CHAPTER V

SUMMARY, CONCLUSION AND SUGGESTIONS

Abridgement

The Self Help Groups (SHGs) consistently extend the support, build the self confidence and encourage the women to join in its stream. Many news clippings in media, reports of governance, findings of the research studies of academic and research institutions across the country and websites of innumerous organizations bring them structural and functional aspects of Self Help Groups. Though the women contribute much in providing care to the children and family members their tired less efforts have been unnoticed partially or completely by the large section of the society. Some extent , the focus of research social sciences in general and Sociology in particular have conducted number of studies in various part of the world to express the positive as well as significant contributions of the women in shaping the human personalities. Due to unpaid domestic work their contributions have not been estimated properly. The social dimensions of women cannot be measured in terms of economic view points, but qualitatively they do lot of sacrifice in transforming the social values, cultural norms, traditional out look to their children with the socialization process. The women initiates the learning process from the family by keenly observing the children and her nursing from the infancy bring the women as a mother and child to closer. This process develops an essential intimacy between the child and mother. She plays a vital role in bring up the child(ren) as desired by the society. It mother fails to deliver the best in rearing the child(ren) he/she may be missing something. A child should get love, affection, care, recreation and childhood
during the period starts from infancy. The Chinese proverb crystal clearly points out that ‘Ruling a nation is easier than bring up the child’. So, without a second thought a woman has more responsibilities to shape the children on the one hand stabilize the personalities on the other hand. Many of polices and porgrammes in India have been tried their level best to empower the women in all possible ways. The backwardness like illiteracy, ignorance, low level of self confidence, lack of political awareness has kept them to maintain low profile. In this scenario, the Self Help Groups have came into existence in India 1980’s to provide a kind of plat from to share their views, mingle with other fellow members in their respective regions and to pool their tiny amount as a micro finance. In this process the Self Help Groups find the way to mobilize the money and prevent the women and their families to move to money lenders who are generally greedy. Now, the Self Help Groups the women to have a kind of financial support which keeps them in self confidence, positive morale and motivation. In this backdrop the 520 women respondents have been interviewed by the researcher in Krishnagiri district of Tamil Nadu and his collected data have been analyzed with the support of statistical tests. The analyzed data have been given below in the from of summary.
SUMMARY

Respondents by age group

Nearly half proportion of the respondent (48.65%) belong to the age group of 31-45, more than three forth (35.75%) is in the age group of less than 30 years and the remaining 15.60% in the age group of 46-60.

Respondents by marital status

A sizable proportion of the respondents 84.03% are married, a miniscule proportion (2.33%) are unmarried and the remaining 13.64% are windows and separated from the families.

Respondents by religion

An overwhelming proportion of the respondents (93.07%) are Hindus, 4.80% belongs to Islam religion and the rest (2.13%) are Christians.

Respondents by community

More than one-third of the respondents (39.05%) belong to the Most Backward Communities (MBCs), nearly one-third of the respondents (31.34%) belong to Backward Communities (BCs) and nearly one-fourth of the respondents (22.12%) belong to Scheduled Castes (SCs). Forward castes (FCs) represent is 7.11% and the remaining two respondents come from Schedule Tribes (STs).

Respondents by education

Nearly one third of the respondents (31.73%) are Illiterates, more than one forth of the respondents (27.30%) have studied up to High/Hr. Secondary level, nearly one fifths (19.42%) have studied up to primary education, 17.88
% have studied up to middle school and a meager proportion of the respondents (3.67%) have gone to colleges.

**Respondents by place of birth**

Except a few (13.66%) majority all of the respondents (86.34%) are born and brought up in rural areas.

**Respondents by Occupation**

A few less than half of the respondents (45.19%) are laborers/Agricultural laborers, nearly one third of the respondent (30%) are house wives, one-fourth of the respondents (21.15%) are self employed. The remaining 3.66% are working in Government sectors service.

**Respondents by Income**

Most of the respondents (70.00%) have income and nearly on third of the respondents (30.00%) have no income. Income is directly linked with employment, hence 70.00% of the respondents employed and the rest 30.00% unemployed or partially employed.

**Respondents by Income Amount**

Majority of the respondents (58.79%) belong to the 20001-30000 income group and one fifth of the respondents are (20.33%&20.06%) in the income group of 10001-20000, and 20.06% in the income group of 30001 and above. A miniscule proportion of the respondents (0.82%) belong to the income group of less than 10000 rupees.
Respondents by experience in Self Help Groups

40.96% of the respondents have three to six years of experience in the self help groups, more than one-third (33.08%) have up to three years experience. The remaining 25.96% have more than six years experience.

