CHAPTER VII
SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

7.1. INTRODUCTION

The process of women empowerment is conceptualized in terms of personal assessment, self esteem, confidence, and ability to protect themselves as women attaining socio–political participation, economic independence and ownership of productive assets. For the empowerment of women, several programmes and schemes had been launched in the past few years by the Government of India in order to fulfill its vision of expanding women’s horizons of autonomous decision making and control over resources, becoming equal partners to their men folk to achieve, “the ultimate goal of complete development”. Several programmes and schemes have brought economic and social reforms, but not in a significant manner. This leads to search for alternative ways to serve the rural poor in general and rural women in particular. In such a search, the concept of women self help group is praiseworthy and it is a new window for the development of the rural women. The Mahalir Thittam project of Tamil Nadu launched in 1996-97, was aimed at empowerment of women, fostering of saving habit and maintaining promptness in loan repayment. This project is being implemented in all the districts of Tamil Nadu.

The present study has been made with the objective of evaluating the social and economic benefits accruing the members of the SHGs and ensuring the performance of the SHGs in Tirunelveli District. The study has the following objectives:  

i) To analyse the
genesis and development of the SHGs in Tirunelveli District; ii) To evaluate the performance of the sample SHGs in Tirunelveli District selected for the study; iii) To analyse the changes in the social conditions of the members of the SHGs; iv) To measure the impact of the SHGs on the economic development of the members; v) To analyse the attitude of the members of the SHGs towards economic, social, psychological and political impact and vi) to offer suggestions to improve the working of the SHGs based on the present study.

Some hypotheses are framed to analyse the relationship between factors like tenure of existence, literacy level of the leader, size of membership of the groups and performance of the SHGs. Some hypotheses are formed to analyse whether there is any significant difference in the social and economic conditions of the members before joining the SHGs and afterwards. Some more hypotheses are formed to analyse the relationship between the social factors and the attitude of the members towards economic, social, psychological and political impact.

The study is based on both primary and secondary data. The primary data were collected through two interview schedules, one for the SHGs and the other for the members of the SHGs. The secondary data were collected from books, journals, web sites and records of Mahalir Thittam Office, Tirunelveli. The data were collected from 190 SHGs and 570 members through interview schedules. The collected data were analysed by applying statistical tools like McNemar test, Sign test, Kruskal Wallis test, Sen.’s poverty level index, Chi-Square test and Kolmogorov–Smirnov test. The entire report is presented in seven chapters.
7.2. FINDINGS

7.2.1. GENESIS AND DEVELOPMENT OF SELF HELP GROUPS IN TIRUNELVELI DISTRICT

In this chapter an attempt is made to analyse the concept of SHGs, characteristics of SHGs, functions of SHGs and SHGs – an international initiatives, the SHGs in India, the SHGs in Tamil Nadu and the SHGs in Tirunelveli District.

The main functions of the SHGs are identified as micro financing, subscription fee collection, generating internal savings, maintaining common fund, organizing meeting and the like. The process of group formation involves a series of tests carried out in a sequence. It includes short listing of potential villages, identifying the poorest of the poor, seeding the concept, formation of groups, quality check, regularizing the group level system and stages in group development.

SHGs are the brain child of Grameen Bank of Bangladesh. It was formed by Prof. Mohamed Yunus of Chittagong University in the year 1975. In 1986, the APRACA devised on a coordinated programme for the promotion of linkage between banks and SHGs for rural savings mobilization and credit delivery to the rural poor. In 1993, a step was taken in Thailand by opening a Bank for Agriculture and Agricultural Co-operatives and allowed to provide loans for farm related activities. By 2002, more banks and finance companies were formed to help micro finance poverty alleviation programme. In 2003, Tanzania began pilot testing and providing access of micro credit to economically disadvantaged people using the village banking methodology.
Grameen Bank model in Bangladesh has transformed into SHG to suit Indian conditions. India has recorded a tremendous growth of SHGs in different forms in different regions. Since the success rate is high in many places in India, the SHGs are considered as the real pathfinders in the lives of the rural Indian women. The Southern part of India accounted for 64 percent of the total SHGs in India.

In Tamil Nadu, the “Mahalir Thittam”, a project of Tamil Nadu Women development Corporations (TNWDC) was formed aiming at the empowerment of women. Today Tamil Nadu is doing well and this has resulted in the formation (as on 31.11.2008) more than 3.78 lakh SHGs with a membership of 60.63 lakh women. This includes 2.61 lakh SHGs directly covered by the Tamil Nadu Women Development Corporation through the successful fostering of savings habit and promptness in loan repayment. Among the total number of the SHGs formed in the state of Tamil Nadu, Kancheepuram district has a commendable increase in quantum of the SHGs formed and the number of women enrolled. While considering the total amount of savings, Pudukkottai district has a lump sum amount of savings.

