ABSTRACT

The present study focused at quantifying the impact of SHGs on the socio-economic conditions of its members. The reference period was 2001-’06. Primary data was collected through field surveys based on a structured interview schedule which could provide qualitative and quantitative information regarding SHG members in the state. The total sample size comprised 3200 SHG members. 50 bank managers were also interviewed on the basis of the objectives of the study. The data collected were statistically analyzed.

In Kerala, women participation in SHGs is manifold greater than that of men and there has definitely been an appreciable change in the standard of living in the respondents after their becoming the members of SHGs. SHGs formed an effective tool in empowering the poor women in the state. There is significant increase in income, savings and asset acquisition among the poor after becoming members of the SHGs. It was also observed that members progressively started utilizing loan for productive purposes, generating more income. The SHGs of Kerala uphold the secular nature of the state with representation from all communities. Majority of the respondents are educated. It is noteworthy that educational status is significantly related to the thrift habit of the members. Signs of improvement are stronger not only in the economic aspects of the members but also in their social as well as cultural aspects.

Key Words – Microfinance, SHG, Performance evaluation, Kerala, Socio-economic status, Women empowerment.