CHAPTER II

REVIEW OF RELATED LITERATURE

For the present study, the researcher had gone through literature related to the empowerment the lifestyle of women in Self Help Groups in different places at all levels. Source of the related studies were directly related to present study. A literature review is the text of scholarly paper which includes the current knowledge as well as theoretical and methodological contributions to the particular topic. It reviews the secondary sources and does not report new or any original experimental work.

Sayings on Self Help Group

Woman is the builder and moulders of nation’s destiny. Though delicate and soft as a city, she has a heart, far stronger and bolder than of man......She is the supreme inspiration for man’s onward march…… She is no doubt her commanding personality, nevertheless is a grimly solemn.

- Rabindranath Tagore.

“Freedom depends on economic condition even more that political. If women are not economically free and self-earning, she has to depend on her husband or son or father or someone-else and dependents are never free” said India’s first Prime Minister, Pandit Jawaharlal Nehru.

When the Humanity deprives women it depresses the half of the Human Energy – Former Prime Minister Smt. Indira Gandhi, 1980

Sharma Sheetal (2006) in the words of former President of India, APJ.Abdul Kalam, “empowering women is a prerequisite for creating a good nation, when women are empowered a society with stability is assured. Empowerment of women is essential as their thoughts and their values systems lead to development of good family, good society and ultimately a good nation”

President of India Pratibha Patil said that Women Self Help Groups, should be supported and finance for starting their own businesses to empower women at
function organized by the Ahilyarani Mahila Vikas and Shaikshanik sanstha on Wednesday in Pune (April 14, The Times of India, 2011)

As many as six lakhs women in the district are Part of 52,000 Self Help Groups, during 2010-2011 loans totaling RS. 670 crore were disbursed through banks as against the target of Rs. 539 crore - of these loans worth Rs. 560. Crores were given to Women rural Self Help Groups. The beneficiaries have set up Grocery Stores, Ethnic eateries, Handicrafts Shops, Hotels and other establishments. The Self Help Groups movements have been vibrant in the district since the beginning. The awareness level among the women is very high and they give their continuation of their children good education, says B. Anil Kumar, Reader, Project Director, District Rural Development Agency.

Collective leadership promotes group cohesion as it is through collective leadership that the members interact. Leadership is responsible for effective integration of goals and communicates the group in order to develop a climate of trust.

Group sustainability depend a larger extent on how the members involve in mutual decision making. Hence collateral decision making is an important feature of the Self Help Groups. 25,428 Self Help Groups in Chennai district have called for the daily report of Self Help Groups, and NGO activities said Chennai corporation commission and district election officer P. Karthikeyan (The Hindu, March 7, 2011)

**Socio Economic Profile of Women in Mahasemam:**

*Karunanidhi.G (2011)* The development of Self-Help Group in India has led to the empowerment of disadvantaged group which have transformed the lives of people both at home and outside the home in Trinelveli Dt. The study is also included a couple of villages in Hungary. It is also an important contribution to Sociology of Group in general and the life of SHG in particular by exploring the experience of SHG Members from different standpoints. It is a right time invention to rescue people from financial grudges. One of the challenges with reference to SHG is the way it is functioning as ‘Banks’ in the midst of the talk of the SHG is on socio economic empowerment as it is undoubtedly the outcome of an SHG. SHGs are made responsible for their overall development and upgrading them with new and unused existing skills. Self Help Community models in Hungary tried to discuss the relationship between social capital and self help community model which belonged to the so called social
It discussed the important role of Time Banks in cities and the success of microcredit communities and community development programmes in rural areas.

**Ruth Carol (2011)** Findings on Kodaikanal Self Help Groups narrated that 48 per cent of the respondents are belonging to the age group of 30–40 years, 43 per cent of respondents have completed SSLC, 65 per cent of respondents are married, 52 per cent of respondents are from nuclear family, Out of 120 respondents 59 per cent are salaried group, 33 per cent of respondents monthly income falls in the group of Rs. 2500 - Rs. 3000 and above Rs. 5000, Mostly the size of Self Help Group (63 per cent) falls between 15 to 20 members, 36 per cent of respondents have paid between Rs. 5000 - RS. 10000, as initial deposit to join as members in self help group, Majority of the respondents (48 per cent) save between Rs. 300 - Rs. 500 monthly, Most of the respondents 66 per con them opined that group meeting in conducted once in a month, 46 per cent of respondents spent the miscellaneous expenses of conducting meeting Rs. 600 per month, 97 per cent of the respondents opined that they received Government support to run self help group, 86 per cent of the respondents viewed that it is received in the form of loan, 58 per cent of respondents joining the Self Help Group come under the I category (Backward Class Women's, Dalit, Widow, and Handicap), Most of the 59 per cent of Self Help Group advertise their functions, 42 per cent of Self Help Group advertise through notice, Most of the respondents 83 per cent opined that their Self Help Group is transacting Business, Most of the Self Help Group members 38 per cent engaged in Tailoring, 51 per cent of respondents know Self Help Group through social workers, 42 per cent of respondents use Loan for business improvement, 92 per cent of respondents opined that Self Help Group give training, 23 per cent of respondents underwent Business Management training in the top of the list, Most of the respondents 43 per cent spent one week period for training, All respondents received Loan from Bank through Self Help Group, Of all, Higher Education Loan (37 per cent ) are the major loans received by members of Self Help Group, 44 per cent of respondents received Loan Rs. 10000 to Rs.15000, Mostly the loans are paid in the form of cash, stated by 77 per cent of respondents, 32 per cent of the respondents received loan from State Bank of India and Indian Bank, 53 per cent of respondents 10 per cent of interest charged on their loan, 46 per cent of respondents repay the loan Rs. 500, 58 per cent of respondents repay their loan by monthly basis, 43 per cent of respondents stated that they spend 80 to 85 per cent of the loan amount for the purpose for which loan is received, 72 per cent of respondents face competitions in loan allotment, 55 per cent of respondents stated that the repayment amount is collected and paid by Self Help
Group leaders to Bank, 51 per cent of respondents stated that notices are served against the
difficulties if the loan is not paid in time, 52 per cent respondents sought remedy in the form
of permission from the Bank while they receive notice in case of defaults, 95 per cent of the
respondents stated that they are able to save after joining in Self Help Group, 66 per cent of
respondents family expenditure before joining self help group Rs. 2000 to Rs. 3000, 50 per
cent of respondent's family expenditure after joining self help group less than Rs. 1000, 62
per cent stated that they purchased jewellery after joining in Self Help Group, 54 per cent of
respondent's opinions on both person opinions are same, 56 per cent of respondentsbelievegirl child should be valued and preferred more than boy child.

The Hindu, (March 7, 2011) Group sustainability depend a larger extent on how the
members involve in mutual decision making. Hence collateral decision making is an
important feature of the SELF HELP GROUPS, 25,428 Self Help Groups in Chennai district
have called for the daily report of SELF HELP GROUPS, and NGO activities said Chennai
corporation commission and district election officer P. Karthikeyan.

The Hindu (Feb 13 2011) The Self Help Groups, approach has proved successful not
only in improving the economic conditions through income generation but in creating
awareness about health and hygiene, better response for development schemes.
M.S.Shammmugam, District Collector of Thanjavur reported that Self Help Groups have a
savings of Rs. 132 crore.

Mansuri B.B. (2010), NABARD has started Self Help Group-Bank Linkage
Programme as an Action Research Project in 1989. In February 1992, NABARD launched a
Pilot Project linking 500 Self Help Groups with banking systems across the country.
NABARD refinance the banks, which lend of Self Help Groups. The movement has gained a
significant momentum with 2.24 million Self Help Groups linked with 44362 bank branches
of 545 banks in 583 districts across 31 states of the Indian Union and disbursed Rs. 113.98
billion cumulatively, as on 31st March, 2006 (NABARD, 2006). Total 0.54 million new
SHGs have been provided with bank loans in 2004-05 and Rs. 2.99 billion of bank loans
disbursed during this period (NABARD). In India, 58 percent of total Self Help Groups are in
Southern India mainly in Andhra Pradesh, Tamil Nadu and Karnataka as on March 2005.
Only 5 percent of total Self Help Groups are in Northern India. It also provides training
support, Grant cum Aid support for micro-credit under its different schemes. Apart from the
Self Help Group linkage programme, NABARD also operates a Bulk Lending Scheme for supporting NGO initiatives involving alternative credit delivery mechanism.