Respondents by position in Self Help Groups

Sizeable respondents (80.96%) are merely members of the self help groups and they involve in the regular activities of the Self Help Groups which include participating in the meetings involving in micro finance activities, contacting the officials of Banks/NGOs etc. A negligible proportion of the respondents are (10.77%) animators. They facilitate the meetings for the members of Self Help Groups and monitor the book keeping, preparing agenda of the meetings and helping members. The remaining 8.27% are the representatives and they assist the animators in all possible ways.

Respondents by income from other sources

Sizable proportion of the respondents (89.62%) has no income from other sources and remaining one tenth of the respondents (10.38%) have income from other sources. The point is that people gather under SHG to supplement family income and not to start a profession. Hence SHG gives security to the family by multiplicity resources, contacts, training sessions, new messages, Government, Non-Government and private resources.

Respondents by sources of income

Among the 54 respondents who have sources of income 66.67 % have income from other sources like milch animals nearly one forth (22.22%)
have income from agriculture and the rest 11.11% have income from small business.

**Respondents by annual income (Rupees) from other sources**

Among the 54 respondents who have income from other sources, 31.48% earns Rs.50,000 and above, similar proportion (31.48%) earns Rs.30,001-50,000, 31.48% get the income of Rs.10001-30000 and a miniscule proportion (5.56%) obtain less than 10,000 rupees as their other sources of income.

**Respondents by family size**

Most of the respondents (63.26%) belong to small family, just above the one third of the respondents (33.84%) belong to medium size family and a miniscule proportion of the respondents (2.90%) belong to large family.

**Respondents by type of family**

Sizable proportion of the respondents (80.76%) belongs to Nuclear family and nearly one fifth of the respondents (19.24%) are belonging to Joint family.

**Respondents by family composition**

More than one third of the respondents’ (35.57%) families have more males, one third (33.26%) have more females and the remaining 31.17% have equal size of males and females.
Respondents by number of children (less than 14 years) in the family

More than half proportion of the respondents’ families (52.88) have up to 2 children, 10.58% have more than 3 children and the remaining 36.54% have no children at all.

Respondents by number of earning members in the family

Most of the respondents’ families (70.76%) have more than two earning members and the remaining 29.24% have only one earning member.

Respondents by higher education in the family

Nearly half proportion of the families (49.04%) higher education level is High/Hr.sec, for the more than one fifth (21.16%) higher education level is middle school, for 20.58% higher education level is college/Professional, for 5.57% the higher education is primary level and a miniscule proportion of the families’ (3.65%) higher education is ‘no education’.

Respondents by place of Savings

A sizable proportion of the respondents (83.07%) have savings in Self Help Groups, more than one tenth (12.88%) save their amount in Self Help Groups and banks, a miniscule (3.66%) save in Self Help Groups, bank, and post offices and the remaining two respondents save their money in all the four places-Self Help Groups, Banks, Post offices and other places.

Respondents by savings their amount in Self Help Groups

39.03% of the respondents saves less than 5,000 rupees in Self Help Groups, 34.80% saves rupees 5,001-10,000, 11.74% saves rupees 15,001-
Among the 89 respondents who have deposited their amount in banks 64.04% save less than 5,000 rupees in banks, 23.59% saves rupees 5,000-10,000, six respondents save rupees 15,001-20,000, four respondents save rupees 10,001-15,000 and the remaining solitary respondent saves rupees 20,001 and above in bank.

Respondents by covered in life insurance

More than half propositions of the respondents (50.77%) have no life insurance coverage and remaining respondents (49.23) have covered by life insurance. The Self Help Groups are creating awareness among the women on different types of savings and investments methods.

Respondents by Insurance place

Among the 256 respondents who are come under the insurance coverage more than half proposition (53.90%) have double insurance coverage like with in the group as well as outside the group and the remaining 46.10% has insurance coverage outside of the Self Help Groups.

Respondents by getting loan from Self Help Groups

Most of the respondents (62.11%) have got loan from Self Help Groups and more than one third (37.89%) has not received any loan till now.
Respondents by availing the amount of Self Help Group loan

Out of 323 respondents who have availed the loan amount from Self Help Groups, most of them (63.77%) have availed less than 25,000 rupees, more than one forth (29.41%) have availed 25001-50000 rupees, a miniscule proportion (04.34%) has availed 75,001-1,00,000 rupees, 01.86% have availed rupees 50,001-75000 and the remaining two respondents have availed more than 1,00,000 rupees from the Self Help Groups so for.

