CONCLUSION & SUGGESTIONS
The well being of people is unquestionably the ultimate object of all development efforts and the basic quest of human endeavor is always to seek a better quality of life. Development alone cannot bring peace and prosperity unless social justice and gender equality are ensured. In India, the plight of women is no better than their counterparts in other developing countries. Despite the honor and reverence accorded to them as deities in mythology and personified tribute paid to them in historical monuments, the ground realities remain quite opposite. It has been well accepted that various developmental programmes have bypassed women who constitute about half of the population of the country. International conventions and conferences, legal enactments, constitutional provisions etc. highlighted the imperative need for gender equality and women empowerment.

In order to ensure chronic empowerment of women, special programmes have been launched by the government of India. These programmes are related to SHG’s formation, stabilization, bank linkages, skill development and promotion of income generation activities. The rural poor, with the intermediation of voluntary organizations join together for Self - Help to secure better economic growth. Poverty and deprivation increase gender inequality, which favour a policy for empowerment of women through increasing their access to credit through SHG’s so that they
would be able to acquire the capability and assets that can help facilitate realizing strategic gender needs.

This has resulted in the formation of a large number of Self - Help Groups in the country, which mobilize savings and recycle the resources generated among the members. Thus now a days SHG’s are necessary to overcome exploitation, create confidence for the economic self-reliance of the rural poor, particularly among women who are mostly invisible in the social structure.

Self - Help Groups enable the women folk to come together for a common objective and gain strength from each other to deal with exploitation, which they are facing, in several forms. A group becomes the basis for action and change. Self - Help Groups are a potential source to empower, institutionalize participatory leadership among the marginalized, and identify plan and initiate development activities. Self-Help Groups enhance equality of status of women as participants, decision-makers and beneficiaries in the democratic economic, social and cultural spheres of life. SHGs encourage marginalized women to save and utilize saving to build self-reliance and confidence and provide greater access to and control over resources. These small groups also help women to establish a common participatory platform to voice and solve their problems.
To study the role played by the Self - Help Groups in the empowerment of women in Madurai District, the present study was designed with the following objectives.

5. To focus the activities of Self-Help Groups.
6. To study the impact of Self-Help Groups on women in the society.
7. To analyse the political empowerment of Self-Help Groups women.
8. To suggest measures for the improvement of Self-Help Groups for the empowerment of women.

HYPOTHESIS

The researcher has formulated a set of hypotheses which are follows

1) There is a greater participation and involvement of women in Self - Help Groups programmes.
2) Self-Help Groups have made a positive impact on women in the society.
3) Self – Help Groups are paving way for the political empowerment of women.

LIMITATIONS

The researcher has aimed to study the role of Self - Help Groups in the empowerment of women in Madurai District up to 2002. The Self-Help Groups are of three types namely men Self-Help Groups, women Self - Help
Groups and combined Self-Help Groups; the researcher has chosen to study only the women Self-Help Groups. Then these Self-Help Groups are formed and promoted both government and non-governmental organisations, the researcher has taken only the women Self-Help Groups formed under governmental scheme namely Tamil Nadu Corporation for the Development of Women a pilot scheme organized by the Tamil Nadu government specially for women. Under this Tamil Nadu Corporation for the Development of Women, Mahalir Thittam project is implemented in each district of Tamil Nadu. So the researcher has taken the women Self-Help Groups promoted under Mahalir Thittam in Madurai District for the analysis.

**METHODOLOGY**

The researcher has used empirical and analytical method to study the role of Self-Help Groups in the empowerment of women in Madurai District. The researcher has chosen three rural blocks randomly viz Madurai West, Madurai East and Thirupparankundram and one urban area viz Madurai Corporation.

The investigator has selected to study the Self-Help Groups promoted by the Government of Tamil Nadu in Madurai District. Most of the women welfare programmes promoted by the state government are implemented
through the Non-Governmental Organisations. Accordingly in Madurai
district 13 Non-Governmental Organisations are promoting Self-Help
Groups under Mahalir Thittam.

