



Social, extension and politico empowerment of females by SHGs membership

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ABSTRACT

Empowerment is a process, which generates changes in ideas and perceptions and creates awareness about one's rights and opportunities for self-development in all important spheres of life. In India, there is a silent revolution made by the SHGs for women empowerment. The fundamental concept behind SHGs is women empowerment at the grassroots level in an organized manner by socio-economic empowerment through skill and personality development for facing the challenges of the life. The SHGs also act as a platform for the society from which women grow to be active in village affairs. Maximum 68.83 per cent respondents to prepare women to take up more responsibilities in community action programme. More than 90.00 per cent respondents were strongly agreed on women of SHG like to be pradhan of the village. The present study analysed the factors which affect the empowerment of women residing in Kanpur Nagar of Uttar Pradesh.

INTRODUCTION

The empowerment in the extent of women development is a way of defining challenging and overcoming barriers in the women lives through which they increase their ability to shape their lives empowerment. Empowerment of women and gender equality recognized globally as a key element to achieve progress in all areas. It is one of the eight millennium summit held at New York in 2000 (Bhayalakshmi, 2004). Stromquist (2008) for instance, defines empowerment as "a process to change the distribution of power both in interpersonal relations and institutions throughout society" While Lazo (2009) describe it as "A process of acquiring,

providing, bestowing the resources and the means or enabling the access to a control over such means and resources. Empowerment of women gives them the capability of challenging and changing their subordinates position in society. Women are able to put forward their viewpoint by way of their participation from the beginning of planning processor a project. Even through few studies (Kabeer, 2001; Leidenfrost, 2001; Malhotra *et al.*, 2002; Dash, 2003; Bhayalakshmi, 2004; Kelkhar *et al.*, 2004; Narayan, 2005; Alsop *et al.*, 2006; Vinayamoorthy and Pithoda, 2007; Stromquist, 2008; Lazo, 2009 and Kundu and Mitra, 2010) have attempted to quantify the empowerment of the rural women through self-help groups.

Whereas Singh (2006) conducted the study about Peoples Education and Development Organisation's SHGs programme and makes an attempt to evaluate the social and economic impact on households of SHGs members. They observed that members involved in SHGs programme have increased involvement in decision making, awareness about various programmes and organisations. Moreover, the members get information about the different sources of credit and also reported that there are evidence of household income, food security and increased the standard of living. Vinayamoorthy and Pithoda (2007) made an attempt to examine women empowerment through SHGs in three villages of Tamil Nadu. They selected a sample of 398 members of 20 SHGs from Vellore, Thiruvannamalla and Dharmapur districts of the state. The main objectives of the study were to examine the income, expenditure and the savings of the members after joining SHGs and the role of SHGs in providing credit. They concluded that economic activities of SHGs were quite successful. Siwa (2008) reported that the Kudumbashree initiative of the Govt. of Kerala has positive impact on economic empowerment and development of micro enterprise development among the rural women. Dutta and Panda (2009), indicated that impact assessment is the structured study, which measures the impact on employment, income generation, nutrition, education, health, consumption, business development (micro-entrepreneurship) and gender equity on MFI's clients. Impact assessment refers to the assessment of how financial products and services affected the lives of the poor. Impact assessment is the measurement of the income growth, assets growth and vulnerability reduction of the poor by the microfinance programme. The indicators for impact assessment are not limited to economic development but extended to developmental growth like health, education, empowerment, gender, etc. The study of Kundu and Mitra (2010) their study reveals that there has been no significant impact of the microfinance program in terms of improvement of the outcome variables among the member households, in spite of the low-interest rate charged on loans, high repayment rate within the groups and small size of self -help groups.

MATERIAL AND METHODS

In order to meet the objective of the study, three blocks were selected purposively *i.e.* Kalyanpur,

Chaubepur and Shivrajpur in district Kanpur Nagar. Eight villages from each selected block were purposively selected for final data collection. One SHG was purposively selected from each selected village. The selection was made purposive because of its proper functioning. Thus, total twenty-four SHGs out of 24 villages were selected. Ten respondents were selected randomly from each SHG *i.e.* 80 respondents from each block. Total 240 respondents were selected for final data collection through survey method with the help of structured interview schedule. The statistics employed for data analysis were simple frequency, percentage, weighted mean and correlation co-efficient.

