post-SHG stages was calculated with the help of Karl pearson’s correlation co-efficient, and compared.

The results revealed that all the five variables except assets were positively correlated with income generation of the members at post-SHG situation while in pre-SHG stage, the loan amount was not positively correlated in two groups and pooled data.

In the case of seven social variables and social index with income generation of the members in the pre and post SHG periods, the correlation co-efficient was calculated with the help of Karl Pearson’s co-efficient of correlation and compared. The results revealed that there was a positive correlation existing between self sufficiency, social independence and social interaction with the income generation at post SHG stage. The study found that there was a significant improvement in the correlation between social variables and income generation during the two periods.

In order to analyse women’s empowerment in both rural and urban area, through decision making, One Way ANOVA test was carried out to examine the variations in women’s empowerment in two different areas. Chi-square test has been employed to examine the relationship between the level of empowerment and
socio-economic factors. A step-wise multiple regression analysis has been carried out to assess the contribution of independent variables to women’s empowerment.

In has been found regarding the empowerment of women through decision making that majority of women take their own independent decision relating to family budget, education of their children, regarding the leisure time activities, purchase of home appliances, personal needs and offering of gifts to others on special occasions. This is true of both rural and urban areas in this study. It has been further observed that joint decisions had been taken by the women members in consultation with their husband/family members regarding the health and medicine in rural area.

Conclusion

The formation of SHG programme for women helped them to get out of their fetters, enhancing their social and economic activities as well as empowering in social, economic and domestic decision-making process. This programme in the Madurai district has helped in assisting the families of women members below the poverty line by ensuring appreciable sustained level of income through self-help groups. The scheme has enhanced the income of the respondents, assets creation, employment generation and has augmented the level of empowerment in socio-economic and decision-making process. Thus it may be concluded that SHG
scheme is expected to pursue its coverage more than the predicted estimate in the forthcoming years.

**Suggestions**

The following suggestions have been made by the researcher based on the findings of the study to improve the functions of SHG in Madurai district.

1. To strengthen women’s empowerment female literacy has to be promoted.
2. SHG members from blocks are unable to sustain economic activity, since they have poor marketing facilities. Therefore, it is suggested that the state government take a more active role in marketing their products.
3. Intensive training in group cohesiveness, group integration and self reliance should be imparted to group members for the sustainability of SHGs.
4. Through participation in the SHG, women get responsibilities at various levels. This makes them more self-confident and helps them to fight against social evils as a group.
5. Rotation of representatives has to be made compulsory so that it will lead to women’s empowerment.
6. None of the voluntary agencies was found to be making efforts to develop a second line of leadership to take up the leadership role. It was observed
that a few women were dominating the show from year to year. A trend seemed to have emerged paving the way for the educated and the “better off”, leaders dominating the groups and getting re-elected again and again.

7. Unless the group leaders educate the entire team to manage the group and maintain accounts and other records of the group, it may lead to lopsided empowerment and not empowerment in the full sense.

8. Non-availability of incentives to group leaders has led to their losing interest and the gradual decline in the efficiency of functioning of even the successful groups. The provision of some monetary incentive is felt essential as leadership role involves additional work load.

9. The SHGs should create awareness among the members about the different schemes available for women members. There is lack of co-operation among the members. Hence the animators of the SHG should create team spirit and co-operation by providing necessary information.

10. It is suggested that the NGOs should be prevented from interfering with the SHG movement. Steps should be taken to keep them as voluntary organisations. They should not be allowed to use extraneous influences.

Scope for Further Research
The following are the areas of further research in Self Help Groups.

1. Role of banks in promoting Self Help Groups.
2. Role of NGOs in micro financing through Self Help Groups.
3. Studies focused on marketing facilities for the Self Help Group members.
4. To analyse opportunities, challenges and strategies of Self Help Group leading to empowerment.

BIBLIOGRAPHY

BOOKS

