Bidar district is one of the pioneer in the promotion of SHG movement in Karnataka State.

8.1 Major findings of the study:

The major observation related to social profile of SHG members and groups are:

1. In the total 247 (85.20) percent of the respondents are married, and 34(11.70) percent of the respondents are widowed.

2. The religious profile of sample respondents shows that SHG members come from diverse. Further, out of the total respondents, 127 (43.8) percent of respondents belongs Hindus religion, and 57 (18.6) per cent of the respondents are Muslim.

3. While 40 (13.8 percent) beneficiaries are said that their intention of forming of SHG is the objective to get government facilities and 10.7 per cent of the respondents looking to get loan and remaining 13 (4.5 percent) respondents opined rural women empowerment.
4. More than 60 per cent i.e., 191 respondents opined that the Rs. 60-80, 85 (29.30 per cent) are said Rs. 40-50 and least of the respondents i.e., 14 (4.8 percent) are collected Rs. 100-200.

5. 149 (51.4 percent) respondents do not own land and remaining 141 (48.6 percent) are have their own land.

6. The spouse main occupation is petty business 17.20 percent, similarly, 20 per cent are other workers.

7. The occupational pattern of the respondents indicate the SHG members are engaged in diverse activities among 290 of respondents. The self help group members occupation. In the overall survey 161 (55.50 percent) respondents working in petty business, simultaneously 85 (29.30 percent) SHG members are in animal husbandry, however, 10 (3.4 percent) are house wives. 9 (3.1 percent) in agriculture, only 1 (0.30) in house work remaining 16 (5.50 percent) are in other works.

8. Study group 289 (99.70 percent) respondents are having electricity facility but, only one respondent (0.30 percent) is not having electricity facility at home.

9. The groups have mainly chosen the traditional activities related to dairy, animal husbandly, kirana shops, vegetables selling etc.

10. The Self Help Groups in Bidar taluka taken up different activities with the help of loans given by the banks. The DCC Bank training programmes have helped them to make choice of different activities and trades. Thus, diversification is observed among the groups in Bidar taluka.

11. The asset possession of the households is very low indicating their poor economic background.

12. Women are still concentrated in traditional activities where income generation is very low.

13. The SHGs in Aurad taluka have taken up only dairy activity, which is highly remunerative for them.

14. The level of participation of women in social decision making process has increased. This is a strong indicator of their empowerment,

15. Across caste lines those who are accessible to the communication channels they have knowledge about the different government policies.

16. 41.0 percent of the monthly members monthly income Rs. 7,000 to 10,000 and 115 (39.70 per cent) monthly income is Rs. 10,000 and above. 3.8 per cent member
income group is Rs. 3 to 5 thousand.’ Similarly, 1.7 percent members income is less than is Rs. 3,000.
17. 151 (52.10 per cent) respondents are in business, 80 (27.60 percent) are dairy, house wives are 10 (3.40 percent), 13 (4.50 percent) agriculture, labourers are 7 (2.40 per cent), 2 (0.70 percent) are traders, 5 (1.70 percent) are employees, only a single member are pension holder and remaining others are 21 (7.20).
18. 95.20 percent of Respondents attend SHG meeting regularly, while 31(3.10) per cent follow of respondents attend meeting for their vocational convenience, and remaining 5 respondents (1.70per cent) are highly irregular to the meetings.
19. 273 (94.10 percent) respondents have attended the training programme, 17(5.90) percent members did not attended any kind of training programme.
20. Number of respondents depending on beauty parlour is 1.10 percent. Only 2 (0.70 per cent) SHG's are taken loan from regional rural banks.
21. Regarding awareness about government programme 36 respondents (12.40 percent) its has been found that. SHG members that the more loan facilities from the government, 84 (29.00 percent) are said health insurance, 92 (31.70 percent) are said education facilities, from the government provide housing facilities 16 (5.5 per cent) and remaining 62 (21.4 percent) SHG members opinion for training facilities from the government.
22. Empowerment is therefore concerned with power, and particularly with changing the power relations between individuals and groups in society.
23. The outcome of empowerment should manifest itself as a redistribution of power between individuals, genders, groups, classes, castes, races, ethnic groups or nations.
24. The process of empowerment is all embracing, because it must address all structures of power. The process of women empowerment must begin in the mind, by changing women's consciousness. Empowerment confers decision-making rights on each individual. Education is central to the process of empowerment, since consciousness-raising is essentially a process of education. The process of empowerment must occur collectively in order to effectively challenge the power structure.
25. The struggle to gain access and control of resources is integral to the empowerment process. Women's empowerment must become a political force if it is to transform society at large. Many consider micro credit a tool for women's economic self-sufficiency. The accuracy of measuring women's empowerment depends on designing and applying appropriate indicators/ dimensions.
26. There are two dimensions of empowerment concept with respect to women; the static and the dynamic. The static women's empowerment refers to their capacity to participate in decision-making that affects their lives, arm to influence those decisions. This viewed as a process; empowerment is something an individual or group of individuals can acquire over time. Karl, (1995) offers a useful framework for identifying enabling conditions for the process of empowering women; awareness, participation, capacity building and decision making. Hazel Johnson, (1992) looking more specifically women's empowerment in the context of the increase in women's organization and collective activities emphasize gaining a voice, having mobility and establish public presence with improved economic independence and self confidence.