OBSERVATIONS AND ANALYSIS

The present study were based on two main objectives such as Socio- Personal the respondents and empowerment of rural women through Self Help Group.

Majority, about forty- three per cent respondents were belonging to 35 to 45 years of age followed by 28.75 per cent were of 25 to 35 years. About twenty- five per cent respondents were educated up to high school whereas, 16.66 per cent respondents were educated up to middle school. Majority, (47.08%) respondents were belonging to OBC caste followed by 31.67 per cent respondents were of SC/ST category. Majority (63.75%) respondents were belonging to joint family and about forty-nine per cent respondents were having 5 to 8 members in their family. More than forty per cent respondents were having the pucca house and 34.17 per cent heads of family were labour (Table 1).

Social and extension participation :

Majority, (63.33%) respondents never participated in 'mandal panchayat' while about forty-one per cent respondents occasionally participated in co- operative society. Maximum *i.e.* eighty per cent respondents never participate in zilla panchayat. More than sixty per cent respondents never have been a member of Mahila Mandal. About forty-one per cent respondents regularly participated in school improvement committee but thirty-seven per cent respondents never participated in other social activities. More than 60.83 per cent respondents regularly attended extension meeting and majority, (40.83%) respondents never participated in field day activities whereas, and 43.75 per cent respondents regularly attended Krishi Mela. More than forty per cent

respondents never participated in demonstration activity. Surprisingly cent per cent respondents regularly participated in group discussion but, in contrast, sixty per cent respondents never participated in education tour. Maximum (41.66%) respondents occasionally participated

in other extension activities (Table 2).

Involvement in decision making before and after joining SHG :

Before joining all most all important decisions were made solely by males *viz.*, education of children (78.33%), family expenditure (83.33%), assets building (92.50%) loaning (91.66%), participation in meeting (73.33%), while after joining SHG scene was completely been changed, more or less all decision were taken by consultation of husband and wife both, education (83.33%), family expenditure (92.50%), assets (95.83%), loaning (100.00%) (Table 3).

Empowerment of rural women through self-help group:

Economic empowerment of rural women through SHGs:

Table 4 deals with attitude of rural women towards empowerment through SHGs. Majority (95.83%) respondents strongly agreed upon SHGs helped women to stop migration while 4.16 per cent reported agree with mean score 4.96, Rank I followed by more than seventy per cent respondents were strongly agreed that SHGs “help women beneficiaries to overcome poverty” (mean score 4.77, Rank III). Less than eighty-one per cent respondents were strongly agreed and 19.16 per cent respondents agreed on the “SHG provides knowledge regarding expenditure and saving habits” with mean score 4.81 and Rank II.

Socio-cultural empowerment of rural women through SHGs :

The numbers of SHGs have been increasing day by day they provide full support and timely advice by members to each other and also by motivator or facilitator to members thus members of SHGs develop socio-cultural. Data given in Table 5 indicates that majority (55.41%) and respondents were ‘strongly agree’ on that SHGs “have little effect in changing attitude of men towards women” (Mean score 4.25, Rank I) followed by about fifty per cent strongly agreed towards SHGs developed “limited knowledge to deal with cultural issues *i.e.* dowry, girl education, molestation, early marriages” (Mean score 4.13, Rank II). About thirty-six per cent respondents were reported ‘strongly agree’ on “SHG members earn social respect from their family members”