Respondents by availed the loan from Banks

Nearly three fourths of the respondents (73.65%) have availed loans from the Banks, more than one forth (26.35%) has not approached the Banks till now for any loans.

Respondents by availed the Bank loan (in rupees)

Among the 383 respondents who have availed the loan from Banks, more than half proportion (51.69%) have availed the loan less than 25,000 rupees, more than one third (38.13%) have availed 25,001-50,000 rupees and the rest (10.18%) have availed more than 50,001 rupees as bank’s loan to spend the money for educating the children and keeping themselves always busy tiny business activities.

Respondents by possessing Gadgets

Most of the respondents’ families (62.88%) have more than four items in their respective families, more than one fourths (26.34%) have three items, a miniscule proportion (08.85) has seven items and the remaining ten families do not have any gadgets when the researcher collected the data.
Respondents by having cultivable lands

More than half proportion of the respondents (57.69%) do not have cultivable lands and the remaining 42.31% has lands for cultivation.

Respondents by No. of acres of cultivable land

A sizable proportion of the respondents (86.36%) have cultivable land up to two acres, one tenth (10.00%) has 3 to 5 acres and a miniscule proportion (3.64%) has above 5 acres of land.

Respondents by possession of assets

Most of the respondents (61.16%) have assets and more than one third of the respondents (38.84%) do not have assets on their own.

Respondents by having level of self confidence after joining the Self Help Groups

More than half proportion of the respondents (54.23%) has gained medium level of confidence, 36.34% has high level of confidence and the remaining 9.43% has low level of self confidence.

Respondents by approaching by different agencies

Majority of the respondents (71.54%) occasionally approach the different agencies to get the ideas in the strengthening entrepreneurship, marketing skills and to build up the self confidence, more than one fifth (21.73%) approach regularly and the remaining 6.73% never approach any of these agencies as a Self Help Group member.
Respondents by meeting SHG Members in a week

To understand the respondents’ contact with the Self Help Group members in the study region, the obtained information for a week (Seven days) brings the results as: 32.31% of the respondents meet the Self Help Group members all the seven days, 24.04% meets two days, 14.43% meets three days, 8.46% meets one day a week, 7.69% never meets, 5.96% meets four days and the remaining 5.19% meets five days.

Respondents by having business activities

Most of the respondents (71.74%) have not at all started any business so far and more than one fourths of the respondents (28.26%) have some kind of business.

Respondents by participate in skill training

Nearly three fourths of the respondents (74.60%) have not at all participated any kind of skill training programme so far and more than one fourths of the respondents (25.40%) have attended in some kinds of skill training.

Respondents by established contacts with business people/ areas

Out of 147 respondents who have already started business, overwhelming proportion (91.83%) has established relationships with business people and areas and the rest (8.17%) do not have such types of contacts.
Respondents by source of support to take care of the children while involving in the Self Help Group activities

More than half proportion of the respondents (51.34%) are in a position to look after their children on their own and involve all kind of Self Help Group activities, 43.66% gets support from the family members and a miniscule proportion (5.00%) get support from the neighbors.

Respondents by source motivation to join in Self Help Groups

More than one third (35.97%) of the respondents have been motivated by neighbors to join in the Self Help Groups, nearly one forth of the (24.42%) motivated by Non Governmental Organizations, more than one fifths (20.38%) motivated by themselves and the rest (19.23%) motivated by family members.

Respondents by source of motivation in savings

For most of the respondents (58.08%) family is a source of motivation for savings, for 40.58% motivation comes from themselves and for the remaining seven respondents neighbors play a vital role in savings.

Respondents by sources of assistance for domestic work

More than half proportion of the respondents (50.19%) get assistance from family members for domestic work and nearly half proportion of the respondents (48.84%) do the domestic work on their own and miniscule (0.97) get assistance from the neighbors.
**Respondents by source of assistance in decision making process for Self Help Groups**

More than one third of the respondents (37.50%) get assistance from family members in the decision making process for the Self Help Groups, more than one third (35.00%) manage themselves, nearly one forth (23.85%) get assistance from Non Governmental Organizations and the remaining 3.65% get assistance from the neighbors.