The Non-Governmental Organisations, which consists of more
number of Self-Help Groups and more women covered, were selected. The
following NGOs were selected

v) MMSSS (Madurai Multipurpose Social Service Society) in Madurai
West Block,

vi) PACE Trust in Madurai East Block,

vii) Shepard in Thirupparankundram Block and

viii) MNEC (Madurai Non-Formal Education Centre) in Madurai
Corporation. Under Tamil Nadu Women development Corporation, Mahalir
Thittam in Madurai District is promoting Women Self-Help Groups through
selected Non-governmental organisations.

In this study, proportion (150:50) to the universe, sample of three
rural blocks and one urban area, 200 Self - Help Groups were taken as the
sample for the study. In every selected block, in one non-governmental
organisation, 50 groups were taken for the study. The number of Self - Help
Groups taken for the study in each block is further divided upon the age of
the Self - Help Group. Thus the investigator has classified the age of the Self
- Help Group as 1-12 months or one year, 13-24 months or two years, 25-36 months or three years and above 36 months or more than three years. Within the classified age of the Self - Help Group, the samples are randomly chosen. Thus the investigator has followed stratified random sampling method for her study. From the total sample of Self -Help Groups chosen for the study, datas were collected from 30% of them in form of questionnaire. Primary Datas were collected through Questionnaire (The questionnaire is enclosed in the annexure-1) which were prepared in the vernacular language, were distributed and the responses were collected. For the illiterate respondents, well trained and known volunteers of the non – governmental organisations were used as a mediator and thus answers were collected. Informal interviews and the observations were also recorded. The collected answers were numerically coded, and feeded in Microsoft Excel worksheet. With the help of SPSS package system, statistical results were drawn for the analysis and thus the results were interpreted.
SOURCES OF DATA

To study the role of Self-Help Groups in the empowerment of women in Madurai district, data are collected from the DRDA office of Madurai district, Statistical Office, Mahalir Thittam Office, Government of TamilNadu, manuals of the TamilNadu Women Development Corporation, manuals of the rural development programs, manual of Mahalir Thittam, women development official research reports, world bank reports, Journal on Self-Help Groups run by TamilNadu Women Development Corporation namely Muttram, the official records maintained by the non-governmental organisations and interviews from Self-Help Group members, interviews from the non-governmental organisations and the government officials from the primary source of the study. Books, News paper articles, Journals and unpublished thesis relating to Self-Help Groups and women empowerment, articles published in web sites form the secondary source for this study. RBI Reports, NABARD Reports, Proceedings of regional conferences as well as International symposia, seminars, workshops and conferences, research work of the various individual with regard to Self-Help Groups and women empowerment, government records and reports, unpublished records of all the above journal articles, reports, research work and proceedings were
helpful as primary and secondary sources to the researcher to construct tools for the study.

SALIENT FEATURES OF THE STUDY

A) The researcher has chosen the following features to focus the activities of the Self-Help Groups.

15) Number of family members joined the Self-Help Groups

There is no specific condition or rules by the government for the number of family members to be in Self-Help Groups. And hence most of the Self-Help Groups have at least two members from the same family.

16) Reason for joining the Self-help groups

To eradicate poverty Self-Help Groups are formed. The study also supports this concept as 50% of the Self-Help Groups members have joined the Self-Help Groups to meet their basic needs. Very lower number of Self-Help Groups members have joined with an inner urge to involve in politics.

17) Activities of the Self-Help Groups

Higher percent of the Self-Help Groups are involved only in the savings activity. Only the matured groups whose ages are more than two years involve in productive activities for income generation. Very active groups whose ages are at least 2½ years involve in creating social awareness activities.
4) Savings habit among the SHG members

More than half percent of the Self - Help group members had their habit of savings only after joining the Self - Help Groups. Thus SHGs has motivated the women to involve in savings.

5) Amount of savings by the SHG members

Most of the Self - Help Groups in the rural blocks have their savings of Rs.25, 000 to Rs.50, 000 while in the urban area more number of Self - Help Groups are having the savings of Rs.50, 000 and 1 lakh.

6) Increasing group Savings

In all the study areas higher percent of Self - Help Groups increase their savings by giving loans for interest. Except in Thirupparankundram block, in all the other three study areas reasonable percent of Self - Help Groups involve in doing some kind of business to increase their savings.

