty cycle, reducing insecurity, improving available services and diversifying into expanded income activities. Micro-financing offered to SHGs for women is projected to benefit women's resource base, monthly revenue, investments, market decision-making, decreased risk in case of emergency, and increased rate of monthly consumption and family welfare [3]. Kabeer has obviously indicated that while access to financial resources can and does contribute significantly to economic productivity, increase in revenue generation activity cannot result in poor women's economic empowerment as a general concept. It is also critical that women have complete power over resources such as jobs, loans and investments and the freedom to make choices and use them to fulfil their own interests. There are also important priorities, such as managing sales and benefit and using profits for their own and household welfare. This means growing income capacities must be converted into essential objectives. The study deals with the connection between the production of livelihoods of microfinance and women in rural areas by means of SHGs.

6. Concept and Evaluation of Micro Finance:

It encompasses savings, loans, paid programmes and insurance for the vulnerable. Microfinance is a large concept. Interchangeable use is made of the idea of micro lending and microcredits. Micro-financing, however, involves no investments. Thus micro-financing is a safer term [11]. Micro-finance is a term used to provide microschemes for disadvantaged people. The Microfinance Task Force describes microfinance on Supporting Policy and Regulatory System as "supplying the rural, semi-urban and urban poor with thread, loans and other financial services to improve income and living standards." Microfinance is a participatory model, able to adapt to poor people's needs, in particular women. Its not a new concept . Its history can be traced back to the year 1976, when the Grameen Bank was founded, as an experiment, by Muhammad Yunus in Jobra village in Bangladesh. In the 1970's, Mohammed Yunus of Bangladesh introduced the idea of lending incredibly small sums of money to poor entrepreneurs. He has developed many schemes to elevate the poorer rural sector. Finally, he initiated the self-help scheme and was crucial in securing loans for which he was recognised as the founder of self-help groups from Gramin Vikash bank in Bangladesh in 1975 [7]. Since then, a number of micro-funding institutions have come into being and met the poorest of the poor, and they have invented new groundbreaking tactics. This included guaranteed free loans at full interest rates to poor people, particularly rural people who can repay regularly. Borrowers and peer pressures are grouped into classes, thus reducing the likelihood of default.

In the underdeveloped and developing countries, Bangladesh's microcredits' performance was adopted as a common poverty alleviation policy. A nine-year global initiative to meet 1000 million impoverished families in the world by 2005 was initiated in Washington at the microwave summit held in 1997. The year 2005 was celebrated as a micro nutritional year to make it an unforgettable occasion. The developed and emerging countries have made their own special attempt to accomplish an internationally important cause. Micro-finance has emerged as the policy and services needed to address the currently overlooked focus population in the growth model (women, poor, rural, deprived etc.). It grows based on the concern for emancipation of the oppressed and poverty alleviation in all developed countries. The access to credit for the vulnerable has been considered as a significant feature of many poverty reduction programmes by development organisations and decision making. Micro-finance initiatives lately have become one of the most promising means of using insufficient development funds to meet poverty alleviation targets and certain micro-finance programmes have become more popular in the development sector [8].

Micro-finance has gained considerable importance and traction for the last two decades. It has supported the SHGs in SHG-Bank Linkage (SBL) and micro-finance institution (MFI) modes. India is playing an important role in international micro-finance. The 11th Five-Year Plan puts great focus on sustainable development and faster poverty elimination. The secret to eliminating poverty is SHG. Since 1986-87, NABARD has been the key initiator of SHG. The SHG movement now is getting a new reckless as it is being promoted by state-and

central governments, nationalised and commercial banks, small rural banks, cooperative banks, NGOs, non-banking financial companies (NBFC), etc.

7. Objectives of the study:

This research's key aim was to study microfinance's role in rural development through self-help groups (SHGs). The research was also undertaken with the following clear goals to accomplish the key aim:

- To research respondents' socioeconomic history.
- To determine the status of SHG participants before and after SHG.
- To analyse the effect of SHGs on interviewees.
- To research the benefits of different income production practises earned by respondents.
- To research the different concerns that the SHG members face in the field of study.