Table 1 : Personal and family profile of respondents (n = 240)			
Sr. No.	Personal profile	Frequency	Per cent
1.	Age		
	<25	37	15.42
	25 – 35	69	28.75
	35 – 45	103	42.91
	>45	31	12.92
	Total	240	100.0
2.	Educational level		
	Illiterate	29	12.08
	Read and write only	36	15.00
	Primary	36	15.00
	Middle school	40	16.66
	High school	67	27.92
	Intermediate and above	32	13.33
	Total	240	100.0
3.	Caste		
	General	51	21.25
	OBC	113	47.08
	SC/ST	76	31.67
	Total	240	100.0
4.	Type of family		
	Joint	153	63.75
	Nuclear	87	36.25
	Total	240	100.0
5.	Size of family		
	Up to 4 members	69	28.75
	5 to 8 members	117	48.75
	Above 8 members	54	22.50
	Total	240	100.0
6.	Type of house		
	Kaccha	49	20.42
	Pucca	102	42.50
	Mixed	89	37.08
	Total	240	100.0
7.	Occupation of the head of family		
	Labour	82	34.17
	Caste occupation	39	16.25
	Farmers	24	10.00
	Business	51	21.25
	Service	44	18.33
	Total	240	100.0

(Mean score 3.95, Rank III).

Politico-legal empowerment of rural women through SHG:

The concept of politico-legal empowerment of poor women is relatively new especially in the realm of development. It is a process of changing the existing power relations in favour of the poor and the marginalized women. It is a long term process that requires changes in knowledge, attitude and behaviour of not only women, but also of men and the society at large. Table 6 envisages

that more than ninety per cent respondents were ‘strongly agree’ on “women of SHG like to be Pradhan of the village” (Mean score 4.92, Rank I) and 83.33 per cent and 82.53 per cent respondents were ‘strongly agree’ on after joining SHGs that they “develop a desire to find a place in local leader of Panchayat” and made efforts to learn about their legal rights with mean score 4.83, Rank II, respectively”. About fifty-three per cent respondents were ‘strongly agree’ over as the member of SHG “aware about their right as a worker” (Mean score 4.02, Rank III).

Sr. No.	Social and extension participation	Regular	Occasionally	Never	Mean score
Social participation					
1.	Mandal panchayat	15 (6.25)	73 (30.41)	152 (63.33)	1.43
2.	Co-operative society	45 (18.75)	100 (41.66)	95 (39.58)	1.79
3.	Zillapanchayat	12 (5.00)	36 (15.00)	192 (80.00)	1.25
4.	Mahilamandal	34 (14.16)	57 (23.75)	149 (62.08)	1.53
5.	School improvement committee	98 (40.83)	69 (28.75)	73 (30.41)	2.11
6.	Any others	81 (33.75)	70 (29.16)	89 (37.08)	1.97
Extension participation					
1.	Extension meeting	146 (60.83)	73 (30.41)	21 (8.75)	2.52
2.	Field day	75 (31.25)	67 (28.00)	98 (40.83)	1.91
3.	Krishimela	105 (43.75)	68 (28.33)	67 (27.91)	2.15
4.	Demonstration	86 (35.83)	48 (20.00)	106 (44.16)	1.92
5.	Field visit	70 (29.16)	85 (35.41)	85 (35.41)	1.94
6.	Group discussion	240 (100.00)	00 (0.00)	00 (0.00)	3.00
7.	Education tour	32 (13.33)	63 (26.25)	145 (60.41)	1.53
8.	Any others	95 (39.58)	100 (41.66)	45 (18.75)	2.21