The review of performance of Mahalir Thittam in Tirunelveli district reveals that there has been a commendable growth in respect of number of groups formed and women enrolled. In Tirunelveli District the total number of the SHGs is 16085, the number of women enrolled is 258630 and total savings of the SHGs are Rs.6684.25 lakh as on 31.3.2008. Nearly 62 per cent of the SHGs are formed in village panchayats. The SHGs sangha loan performance in rotation of savings is higher in rural panchayats. Out of the total funds allotted under the SGSY system in Tirunelveli district, 70.6 per cent was funded by the Central Government and 29.4 per cent fund was provided by the State Government. In Tirunelveli district more saving performance was in rural panchayats. At the time of
formation of the SHGs, the officers of Mahalir Thittam, the bank officials and the NGOs are feeding to the members of SHGs.

The credit rating of the SHGs reveals that the general groups in the urban areas are more eligible for credit linkage (94.4 per cent). Among the various schemes provided, the NABARD has provided more credit linkage to the groups. Manur block has received the highest amount of loan and subsidy under the SGSY scheme. And Kuruvikulam panchayat has received the highest amount of credit linkage progress on the THADCO Economic Assistance Scheme. Further, the highest amount of loan with subsidy under the THADCO-Revolving Fund Scheme was in Sankarankovil Block.

**7.2.2. PERFORMANCE OF THE SHGS IN TIRUNELVELI DISTRICT**

In this chapter an attempt is made to analyse the performance of the sample SHGs in Tirunelveli district.

First, the profile of the sample SHGs is studied. Out of the total respondents 49 per cent of the respondents have 3 to 6 years of experience. 45.3 per cent of the respondents have educational qualifications up to fifth standard and 50 per cent of the SHGs have 15-18 members.

In order to measure the performance of the SHGs in Tirunelveli District, various factors such as homogeneity, regularity in conducting the meetings, regularity in attendance, role of the NGOs in meetings, repayment performance, decision on financial transactions, utilisation of common fund, share of production loan to total loan, increased rate of saving, awareness of rules and regulations and maintenance of books of accounts have been taken into account. Some 102 SHGs had reported that the percentage of homogeneity is more than
80 per cent and 63 per cent of SHGs conducted meeting once in a week. It is interesting to note that no group reported that the meetings were held irregularly.

In the meeting of 127 sample SHGs, the NGO participation was to the tune of more than 80 per cent. It is found that the performance of repayment is better in all groups. The NGOs play a dominant role in taking decisions in the financial transactions.

In view of utilisation of loan, more than 80 per cent to the total loan is utilized for productive purposes. It is evident that the SHGs encourage production activities so as to increase the earning capacity of the members. Of the total 88.4 per cent of the SHGs have recorded more than 80 per cent common fund utilisation.

It is also observed that the saving performances of the SHGs are up to the mark. Among the sample, only 68 SHGs increased their savings less than 20 per cent.

The members of the SHGs availed themselves of training facilities provided by the Mahalir Thittam. It is reported that the training was more useful and more number of members from each group had attended the training to enhance their capacity and capability. The fifty five numbers of the SHGs have reported between 61 to 80 per cent and the remaining 55 number of SHGs have reported that the awareness of rules and regulations is more than 80 per cent. One hundred and nine SHGs have reported that the books of accounts maintenance are more than 80 per cent.

It is found that the utilisation of common fund, regularity in attendance in the meeting, repayment performance, regularity in conducting the meeting and adequate training were the major contributions to the better performance of the SHGs.
The result of the Kruskal Wallis test shows that there is a significant difference in the performance scores among the different groups in the conduct of meetings, regularity in attendance, participation of the NGOs in meetings, repayment performance, decision on financial transactions, utilisation of common fund and training. Further it shows that there is no significant difference in the performance scores among the different groups obtained from the indicators such as homogeneity, share of production loan to total loan, increased rate of savings, awareness of rules and regulations and maintenance of books of accounts.

In order to test whether there is a significant difference in the relationship between the tenure of the existence of the SHGs, the literacy level of leaders and the size of membership, the Kruskal Wallis test was applied. The result shows that there is no influence of the tenure of existence of the SHGs on performance. But the literacy level of the leaders and the size of the membership of the SHGs influence the performance of SHGs.