8. Methodology adopted for the study:

This paper is an attempt to research the socioeconomic growth of rural people in the Barpeta District of Assam through Microfinance and Self-Help Groups. In this study, both primary and secondary data were used for the purposes of this analysis. The primary information was obtained from the questionnaire and direct interview protocol from the field examination. The secondary data was collected from numerous papers, books, related articles, journals and magazines, NGOs reports, Institution of Co-operative Management (ICM) etc. For a collection of primary data after a detailed review, three-step sampling were determined. In the first phase, ten blocks from Barpeta district have been chosen from twelve development blocks. Secondly, from every sample development block, ten SHGs have been randomly selected. Five members were randomly picked from any SHG sample at the third process. For the purposes of this analysis 500 (10x10x5=500) participants were chosen. Tools, such as percentages, were used to measure the data using the basic average.

9. Results from the study:

The result of this research study is discussed here under the following headings based of the objectives of the study.

- Socioeconomic characteristics of the respondents.
- Income status of the respondents in Pre-SHG and Post-SHG stage.
- Social impact of SHG activities on the respondents.
- The economic impact of SHG activities on the respondents.
- Benefits derived from the income-generating activity by the respondents.
- Problem faced by the respondents in the functioning of the SHGs.

10. Socioeconomic characteristics of the respondents:

The socioeconomic characteristics of the respondents were analysed in Table-1 as follows:

Table-1: Socioeconomic Characteristics of the Respondents

Sl. No.	Variables and Categories	Frequency (No.)	Percentage (%)
1	Young age (18 to 30 years)	170	34
	Middle age (31 to 50 years)	320	64
	Old age (above 50 years)	10	2
	Total	500	100
	Illiterate	40	8

2	Education	Functionally illiterate	130	26
		Primary school	96	19.2
		Middle school	88	17.6
		High school	112	22.4
		College education (HS and above)	34	6.8
		Total	500	100
3	Marital status	Unmarried	32	6.4
		Married	378	75.6
		Widow	30	6
		Separated	60	12
		Total	500	100
4	Caste	SC	54	10.8
		ST	70	14
		Other backward castes (OBC)	264	52.8
		Forward community	112	22.4
		Total	500	100
5	Family type	Nuclear	428	85.6
		Joint	72	14.4
		Total	500	100
	Family land holding	I. land less	278	55.6
		II. land owners	222	44.4
		Marginal farmers	56	11.2

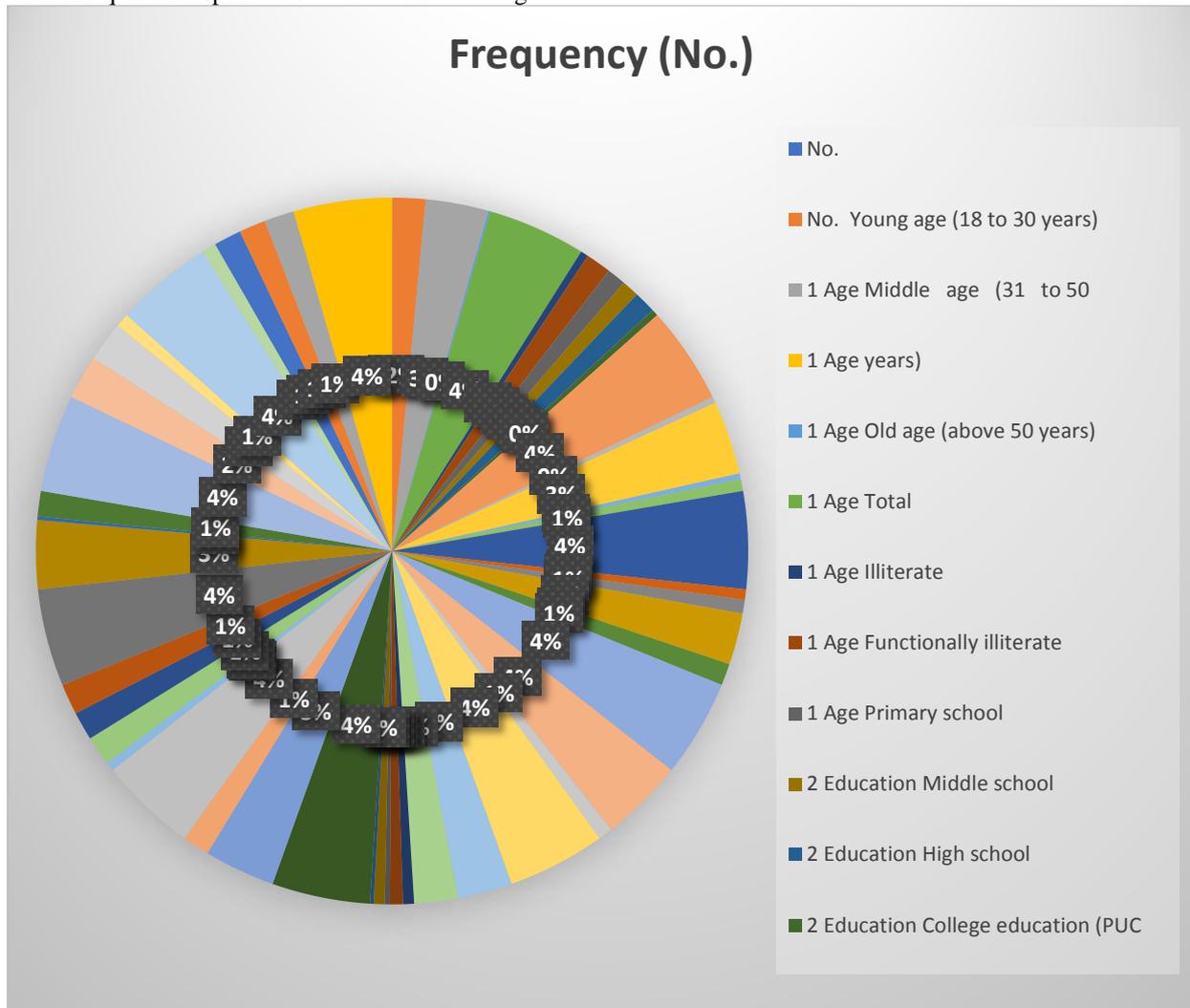
6		Small farmers	66	13.2
		Semi-medium farmers	26	5.2
		Medium farmers	56	11.2
		Big farmers	18	3.6
		Total of (I+II).	500	100
7	Family size	Small family	362	72.4
		Big family	138	27.6
		Total	500	100