**Respondents by source of assistance getting the defaulters fund**

Exactly half proposition of the respondents (50.00%) do not have any assistance from community or family for collecting defaulters fund and managing themselves, more than one fourths (27.50%) get support from Non Governmental Organizations, one fifths (20.00%) get assistance from the family members and the remaining miniscule proportion (2.50%) get from the neighbors.

**Respondents by source of support for repayment of loan**

Most of the respondents (63.84%) have supported by family members for repayment of their loan, more than one third (34.24%) never depend on any one else and a small proportion (1.92%) get assistance from Non Governmental Organizations.

**Respondents by source of guidance for utilization of loan amount**

Nearly three fourths of the respondents (74.61%) are being guided by their family members for utilization of loan amount, nearly one fourths (24.82%) utilize the amount received as a loan according to their own management and the rest (0.57%) seek guidance and help from neighbors.
Respondents’ source of assistance for assets creation

More than three fourths of the respondents (76.92%) have support from the family members in terms of assets creation, more than one fifth (22.11%) have no idea for assets creation and the remaining miniscule proportion (0.97%) depends on neighbors for the same.

Respondents by involving in decision making process of child care

The decision making process of the child care activities requires lot of commitment, interests and motivation. When compared to before and after joining the Self Help Groups, the respondents are able to come across the hindrances because they have lot of contacts with cross sections of the society, officials and Non Government Organizations’ personnel. So, at present they are seeking tremendous changes within themselves to take care of their children. A significant proportion of the respondents do a paramount role in bringing up the children by providing their own attention directly.

Respondents by involving in decision making process way of celebrating festivals

After joining Self Help Groups a significant proportion of the respondents take decision on their own because of no financial constraints to celebrate the festivals. The non-participation too has been minimized.

Respondents by involving in decision making process family outings

A remarkable changes take place in the decision making process of family outings amongst the studied 520 respondents. After joining the Self Help Groups non participation has been considerably reduced, taking the decision on their own increased along with others’ involvement too.
Respondents by involving in decision making process of children marriage

Out of 163 respondents who have marriageable aged children, after joining Self Help Groups, a significant proportion decides the children’s wedlock depending on their own wishes and joining with others. The ‘not participated’ proportion has been reduced significantly.

Respondents by involving in decision making process of children education

Children’s education is the key for establishment of social status and transforming the cultural norms to the children since the childhood. The innocence is abundantly prevailing in the childhood which allows the children to learn many things. After joining the Self Help Groups, the respondents’ take the important decisions on their own to send the children to the schools where the education is being properly imparted. The non –participation of the respondents also comes down heavily.

Respondents by involving in decision making process of participation in public function

The social intercourse is carving out of the human personalities and their multi-faceted dimensions. After becoming the active members in Self Help Groups the women are enjoying the functions with the support of micro-finance. The respondents significantly see some kind of drastic changes in taking decision to participate in the public functions. Some times they take decisions where to go and how to spend their timings in connection with the public function. Significantly, non participation proportion too reduces as desired.
Respondents by involving in decision making process of participation in women’s day

The women’s day which is being celebrated on March 8th of every year. As the father of nation Mahatma Gandhi visualized women is leader in the home making process and she should the given full freedom to shape the personalities inside the families. The Self Help Group movement brings the women under one roof to deliberate, discuss and to find out the time demanding solutions to the problems of them. The significant proportion of the respondents after joining the Self Help Groups decides themselves to take part in the women’s day event and non-participation too less.

Respondents by involving in decision making process of participation in Gramsabha

The Gramsabha was once a place for male members and the women cannot participate actively or they should be the silent observers. The Self Help Groups provide the platform for the respondents to express their view points and motivate them for active participation in Gramsabha. A significant proportion of the respondents decides themselves to put forth their ideas, and not participated category of the respondents also overwhelmingly reduced.

Respondents by involving in decision making process of casting the votes

**Before joining Self Help Groups:** An overwhelming proportion of the respondents (94.80%) had taken the decisions on their own to franchise their votes in elections, miniscule proportion (3.47%) had not participated and the remaining nine had taken the decisions along with others.

**After joining Self Help Groups:** Like before joining Self Help Groups an overwhelming proportion of the respondents and even slightly more
(98.66%) decides on their own to whom they to vote in elections whatever it may.

Respondents by involving in decision making process of participation in social events

**Before joining Self Help Groups:** An overwhelming proportion of the respondents (94.81%) have not participated in the decision making process of the decision making process of participation in social events and a miniscule proportion (4.23%) have decided with others and the remaining five respondents have decided themselves without consulting others.