The main reason for forming the SHGs in the study area is to obtain the financial support from the Government in order to improve the economic status of the members.

It is found that the main problem faced by the SHGs is delay in sanctioning the loans by the Government authorities and the bank officials. Further, the SHGs are facing the problems of lack of administrative experience in managing the affairs of the groups.

7.2.3. SOCIAL IMPACT ON THE MEMBERS OF THE SHGS

In this chapter an assessment of the social impact of the SHGs on their members is attempted. First the socio-economic factors of the members are studied. Then social issues like self confidence, awareness of social evils, behavioural changes, changes in education level, access to amenities and political participation also are discussed.
As far as the socio economic factors are concerned, 51 percent of the members are below the age of 30. The social grouping of the members of the SHG is largely decided on the basis of the domicile temperament of the people. Among the sample members 48.1 percent of the sample members belong to scheduled castes and 38.2 percent of the sample members belong to backward classes. Among the sample, 61.41 percent of the members are labourers and farmers and 89.8 percent of the members are married.

It is found that only 35 (6.1 per cent) members had confidence before joining the SHGs but 502 (88.1 per cent) members gained confidence after joining the SHGs. Thus association with the SHGs encompasses a large cross section of people with self-confidence.

Self confidence creates a drastic change in the attitudes of the members. Self worth, communication and interaction strengthen the self confidence of the members.

Self worth means escalating a positive opinion of one-self. The membership in the SHGs itself encourages confidence in the hearts of the members to face any contingency in life. It is interesting to find that 88.1 percent of the members have gained self worth after joining the SHGs. The membership in SHGs provides ample opportunities for women to save, borrow and invest money on some income generating activities. It is observed that 95.8 percent of the respondents face positive response to face financial crisis. This shows that after joining the SHGs the confidence has increased remarkably. Among the total 93.9 percent of the members show positive response in helping neighbours after joining them. This shows that association with the SHGs increases the helping tendency.

The membership in SHGs gave importance to women in the family decisions. This is evident from the fact that 91.9 percent of the respondents have shown positive response on decision on important matters taken by them.
Further it is found that 90.36 per cent of the members experienced a better treatment in terms of respect commanded after joining the group. The Mc Nemar test was applied to test the hypothesis “there is no significant difference in self-worth among the sample members before and after joining the SHGs”. The test shows that there is significant difference in self worth among the sample members before and after joining the SHGs.

The communication skills of the members also strengthen the self confidence of a member. It is found that there is a significant shift in the level of communication, which might be due to association with the SHGs.

It is found that after becoming members in the SHGs, 34 per cent members could meet more than one official, and 33.7 per cent members could meet more than four officials. This indicates that the association with the SHGs improves self confidence among members by providing opportunities to meet officials of different organisations. Sign test was used to test the hypothesis “there is no significant difference in the level of communication among members and number of officials met by members before and after joining the SHGs”. The test shows that there is significant difference in the level of communication among the members and the number of officials met by members before and after joining the SHGs.

The NGOs create awareness among the members on the social evils such as harassment of wife by husband, gambling and drinking, encouragement of child labour, child marriage, remarriage, female infanticide and divorce. It is found that 89.6 per cent members protested against harassment of husband after joining the SHGs. Of the total, 85.6 per cent of members’ registered their strong protest against gambling and drinking and 84 per cent of the members protested against child labour after joining the SHGs. Among the sample, 81.6 per cent of the members protested against female infanticide and 85.4 per cent of the
members protested against dowry after becoming members. Mc Nemar test is used to test the hypothesis “There is no significant difference in the reaction to the social evils among the members before and after joining the SHGs”. Since the calculated value of Chi-Square test for all kinds of social evils before and after joining the SHGs is higher than the table value, the null hypothesis is rejected.

In order to assess the social changes in the behaviour of the sample respondents due to the association with the SHGs, a set of different situations like verbal abuse, physical violence, neglect, psychological and emotional abuse are realized and the reactions of the sample respondents to such situations are obtained during the study.

The study shows that there is a positive impact of the SHGs on members in resisting social evils. The association with the SHGs helps the members to be patient and to lodge complaint with the groups and also to warn culprits against adverse effects. Sign test is used to test the hypothesis “there is no significant difference in behavioural changes of the members in problematical situations before and after joining the SHGs”. Since the calculated values for all these abuses are more than the table values, the null hypothesis is accepted.