Figure in parenthesis indicates percentage

Sr. No.	Particulars	Before join SHG			After join SHG		
		Male	Female	Joint	Male	Female	Joint
1.	Education of children	188(78.33)	14 (5.83)	00 (0.00)	40(16.66)	38(15.83)	200(83.33)
2.	Family expenditure	200(83.33)	12 (5.00)	00(0.00)	18 (7.50)	28(11.66)	222(92.50)
3.	Assets building	222(92.50)	00(0.00)	00(0.00)	10 (4.16)	18 (7.50)	230(95.83)
4.	Loaning	220(91.66)	00(0.00)	00(0.00)	00(0.00)	20(8.33)	240(100.00)
5.	Savings	84(35.00)	116(48.33)	20(8.33)	30 (12.50)	40(16.66)	190(79.16)
6.	Purchasing	160(66.66)	26 (10.83)	72(30.00)	78 (32.50)	54(22.50)	90(37.50)
7.	Participation in meeting	176(73.33)	00(0.00)	20(8.33)	28 (11.66)	40(16.66)	192(80.00)
8.	Family members ill discipline	156(65.00)	64(26.66)	40(16.66)	180(75.00)	20(8.33)	20(8.33)
9.	Involving in IGAs	216(90.00)	00(0.00)	00(0.00)	66(27.50)	24(10.00)	174(72.50)
10.	Marriage of son/daughter	178(74.16)	20(8.33)	00(0.00)	26 (10.83)	42(17.50)	214(89.16)
11.	Social interaction	200(83.33)	16 (6.66)	22 (9.16)	24(10.00)	24(10.00)	194(80.83)
12.	Going outside of home	230(95.83)	00(0.00)	00(0.00)	30 (12.50)	10 (4.16)	210(87.50)
	Mean	223(92.91)	27(11.25)	17 (7.08)	53 (22.08)	38(15.83)	218(90.83)

Figure in parenthesis indicates percentage

Sr. No.	Economic empowerment	SA	A	UD	DA	SD	Mean score	Rank
1.	Lead to betterment of women's economic position	177 (73.75)	63 (26.25)	00 (0.00)	00 (0.00)	00 (0.00)	4.74	IV
2.	Provide an opportunity to learn and handle their income	170 (70.83)	70 (29.16)	00 (0.00)	00 (0.00)	00 (0.00)	4.71	V
3.	Build little capacity in women to raise funds	112 (46.66)	64 (26.66)	19 (7.91)	27 (11.25)	18 (7.50)	3.94	XI
4.	Plan the use of her income to benefit of the family	169 (70.41)	56 (23.33)	15 (6.25)	00 (0.00)	00 (0.00)	4.64	VII
5.	Able to pay school fees of their children	63 (26.25)	110 (45.83)	30 (12.50)	24 (10.00)	13 (5.41)	3.78	XIII
6.	Help to raise their standard of living	160 (66.66)	80 (33.33)	00 (0.00)	00 (0.00)	00 (0.00)	4.67	VI
7.	SHGs help women beneficiaries to overcome poverty	184 (76.66)	56 (23.33)	00 (0.00)	00 (0.00)	00 (0.00)	4.77	III
8.	SHGs beneficiaries help to earn independently	160 (66.66)	80 (33.33)	00 (0.00)	00 (0.00)	00 (0.00)	4.67	VI
9.	Able to meet day to day household expenses	76 (31.66)	111 (46.25)	25 (10.41)	18 (7.50)	10 (4.16)	3.94	XI
10.	Procurement of decision related to household needs	65 (27.08)	121 (50.41)	24 (10.00)	23 (9.58)	7 (2.91)	3.89	XII
11.	Participate in management of their children's future	108 (45.00)	42 (42.08)	9 (3.75)	22 (9.16)	00 (0.00)	4.23	IX
12.	Decision making related to money matters	75 (31.25)	114 (47.50)	35 (14.58)	16 (6.66)	00 (0.00)	4.03	X
13.	SHGs help women to stop migration	230 (95.83)	10 (4.16)	00 (0.00)	00 (0.00)	00 (0.00)	4.96	I
14.	SHGs women to add to family capital wealth	140 (58.33)	100 (41.66)	00 (0.00)	00 (0.00)	00 (0.00)	4.58	VIII
15.	Provide knowledge regarding expenditure and saving habits	194 (80.83)	46 (19.16)	00 (0.00)	00 (0.00)	00 (0.00)	4.81	II

Figures in parenthesis indicate percentage

SA -Strongly Agree, A- Agree, UN – Undecided, D – Disagree SD – Strongly Disagree