7) Number of times received bank loans

Nearly one third of the sample of Self - Help Groups had received loans two times. Only if the group had been started atleast six months before and they maintain the records properly showing the total amount of money collected and the percentage of interest collected etc, they will be given loans.
8) **Amount of loan received from banks**

More than quarter of the sample of Self - Help Groups had received loans of 1 lakh and above. Higher number of Self - Help Groups who received highest amount of bank loans is in Madurai Corporation.

9) **Repayment of loans**

In all the study areas full repayment percent is higher. Highest percent of full repayment of the loans is found in Madurai Corporation.

10) **Decrease in obtaining loans from money lenders**

More than 60 % of the respondents agree that after joining the Self - Help Group the loans from money lenders have decreased. In rural area and the rural Vs urban area, the age of the Self - Help Group influences the borrowing from the money lenders.

11) **Discussing the family problems**

More than 50 % of the total sample of respondents does not discuss the family problems in their group. The age of the Self - Help Group do not influence the factor of discussing the family problems in the Self - Help Group.

When discussing the family problems in the group is compared with the educational status of the group members it is found that irrespective of their educational status of the members, more than 50 % of the groups do not
discuss family problems. Among the positively answered groups 77 % belong to literate members. The educational qualification do not influences the discussion of family problems.

12) Solving liquor problems & domestic violence

More than 80 % of the total sample of the Self - Help Groups do not involve in solving the problems like liquor, domestic violence etc. The age of the Self - Help group influences the capacity of solving problems like liquor in urban area and for the total sample and not for rural sample.

13) Purchased property through loans/savings

Nearly 80 % of the Self - Help Groups did not purchase any type of property either through their savings or through loans.

14) Joining the Self-Help Groups is an extra burden

One third of the Self – Help Group members disagree with the concept that joining the Self – Help Groups is an extra burden to their daily life. In the rural sample highest (38%) % of the Self - Help Groups disagree that Self - Help Group is an extra burden to daily life. In the urban sample 16% disagree.

The age of the Self – Help Groups do not influence the view that joining the Self – Help Group is an extra burden to daily life for the rural and total sample. But in Urban block it shows the nearer significance.
Among the illiterate Self – Help Group members, 26% of them agree that joining Self- Help Groups is an extra burden, and 24 % them disagree the same. While among the literate members only 10 % agree and 26.5 % disagree. Among the respondents who agreed that Self- Help Group is an extra burden to their daily life, highest number of the agreed 39.4% is from the illiterate respondents. Thus the educational status of the Self - Help group women influences the view that joining Self– Help Groups is an extra burden.

B) To study the impact of Self-help groups on women in the society the researcher has chosen the following aspects.

viii) Impact on Decision-making

a. Decision in using Group Savings

The usage of the group savings are decided by the Self - Help group members by discussion. Very low percent are decided by the non governmental organisation or the animator.

b. Decision In Using Individual Loans in the Family

In all the study areas highest percent of the respondents follow their husband/father’s decision in using the individual loans. Among the respondents who take self decision reasonable are belong to Madurai West, Madurai East and Madurai Corporation areas.
c. Proper use of Individual Loans

Most of the Self-Help Group members are not using their loans only for the real reasons.

ii) To analyse the impact of self-confidence the following characteristics are used d) Changes in Self Behaviour, e) Type of Changes Identified.

a) Changes In Self Behaviour

In the rural samples more than 80% & more than 90% in the urban samples of the Self-Help Groups have identified changes in their self behaviour. It is also found that changes in self behaviour of the Self-Help group members are independent of the age of Self-Help Group.

Irrespective of the educational qualification of the Self-Help Group members there are notable changes identified in their self behaviour. The Chi-square test also shows the insignificance and thus the educational qualifications do not influence to identify changes in the self behaviour.

b) Type of Changes Identified in Self Behaviour

Nearly 17% of the Self-Help group members are taking self decisions. And about 15% were doing their works independently and 13% has responded as their mobility has increased.
iii) Impact on women’s status and gender relations in the home,

Impact on Family relationships, Impact on Domestic violence are identified with the following characters.

1) Family Members Support

Nearly 70% of the Self-Help Group members are enjoying the full support from their family members. Among them, highest number of members belongs to Madurai Corporation.

2) Significant Changes in Husbands Behaviour

More than 50% of the Self-Help Group members have identified significant positive changes in their husband’s behaviour.