The members of the SHGs are poverty stricken and illiterates. Regarding the literacy level, there is an important development in the educational status of the members after joining the SHGs. Of the total, 92.45 per cent of sample members are able to sign after joining the SHGs.

In support of better social living amenities like health care, sanitation, drinking water, education, market and facilities of transport, and dispensary for live stock are quiet obligatory. In this study, it is found that the members of the SHGs have availed all the social living amenities in the urban and rural areas to the fullest level possible. The Mc Nemar Test
is used to test the null hypothesis “there is no significant difference in the availing of amenities by the members before and after joining the SHGs”. It is inferred that there is significant difference in the availing of the facilities by the members before and after joining the SHGs.

Generally women hesitate to take active part in politics. It is inferred that 96.1 per cent members have shown their interest in contesting elections after joining the SHGs. It is interesting to note that 100 per cent members show their willingness to assume leadership in the SHGs after joining the SHGs. Of the total, 98.1 per cent members said that they had voted in election after joining the SHGs. In order to test whether there is any significant difference in the attitude of members to political participation before and after joining the SHGs, the Mc Nemar Test was used. The result shows that there is significant difference in the attitude of the members to political participation before and after joining the SHGs.

7.2.4. ECONOMIC IMPACT ON THE MEMBERS OF THE SHGS

The economic impact of the SHGs on the members has been analysed in terms of their level of savings, amount of borrowings, creation of assets, employment generation, income generation, poverty level and expenditure pattern.

It is found that after joining the SHGs, the average level of savings increased up to Rs. 3098/-. The major agency in which the savings were deposited was banks (both co-operatives and commercial banks) before joining the SHGs. But after joining the SHGs, the savings were deposited mostly in the SHGs. After joining the SHGs, more members saved their money. After joining the SHGs, the members borrowed more money. But it is a welcome sign that there is a shift from loans borrowed for consumption purposes to productive purpose after associating with the SHGs.
Further, interestingly, proportion of households having assets to the value of less than Rs.10000/- decreased after they became members of the SHGs than before becoming the members of the SHGs. It is also observed that the average value of durables possessed by sample members is less than that of the productive assets. Further it is found that the value of assets of (94 per cent) the sample members increased after becoming the members of the SHGs. It is found that the employment of the members, which works out to 516 man days has increased to 952 man days after becoming the members of the SHGs. Of the total, 92.1 per cent members had income above poverty level after joining the SHGs. This indicates that a large number of members have been elevated above poverty line after joining the SHGs.

One of the important objectives of the SHG programme is to alleviate the poverty of the members. To evaluate the success of the scheme in achieving this objective, Sen’s index of poverty method was used to analyse the intensity of poverty among the target groups before and after joining the SHGs. It is learnt that before they became the members of the SHGs the poverty index was 0.104 and it had declined to 0.003 after they became the members of the SHGs. This indicates that the SHG programmes have positive effect on the alleviation of poverty.

The consumption expenditure per year per member was Rs.8722/- before becoming the members of the SHGs and it was Rs.10829/- after becoming the members of the SHGs. Food expenditure decreased after becoming the members of the SHGs whereas the proportion of expenditure of other items increased after becoming the members of the SHGs.

The Sign Test is applied to test the null hypothesis that “There is no significant difference in economic conditions of members before and after becoming the members of the SHGs”. Since the calculated value of Z for all variables is more than the table value at five
percent level, it is concluded that there is significant difference in the economic conditions of the members before and after joining the SHGs.

The overall impact of micro credit encompassing economic as well as social aspects was measured by the aggregate measurement known as Composite Index of Standard of Living. The distribution of the members according to the value of composite index clearly brings out a lucid shift. It is found that the impact was relatively more pronounced on the social aspects than on the economic aspects.

The Sign Test was used to test the null hypothesis that “there is no significant difference in the economic and the social impacts on the members before and after joining the SHGs. Since the calculated value of Z for social, economic and composite index is greater than the table value at five percent level, it is concluded that there is significant difference in the social and the economic impacts on the members before and after joining the SHGs.

7.2.5. PERCEPTION OF MEMBERS ON IMPACT OF SELF HELP GROUPS

The perception of the sample respondents regarding the economic impact, social impact, psychological impact and political impact shaped by the SHGs has been analysed with the help of a scaling technique. For analysing each category of impact, the opinion of the members on five given statements has been extracted on a five-point scale.

