Despite five decades of development the fact remains that women in India are a deprived section of society. Not only the benefits of development have eluded women as a category, in some ways development processes have enhanced male domination over women and added to their deprivation. Opportunities for education have increased but the rate of female literacy and enrolment in educational institutions is much less than men. In the work sector women's labour at home is not recognized at all. They perform many activities at home and outside whose economic value goes unnoticed and unrecognised. It is visible labour at the most. Women occupy a very low position in organized employment sector as compared to men. Even there, they are subjected to other forms of discrimination such as comparatively low wages, longer working hours, restricted career prospects, etc. There has been some serious discussion in India about the nature and mode of women empowerment as a means of dealing with various problems of women. Though the concept itself is far from clear, it means empowering women socially, economically and politically so that they can break away from male domination and claim equality with them.

Poverty and unemployment are the major problems of any underdeveloped countries, to which India is no exception. In India, at the end of ninth five year plan 26.1% of the population was living below poverty line. In the rural area 27.1% of the population was living under poverty. The overall unemployment rate is estimated to 7.32%. The female unemployment rate is 8.5%. The rate of growth of women unemployment in the rural area is 9.8%. This is because of the low growth rate of new and productive employment. In the end of IX plan the rate of growth of
implemented various schemes to reduce poverty and to promote the gainful employment. But the more attractive scheme with less effort (finance) is “Self Help Group”. It is a tool to remove poverty and improve the rural development.

Excessive illiteracy among rural women has given them a primary role on home making and in household activities. It is known that the household work is unrecognized and unpaid consuming more than half of their energy and time. It is estimated that household work done by rural women in developed countries constitute about 35% of Gross National Product while the work of rural women in developing countries are not being accounted for. Besides attending to their routine household activities rural women are involved in agricultural and allied activities like livestock, food processing, rearing etc. In addition women have successfully diversified to off farm activities such as poultry farming, animal husbandry, bee keeping, tailoring besides rolling house construction labours, working in factories etc. And of course above all these, agriculture is the main source of employment for these rural women as agricultural labour. Being involved in the above expressed off farm activities, the income generating potential gets limited. Even while working as agricultural labour their work are confined to sowing of seeds, weeding, cutting of fodder etc which in turn limit their earnings.

Women Self-help groups (SHG) in rural areas of India have brought several thousands of uneducated women out of the confines of their homes and enabled them to gain not only considerable economic independence, but also an identity and collective voice. The SHG model was initiated by the National Bank for Agriculture and Rural Development (NABARD) in the early 1990s.
SHG model links informal groups of women in rural areas to the mainstream banking system. As these women are illiterate and lack confidence to transact with commercial banks, non-government and social welfare agencies step in as intermediaries.

Supervisors from these institutions ensure that the women have the means and the discipline to repay the loans and more importantly, they can conduct the transactions independently. So, they encourage the group to elect their leader and build common group savings for a few months. The group leader, who is educated enough to read and write, collects the members’ savings and records it in registers. The members are told to borrow from the pool and pay back through regular, periodic payments and keep a record of the transactions. Once this fund grows and the supervisor has endorsed the group’s credit worthiness, the bank grants them loans.

In the context of Lodha Block women in these villages are still not completely empowered, the number of self help groups functioning in these blocks are not as effective and properly implemented. Poverty alleviation and development strategy should address women’s practical as well as strategic needs; in fact both the needs are interlinked.

The present study conducted is aimed at bringing to the light the deprived socio economic conditions of the women in Lodha block. It also surveys the various changes taken place after joining Self help Groups and the feeling of being empowered socially, economically and politically. This dissertation comprises of six chapters. In the first chapter Development as a process has been discussed along with Women Development and the conceptual framework of Self Help Group-origin, meaning, definition. The second chapter furnishes extensive Review
Literature. The works of eminent scholars in the context of SHG has been highlighted and discussed. The procedure of Research Methodology has been penned in the third chapter. The various issues such as Women empowerment has been discussed along with problem, hypothesis and objectives of the study and the various tools of research design. The fourth chapter deals with an overview of the study area. The geographical profile of the block, socio-economic profile of the respondents, analysis and interpretation and socio-economic changes of the respondents after joining SHGs has been discussed at length in this chapter. The fifth chapter deals with the findings and analysis that is the impact of SHGs on women empowerment and development and major findings of the study. In the sixth and the last chapter conclusions have been drawn, some emerging issues and strength have been discussed. Some suggestions and recommendations are put forth which if considered sincerely would be extremely viable to empower women at all levels throughout the country.