Geetha (2008) studied on 80 Self Help Groups, in four Panchayat Unions of Madurai District Highlighted the findings given as follows: MBC 50.5%, Majority of respondents were married 91.5%, 81.75% living in nuclear families, whereas 12% living in joint families, Monthly income of majority of the respondents were from-Rs.501-1000, 8.75% respondents participated in meeting, only when loans were disbursed, 99% of them experienced positive change in the family, 89.5% of respondents have potential to make proper and effective decisions for the betterment of family.

Meenu Agarwal (2007) observed that the Self Help Groups, are viable alternatives to achieve objectives of rural development and to get community participation in all the rural development programmes. A Self Help Groups is a viable organization get up to disburse micro credit to the rural women and encouraging them to enter into entrepreneurial activities. Self help movement through savings had been taken up a mass movement by the rural women to shape their future destiny. Empowerment of women is therefore, an important approach adopted in the tenth five year plan (2002-07) for development of women.

Palanithurai.G. et.al.,(2007), Tamilnadu has emerged as the fifth largest economy in India, It has achieved solid development outcomes with a higher economic growth and a foster poverty reduction which is higher than the India average in the 1990s. It is one of the India’s most urbanized states with the third largest Human Development Index (HDI) among 29 states. In Tamilnadu, thre are 12605 Gram Panchayatas, 384 Block Panchayatas and 29 District Panchayatas. Self Help Groups in various Districts have taken up different economic activities. Their activities not only Generate income to them, But also their products are environment friendly. The Tamilnadu state profile shows that Vilupuram District has formed more number of Self Help Groups compared to other Districts by forming 6672 Self Help Groups as on 31.12.2003. But Erode District stands first in the rated list of Self Help Groups by having 5727 Self Help Groups Dharmapuri District ranks first in the amount of loan sanctioned loan disbursed at Rs.8255.78 lakhs and Rs.8704 lakhs respectively. In Madurai District, Readymade Garments, Aavin Booth, Cell Phone – Economic activities taken up by Self Help Groups.
Mangala Subramanian (2007) reveals that Self Help Groups, serves as ‘ free spaces” within which women were able to discuss their perceptions of social issues to meet gender – specific social needs without customary inhibitions.

Su (2007) said that one positive result of Self Help Groups is increased availability of credit to poorer households especially in rural areas. Today Self Help Groups, are borrowing from banks without claiming subsidies, so the final rate at which the poor lending is often between 24% and 30% which is slightly lower than the prevailing informal lending. He concludes that much more can be done in this area it increasing the coverage of formal sector lending, becomes main stream objective of the banking sector.

Rathindra Nath Pramanik, Ashim Kumar Adhikary (2006) reported that significant changes in the living standards of Self Help Groups, members have taken place in terms of increase in income levels, assets, savings, borrowing capacity and income generating activities.

Dasaratha Ramaiah, Naidu and Jayaraju (2006) have conducted a study on women’s empowerment through Development of Women and Children in Rural Area (DWCRA) scheme at Anantapur District of Rayalaseema region in Andhra Pradesh. The study aims to analyze women’s income levels and employment generation among women before and after implementation of the scheme. The study mainly focuses on the economic empowerment of rural women and comes out with the findings that their annual income is increased with the encouragement from Government and non-government agencies; active participants in DWCRA scheme have shown a significant increase in income and employment levels and the saving in post officers and in Banks are also increased. The researchers conclude that through the economic empowerment of rural women, the capital formation in agriculture and non-agricultural sector have improved which will end in societal development.

Ravelli (2006) in her article on implementation of ‘valve chain model’ for poverty alleviation of rural and tribal women in Chenchu tribal areas of Andhra Pradesh states that this model enables women to have access and control over the business enterprise. The women run their business through Self Help Groups in the villages and the Chenchus are trained in scientific methods of collection and processing as well as in grading their products. The next stage in the model in the village level procurement centers and these are also women’s groups and get a better as a Government procurement agency has been established.
to facilitate marketing for tribals. She concludes that women, empowered with the solidarity of collectives, empowered with product and market knowledge and supported by their own and external financial resources can perform very well in the market place.

Parthasarathy (2006) mentioned that the present study was undertaken with a view to measure the level of empowerment reached by women members of Self Help Groups, organized by Tamil Nadu Science Forum (TNSF). Data were collected from 621 members belonging to 77 groups taken from different parts of Virudhunagar District, 28% of them have said that women are physically work, 77% of them have felt very bad about the status of their education. But only 21% are ready to continue their education, 24% are confident that they will get the rights positively sooner or later, 45% of the members have said that they are fully confident that they can stand on their own legs. This shows their level of self confidence, 58% of the members have shown that they possess the quality of team leaders, Poverty has been identified as major reason for their problem in savings, (50%) did not get support from women organizations (22%) and they felt the absence of political support (17%), Low level of education, lack of opportunities and cultural system have been identified by them as hurdles preventing them from becoming leaders.

Lakshmikandan, K.R (2006) in the study on “Life of Rural Poor with Reference to Philipit District in the Northern part of Uttar Pradesh” stated that most of the membership of the Self Help Groups consisted of small land holders and agricultural labourers. Out of the 74 self – help groups studied, 57 were women groups and 17 were men groups. The strength varied from ten to twenty and weighed heavily towards the larger figure. The SRESOC organized self help groups in that district. Among all the Self Help Groups,, only 11 were sanctioned loans successfully from the lead bank of the district, the Bank of Baroda and the amount varied from Rs.20,000/- to Rs.30,000/-. It described that facilities for entrepreneurial development were available within the group only at the micro level when compared to the large basic functions like market study, providing resources, general production management and marketing management.

Joy Deshmukh – Ranedive Ranjini K. Murthy (2005) it is true that women members point out that their access to economic resources and generic basic needs has improved through their participation in micro credit programmes and that gender disparities in access to basic needs had reduced, though not eliminated. Women have started entering new economic domains in the macro environment like marketing, procurement and financial
management. Wherever women have been provided with capacity building inputs from the intermediary organization they have also started entering local self governance Institutions.

Vasanth Kannabiran (2005) states that formation of women’s Self Help Groups, had done little more than assuring short-term relief to case immediate needs. He considers that self help movement serves to advertise the state’s account ability on the status of women in International arena. But he states that this move has moved women one step forward and pulled them 2 steps backward and it has guaranteed to maintain the status quo of the issue of women subordination.

Regina Mary (2005) made an attempt to assess the performance of the new generator of women functioning as rural entrepreneur under the protective care of women Self Help Groups, and also to look into the extent to which rural women are being helped by the Self Help Groups, to face the challenges posed by the market. The study was conducted in the Tiruchirappalli District of Tamil Nadu. The study reveals the fact that involvement of the middlemen is one of the important problems faced by the women entrepreneurs, other problems are inadequate infrastructure facilities irregularity, bribery in financial institutions, lack of literacy and training. She concluded that the 3 crucial factors namely stimulation, support and sustaining activities need to be given a new thrust for positive changes in the entrepreneurial facet of the rural women entrepreneurs to pave the way for the process of empowerment.

Joshi, Meenakshi (2004). This study covered rural areas of District Parni, Nainital and Udhamsingh Nagar in Uttranchal. It was found that there were 496 Self Help Groups linked with 6700 women. Construction of water harvesting tanks, irrigation channels and fodder plantation has reduced the drudgery of women to a certain extent. These interventions have resulted in women saving around two to three hours, which is utilized for awareness programmes, group activities and income generating activities (IGAs), Capacity building activities and so on. Women in the project area now have greater awareness regarding their roles, responsibilities and rights.

John Joseph Puthenkalam (2004) has conducted a case study in Kerala. The study focuses on the socio-economic background of the members of Self Help Groups,, economic activities of the, benefits received by the members and the impact of the membership on their lives and families conducted that Self Help Groups, make the people aware of their inner
strength and Collective power. He says that this power within the people makes them empowered to engage themselves in poverty alleviation.