8	Income of the family	Low income	46	9.2
		Semi medium	150	30
		Medium	146	29.2
		High income	158	31.6
		Total	500	100
9	Social Participation	Low	352	70.4
		Medium	18	3.6
		High	130	26
		Total	500	100
10	Mass media participation	Low	226	45.2
		Medium	204	40.8
		High	70	14
		Total	500	100
11	No. of trainings Undergone	No training	72	14.4
		One training	140	28
		Two trainings	136	27.2

		Three and above trainings	152	30.4
		Total	500	100

Source: Primary data

The above table-1 shows that 64.0% were middle-aged, while 34.0% were young and remaining, i.e., 2.0% were elderly. The majority of respondents were middle-aged. The educational standard shows that 26.0% of the respondents were technically literate, 22.4% were high school educated, 19.2% were grade school students, 17.6% were secondary school students, and 8.0% were illiterate, and only 6.8% had higher degrees. Marital status of respondents suggested that, in fact, the majority of respondents were married, 75.6% married, 12.0% divorced, 6.4% unmarried, and 6.0% widowed. 85.6% of respondents, on the other hand, had a nuclear family while 14.4% had a mixed family. About half of the interviewee's families were landless (55.6%) and the rest 44.4%. are the landowners, 13.2 & 11.2 percent belonged to small- and medium-sized farmers and only 5.2 and 3.6 percent belonged to the semi medium and major(Big) farmer groups. The respondents' families' economic status suggested that 31.6% were in the high-income group and that only 9.2% of them were in the low-income category, followed by respondents from the semi-medium income category (30.0%), from the medium income category (29.2%). Data in Table 1 suggest that approximately two-third (i.e., 74.0%) of those interviewed persons had weak and medium-sized social engagement, and 26.0% were of the large group of social participation. The turnout in the mainstream media was poor by 45.2%, led by 40.8% of the respondents belonging to the group of the media, and only 14.0% had strong engagement in the mass media. More than one-quarter of respondents (i.e., 28.0%) received one training, followed by 27.2% having two training, 30% had three and higher education and the other 14.4% received no income training. The analysis also found that more than one-quarter respondents received one training.



11. Income status of the respondents in Pre-SHG and Post-SHG stage:

The SHG members were involved in activities which yield income to them. The income of the respondents in pre-SHG and the post-SHG stage is analysed in following table-2 .

Table 2: Income status of the respondents in the pre-SHG and post-SHG stage.