The perception of the sample members on the economic impact has been ascertained by taking into account the opinion of members on five economic variables like the capacity to spend more, increase in value of assets, rise in income, improvement in the savings habit and provision of employment opportunities. The perception of the members on the statement that, “the SHGs help to increase the capacity to spend more” gets the maximum scores.
The perception on the social impact is measured with the help of five statements, namely social responsibility, capacity to protest against social evils, authority of decision-making on important matters, awareness about health and knowledge of banking operations. The perception of the statement, “induce social responsibility” occupies the first place.

The perception of the members on the psychological impact has been studied with the help of five statements, namely the SHG creates confidence to face problems, creates awareness about self-reliance, gives societal status, creates awareness about cleanliness of surroundings and improves literacy and communication skills. The perception of sample members of the statement, “improves literacy level and communication skills” occupies the first place.

The perception of members of political impact was measured with the help of the opinion of the sample members on five statements, namely the SHG induces participation in politics, induces to contest elections, creates awareness of the necessity of voting, helps to assume leadership to handle issues and improves leadership skill. The perception of the sample members of the statement, “inducing to participate in politics” occupies the first place.

In order to ascertain the significance of the four categories of impact the Average, standard deviation and co-efficient of variation have been calculated. The perception of the sample members on social impact occupies first place followed by psychological impact, economic impact and political impact. This indicates the positive motivation is required for political participation of the members of the SHGs in Tirunelveli District.
With a view to find out the extent of the perception of the sample members of economical impact, social impact, psychological impact and political impact and overall impact, the average scores and standard deviation have been computed. The extent of perception falls under three categories low, medium and high. The perception of a majority of sample members of economical impact, social impact, psychological impact and political impact falls under the medium category. With regard to the overall impact 394 (69.1 per cent) members fall in the medium perception category, 108 (18.9 per cent) members fall in the high perception category and 68 members (11.9 per cent) fall in the low perception category.

In order to rank the various kinds of impacts, the sample respondents were categorized into four ranks that is to say 1, 2, 3 and 4. The ranking was done on the basis of the scores of each respondent for each impact. Altogether there are four categories of impact and hence there are four ranks. The number of respondents for each impact with ranks 1, 2, 3 and 4 is arranged in rows and the D value is applied by using the Kolmogorov – Smirnov one sample test. It is found that most of the members gave the first rank for social impact, the second rank for psychological impact, the third rank for economic impact and the fourth rank for political impact. The result of the Kolmogorov – Smirnov test also shows that there is significant difference in ranking of all categories of impact among the members. Therefore, it is concluded that the four categories of impact are equally important.

In order to explore the relationship between the personal variables like age, marital status, literacy level, social status and occupational pattern and the perception of impact, the Chi Square Test was used. The null hypothesis framed is “There is no significant difference in the perception of impact among the different groups of members classified according to age, marital status, literacy level, social status and occupational pattern”.

The results of the Chi-Square Test show that the age, occupational pattern, marital status and community influence the perception of the members on the nature of the impact. On the other hand, level of literacy had no influence on the perception of the members on the nature of the impact of the SHGs.

7.3. SUGGESTIONS

Based on the above findings, the following suggestions are made.

Out of the total 144 (75.8 per cent) sample SHGs are purely depending upon the NGOs in financial decision making process. In the inception period, the NGOs are forming and giving necessary training to the SHGs. After some period, they have to give the freedom to think and work especially in decision making process. The financial decisions are to be taken by all the members unanimously. Hence, it is suggested that the necessary skills with regard to financial decision making may be inculcated to the members of the SHGs. In this regard, a financial literacy and credit counseling centre may be opened in every district with suitable financial experts, bank officials and the like. This credit counseling centre may give the suitable training to all the members of the SHGs in the field of financial management.

The study shows that 62.1 per cent of the SHGs are formed in the rural panchayats, 18.11 per cent in town panchayats, 11.24 per cent in municipal areas and only 18.5 per cent in corporation areas. As the SHGs are playing a crucial role in the alleviation of poverty, steps may be taken on war footing basis to form more number of SHGs not only in rural but also in municipal and corporation areas in Tirunelveli District. In this regard, the state Government may consider giving preference to uncovered areas for promoting the SHGs.

Mahalir Thittam Office, Tirunelveli has arranged more number of training for the members of the SHGs to start their own economic activities. The training was given only on
the conventional or traditional business activities. Apart from this, only half of the respondents have received training and orientation for capacity building. These training programmes were attended by some members only. Overall, the training programmes have not been useful to the participants. It is suggested that training on innovative economic activities by using the resources in and around the district may be given to the SHGs members. The training in the areas such as vermicelli making, beautician training, training on bakery unit may also be given. For this purpose, Entrepreneurship development cell in the district, resource persons from small scale sectors, private ventures may also be properly used. And chances should be given to all the members by rotation to attend the training programmes. In this way the SHGs are able to know the innovative ideas for income generating activities and all the members can develop their skills.