Prasant Sarangi (2003) has mentioned in his article “Self Help Groups,” that the Self Help Groups, in our country have become a source of inspiration for women welfare. He has also highlighted that now–a–days, formation of Self Help Groups, is a viable organized set up to disburse micro credit to the rural women and to encourage them to enter into entrepreneurial activities.

Vijayanthi (2002) have studied the women’s empowerment through Self Help Groups, in five slum areas of Pulianthope of Tamilnadu. The main objective of the study was to cover the decision-making capacity of women after becoming the members of the group, and self and group empowerment as members of the group. The study has employed factor analysis to assess the nature of the relationship between he effect of variables that run through them as a common thread and to have a high bearing in explaining inter dependency among variables. Components related to decision making power are education of children, housing needs, on economic issues, personal matters, participating in community activities and in family affairs etc. The result reveals that women’s decision-making is maximum in the matters related to education of children and decision related familial needs. It is interesting to note that joint decision in taken as to whom they have to vote during elections.

Jaya Anand (2002) identifies the internal and external factors responsible for the success of the group. The internal factors include good leadership, cooperation, transparency, democracy and mutual understanding let the group members. The external factors contributing for the success of the groups are promoting agency, coordinator and bank. The study concluded that the strong leadership, cooperation and mutual understanding among the member’s group’s solidarity and clarity in goals will lead to the success of the group.


Bharat Doogra (2002) has presented in his article on “Women Self Help Groups,” that almost all these women are from poor families, mostly from dalits and backward classes. In their meetings several existing problems of villages and ways of overcoming them are also discussed. It is important for the long term successes of Self Help Groups that loans should be returned properly.
Sudharani (2002) in her study conducted in slum areas of Thirupati found that participation of members in self-help group mobilization was higher in SC, ST as compared to other backward classes; because of their enhanced awareness, access to economic resources, social and political awareness and collection. From the above studies, it can be inferred that majority of the members of Self Help Groups belonged to SC, ST and other backward classes.

Singh (2001) explained that education increases women’s awareness thus which lead to their overall development thereby helping the nation to prosper. Education helps women to resist exploitation besides empowering them to be self-reliant.

Anand U.K. (2001) in his article on “Micro Credit Avenue for sustainable Empowerment of Rural Women” classified the usual strategy adopted to empower women into (i) the integrated development approach; (ii) the economic approach; and (iii) the consciousness rising cum organizing approach. The micro credit was of particular relevance to women and their empowerment. In the historical perspective of the involvement of women in the thrift and credit activities in the past, there has been an evolution in the local, informal credit structures. Micro credit had some important features and as discussed in the article loans under the micro finance programmes were very small and on an average of $100 by world standards and a few hundreds of rupees as per Indian standards. Various studies had suggested that for the socio – economic development of the rural areas, we have to encourage this novel innovative approach, of micro finance, as it has a significant bearing on rural development, especially for rural women. The Self Help Groups mechanism had been widely accepted as an integral part of micro credit. Several directives and guidelines from the Reserve Bank of India (RBI) and the National Bank of Agriculture and Rural development(NABARD) to the commercial banks which had, clearly emphasized the need to recognize the Self Help Groups, as potential tool of providing micro credit.

Bandura et al. (2001) Self-Help Groups are said to "mobilize new resources to provide health care"; they are "the most exciting and least recognized resource for improving public health"; Collaboration with Self-Help Groups is deemed as one of the "essential future tasks of medical activity" for medical practitioners. They pointed out that since self-help groups obtain substantial amounts of public funds, their effect on the social and physical wellbeing of members should be evaluated together with the cost effectiveness, this being an approach that seems to cater for only a small percentage of those who need it.
Singh (2001) studied the socio-economic and psychological characteristics of rural Self Help Groups and indicated that most of the women are middle aged with low literacy level, low family income, nuclear family and most of them belongs to SC, ST and backward caste category with less social participation and less mass media use.

Prasad (2000) reported that in many villages, community issues like drinking water, roads, and electricity and health services were addressed by the women’s groups. The women involved themselves in various activities like steps to protected drinking water and working towards child development in addition to income generating activities.

Suriakandhi, A. (2000) analyzed the need for literacy of the self- group members. A random survey of 120 groups showed that nearly 95 percent of the members and 75 percent of the office bearers were illiterate. The female office – bearers managed to carry on the activities with the help of their husbands and educated wards. They used to narrate the incidents that happened in the meetings to their meetings to their husband / ward and the report was prepared by them. Mostly accounts were maintained by non – members. The survey taken among fifty percent of the groups showed that only literate members prepared the minutes and accounts on behalf of the office – bearers who were illiterate. It was found that ten percent of literate members did not even know the amount saved by them. He strongly insisted on the necessity of imparting basic education to all members in Self Help Groups.

Soetan (1999) study in Nigeria found that Self Help Groups members had significantly greater access to productive resources.

Mangasri (1999) reported in her study on empowerment of women in DWCRA groups that the structural characteristics of DWCRA groups indicated that majority of them were with 3-4 years of working age (55.00%) and had low literacy level (71.67%). Very high majority of group members were taking up economic activities individually (90%).

Puhazhendi and Jayaraman (1999) found that the average net income of the members increased from Rs.7210 to Rs.14370 by becoming a part of the Self Help Groups.

Dwarkanath (1999) in his study on DWCRA in Andhra Pradesh reported that, one woman from each family was encouraged to become a member of self-help group and so far 30 lakhs women have become members in two lakh self-help groups.
A UNICEF study (1998) on Violence Against Women in South East Asia concluded that compulsory schooling for all girls would be a long-term measure to reduce violence against women by providing them qualifications as the basis for getting a job which in turn will enable them to earn their own income and improve their status. Thus the Self Help Groups, should in-fact also be converted in to Self Help Study Groups that will give them not only enhanced income but also enhanced esteem and self confidence to do something meaningful for the society as a whole. They should realize that they are not the isolated unproductive but important wheel for the smooth running of the society. The economic incentives and effective Non Governmental Organizations participation will definitely make the women empowerment a reality from a distant dream at present.

Victoria and Someswar (1998) reported that majority of the beneficiaries belonged to the age group of 30-40 years and also indicated that the women beneficiary participation in economic activity declined as the age advanced.

Prasad (1998) reported that the dominant category was nuclear family with an average family size of five.

Snehalatha and Reddy (1998) showed that education, achievement motivation, education of children, food intake and health care, knowledge on their thrift and credit showed positive and significant correlation with additional income generated.

Sharma and Parashar (1998): in their study on TRYSEM in Agra District of Uttar Pradesh that a large number of beneficiaries were not able to push up their annual income. However, they were able to increase their family income above the poverty and improved their standard of living to a better level. It can be inferred from above reviews that majority of Self Help Groups, members had better housing facility than non – members and better assets during past Self Help Groups, situation and also majority of Self Help Groups, members had higher assets during post Self Help Groups, situations.

Lalitha (1997) in her study on “Rural women empowerment and development banking” reported that profile of the effective women borrowers that, majority of them belonged to the middle age group of 31-40 were married, illiterate, belonged to backward caste of Hindu religion and were agricultural labourers, their average size of the family was five while percentage of employed persons was around 25 percent and dependency ratio was 1:2.56.
Hemalathaprasad (1997) reported in her study on DWCRA, jute products marketing units that, majority of the group members belonged to scheduled castes and they were in the age group of 20-30 years, few of them being 34-49 years, most of them married, have a nuclear family and majority studied upto primary school level.

Raju and Firdousi (1997) in their study on women’s development: issues, concerns and approaches in three districts of Andhra Pradesh noticed that majority of DWCRA members were in the age profile of 20-40 years. Literacy levels were also higher in Prakasan District (43%), compared to 13% in Adilabad and 21% in Cuddapah District. Majority of them were also found to be married and were found staying in their own homesteads.

Sharada (1997) in her study on women fertility and empowerment revealed that majority of women were aged below 30 years and were economically inactive and only a meager percent of them worked outside. Nearly half of them had less than three children whereas, the other half had more than three children, majority of the women were illiterate and belonged to unclear families.

Harper (1996) in his study, ‘Self Help Groups,-some issues from India” indicated that in India, as in other parts of developing world, the banking community is extending its services to the poor by lending to Self Help Groups,. By providing single, larger loans, and relaying on the groups, on Non Governmental Organizations, to monitor the on-lending of micro loans, the bank transaction charges are reduced, making the whole operation potentially profitable.