3) Type of Changes Noticed In Husbands Behaviour

Among the 52% of the samples who have identified significant changes in their husband’s behaviour, 37% of the members have responded as they are treated with pride. Nearly 15% of the Self-Help Groups have responded as the domestic violence has decreased. Very few % (1.5%) finds inferiority complex among their husbands.

4) Changes Identified Among The Family Members

Nearly 85% of the Self-Help Group members have noted changes among their family members after joining Self-Help Groups. About 72%
of the Self - Help Group members had responded as their financial problems have decreased.

iv) **Impact on women’s involvement and status in the community is identified with campaigning against social evils.**

   i. **Campaigning Against Social Evils**

      Higher responses of the Self – Help Groups who have campaigned against the social evils are found in Madurai Corporation. Nearly 5 % of them belong to Madurai West and Thirupparankundram block.

v) **Literacy Awareness**

   23) **Understood Importance Of Education**

      Irrespective of the Self - Help Groups member’s educational status it was found that greater awareness regarding the literacy among the Self - Help Groups members. 57% of the respondents answered they had understood the importance of education only after joining the Self - Help Groups.

   2) **Opinion Regarding Limiting Girl’s Education**

      Nearly 85 % of the total sample of Self - Help Group members has greater awareness regarding girl child’s education as they responded as their education should not be limited. Among the illiterate respondents nearly
70% of Self-Help Groups members and 91% of literate SHG members are against limiting girl’s education.

Among those who said education should not be limited 20% belong to illiterate and 80% are literate members. Thus the educational status of the Self-Help Groups women influences the idea of limiting the girl child’s education.

C) To analyse the political empowerment of Self-Help Groups women the following indicators are used.

1. Adult Franchise

More than 85% of the Self-Help group members cast their vote without fail.

2. Decision In Casting Vote

About 65% of the Self-Help group members take self decision in casting their votes. At same time 35.5% of them accept that, the decisions taken by the male members of their family. Almost equal percent of the Self-Help group members accept the decisions taken by their male members of the family regarding casting their vote in Madurai East, Madurai West and Madurai Corporation areas. Thirupparankundram Block shows the highest % of self decision taken by the Self-Help Groups with respect to their voting right.
3. Political Background of the Family Members

Among the sample of respondents more than 85% of the Self-Help group members do not have any political background as none of their family members belong to any political party.

4. Participation in Local Body Meetings

About 40% of the Self-Help Groups are participating in the local body meetings without fail. After the women have joined Self-Help Groups more number of them participates in the local body meetings.

5. Questioning in Local Body Meetings

Nearly 65% of the Self-Help Groups raise questions at least once. Self-help group members belonging to Madurai West Block are very active than other block Self-Help group members by often raising questions.

6. Contesting in Local Body Elections

Participation in local body elections is very low in all the areas. But totally in Madurai District nearly 80 Self-Help Group members were elected in various positions like panchayat leaders; ward members etc through various non-governmental organisations in different villages.

7. Number of Times contesting in Local Body Elections

Out of 32 Self-Help Group members contested in the local body elections only two members have contested twice and the remaining thirty
members have contested only once in the elections irrespective of their victory or loss.

8. **Reason for not contesting in local body elections**

   Out of the total sample of nearly 60% of the Self-Help group members responded as they are not interested. The inferiority complex, male domination, family responsibilities, may be the reason for their disinterest.

9. **Canvassing During Elections**

   Nearly equal percent of (40%) the respondents in the rural and the urban areas shows the positive impact on the political empowerment in this aspect. But more than half of the respondents in both rural and urban areas had never gone for canvassing. Higher percent of the Self-Help Groups who have gone for canvassing is recorded in Madurai West block.

   Irrespective of the age of the Self-Help Groups higher responses are for the negative answer in both the rural and the urban areas.

10. **Membership in Political Parties Before Joining Self-Help Group**

    Almost 95% of the Self – Help Group members do not have any political membership before joining the Self - Help Groups.
11. Membership in Political Parties After Joining Self-Help Group

The analysis revealed that 97% of the Self-Help Groups do not have membership in the political parties after joining the Self-Help Groups in the total sample.

12. Individual wishes of Self-Help Group members to join party

The study reveals the disinterest of the Self-Help Group members towards joining the political party as a group. Equal % of disinterest is seen in all the four study areas.