27. Second at the group level, refers to active participation in taking collective decisions on social arid economic activities of the group. Pre-testing of the empowerment scale was done through individual interview method to a group of 50. The analysis of the scale was done separately for economic and non economic variables of empowerment. Empowerment was scored in different dimensions like social, economic, political and self perception. SHGs have given women greater mobility and visibility. Average empowerment score was 54.4 per cent ranging from 52.6 per cent (Bidar) to 56.1 per cent (Humnabad).

28. Accordingly the observations from the study also show that empowerment is high in the age group of 18-25 years. The overall empowerment score is 37.93 per cent. Empowerment score was for (22.76 per cent) for OBCs followed by Scheduled Castes (13.45 per cent), Scheduled Tribes (30.00 per cent) and surprisingly. It was tried to assess the role of education and empowerment and found that the empowerment scores are high for illiterates (62.41 per cent) compared to the literates (37.59 per cent).

29. Institution of the family itself is the pioneering institute which promotes empowerment. It was tried to assess the role of ownership of land and empowerment with the assumption that the empowerment will be high among the members who own the land compared to the land less respondents.

30. Empowerment was highest (2.41 per cent) for the high income group, who were earning Rs.75,000/- to Rs.1,00,000/-. Improvement in the income will make greater positive impact on the empowerment levels. There was no significant relation to the empowerment and the self earnings. The process of empowerment operates
differently among the different classifications. There are also external factors contributing directly or indirectly to the process of empowerment.

8.2 Suggestions:

The followings suggestions are made to make SHG and micro credit activity strong and sustainable so that Women Empowerment is enhanced.

1) SHG members need marketing facility for their home made products.
2) Members to be given adequate amount from banks to improve their business activity.
3) The percentage of subsidy to be increased to help women from poor families.
4) SHG members need training for taking up new economic activities within the group.
5) The NGO should provide them technical support for some time to manage the activity.
6) Government should provide management support to activities through appointing a coordinator who can guide in SHG members to manage their activities.
7) Most of the SHG members belong to the rural areas they need transport facility for their economic activities.
8) SHG also need to be monitored by NGOs and advisers to train them to maintain their activities.
9) They need education facilities to improve their knowledge communication skill development and improve their status in family & society.
10) Many of the groups are involved in traditional activities. They should be given adequate support and skills to take up modern activities.
11) SHG members don't have adequate knowledge about governing policies & programmes, so government made a publishing on policies & programmes in rural & urban areas which help women to improve their participation in rural development programmers.
12) SHG members should be involved in planning and implementation of rural development programmes.
13) The working of groups and other activities is to be monitored by a separate department.
14) Market facilities are to be extended to sell the products manufactured by SHGs.
15) Training of SHGs in all aspects is to be required.
**Conclusion:**

Self Help Groups are homogeneous groups which are involved in empowerment of women in rural and urban areas. This study focuses on the role of Self Help Groups in Empowering Women through Co-operative Credit Institutions in Bidar district. As per the study it is concluded that SHGs improve status of women in family and society. All SHGs are involved in economic activities and saved money in banks. In these groups all most all the respondents/ women members adopt traditional economic activities. So, Government & NGOs have to promote them to adopt new & modern activities which may increase their income as well as self confidence.

SHGs also encourage women participants in other activities like shramadana, political related activities, public awareness, rural development activities etc. These groups' help to women improve their communication skills in group and society. Overall SHGs is one of the effective programme to promote women empowerment.