Goetz and Sengupta (1996) Researchers have shown how the spread of Self Help Groups have had beneficial impacts on some household outcomes like health, nutrition, family planning, education (particularly of the girl child) and family decision-making. However, the impact of Self Help Groups may be limited by contextual factors. For instance, access to credit in a patriarchal setting may actually decrease functional capabilities of women

Manjula (1995) reported that majority of DWCRA women married, middle aged, dependent on husband, with joint families were functionally literate with medium socio-economic status and medium income category.
Sithalakshmi et al. (1995) revealed that families selected for DWCRA had a predominance of nuclear families with a family size varied upto five members. A large majority of the beneficiaries were young and 22 percent were illiterate.

Sundaram and Singh (1995) in a study an assessment of DWCRA programme on modalities of operation revealed that majority of respondents were tribals, belonging to labour class, had income of Rs.600-800 per month (46.55%). Majority of them had low socio-economic status, had nuclear but large sized families and they had livestock ranging from 1-2 milch animals.

Girija (1995) stated that the group provides the women a base for self-employment and empowerment through group dynamics. The peer pressure on group members has ensured proper utilization of credit and repayment of loans, savings provided self-insurance and self-assurance to the group members.

Reddy et al. (1994) reported that eventhough women constituted 50 percent of India’s population, perform two-third to the work and produce 50 percent of food commodities consumed by the country they earn only one-third of remuneration and 10 percent of income and own 10 percent property or wealth of the country and only 25 percent of them are literates.

Snehalatha (1994) in her study on impact of thrift and credit groups improving the status of rural women in Andhra Pradesh reported that majority of the women were middle aged (83.33%), married (85.00%), illiterate (89.17%) with unclear families (75%) and belonged to SC and ST (76.67%) categories.

Srilatha (1992) in her study on employment generation, income and expenditure pattern of DWCRA beneficiaries in Mahaboonnagar district of Andhra Pradesh found that majority of the rural women were middle aged, illiterate, belonged to backward classes, engaged in DWCRA economic activity cum agricultural labour, had a family size of upto 5 members, had not undergone any training and had medium extension contact.

Waghmar et al., (1988) observed that middle age respondents had good information about the various government programs.
The Factors influencing the participation of women in SHGs

Murthy PSR (2013) Economic Empowerment of rural women by Self Help Group through Micro CreditEmpowerment in the context of women’s development is a way of defining, challenging and overcoming barriers in a woman’s life through which she increases her ability to shape her life and environment. It is an active, multidimensional process which should enable women to realize their full identity and power in all spheres of life. The rural poor with the assistance from Non Governmental Organizations and various microfinance institutions have demonstrated their potential for self-help group to secure economic and financial strength. Various case studies prove that the credit availability has impact on women's empowerment. Thrift is a very important indicator of a group’s success because consistent growth in thrift is a clear indication of the growing confidence of the members in the group. Collection of thrift is a major activity of the Self Help Groups. The poor who need money for purchase of various consumption goods quite often meet their contingencies by borrowing from professional money-lenders and others at high rates of interest. Self Help Groups have been extremely effective in creating the habit of savings among the rural poor and mobilizing it for common good. Government and Non Governmental Organizations should look beyond credit and follow the 'credit with social development' approach. Policy implications and programme attributes are to be framed to achieve better results in reducing poverty and empowering women.

Findings: It is clear that the most of the members were in the age group of 36-45 years, which is considered to be the most productive period in a person’s life. Most of the Self Help Group members (70.66 %) were married and 29.34 percentages of the respondents were single, the cases are similar in urban as well as in rural areas. Education is important for women most of the women (39 %) were illiterates and others 61% of the members are having at least elementary education. As far as occupation is concerned most of the members were Self employed. After self employment most of the members are labourers. 62.14 percent of the members were having more than Rs.5,000 but not more than Rs. 7,000 as monthly income, this groups consists of more respondents rather than other income groups. It may be manifest that the Self Help Groups have either enhanced the economic conditions of the members in good number of Below Poverty level family’s .More than a half of the respondents’ families 64.19 percent had three and five members, about 24 percent had above five members and about 12 percent had less than three members. The rural families do not have much access to information on small family norm or the awareness about limiting
family size, owing to illiteracy and indifference regarding family size. Getting credit from the Self Help Group stands first and Savings activity stands second and socio economic empowerment stands third as the reasons for joining the Self Help Group. 58.67 percent of the women said they are getting good respect from their husbands, 68.33 percent of the respondents responded that they are getting good respect from their children after joining Self Help Group. 82 percent of the women said they are getting good respect from the public after joining the Self Help Group and 41.67 percent of the respondents said they are getting good respect from their parents. Significant relationship observed between years of membership with Self Help Group and skills acquired in Planning and executing activities, Effective communication, Reading and writing, Listening capacity and Taking crucial decisions. Significant relationship observed between education and Skills acquired in Independent mobility, Planning and executing activities, Skill regarding running a business, Listening capacity and Taking crucial decisions.

**Uma Narang (2012)** Self Help Group: An Effective Approach to Women Empowerment in India described that The concept of Self Help Group has its roots in rural areas and it has been mooted along the rural and semi urban women to improve their living conditions. Though it is applicable to men in our country, but it has been more successful only among women and they can start economic activities through Self Help Group movement. In India, this scheme is implemented with the help of NABARD as a main nodal agency in rural development. It is self employment generation scheme for especially rural women, who don’t have their own assets. The word 'empowerment' means giving power. According to the International Encyclopedia (1999), power means having the capacity and the means to direct one's life towards desired social, political and economic goals or status. Empowerment provides a greater access to knowledge and resources, more autonomy in decision making, greater ability to plan lives, more control over the circumstances which influence lives, and freedom from customs, beliefs and practices. Thus, Empowerment of Women not just a goal in itself, but key to all global development goals. Empowerment is an active multidimensional process to enable women to realize their identity and power in all spheres of life. This paper examines the women empowerment through Self Help Groups and also explains the current position of women empowerment in India.

In the early decades, the concept of women development was totally out of mind and their condition was miserable. But with the changed scenario, the thinking of people has been changed due to education, awareness and now, the problems of women are looked upon as
the problems of social welfare and are considered more seriously and ultimately solved in the form of other way round particularly in the past more than 15 years. Due to the development of new policies, programmes and even projects, the status of women has totally been changed as they provide assistance to the low income women. This concern for low-income women’s needs has coincided historically with recognition of their important role in development. Various intervention approaches have been developed in order to address the needs of the women which ultimately reveal modifications not only in social policy approaches to third World Development, state policies relating to women but also in the overall economic policy of the country as a whole. The empowerment approach is the most recent and is aimed at empowering women through greater self-reliance and internal strength.

The word empowerment is defined as the process by which women take control and ownership of their choices. Empowerment is a process of awareness and capacity building leading to greater participation, to greater decision making power and control and transformative action. Empowerment of women signifies harnessing women power by conscientising their tremendous potential and encouraging them to work towards attaining a dignified and satisfying way of life through confidence and competence as person with self-respect, rights and responsibilities. The core elements of empowerment have been defined as agency (the ability to define one’s goals and act upon them), awareness of gendered power structures, self-esteem, and self-confidence. Empowerment as a concept was introduced at the International Women's Conference at Nairobi in 1985. The conference defined empowerment as "A redistribution of social power and control of resources in favour of women. It is “the process of challenging existing power relations and of gaining greater control over the sources of power”. Empowerment is a multi-faceted process which encompasses many aspects i.e. enhancing awareness, increasing access to resources of economic, social and political etc."In recent years women empowerment has become a subject of great concern for the nations all over the world especially in poor and developing countries. The impact of globalization is seen eventually on position of women in some form or other in most of the developing countries with the variation of degree. The United Nations has also strived hard in an incredible way to draw the due attention of the World Community on this issue in the past years. Women Empowerment refers to an increase in the strength of women such as spiritual, political, social or economic. The most common explanation of “Women’s Empowerment” is the ability to excise full control over one’s actions. Thus, women empowerment occurs in real sense when women achieve increased control and participation in decision making that leads
to their better access to resources it often involves the empowered developing confidence in their own capacities.