**After joining Self Help Groups:** Most of the respondents (67.69%) have not participated in the decision making process of social events, 16.92% participated on their own without any consultation and the remaining 15.39% has participated with the consideration of others.

Respondents by involving in decision making process of purchase of domestic things

**Before joining Self Help Groups:** 37.11% of the respondents had decided with others to purchase the domestic things, 34.24% not participated in such process and the rest (28.65%) decided by themselves.

**After joining Self Help Groups:** Most of the respondents (60.76%) have decided on their own, more than one third (35.58%) decided with others and a miniscule proportion (3.66%) are not at all participated.

Respondents by involving in decision making process of loan amount utilization

The loan is an important element to provide freedom from the clutches for the respondents. The table indicates that the loan amount is
under the control of the significant percentage of women after joining the Self Help Groups. For instance, many takes decision on their own how to utilize the obtained loan. Similarly, ‘not participated’ women are also less after joining Self Help Groups when the utilization of loan amount is concerned.

**Respondents by involving in decision making process of savings**

**Before joining Self Help Groups:** More than half proportion of the respondents (58.47%) have not participated, 30.96% decided with others and the remaining 10.57% decided by themselves.

**After joining Self Help Groups:** Most of the respondents (62.89) have decided on their own, more than one third (35.19%) decided with others and the remaining 1.92% never participated.

**Respondents by involve in decision making process of transaction of properties**

It is a chance to learn what happens in the study area in connection with the major transaction of properties. After joining the Self Help Groups the significant proportion of the respondents involve along with the family members and decides by themselves have been increased. To substantiate this finding ‘not participated’ category is decreased.

**Respondents by involving in decision making process of spending from earning**

The Self Help Groups without a second opinion are playing vital roles to bring much laurels to the women are concerned. With the available studies we can come to the conclusion strongly that the Self Help Group has widened the options for women in many fronts including how to spend the money come to them in the process. The study’s results also go along with the facts and
support the same. In other words women identify their ways of spending pattern by themselves or along with others. No participation is minimized.

**Age of the respondents and self confidence**

We can understand with the help of Chi-Square test that there is no significant relationship between the age of the respondents and having self confidence after joining the Self Help Groups. The test clearly indicates that the age is not a contributory factor to influence on building the self confidence among the women, both variables are independent. However, the percentage analysis says that when the age increases the high level of self confidence decreases. Similarly when age increase low level of self confidence also increases are vice-versa. From this analysis, we can arrive a conclusion that age is a contributory factor for build up the self confidence.

**Education of the respondent and self confidence**

There is significant relationship between the education of the respondents and having self confidence after joining the Self Help Groups. The chi-square test clearly indicates that the education is a instrumental which a critical factor is playing role in the building self confidence among the respondents, in other words both the variables are interrelated and depending on each other. To support the Chi-Square test the percentage analysis too says that when the education level of the respondents goes up the high level of self confidence also goes in the same direction.
Occupation of the respondent and self confidence

There is significant relationship between occupation of the respondents and having self confidence after joining the Self Help Groups. The chi-square test clearly mentions that the occupation is a contributory factor playing an important role in influencing on the building self confidence among the respondents. The self employed women and the salaried women have high level of self confidence when compared to their housewives and laborers counterparts. The percentage analysis also expresses similar views. The occupation widens and enhances the women’s self confidence level.

Position of the respondent and self confidence

There is noteworthy relationship between position of the respondents and having self confidence after joining the Self Help Groups. The chi-square test clearly indicates that the position factor is playing a significant role in influence on the building self confidence. To support the Chi-Square test percentage analysis also implies that Animators and representative have more self confidence than the members.

Savings amount of the respondent and self confidence

There is significance relationship between savings amount of the respondents and having self confidence after joining the Self Help Groups. The Chi-Square test clearly indicates that the amount of savings is playing a significant role in influencing on the building up the self confidence. To support the Chi-Square test percentage analysis also implies that those who have more savings amount have high level of self confidence vice-versa. In
other words, when the savings increase the high level of self confidence also increases.

**No. of children in the family of the respondent and self confidence**

There is no significant relationship between number of children in the family of the respondents and having self confidence after joining the Self Help Groups. The Chi-Square test clearly indicates that the number of children in the family is not a contributory factor which influences in the building the self confidence, both variables are independent in nature. However, the percentage analysis implies that when the respondents’ families have no children/ up to two children their high level of self confidence in more and vice-versa.