<i>Monthly income</i>	<i>Pre-SHG</i>	<i>Post-SHG</i>
No income	77 (15.4)	Nil
Up to 1000	145 (29.0)	170 (34.0)
1001-1500	195 (39.0)	187 (37.4)
1501-2000	83 (16.6)	110 (22.0)
Above 2000	Nil	33 (06.6)
Total	500 (100)	500 (100)

Source: Primary data (Figures in the parentheses indicates percentages)

Table-2 indicates that 15.4 percent of the respondents had no revenue prior to joining SHG and that none had more than Rs.2000/- as revenue. However, no respondent remains without income since entering SHG, and 6.6% of respondents have passed their amount of income by 2000/-. Out of 500 respondents, 187 of them have a monthly revenue of 1001 to 1500, of which 37,4% are members of the party.

12. Social impact of SHG activities on the respondents:

Efforts were made to assess the social impact of the respondents during the Pre-SHG, and Post-SHG stage and the data relating this is presented in Table-3 as under:

Table 3: Social Impact of the respondents (Multiple Responses)

Social impact	Pre-SHG stage	Post-SHG stage
Well Socially recognition	126 (25.2)	328 (65.6)
Equally participated with husband in family decisions	146 (29.2)	268 (53.6)
Active participation in social services	50 (10.0)	168 (33.6)

Better contact (network) with outsiders	25 (05.0)	270 (54.0)
Immense in Literacy (e.g. able to read, sign etc.)	77 (15.4)	450 (90.0)
Active participation in organized actions/activities	26 (05.2)	314 (62.8)
Gained Self dependence	158 (31.6)	334 (66.8)
Better schooling of the children	138 (27.6)	356 (71.2)
Improved inter-personal relationships	186 (37.2)	386 (77.2)
Active Institutional participation	84 (16.8)	266 (53.2)
Awareness regarding new Govt. schemes	100 (20.0)	466 (93.2)
Better standard of living	82 (16.4)	212 (42.4)

Source: Primary data (Figures in the parentheses indicates percentages)

With regard to identification, the respondents said that many people have become acquainted with them and their behaviour since joining the community and have shown greater interest in their contact. More than 50%, actually 53.6% of respondents thought that crucial choices and family problems related to their husbands had been made equally. 90% of those polled have tremendous literacy since entering the campaign, and with that literacy, the respondents have been able to give their children quality education and better health.

The study showed that female respondents had expanded participation in social programmes, such as collecting funds for girls' marriages, resolving family conflicts, and motivating people to send their children to schools and others. 66.8% and 77.2% of respondents became self-sufficient after entering communities and strengthened their relationship with themselves. The interviewees became more aware of the government's current growth proposals. A large number of respondents, 93.2% said they know the different development schemes like the LIC scheme for the needy, NREGA and so forth. Since joining the party, their living conditions had also risen from 16.4% to 42.4%. Since joining the community, they have had changes in their homes and sanitation and increased access to medical services.

13. The economic impact of SHG activities on the respondents:

An effort was also made to access the economic impact of the respondents through microfinance and the data relating in this regard is presented and analysed in Table-4 as under:

Table 4: Economic impact of the respondents (Multiple Responses)

Economic impact	Pre-SHG stage	Post-SHG stage
Better access to the credit facility	62 (12.4)	418 (83.6)
Minimized family dependence on money lenders	466 (93.2)	148 (29.6)
Economically independent	64 (12.8)	216 (43.2)
Better access/control of financial resources & households	88 (17.6)	333 (66.6)
Improved the food consumption pattern	122 (24.4)	376 (75.2)
Increased savings	94 (18.8)	338 (67.6)

Minimized family indebtedness	354 (70.8)	168 (33.6)
Asset creation	72 (14.4)	262 (52.4)

Source: Primary data (Figures in the parentheses indicates percentages)

From the table-4 above, its observed that 83.6% of respondents had greater access to credit facilities following joining the party, which was just 12.4% before joining the group. Family reliance on moneylenders has declined since entering the organisation from 93.2% to 29.6%. The number of peoples saving has risen from 18.8% to 67.6% since joining the party. As 43.2 percent of respondents felt economically independent, economic separation from their family members, friends etc. was also inspiring. The study's findings show that 66.6% of respondents controlled their financial capital and their households better and strengthened their food intake behaviour even with this financial regulation. 52.4% thought that respondents could create assets under various microfinance schemes.