ABIRAMI P (2011) Empowering women through Self Help Groups found that Socio-economic empowerment amongst people in general, women in particular is a hallmark and a major indication of transformation. In the recent years transformation of lives and livelihood of the underprivileged has gained highest prominence the entire world over, especially in the developing countries. Empowerment is a phenomenon of nineties, which means equipping women to be economically, physically and mentally independent, self-reliant, have a positive self esteem to enable them to face any difficult situation and active participation in decision making. Economic empowerment means the upliftment of women with economic well being associated with a changed status of women. A Self Help Group is a registered or unregistered group of entrepreneurs having heterogeneous social and economic background; voluntarily coming together to save small amounts regularly. They mutually agree to contribute to common fund and to meet their emergency needs. The objectives of the study were to examine the demographic factors of Self Help Group, to assess whether women are economically empowered, to evaluate women in Self Help Group’s are properly trained in all respects for empowerment and to estimate whether women are politically and socially empowered through Self Help Group. The sample size is 50 respondents who met in a gathering and data was collected through interview schedule. The findings showed that majority of the respondents have agreed the positive impact of Self Help Group on their economic empowerment and their association with Self Help Group has contributed to their social and political empowerment. The contribution of Self Help Group is yet another step towards the path of the socio-economic status of women and it also proved to be instrumental for the rural transformation.

Findings: Age, education and marital status were some of the important variables that affect women in their empowerment and development. More than three-fourth belong to the middle age group. 31 of the respondents reported to be married, 6 of them were unmarried, 7 of them were widows and 6 of them were divorced and separated. Hence majority of the respondents were married. 44 respondents have agreed on the positive impact of Self Help Group on their economic empowerment. 41 respondents reported that they have received training from Self Help Group. Majority of the respondents don’t own land or property. 42
women’s agree that their association with Self Help Group has contributed to their social and political empowerment.

Reji (2011), in her article entitled “Microfinance and Women Empowerment: Evidence from Field Study,” states that Micro-financing through the Self Help Groups enables empowerment of its members. It places a lot of emphasis in developing savings habit among the members apart from providing savings and credit to its members. The ability to contribute to household income, as a result of the credit access and increased income from income-generating activities helped the members to get respect in their family and community as well.

Roy, (2011) Self Help Group have the power to create a social economic revolution in the rural areas of the country and can act as an important tool for socio-economic empowerment of the poor, particularly women.

Aruna and Jyothirmayi (2011) Self Help Groups has had a positive impact on income, expenditure and savings of the women clients in Meghalaya.

Khape Ajay (2009) study revealed that, intervention strategies to increase empowerment are often viewed by political parties as instruments for garnering political support. Movements of Self Help Groups are particularly important in this context. In recent years, there have been claims that political parties in different regions of India are attempting to use Self Help Groups, to increase their political base: The network of the cooperative sector had been used by political parties for their interest in many ways. Now, the mushrooming of the Self Help Groups has also provided a good alternative to the parties. The Self Help Groups are a part of the grassroots level and give easy access to political parties to reach to masses. There always remains a fear that the Self Help Groups, movement can suffer if it is exploited by political parties

Kumararaja (2009) in his article entitled “Performance of Self Help Groups, in Tamil Nadu,” made an attempt to evaluate the performance of Self Help Groups, in Tamil Nadu. The study highlighted the progress of Self Help Groups, in India and Tamil Nadu. It revealed that there has been a steady progress in the number of Self Help Groups, and amount of loan sanctioned. The study concluded that a timely and regular check of the micro-credit through Self Help Groups, will contribute to a healthy progress and to the overall development of rural women.
Tangirala (2008), said that Self Help Groups, is the platform or forum to the members to come together for emergency, disaster, social reasons, economic support to each other have ease of conversation, social interaction and economic interactions.

Ramachandran T. and Balakrishnan S (2008) said that the Self-Help Group is a viable organised setup to disburse micro credit to rural women for the purpose of making them enterprising for enabling them into various entrepreneurial activities.

According to Suresh K (2008), Micro finance programmes have, in the recent past, become one of the more promising ways to use scarce development funds to achieve the objectives of poverty alleviation, further more certain micro finance programmes have gained prominence in the development field and beyond the basic idea of micro finance is simple if poor people are provided access to financial services including credit they may very well be able to start expand micro enterprise that will allow them to break out of poverty.

Siwal B R (2008): Gender framework analysis of empowerment of women: a case study of Kudumbashree Programme. The well known Kudumbashree initiative of the Govt. of Kerala is a women oriented poverty eradication programme with women’s empowerment as one of its major goals, it was begun in 1998 by the Govt. of Kerala with the aim of eliminating poverty. This study assessed the measures taken from economic empowerment with special focus on micro credit and micro enterprises development in rural and urban areas of Thiruvananthapuram, Alappuza, Malapuram and Kesargod Districts. In the functioning of Self Help Groups, women participated in the decision making process in the family, decisions were taken on consensus during meetings and thrift collected was used by community members for feeds such as treatment, delivery, death, education of children, opportunity, delivery, death, education of children, opportunity for providing employment to women below the poverty line to enhance their income and standard of living, and raised the income and satisfaction in meeting basic needs.

Changes were brought about existing power relations in favour of poor marginalized women and changes were attempted in knowledge, attitude and behavior of both men and women. Awareness was built about women’s situation, discrimination rights and opportunities as a step towards gender equity; and capacity building and skills development was undertaken. Kudumbashree organized women into Self Help Groups, from economic independence and freedom from money lenders. It has promoted the active presence of women in politics, developed a culture of learning by doing and reflection. Group activities
have led to cohesion and reduced the feeling of vulnerability. Women reported that violence diminished as men realized the importance of the economic contribution of women to the household. Women became more aware of child care services and availed they facility of supplementary institution for lactating mothers. Willing to state their own micro enterprises, shown the potential for public action against social and economic injustice.

**Banumathy, S. and Niveda, K.(2007)** A study on “Economic empowerment of women – need of the hour was done with the objectives of analyzing the reasons for women joining the Self Help Groups, in Viruthunagar and the socioeconomic status of women before and after joining the Self Help Groups. The study was based on the primary data collected from 60 groups constituting 10% of 600 groups functioning in Virudhunagar under different Non Governmental Organizations. According to the study, the main reasons for women joining Self Help Groups, are to get loan start a business and to get empowered. The respondents mainly get loan to educate their children and start business. The author had found out that Self Help Groups, have not only raised the socio-economic status of women member but also self – confidence and leadership qualities among women.

**Suman Rohila and Bhuvaneshwar Swami (2007)** discussed that, in the development Policy of India the role and active participation of women in social, economic and political field should be given proper weight age to ensure all sided development. They suggested that women should unite together to receive education and struggle for their rights, get awareness, generate income and social mobility through Self Help Groups, for their social and economic empowerment.

**Revathi, K. and Sumathi, I. (2006)** have analyzed the working of Self Help Groups, in Trichy Town. They found that as an individual the Self Help Groups members may not able to get necessary bank funds and for the banks also it may be difficult to finance individual small needs, but as a group it is beneficial to the groups as well as to the banks Self Help Groups, enable the rural poor women even to save small amount regularly. Self Help Groups, recognize every women in productive employment to add value to the economy. This necessarily will sport economic activities and uplift more people below poverty line. Also it was pointed out that since women get empowered, there is an improvement in health and nutrition level and schooling of their children.

**Chander Kanta Gariyali (2006)** said that Panchayat level federations are interested in saving. It is seen that 29% of the PLFs saved between Rs.25 and Rs.100 per month. Only
15% of the PLFs did not mention any problem in collecting the savings amount from its member Self Help Groups. 94% PLFs have tried to reason out things with their members. This shows the remedial measures taken by the PLFs towards improving the collection of savings. 82% are collecting the monthly subscription. PLFs have not found it easy to collect subscription, 86% faced difficulties in ensuring regular and prompt payment of subscription. Regarding utilization of savings, 56% of the PLFs have lent money for family expenditure of their members. The basic problem, PLFs face, while lending internally is that there are too many seekers of funds and too little money to go around. Remedial measures being taken to solve the problems used by financial institutions, such as, On the basis of seniority, savings of the applicants, applicants need, innovation in enterprise. PLFs received loan amount from the banks by 32%, No. of times received the credit linkage 68% Self Help Groups, repayment rate:

<table>
<thead>
<tr>
<th>Bank</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Indian Bank</td>
<td>98%</td>
</tr>
<tr>
<td>State Bank Of India</td>
<td>93%</td>
</tr>
<tr>
<td>ICICI Bank</td>
<td>Above 95%</td>
</tr>
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</table>

ICICI Bank is finding it both feasible as well as commercially viable to lend to the Self Help Groups, 92% PLFs have mentioned competition, problems in profit making and markets their products. PLF management shortcomings-93% of PLF do not have a good understanding with Panchayats.