13. Membership of Self-Help Groups in Political Parties

The study reveals that none of the group in any of the study area belongs to any political party.

14. Wishes of Self-Help Group Members to Join Party

It was found that none of the Self-Help Groups in any of the study area has the wish to join the political parties.

15. Usage by Political Parties

In the total sample about 47% of the Self-Help Groups have answered as they are used by the political parties for their activities, while 53% of the total sample of Self-Help Groups denies the same. In the rural samples alone equal percent (50%) of the respondents are recorded for both positive and negative answers. Informally some of the members informed as
they were asked by the political parties but the group or the non-governmental decides not to involve with them. The age of the Self-Help Group do not influence the usage of the Self-Help Groups by the political parties.

**16. Political Pressure for the Self-Help Groups**

Only 5.5% of the respondents answer affirmatively to the question whether they are insisted to join any political party or the outsiders provoke their ideas in the Self-Help Group. 8.5% responded negatively.

**17. Satisfaction Regarding Women’s Participation in Politics**

In rural (64%), urban (74%) and in the total (67%) sample of Self-Help Groups most of the groups are not satisfied with the present participation of women in politics. Irrespective of the educational qualification of the Self-Help Group member’s & age of the Self-Help Groups dissatisfaction regarding the participation of women in politics occurs.

Thus the educational qualification & age of the SHGs does not influence the view regarding the present status of women in politics.
18. Importance of Political Participation for Empowerment

More than half of the Self-Help Group members disagree with the concept that political participation of women is important for the empowerment of women.

The educational qualification of the SHG members and the age of the Self-Help Groups in rural blocks and for the total sample do not influence the view that political participation of women is important for their empowerment. Age of the Self-Help Group influences the view that political participation is needed to attain empowerment.

19. Satisfaction regarding Implementation of States Programmes

Nearly 60% of the Self-Help Groups have responded as the States programmes should need more attention.

Irrespective of the age of the group more groups responded as States SHG programmes need more attention. Thus the age of the Self-Help Groups do not influence Self-Help Groups members satisfaction regarding States SHG programmes.

20. View on Self-Help Groups, that it can bring Empowerment

About 70% of the total sample of Self-Help Groups agrees the idea that Self-Help Groups can bring women empowerment. Self-Help Groups whose ages are above 36 months i.e., well matured groups in rural (about
80%) and urban (about 92%) areas are of the view that SHGs can bring women empowerment.

21. **Constitutional Status to Self - Help Groups**

In the total sample, more than 35 % of the Self - Help Groups have agreed to give the constitutional status to Self - Help Groups, a very low percent of them disagree. But nearly 40% of the total sample of respondents does not have any idea regarding this aspect.

Among the illiterate women 48% do not know whether Self- Help Groups should be given constitutional status are not at the same time 38% agree. Even 44.8% of literate women who have the education above 12\textsuperscript{th} standard had chosen do not know option.

The chi square value shows the educational status does not influence the view of giving the constitutional status to Self - Help Groups.

22. **View regarding Self - Help Groups Federation can bring revolution in Politics**

About 50 % of the Self - Help Groups do not know whether federation of Self - Help Groups can bring revolution in politics. Irrespective of the educational level of Self - Help Group members higher number of respondents do not know whether federations can bring revolution or not.
The educational qualification of the Self - Help Group members does not influence the view on Self- Help Group federation can bring revolution in the politics.
CONCLUSION

The inferences of the analysis are pointed out below:

Regarding the 1st objective, to focus the activities of the SHGs, 15 characters are used and the following conclusions are drawn.

1) Most of the Self - Help Groups have atleast two members from the same family.

2) The objective of the government to eradicate poverty has been achieved fifty percent as the fifty percent of the samples have given reasons to meet their basic needs.

3) Savings is the main activity of almost all Self - Help Groups. Other activities like income generation and creating social awareness are done by the matured self help groups.

4) SHGs have created the habit of savings among women.

5) SHGs in urban area are more active with regard to savings than rural SHGs.

6) Almost all Self - Help Groups increase their group savings by lending loans for interest.

7) When SHGs are completed 6 months they receive the bank loans.

8) In urban area receive highest amount of bank loans as there is full repayment.
9) In both rural and urban area repayment percent is higher.