14. Benefits derived from the income-generating activity by the respondents:

The benefits derived from the income-generating activities by the respondents were analysed in Table-5 as follows:

Table 5: Benefits derived from the income-generating activity by the respondents (Multiple responses)

Benefits	Variables	Frequency (No.)	Percentage (%)
a) Monetary (Rupees/month)	300 to 1500	362	72.4
	1501 to 3000	114	22.8
	>3000	10	2
b) Non-monetary benefits	Increased communication ability	478	95.6
	Increased confidence level	418	83.6
	Respect from the society	382	76.4
	Respect from the family members	336	67.2

	Enhanced household consumption of products	312	62.4
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Source: Primary data

Table-5 shows that 72.4% of interviewees shared opinions on low incremental incomes up to rs. 1500 while 22.8% had a medium-income of rs. 1500 to rs. 3000 and only 2% had a strong incremental revenue of more than rs. 3000. Most people felt their ability to communicate has been improved, and their morale levels have increased (83.6 percent). 76.4% and 67.2% of respondents said that the business and family members valued them respectfully. In comparison, 62.4% of respondents thought that household product use had increased.

15. Problem faced by the respondents in the functioning of the SHGs:

An effort was also made to identify the types of problems that the respondents faced in the study area. The data relating to this regard is presented and analysed in Table-6 as follows:

Table 6: Type of problems faced by the respondents (Multiple Responses)

Problem	Frequency	Percentage
Lack of training programmers	178	35.6
Improper utilization of funds	356	71.2
Improper accounts keeping	342	68.4
Formulation of group	206	41.2
Inequality in issuing loans	184	36.8
Repayment of loan	126	25.2
Establishing the activity	206	41.2
Running the groups	144	28.8

Excessive stress and tension in women	402	80.4
Lack of guidance and support from supporting agency	134	26.8
Misunderstanding among group members	286	57.2
Pressure from the family to go for loan	192	38.4
Poor output from the group activity	102	20.4
Marketing problem	96	19.2
High rate of interest	84	16.8
Non-cooperation of banks	92	18.4
Too many formalities	222	44.4

Lack of support from family members	128	25.6
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Source: Primary data

Table 6 above indicates that 80.4 percent of respondents had stress and tensions due to the dual burden of their classes as well as of the household. They faced problems to maintain a balance between these two positions by playing the dual role, one as a household man and the other in the community. Another issue for the respondents was the inappropriate use of the funds, as 71.2% of the respondents complained. The inappropriate account recording was another concern for SHG participants (68.4%). This is attributed to an absence of routinely scheduled educational activities for the groups, as 35.6% of respondents complained. 38.5% of respondents said their relatives had advised them to take loans for the needs of families. Instead of beginning an economic operation, participants had personal debt payments to be made. As they were not adequately directed, 26.8 percent of respondents had issues with the promoters. 36.8% of respondents thought that the granting of loans was unreasonable. It has also been found that, due to a shortage of raw materials, the need for expertise in the individual practises and difficulties with the production marketing, 20.4 percent of respondents had a problem with low yields from their chosen economic operation. 18.4% of respondents said banks' staff didn't always cooperate; the participants were disrespectful. 16.8% of respondents thought that some banks paid higher interest rates than the normal SHG members cost. The key reasons for the problems faced by respondents in service with the banks were various formalities, as 44.4 percent of respondents reported this topic.

16. Conclusions:

As members of SHGs are predominantly poverty-stricken women and women who live in remote areas, they face problems in accessing the bank and public offices for official and financial assistance. The organisation should prioritise rural women's economic and entrepreneurship activity for their improvements. Besides, more exhibits and fairs for SHG goods should take place. NGOs and other government officials should perform training workshops on a regular basis to ensure that they become aware of banking loans, proper account maintenance, self-management, community rules, etc. Approachable regulatory powers at each level such as savings, deposits and money loans should be required in order to deter abuse of money. The NGOs and the state administration should also monitor the overall production of SHGs at regular intervals. In the empowerment and rural development market, microfinance and particular SHGs have become a driving force of society, especially for poor and women. Nearly all nations in the world concentrate on gender disparity, hunger and rural growth through their development programme. Self-help groups (SHGs) are seen in this light as a world-wide revolution, not merely in India. In addition to domestic tasks, Self-help groups (SHGs) assist women in different fields and support women's inspiration and empowerment as well as rural development. While it has some negative consequences, emancipation of women and rural growth should not be ignored as a serious target. Only then will training, education and awareness-raising among women be given greater priority, in order to promote greater and more sustainable growth.

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