Jayamathy (2006) reported that the Southern region has the largest number of Self Help Groups. Among the Southern states, Tamilnadu stands second with 88.78% block level distribution of Self Help Groups members is 35.44% in Usilampatti, 32.13% is Chellampatti, 32.43% in Alanganallur. Caste among Self Help Groups members 38.65% BC, 41-60 age of the Self Help Groups members 35.65%. Level of education among the Self Help Groups members 39.69% I – V Std. marital status among members married 74% is high than others. State and NGO role in formation and functioning of Self Help Groups,. In Madurai a total of 3651 groups have benefited through various government schemes. The most important activity undertaken by Self Help Groups members with state and NGO linkage is milch animals. Family income less than 1000 is 67.46%, savings less than Rs.100/- 50.16%, monthly income of Self Help Groups members at present 40.52% less than Rs.300/- present occupation-dairying 30.56%.
According to Mukherjee, Tuhin (2006) a study was done to assess the impact of SGSY programmes on empowerment of women at Babpur Village under Purbakhilakapur gram Pamchhayat, Kolkata. Out of total sample of 50, 25 women were taken from Self Help Groups which constituted the control group and 25 women who were not associated with Self Help Groups constituted the experimental group. All respondents from both the groups were aware about breastfeeding and immunization (100%) on an average, 80% respondents of the control group were aware of social and health issues, but the percentage of respondents from experimental group, who were aware about social and health issues was below 40% which was quite poor. Awareness generation campaigns regarding the importance of Self Help Groups should be launched on war footing, and attention should be given to formation and sustenance of more Self Help Groups, as the impact of empowerment of women members of Self Help Groups was evident.

EDA and APMAS (2006), another study of Self Help Groups in Andhra Pradesh, Karnataka, Orissa and Rajasthan reported that the members (or their families) often have political leanings and activities even before they were members of Self Help Groups.”

Basu and Srivastava (2005) said that the Self Help Groups bank linkage program links a Self Help Groups to banks, where the banks provide a loan to mature group. The group places its savings in the group deposit account in the bank (at about 12% per annum), using its group savings and group guarantee as a collateral. NABARD provides subsidized refinancing support to banks to encourage such lending. However, the demand for such refinancing support to banks has fallen, as Self Help Groups lending is more profitable and has lower default rates (less than 1% as compared to 11-12% of their regular portfolios).

Satya Sundaram (2005) stated that micro-finance in India is making steady and satisfactory progress. NABARD has set a goal of covering 10 million poor, i.e. one third of the country’s poor population through one million Self Help Groups by 2003.

A study by Reddy and Manak (2005): finds evidence that joining Self Help Groups increases participation in the political area. A similar finding has also been reported by (Blumberg 2005; Samarasinghe 1993) Hashemi, Schuler and Riley (1996). this form of economic empowerment has a significant impact on empowerment of women and the household.
Barr, Michael S. (2005), Microfinance to Self Help Groups, may be considered as a vital option for meeting the financial needs of those poorer sections of the society. Microfinance is the form of financial development that has its primary aim to alleviate the poverty.

Rimjhim Mousmi Das (2004) his article “Micro finance through Self Help Groups, has explained that micro finance thro’ Self Help Groups has become a ladder for the poor to bring them up not only economically but also socially, mentally and attitudinally, he has also revealed that micro finance not only deals with the credit part but also deals with the savings and insurance part. The most successful region for microfinance is the southern Part of India.

Thara Bhai (2004) studied the impact of women’s empowerment on Panchayat Raj Institutions in Madurai District. The study identifies the factors which promote women leaders for effective functioning in Panchayat Raj Institutions. The study reveals that family members are one of the instruments for motivating women to contest in the elections. The next important factor that plays the role in the empowerment of moment in the Panchayat Raj institutions is the membership in the self-help Groups. The result of the study shows that Self Help Groups, members have additional interest in empowering themselves and feel that Self Help Groups, have women good leaders as it infers away the in built fear and shyness in women. The study concluded that Self Help Groups, membership have direct correlation with the political empowerment of women even though several other factors are also responsible.

Gariyalic, C.K. and Vetrivel, S.K. (2004) Group solidarity gives an impulse towards collective action and articulation, whereas the idea of self help provides larger scope for integrated mechanism of group functioning. When the group tries to help its members it becomes easier for them to face the difficulties and come up with solutions.

Noor Mohammed and Mohammed Shahid (2004) A micro analysis on rethinking women’s participation, empowerment and gender equality was done. The research was carried out with the objective to assess the outdoor participation potential of women, and analyze the mechanism of engineering the process of women empowerment and their functional dependency on age, education, income and caste. The study was conducted at the Lodha block of Aligarh District of Uttar Pradesh. The study opined that as a result of their outdoor participation they experience a great variety of changes in the areas like identity, decision-making and new contacts. The study has illustrated that if women get an early opportunity to participate in socio-economic activities, they can change the structure of their
Moreover, the higher the participation in our door socio-economic and political activities and hence higher will be the ability to realize inner potentials and exploit the available opportunities and hence higher will be the empowerment. The study indicates that higher the level of empowerment, the higher will be the level of equality. Thus, it is concluded that women’s participation in outdoor socio-economic and political activities will engineer the process of women empowerment to achieve the goal of gender equality. The outer states that promoting opportunities to women in outdoor activities will firstly empower a ‘woman’ only but it will engineer a process of women’s empowerment and accordingly it will be the generation nurtured efficiently, educated and skilled, paving the way to achieve the goal of women empowerment and gender equality. This article analyzed the outdoor participation potential of women; the process of women’s empowerment; and the inter-relationships of women participation empowerment gender equality and their functional dependency on age, education, income and caste. A sample of 90 grass roots level women workers were selected from lodha block of Aligarh District, Uttar Pradesh of whom 35 were community based distributors (CBDs), 35 were Anganwadi Workers (AWWs) and 20 were Women Pradhars (WPs). Due to outdoor participation respondents developed self-confidence and self respect. At home also, they participated effectively in decision making regarding income expenditure, children’s education, family planning etc.

Meenai, (2003) The Self Help Groups, offers the canvas to conduct social intermediation, provide women the opportunity to acquire the ability and entitlement to their own lives, set their own agenda, gain skills, solve problems and develop autonomy. Significantly, the member of Self Help Groups may exhibit the following outputs, resulting from their activities: (i) acquisition of literacy and numerically skills; (ii) awareness of basic legal rights; (iii) awareness of projects and state development activities; (iv) critical political consciousness; electoral process, societal analysis and gender issues; (v) enhanced social status as perceived by self and other’s; (vi) freedom from exploitation, money lenders, landlords etc; (vii) active role in organization of group and other political bodies, viz. Panchayat; (viii) ensuring literacy and education of girl child; (ix) health consciousness; (x) restructuring of women’s time utilization; and (xi) enhanced decision making powers within the household.

Thelma Key (2002-03) felt that micro credit programmes have played a valuable role in reducing vulnerability of poor through asset creation, income and consumption smoothing, provision of emergency assistance and empowering and emboldening women by giving them
control over assets and increased self esteem and knowledge. He also pointed out that women who generated increased income through Self Help Groups, reported that they had gained greater respect within the household and women’s decision making power has been enhanced by their greater economic status.

According to Armendariz de Ashion, B. and Morduch, J. et al. (2002) a sustainable Self Help Groups, continues to function well over the long term performance depends on members, overall socio economic development and empowerment.