Sr. No.	Socio-cultural empowerment	SA	A	UD	DA	SD	Mean score	Rank
1.	Participate in village functions	49 (20.41)	80 (33.33)	32 (13.33)	30 (12.50)	49 (20.41)	3.21	IX
2.	Remain within socio cultural barriers like covering head with pallu of saree	72 (30.00)	57 (23.75)	40 (16.66)	41 (17.08)	30 (12.50)	3.42	VI
3.	SHGs members would Earn social respect from their family members	86 (35.83)	93 (38.75)	25 (10.41)	36 (15.00)	00 (0.00)	3.95	III
4.	Work late hours/ travel late hours	28 (11.67)	53 (22.08)	34 (14.16)	53 (22.08)	72 (30.00)	2.63	XI
5.	Potential to bring change in customs and tradition	36 (16.25)	56 (23.33)	15 (6.25)	10 (4.16)	120 (50.00)	2.52	XIII
6.	Official interactions with government/non-government institutions	47 (19.58)	106 (44.16)	58 (24.16)	29 (12.08)	00 (0.00)	3.71	IV
7.	SHGs women would find it difficult to tolerate gender discrimination in society	52 (21.66)	60 (27.50)	34 (14.16)	47 (19.58)	41 (17.08)	3.17	X
8.	Limited acceptance of traditional roles	51 (21.25)	80 (33.33)	30 (12.50)	48 (20.00)	31 (12.91)	3.30	VII
9.	Unable to change power structure in their homes	00 (0.00)	26 (10.83)	54 (22.50)	93 (38.75)	67 (27.91)	2.16	XIV
10.	Limited knowledge to deal with cultural issues <i>i.e.</i> (Dowry, girl education, molestation, early marriages.)	119 (49.58)	70 (29.16)	24 (10.00)	18 (7.50)	9 (3.75)	4.13	II
11.	Have little effect in changing attitude of men towards women	133 (55.41)	61 (25.41)	23 (9.58)	19 (7.91)	4 (1.66)	4.25	I
12.	Solve their problems on their own	51 (21.25)	93 (38.75)	50 (20.83)	30 (12.50)	16 (6.66)	3.55	V
13.	Friends/ Relatives would be happy to see your work at SHGs	61 (25.41)	70 (29.16)	23 (9.58)	42 (17.50)	44 (18.33)	3.26	VIII
14.	Women would remain shy in interacting with people outside their community	36 (15.00)	35 (14.58)	43 (17.91)	53 (22.08)	73 (30.41)	2.62	XII

Figures in parenthesis indicate percentage

SA -Strongly Agree, A- Agree, UN – Undecided, D – Disagree SD – Strongly Disagree

Self- esteem empowerment of rural women through SHG :

Self-esteem reflects a person’s overall subjective emotional evaluation of his or her own worth. SHG

participants develop as self also; their self-esteem is on new height. They look so confident, take their own decision as clearly depicted in Table7. About seventy per cent respondents were ‘strongly agree’ that their “level

Table 6 : Politico-legal empowerment of SHGs members through self-help group (n = 240)

Sr. No.	Politico-legal empowerment	SA	A	UD	DA	SD	Mean score	Rank
1.	Develop a desire to find a place in local leader of panchayat	200 (83.33)	40 (16.66)	00 (0.00)	00(0.00)	00 (0.00)	4.83	II
2.	Women beneficiary would know their civic rights.	47 (19.58)	70 (29.16)	40 (16.66)	51 (21.25)	32 (13.33)	3.20	VIII
3.	Position to assess community resources for development planning	27 (11.25)	73 (30.41)	18 (7.50)	70 (29.16)	52 (21.66)	2.80	X
4.	Lack of confidence to stand for elections in their community	70 (29.16)	55 (22.91)	15 (6.25)	37 (15.41)	63 (26.25)	3.13	IX
5.	Make efforts to learn about their legal rights	198 (82.50)	42 (17.50)	00 (0.00)	00 (0.00)	00 (0.00)	4.83	II
6.	Aware about their rights as workers	128 (53.33)	56 (23.33)	12 (5.00)	20 (8.30)	24 (10.00)	4.02	III
7.	Able to enlighten others on their rights as consumers	42 (17.50)	75 (31.25)	24 (10.00)	48 (20.00)	51 (21.25)	3.04	XI
8.	Able to recognize the value of their right to exercise their votes in local elections	48 (20.00)	72 (30.00)	36 (15.00)	48 (20.00)	35 (14.58)	3.20	VII
9.	Enable to take their own decision regarding the political matters	12 (5.00)	27 (11.25)	41 (17.08)	91 (37.91)	69 (28.75)	2.26	XII
10.	Have knowledge about consumer education	42 (17.50)	93 (38.75)	29 (12.08)	35 (14.58)	41 (17.08)	3.25	VI
11.	Knowledge to handle the consumer problems	63 (26.25)	83 (34.58)	25 (10.41)	39 (16.25)	30 (12.50)	3.46	V
12.	Women of SHGs like to be pradhan of the village	220 (91.66)	20 (8.30)	00 (0.00)	00 (0.00)	00 (0.00)	4.92	I
13.	Like to participate in village campaigning	19 (7.91)	68 (28.33)	42 (17.50)	46 (19.16)	65 (27.08)	2.71	XI
14.	Like to attend community programme	42 (17.50)	107 (44.58)	42 (17.50)	43 (17.91)	6 (2.50)	3.57	IV
15.	Aware of existing laws/ facilities to safeguard one’s interest	48 (20.00)	95 (39.58)	7 (2.91)	40 (16.66)	50 (20.83)	3.21	VII