10) Decrease in loans from money lenders has been observed. Decrease in loans depends upon the age of the SHG in rural and for the total sample and it is not the same for the urban area.

11) More than fifty percent of the SHG members do not discuss family problems in the group and this aspect is not influenced by the age of SHG or the educational status of the member.

12) The age of the SHG influence solving the problems like liquor. In urban sample and not for rural and total sample.

13) They do not purchase any property.

14) One third disagree that joining SHGs are extra burden. The age of the SHG do not influence and the educational status of the member influence the same.

Thus by analyzing the above features it has been found that there is a greater participation and involvement of women in SHG programs and thus first hypothesis is proved.
The following are the inferences of the second objective i.e., to study the impact of SHGs on women in the society. These inferences justify the second hypothesis that is Self-Help Groups have made a positive impact on women in the society.

1) Decisions are taken in the group by discussion while using the group savings. But in the case of using the individual loans in the family, husband/father’s decisions are well followed by the SHG women.

2) With regard to proper use of individual loans it is found that the loans are not used only for the real reasons.

3) Almost all the SHG members have identified changes in their self-behaviour after joining the SHG. The educational qualification and age of the SHG do not influence the changes in their self behaviour.

4) Taking self decisions, doing the work independently and increase in mobility are some of the significant changes identified among the SHG members.

5) More than 70% of the SHGs enjoy the full support from their family. More than 50% of SHG members identified significant positive changes in their husband’s behaviour.

6) Higher percent of SHG members are treated with pride by their family members.
7) Urban area SHGs shows more interest in campaigning against social evils.

8) SHG has created greater awareness regarding the female literacy among the SHG members. At the same time the educational status of the SHG member influences the view on limiting the education of girls.

The inferences drawn for the third objective to analyse the political empowerment of SHG women are given below.

1) SHG made an impact on the voting behavior of women as the analysis shows more than 85 percent of SHG members cast their vote without fail. Almost 65 percent of them take self decision in casting their vote and higher percent of them belong to rural areas.

2) Most of the SHG members do not have any political background either individually before or after joining the SHG and from the family. No group has joined or wishes to join any party.

3) About forty percent of the SHGs are participating in local body meetings without fail and nearly 65% of them raise the questioning the meetings at least once.

4) Though in whole Madurai district about 80 SHG members were elected for various positions like panchayat leaders, ward members etc., but in
the sample taken for the study shows a very low participation in local body elections in all the study areas.

5) Most of the women SHG members are not interested in contesting in local body elections. The reasons may be inferiority complex, male domination, more household works and other responsibilities. But in both rural and urban areas participation in canvassing during elections is more.

6) Only 47% of the SHGs have answered as they are used by the political parties for their activities. Though parties try to influence the SHGs, the SHG members and NGO’s seemed to be not cooperating with them.

7) Though most of the SHGs answers as they don’t have any problems, lack of punctuality, honesty and cooperation and ego problem are widely seen.

8) Most of the SHG members are not satisfied with the participation of women in politics. The age of the SHG and literacy level of SHG members do not influence the view. Though the dissatisfaction here is a positive criteria for the political empowerment of women, the view does not depend upon the literacy level of the SHG women.

9) Most of the SHG members disagrees that political participation is important for empowerment. The age of the SHG or the literacy level of
the SHG member do not influence the view. Only in the urban samples
the age of the SHG influences the view that political participation is
important for the empowerment of women.

10) SHG members expect more care from the Government as most of them,
irrespective of the age of SHG responded as State’s SHG programmes
needs more attention.

11) About eighty percent of the rural SHGs and ninety two percent of the
urban SHGs agrees that SHG can bring women empowerment.

12) Most of the SHG women are in dilemma regarding the need of giving
constitutional status to SHGs. The educational status of the members
also does not influence this view. Only thirty five percent of the SHG
women agree to give constitutional status to SHG.

13) Though SHG programmes give the way for the multidimensional
women empowerment in a large scale, the women Self - Help Groups
are not aware of their potential or power in the case of politics. About
half of SHGs do not know whether SHGs federation can bring
revolution in politics. Here also the educational qualification of the
SHG member does not influence the view.
The voting behavior of SHG women shows that there is a reasonable increase in casting vote and taking self decisions in casting vote has increased among them after joining the self help groups. Higher percentage of women’s participation in local body meetings and questioning in local body meetings has also increased.