Chandrasekar, H.M. and Lokesh, M. (2002) Self Help Groups applies to the changes in the material aspects of life as well as in the ideas, values and attitudes of the people. The status of women is, thus closely connected with the economic position, which in turn depends upon the access to productive resources of the country.

Anju Malhotra et al., (2002) have reviewed current theories and strategies to faster women’s empowerment in the development context. The paper defines empowerment as the ability of people to make strategic choices in areas that affect their lines. Two key factors in process of empowerment are identified: control over resources (the conditions for empowerment) and agency (the ability to formulate choices). The paper analyse the concept of empowerment, then how empowerment can be measured in the frameworks of economic, socio-cultural, familial, legal, political and psychological dimensions. The report argues that in practice, measuring empowerment depends on the establishment of universal standards such as human rights. The paper is concluded with recommendations like the need to develop a framework that can be used across settings; to address empowerment at the community level as well as at the level of the macro (legal/political) and micro (family).

Lalitha N. (2002) stated that awareness is a crucial feature of the Self Help Groups, since women are exposed to various components of the social sphere. The repayment of the loan installment with interest by the borrower is prompt and payment was 100 percent. This feature gives a forward thrust for the effective group functioning.

Ojha (2001) studies the performance of Self Help Groups, and found that once the Self Help Groups, had established themselves, saving was regular. There was adequate capacity built up and individual group members could start income generating activity by taking loan from their respective groups. It has been observed that group saving money was merely sufficient for small and short duration consumption loans.
Kabeer (2001); Monkman Karen (1998) the core elements of empowerment have been defined as agency (the ability to define one’s goals and act upon them) awareness of gendered power structures, self-esteem and self-confidence.

Kapur, Promilla (2001) in the article on “Empowering the Indian Women” analyzed that empowerment needs multi-dimensional multi-discipline approach. In spite of various efforts made towards the goal of gender equality, gender justice and peace, the discrimination against women is still practiced. This is due to the fact one is the absence of enough vigorous efforts and genuine dedicated work at the level of implementing and converting into action the policies, programs, plans and strategies specially that of national policy for empowerment of women, recommended for women’s empowerment. Second reason is the inadequate work that has been done towards women so as to respect as a person with an identity of her own, to be treated as an equally worthy human being. She concluded that strong and effective people’s campaign and people’s movement, which is urgently needed to place along with the other movements already in operation, would bring about real empowerment of women.

Leelamma devasia and Devasia (2001) found that the system change is the pre – requisite for poverty eradication and women’s development. So, developmental agencies must consider women as the watchdog of their own developmental efforts. This is possible only through income raise, social justice conscientisation and empowering women were creation at leadership, enlisting women’s participation, systematic planning, monitoring and evaluation programmes by women themselves, conscientisation through education and so on.

Prita (2001) in her research study on performances of Self Help Groups in Dharwad district found that majority of the respondents(46.56%) had saved between Rs.1500/, while more than one – third had saved between Rs. 500/ to Rs.1000/. the remaining respondents had saved Rs.1500/ and above. She reported that as much as 96.12 percent of the respondents said that they had developed courage to communicate with men. Almost three – fourth had learnt to perform bank transactions and a little less than three – fourth were now involved in decision making at their homes. Almost 60 percent had developed confidence to travel outside the village on their own. More than 40 percent learnt to sing due to their association with Self Help Groups, 30.32 percent could get their house repaired while about 10 percent of the members were enabled to get treated their spouse and children for ailments. A little over 3 percent were motivated to continue their education because of the Self Help Groups.
Campbell and Jouchelovitch (2000) awareness occurs through the social cohesion the group brings and the local networlds to which the group exposes its members.

Puhazhendi, (2000), Kirani shop, flower vending business etc. provided employment to a greater extent. The annual employment available for the group members has increased by 85 per cent during the post group formation when compared to the pre group formation period.

Prasad (2000) revealed in his study on self employment – women set to change face of Kolar that in the Mulubgal taluk of Kolar district that 5200 women associated with Self Help Groups have been able to save Rs.65 lakh so far. He reported that 90 percent of women in the Self Help Groups, federation have learnt to sign their names. Many have come forward to learn how to read and write and some have shown a keen interest in computers.

Swati (2000) in the study at a tribal district of Madhya Pradesh, India found that, besides reducing the pressure on the forests (which was the main objective of initiating Self Help Groups, by the Forest Department) Self Help Groups, was able to start and run a nursery on their own. It provided them opportunities not only for experimental learning of many nursery management skills but also of leadership and of group functioning.

Amatya Sen (1999) states, “Nothing, arguably, is an important today in the political economy of development as an adequate recognition of political, economic and social participation and leadership of women”. This quotation clearly indicates the importance of women’s development through empowerment approach. The initial approaches for women are top – down and it delivers the services to women considering them as one of the beneficiaries. Recently the bottom – up approach is adapted through which women are organized to raise the consciousness of women to challenge their subordination. Self Help Groups, are one such organization developed to convey a multitude of issues and purposes. There are several researches related to women issues since women’s studies were introduced as, a discipline. Researches on women’s development and empowerment through microfinance and Self-Help Groups are also good in numbers. The researchers of that sort are reviewed for the present study and they are presented in two themes namely the studies related to women and development and Self Help Groups, micro finance and development.
Narasimhan, Sakunthala (1999) emphasizing the need for psychological empowerment of women concluded that awareness creation; information sharing motivation and economic assistance would bring about multi – dimensional transformation.

Puhazhendi and Jayarama (1999) studied on increasing women participation and employment generation among the rural poor and found that the total savings per member exceed Rs.6000 with annual rate of saving of Rs.1068. In case of stabilized groups the total savings was higher at Rs.14,695, while the annual saving touched Rs.2000.

Usharani (1999) in her research study on opinion of women beneficiaries and benefit derived from DWCRA in Vijayanagaram district of Andhra Pradesh reported that the annual income received by the DWCRA beneficiaries were from Rs.1033.33 (From goat rearing) to Rs.8400 (from tailoring) as additional income from the income generating activities of DWCRA.

According to Crawley (1998), Goetz (1996); Gujit and Shah (1998) stated that empowerment involves people in an active role, not only in decision making, but also an understanding of the factors that shape a situation, and the nature of oppression itself.

Lalitha N. (1998) The basic principles of Self Help Groups, are group approach, group cohesiveness, spirit of thrift demand based lending, collateral free, women friendly loan, peer group pressure in repayment , skill training capacity building and empowerment.

Purushothaman (1998) in Self Help Groups, women are organized as collectives towards the overall goal of achieving gender equality as well as sustainable, comprehensive community development.

Karmakar, (1998), Unlike many other countries which have implemented Self Help Groups after the mid seventies as a part of the formal credit delivery system, India has been experimenting with the concept for decades.

Sheokand S.M (1998) has indicated that as the rural poor’s share in availing formal sector credit got further marginalized, NABARD, in 1992 launched the Self Help Groups, - Bank linkage programme with the policy backup of the Reserve Bank of India.

According to Shanmugam (1998) the Self Help Groups - Bank linkage programme initiated by NABARD, in active collaboration with Non-- Governmental Organisations (Non Governmental Organizations), aimed at enhancing the coverage of rural poor under
institutions credit thereby focusing on poverty alleviation and empowerment. Prior to this, NABARD’s initiative in promoting active partnership between banks and Self Help Groups was encouraged by the findings of a study conducted in 1988-89 by NABARD in collaboration with member institutions of Asia Pacific Rural and Agricultural Credit Association (APRACA), Manila. The study covered 43 Non Governmental Organizations involved in promoting savings and credit Self Help Groups in 11 states of the country.

Prasad C.H (1998) conducted a study on implemental process of women development programme (IFAD) and found that the saving per member per month was Rs.31. The group had authorized two of their members and the animator to operate the account an behalf of the group. The loan had to be repaid in ten equal installments with the interest rate of 24 percent per annum and the average size of loan was between Rs.100-500 per member.

Snehalata M and Reddy M.N. (1998) conducted a study on impact of thrift and credit groups in income generation of rural women and showed that education, achievement motivation, education of children, food intake and health care, knowledge on thrift and credit showed positive significant correlation with additional income generated. Majority of the respondents had an annual additional generated income of Rs.2400-Rs.3600 (31.87%) followed nu earning about Rs.1201 – Rs.2400, only 6.67 percent could earn above Rs.3601 per annum while the remaining 18.3 percent earned only upto Rs.1200.