Figures in parenthesis indicate percentage
SA -Strongly Agree, A- Agree, UN – Undecided, D - Disagree SD – Strongly Disagree

Table 7 : Self- esteem empowerment of SHGs members through self-help group (n = 240)

Sr. No.	Self- esteem empowerment	SA	A	UD	DA	SD	Mean score	Rank
1.	Afraid or anxious while going to field where other people already working	37 (15.41)	43 (17.91)	20 (8.30)	88 (36.66)	52 (21.66)	2.69	VII
2.	Feel ignored	43 (17.91)	35 (14.58)	31 (12.91)	45 (18.75)	86 (35.83)	2.60	IX
3.	Feel shy while working with male workers	53 (22.08)	82 (34.16)	19 (7.91)	23 (9.58)	63 (26.25)	3.16	V
4.	Convince people of what I believes in	86 (35.83)	100 (41.66)	20 (8.30)	24 (10.00)	10 (4.16)	3.95	III
5.	Find it very difficult to make new friends	30 (12.50)	31 (12.91)	34 (14.16)	61 (25.41)	84 (35.00)	2.43	X
6.	Consider myself low in status	00 (0.00)	00 (0.00)	22 (9.16)	80 (33.33)	138 (57.50)	1.52	XIII
7.	Find difficult to start conversation	35 (14.58)	43 (17.91)	20 (8.30)	40 (16.66)	102 (42.50)	2.45	X
8.	Need constant approval from others	64 (26.66)	46 (19.16)	3 (1.25)	84 (35.00)	43 (17.91)	3.02	VI
9.	Hard to talk in front of a group	50 (20.83)	00 (0.00)	8 (3.33)	32 (13.33)	150 (62.50)	2.03	XII
10.	Very confident in making decision	30 (12.50)	60 (25.00)	26 (10.83)	50 (20.83)	74 (30.83)	2.68	VIII
11.	Need the help of others to solve problems	32 (13.33)	45 (18.75)	15 (6.25)	73 (30.41)	75 (31.25)	2.53	IX
12.	Feel sympathy with self	112 (46.66)	58 (24.16)	50 (16.66)	30 (12.50)	00 (0.00)	4.05	II
13.	Feel confident in talking	104 (43.33)	30 (12.50)	28 (11.66)	36 (15.00)	42 (17.50)	3.49	IV
14.	Feel go out without any hesitation	00 (0.00)	40 (16.66)	56 (23.33)	83 (34.58)	61 (25.41)	2.31	XI
15.	Level of self-confidence increased	167 (69.58)	63 (26.25)	10 (4.16)	00 (0.00)	00 (0.00)	4.65	I

Figures in parenthesis indicate percentage
SA -Strongly Agree, A- Agree, UN – Undecided, D – Disagreed SD – Strongly Disagreed