Only 8 groups have recorded as poor repayment performance of loan in the district. It is suggested that incentives may be given for prompt repayment. This will catch the attention of the groups to repay the loan. Further, suitable advice may also be given the members of SHGs for prompt repayment of loan.

Among the sample only 35.78 per cent (68) of the SHGs increased their savings less than 20 per cent. Hence, it is suggested that motivational campaign may be conducted for inculcating saving habit in the minds of the members. The campaign should give exposure to savings, its future benefits, how the savings of members are utilised for rotation among the members, how the amount of groups’ savings form a base for getting government sponsored scheme for income generating activities and the benefits to the individual member.

It is found that among the sample 40 (21.05 per cent) SHGs are faced the problem of delay in sanctioning the loan. It is suggested that the officials of bank should visit the SHGs
and grade them based on their quality. The grading system and format is already approved by
the NABARD. If needed, banks can outsource the task of grading the SHGs to third party to
expedite the sanctioning of loan. Further, the loan applications of the SHGs should not be
delayed beyond 15 days. Banks can fix a day for transactions of the SHGs. The formalities
while opening the SHG accounts in banks and while advancing loan to them should be
minimum and procedures should be simplified. There should be uniform format for account
opening and loan applications across banks. It is also suggested that necessary instructions
may be given to the authorities and the bank officials to avoid the delay in sanctioning the
loan and to respond to the queries of the SHG members.

It is observed that 17.89 per cent (34) of the SHGs faced the problem of
administering the affairs of its business. It is suggested that suitable administrative training
to all the members of the SHGs should be given or at least the animators and representatives
of the groups may be given administrative training initially, then the same may be given to
the other members gradually. Further, Extension participation programme may be arranged
with extension agencies for the SHGs to visit their business houses to know the functions and
its administration. And also this extension participation programme will create awareness and
skills of the business.

It is also observed that 22 sample (11.57 per cent) SHGs faced the problem of in
adequate loan amount. Loan amount is one of the basic components to start an activity and
also women can be financially sound when loan amount is given sufficiently. Loan amount
should be increased to the extent that they can take up an income generating activity.

Majority (92.45per cent) of the members said that they could sign after joining the
SHGs. Only 2.63 per cent of the members have completed their XII standard. Education
plays a crucial role in administering the affairs of the business. Hence, it is suggested that adult education system may also be adapted to the members of the SHGs to upgrade their educational status.

The development of a nation is vested on the shoulders of both men and women. Now a days the women self help groups are playing a predominant role in the eradication of poverty among the rural poor. It is suggested that the SHG concept for men can be adopted in the study area. If this has been implemented, the youth especially unemployed can be benefitted and they can also involve themselves in the process of poverty eradication.

7.4. CONCLUSION

The new millennium has thrown many challenges subjecting many nations to undergo transformation cutting across their established tradition and culture. New issues have to be addressed to effect social and economical progress of our nation. The most important one is women’s empowerment through Self-help groups. SHGs have undoubtedly begun to make a significant contribution in poverty alleviation and empowerment of poor, especially women in rural areas of our country. Women are the vital infrastructure and their empowerment would hasten the pace of social development. Investing in women’s capabilities and empowering them to achieve their choices and opportunities is the definite way to contribute to the economic growth and the overall development. The empowerment of rural women leads to benefit not only to individual women and women groups, but also to the families and the community as a whole. The present study is an attempt to analyse the socio-economic development of the members and the performance of the SHGs in Tirunelveli district. The performance of the SHGs was good. The greater percentage of women were impacted positively by being members of SHGs. Women’s participation in the SHGs enabled them to
discover inner strength, gain self confidence, social, economical, political and psychological empowerment and capacity building. If the aforesaid suggestions are carried out by the authorities concerned, the SHGs will further improve the status of the women in Tirunelveli District.

**SCOPE FOR FURTHER RESEARCH**

The following areas are suggested for further research in Self Help Groups

- Comparison of performance and satisfaction of members of women SHGs with men SHGs can be undertaken.
- A Study of micro credit extended by public sector banks through the SHGs.
- A Comparative study of the performance of the SHGs on the basis of different models of the SHG-Bank linkage.