Though there is lack of political background from their family nearly 70% of the SHG members shows dissatisfaction regarding the present status of women in the politics and reasonable number of SHG member’s wishes to join political party individually. Moreover reasonable number of SHGs has gone for canvassing and some more SHGs also wishes to do the same. About half of the SHGs have agreed as they are used by the political parties. Informally the SHGs women have reported their desire to involve in politics. If they are directed properly and more carefully these SHG women will do wonders in future. So there is no doubt that SHGs will definitely going to be a deciding factor in the politics.

All the above criteria’s proves the third hypothesis i.e. Self - Help Groups are paving way for the political empowerment of women. Thus the analyses and the interpretation of the study prove all the three hypotheses.

With the basic aim to free the poor from the clutches of the external money lenders, all the poorer and vulnerable sections of the society, these
Self-Help Groups have been organized. This goal is achieved as 90% of the respondents have positively answered when enquire about the loans from moneylenders. Though 50% of the respondents are illiterate, awareness of environmental sanitation is greater among the Self-Help Group members. They also agreed that they are now more aware of the group’s activities.

Under the effective functioning of the non-governmental organisations these Self-Help Groups are working in a very good way. Actually these non-governmental organisations are molding the groups. They are making the pebbles into pearls through lot of Self-development programmes which stresses confidence building measures and improve their strength through brainstorming sessions and group activities. They also inculcate group discipline by entrusting responsibility to the group. They make the members to ensure the sustainability of groups through their activities and imparting training to the members in recording the procedures and plan for their future action in the note.

The Self - Help Groups have developed public relationships with government departments and banking institutions. They have also increased the mobility of most of the rural women. The communication ability of the women has also been increased; this can be observed when they are taking part in the discussions and while giving small lectures.
Though this Self-Help Group concept is brought out for the poor to eradicate poverty, the analyses shows they all are not in below poverty line as per the government rules. Actually the scheme did not reach the poorest of the poor. This inference was drawn by many other scholars also.

There are also some more negative inferences like delay in attending the meetings, irregular participation in meetings, joining Self - Help Group only for the monetary benefit, misuse of the savings by the animators or representatives, some non governmental organisations getting commissions from the groups, animators and representatives getting commissions from the group members for their traveling expenses while attending the block level meetings, many non governmental organisations exists in the name sake only, no refreshment is provided by many NGOs to the members attending the meetings, misuse of the meeting day by the animators or representatives, most of the women bring kids while attending meetings which disturbs everyone, etc.

Though there are demerits they are very low when compared with the benefits got through these Self - Help Groups. Ultimately the analysis, interpretations and the inferences proves that the self-help groups are playing greater role in the empowerment of women.
SUGGESTIONS

The following are the suggestions

- There should be strict monitoring on the activities of the non-governmental organisations and Self-Help Groups.
- Number of women joining the Self-Help Groups from the same family should be limited, as it may not reach all the women.
- The willingness of the Self-Help group members in taking part in other activities of the non-governmental organisations should be considered.
- Legal protection should be given to Self-Help Groups.
- Duplication of the scheme can be avoided as a same member can get a loan through the group and also individually in another scheme.
- The study also suggest to remodify the structures, rules and regulations for the Self-Help Groups as their tremendous increase in number and popularity may bring a drastic change in political scenario.

SCOPE FOR FUTURE RESEARCH

The tremendous increase in the number of SHGs, the widening of their functions, and inclusion of them in various developmental programmes are ensuring that SHGs are developing as special section or movement
which cannot be abolished even by the originators. Even it is eradicated definitely it will emerge in some other form. So there are lots of areas open for research regarding SHGs and women empowerment in various dimensions and in various subjects. Separate or interrelated studies with Public administration, Political Science and Gender/Women Studies as a base can be researched on self help groups. “A study on SHG women panchayat leaders”, “An analysis on the performance of SHGs in various developmental schemes”, “Assessment of various training programmes imparted to SHGs”, “A study on the linkage between the political and socio-economic empowerment of SHG women”, “Technological empowerment of SHG women”, etc are some of the suggested areas for future study.