Table 8 : Relationship between empowerment of SHGs members and selected independent variables (n = 240)				
Variables	Empowerment of SHGs member			
	Economic empowerment	Socio-cultural empowerment	Politico-legal empowerment	Self-esteem
Age	0.2436*	0.2447*	0.2478*	-0.3280*
Education	-0.0692	-0.0729	0.0744	0.2126*
Caste	0.1120	0.0836	0.1054	-0.1354
Family size	-0.0191	0.0119	-0.065	0.0410
Family type	0.3586*	-0.3008	-0.3691	0.2501*
Type of house	0.3384*	0.3323*	0.4115*	0.3288*
Occupation	0.4490*	0.4238*	0.4433*	0.3595*

* indicates significance of value at P=0.05

of self-confidence increased” followed by 26.25 per cent respondents were agree on this (Mean score 4.65 and Rank I). More than forty-five per cent respondents were ‘strongly agree’ that they now feel their own problems, own pains they “feel sympathy for themselves” (Mean score 4.05, Rank II) whereas, more than thirty five per cent respondents ‘strongly agreed’ that now they “convenience people what they believes” (Mean score 3.95, Rank III).

Relationship between empowerment of SHGs members and selected independent variables :

To assess the relationship between empowerment of SHG members and selected independent variables correlation co-efficient was assessed. The computed ‘r’ value showed that age was significantly positively correlated with all types of empowerment indicating as age increases economic empowerment, socio-cultural empowerment, politico-legal empowerment and self-esteem empowerment of respondent’s also increase. Education was negatively correlated with economic empowered, socio-cultural empowerment, politico-legal empowerment but the significant positive correlation was found between education and self-esteem empowerment. As education increases self-esteem empowerment of respondents also increased, as her level of education increased she understand her better and feel her own problems and find out solutions for them also.

No significant correlation was found between caste and economic, socio-cultural and politico-legal empowerment while negative correlation was found between self-esteem empowerment and caste. Family size was also negatively correlated with economic and politico-legal empowerment but positively correlated with socio-cultural and self-esteem empowerment. On the other hand family type was significantly and positively

correlated with self-esteem empowerment, respondents belonging to the nuclear family were found more self-esteem empowered but the family type was negatively correlated with economic, socio-cultural and politico-legal empowerment. The positive significant correlation was observed between type of house and economic empowerment, socio-cultural empowerment and politico-legal empowerment but the negative correlation was found between type of house and self-esteem empowerment. Occupation was observed significantly positively correlated with economic empowerment, socio-cultural empowerment and politico-legal empowerment as the level of occupation increases economic, socio-cultural and politico-legal empowerment also increased but the negative correlation was found between occupation and self-esteem empowerment. Thus, a Null hypothesis is partially rejected on the basis of the above findings.

Conclusion :

It is concluded from the present study that SHGs today play a major role in poverty alleviation in rural India. A growing number of poor people (mostly women) in various parts of India are the member of SHG and actively engage in saving and credit, as well as in other activities.

Empowerment by way of participation in SHG brings enviable changes and enhances the living conditions of women in poor and developing countries like India. About ninety-six per cent respondents were strongly agreed upon “SHGs helped women to stop migration” and a majority of respondents were ‘strongly agree’ on SHGs “have little effect in changing an attitude of men towards women”. Several factors and strategies have been provided by the SHGs that have made a positive contribution to the economic empowerment of women such as saving, credit and income generation thereby

ensuring economic independence. When a woman becomes members of SHG, her sense of public participation enlarged, a horizon of social activities, high self-esteem, self-respect and fulfilments in life, expended and enhances the quality of status of women as a participant. Nearly ninety-two per cent respondents want to be Pradhan as they feel more confident since they come out from home and understand what is running in society so they also want to contribute their part for its betterment. SHGs are the major sources of inspiration for women's welfare. Women are an integral part of our country and economy. All round development and harmonious growth of nation would be possible only where women are considered as equal partners and SHG provides women a floor where she expresses herself and share responsibilities and thus, her self-confidence develop to its maximum and she reaches the top of her self-esteem.

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