**No. of year experience of the respondent and self confidence**

There is no significant relationship between number of years experience in Self Help Groups of the respondents and having self confidence after joining the Self Help Groups. The Chi-square test clearly indicates that the number of years experience in the Self Help Group is not a contributory to influence the building the self confidence and both variables are independent. In other words, what ever it may be the experience in Self Help Groups the members has some kind of self confidence varies from low to high. However, the percentage analysis says that whatever the experiences in Self Help Groups increase building up of the high level of self confidence too increases. Similarly whatever years of experiences decrease low and medium level of self confidence increases
No. of earning members in the family of the respondent and self confidence

There is no significant relationship between number of earning members in the family of the respondents and having self confidence after joining the Self Help Groups. The Chi-square test clearly indicates that number of earning members in the family is not a contributory factor to influence in building the self confidence and both variables are independent. Nonetheless, the percentage analysis clearly indicates that when the families have more number of earning members which in never failed in building up of self confidence in the members to enhance their morale.

Respondents by age and sources of motivation to join the Self Help Groups

There is no significant relationship between age of the respondents and sources of motivation to join the Self Help Groups. The Chi-Square test clearly mentions that whatever it may be the age of the respondents they have been influenced by family members, neighbors, Non Governmental Organizations and even by themselves to enroll in Self Help Groups.

Educational status of the respondents and sources of motivation

There is a significant relationship between education status of the respondents and sources of motivation to join the Self Help Groups. The Chi-Square test clearly mentions that amongst the respondents with illiteracy who have joined Self Help Groups have been considerably influenced by neighbors as well as Non Governmental organizations.
Occupation of the respondent and Sources of motivation

There is no significant relationship between occupation of the respondents and sources of motivation to join the Self Help Groups. The Chi-Square test clearly says that whatever it may be the occupation of the respondents they have joined the Self Help Groups irrespective of their self-interest or due to family members’ influence or neighbors’ wishes, or Non Governmental Organizations of their locality. From the Chi-Square test we can understand that both the variables – occupation of the respondents and sources of motivation to join the Self Help Groups are independent and not at all depending on each other. In other words, the occupation of the respondents is a not a contributory factor to influence the respondents to become the members in the Self Help Groups. However, the percentage analysis categorically explains that women of self employed/ salaried women have joined more number in to Self Help Groups with self motivation to explore their hidden skills and to reap all the benefits.

Type of the family of the respondents and motivation

There is no significant relationship between type of the family of the respondents and sources of motivation to join the Self Help Groups. The Chi-Square test clearly mentions that whatever it may be the type of the family of the respondents have been joined the Self Help Groups on their self-interest or due to family members’ influence or neighbors’ wishes, or due to Non Governmental Organizations in their locality. From the Chi-Square test we can understand that both the variables – occupation of the respondents and sources of motivation to join the Self Help Groups are independent and not at
all depending on each other. In other words, type of the family of the respondents is not a contributory factor to influence the respondents to become the members in the Self Help Groups. However, the percentage analysis categorically explains that the respondents from nuclear families have been influenced much by self and or Non Governmental Organizations. But the more number of respondents from joint families lies have been influenced by their respective family members.

**N.o of children in the family of the respondents and motivation**

There is no significant relationship between number of children in the family of the respondents and sources of motivation to join the Self Help Groups. The Chi-Square test clearly mentions that whatever it may be the number of children in the family of the respondents, have joined the Self Help Groups on their self-interest or due to family members’ influence or neighbors’ wishes, or Non Governmental Organizations’ influence in their locality. From the Chi-Square test we can understand that both the variables – number of children in the family of the respondents and sources of motivation to join the Self Help Groups are independent and not at all depending on each other. In other words, number children in the family of the respondents is not a contributory factor to influence the respondents to become the members in the Self Help Groups.

**Respondents by decision making process before and after becoming Self Help Group member**

It is noteworthy that the mean scores for decision making process after becoming members of Self Help Group are relatively greater than those for decision making before becoming member of Self Help Group for the
corresponding areas of family affairs. The differences are all positive. In all areas some kind of improvement in decision making is visible there after becoming member of Self Help Groups. Significant improvements are observed in the areas of financial matters the decision making by women too has increased with regard to savings, getting loans and the way loans are utilized. Further, the table shows that there is an improvement in overall decision making. The mean score has increased from a 26 to 36. The overall decision making increased after becoming Self Help Groups member. Self Help Groups have been certainly played a vital role in empowering women.