Mehra, Rekha (1997) in the study on “Women, Empowerment and Economic Development”, gender bias in economic development policy is examined. Although over the past 2 decades, development policy has become increasingly people – centered, it has typically adhered to a welfare model of development an focuses on women’s reproductive roles, particularly fertility reduction, to the neglect of women’s productive roles. Those projects aimed at women’s empowerment have generally offered only temporary on part – time employment in traditionally feminine skills such as knitting and swing, which have limited markets. As consequences, progress in women’s well being in emerging countries has been uneven, and women are disproportionately represented among the poor worldwide. However programs that do focus on the capacity of women to economic agents in their own right have a proven record of success. The activities of the self – employed Women’s association in India, a non- governmental organization operating under the principle that women are fundamental to the process of economic development are highlighted.
Hemalatha Prasad C and Om Prakash (1997) reported that the type of income generating activities taken up by the women were chick rearing and egg selling, vegetable growing and selling, tailoring, bamboo basket making, petty business, goat rearing etc.

Kumaran.N.P (1997) in his study on Self Help Groups, an alternative to institutional credit to the poor in Andhra Pradesh revealed that the individual monthly contribution for savings varied form group to group (Rs.10-Rs.30) and the total savings for 18 groups in a year was Rs.33,013 while the total credit generated during the same period the same period was Rs.2,18,223.

Harper (1996) in his study on “Self-help groups- some issues from India” indicated that in India, as in other parts of the developing world, the banking community is extending its services to the poor by lending to self-help groups.

Jothirmai G and Sithalakshmi (1995) indicated in their study on income generation under DWCRA programme that the mean incremental income per annum per household was Rs.7200 for dhoti weaving and Rs.600 for those undertaking activities like bee keeping, juice making, fibre making and, shampoo/kum kum preparation. The overall mean household initial incremental income from all the trades put together was Rs.2989. Further, findings also revealed that 146 out of the 200 (73%) respondents could cross the poverty line.

According to Cook N (1995): The successful functioning of the group for a prolonged period relies on the mutual trust and confidence of group members. He states that the total number of Self Help Groups in Tamil Nadu is 1,18,413. Total number of Self Help Groups involved in this group is 23,26,971. Their savings amounts to Rs.332.22 corers.

According to Panda and Mishra, (1995).The co-operative credit was introduced in India as defence mechanism against the exploitation of the rural poor. However, with the growth of co-operative as formal organizations they have ceased to be thrift oriented, member led, autonomous organizations. While conceptually, the rich and the poor members can participate equally in the co-operative effort, the need of the poor has often got marginalized.

Dinakar Rao (1994) reported that networking of Self Help Groups and Self-help promoting institution are elements of propagating self-help. And that Self Help Groups linked with formal credit agencies had advantages of pooled enterprises, economics of scale and organisation to relish exploitation.
**Mundra and Kothari Kusum (1992)** indicated in their study on impact of TRYSEM amongst women beneficiaries that women beneficiaries could earn Rs.60 to Rs.325 per month through engaging themselves in trading in which they were trained, 50.00 percent of them were found earning below Rs.100 per month. Variation was also observed in the monetary gain of tribal and non-tribal respondents, 70.00 percent tribal women were earning below Rs.100 per month.

**Chenyuly and Reddy (1987)** in their study of 2 villages in South India found there is an increasing awareness of the need for better education, health and hygiene and the exploitative and oppressive nature of the social and economic system. Women preferred to depend on men on several aspects of home and social life, but also had a strong desire to participate in public activities and gain equal status.

**Mazumdar (1986)** stated that through participation in Self Help Groups, women will gain generate and acquire power and improve their position within the family and the society.

**Schulen, Margaret (1986)** described three levels of empowerment to mobilize resources to produce beneficial social change. First one is individual consciousness raising the second one is the development of collective consciousness and the third is to translate the collective skills and resources into political and legal action.

**Naidu (1985)** noticed a change in per capita income among women beneficiaries of IRDP in Bilaspur district of Madhya Pradesh. This change was estimated to be Rs.265 in industry sector, Rs.300 in the business sector, Rs.313 in service sector and Rs.413 in agricultural sector.

**The Social Status and Self Esteem of women in SHGs**

**Chavan, Mukund, and Mundargi (2010),** in their article entitled “Microfinance and financial Inclusion of the Poor through Self Help Groups Bank Linkage”, made an attempt to study Micro Insurance through Self-Help Groups. Micro Insurance through Self-Help Groups is an innovative approach for the financial inclusion of the rural poor. Credit has been an important element to link the poor to commodity creates self-employment opportunities. This helps alleviate rural poverty. Self Help Groups, Bank Linkage (SBL) program for credit has been able to reduce transaction costs. It has enabled the banks to achieve better loan recovery and mobilize low cost deposits.
Gurmeet Singh (2009) has evaluated the rural credit delivery system in India. It is observed from study that as on 31\textsuperscript{st} March 2007, 41,60,584 self help groups were maintaining savings bank accounts with an outstanding savings of Rs.3512.71 Crores which covered more than 5.8 Crore poor households. The spread of self help group bank linkage prose in different regions has been even.71% of the linked Self Help Groups, are from southern region consisting of Andhra Pradesh, Karnataka, Kerala and Tamilnadu. The share of Southern region has come down progressively over the years but it is still at 44 percent. Many states such as Uttar Pradesh and Bihar with hick incidence of poverty have shown poor performance under the programme.

Jitendra Ahirrao (2009) said that Self Help Groups is a suitable means for the empowerment of women. The impacts of Self Help Groups, on socio economic status of women were found significant. Micro finance programmes, are currently being promoted as a key strategy for simultaneously addressing both poverty alleviation and women’s empowerment micro credits are enough for innovative and hardworking micro entrepreneurs to start small business such as making handicrafts items. From the income of these small business the borrowers of micro credit can enjoy better life, food, shelter, health care and education for their families and above all these small earnings will provide a hope for the better future.

Asian Society for Entrepreneurship Education and Development, New Delhi (2007) the Self Help Groups movement has attained new heights for community banking programmes in India. The present study was done to assess the differential effectiveness of Self Help Groups promoted under the guidelines of NABARD (National Bank for Agriculture and Rural Development) and those promoted by SGSY (Swarnajayanti gram Swarozgar Yojana) to assess the sufficiency and efficacy of bank linkages provided to Self Help Groups; and assess the socio-economic impact of Self Help Groups. The study was conducted in the states of Uttar Pradesh, Rajathan and Haryana in 12 selected districts.

The study revealed that, and the SGSY supported Self Help Groups, a greater number of Self Help Groups had not started income generating activities after having received bank loans after having received bank loans after Cash Credit Limit (CCL) was sanctioned. Where as in the case of NABARD supported Self Help Groups, almost all the CCL sanctioned Self Help Groups might have started income generating activities. There is need to expose and be sensitive to the field reality and capacity building issues of Self Help Groups. Also Self Help
Groups showed be monitored more rigorously to ensure regular and timely savings and contribution, regular holding of Self Help Groups, meetings and members attendance in them.

**Abdul Raheem and Yasmeen Sultana, H. (2007)** has found that Self Help Groups, have emerged as the most successful strategy in the process of participatory development and empowerment of women. Many benefits automatically follow with the provision of income generating activities to women. It helps to arouse self confidence. Women wish to be recognized as an economic entity and as an individual in their own right. They have greater exposure and awareness, generator control over self, leading to capability to making informed choices. They get a platform to express them share their problems and gain social acceptance.

**Bali Swain, R. (2006)** founds that through the Self Help Groups, the percentage of earners, literacy are increased.

**Ganesan, G. (2005)** has focused in his article “Rural Transformation through Self Help Groups that Self Help Groups limited capital and consist of self employed individuals, who lack advanced skills or technology and poor ability to corner the market and that all the work that they have started are eco – friendly and would not affect the environment.

**Sahoo and Tripathy (2005)** stated that Self Help Groups have emerged as the most vital instrument in the process of participatory development and women empowerment. The rural women are the marginalized groups in the society because of socio-economic constraints. They remain backward and lower position of the social hierarchical ladder. They can lift themselves from the poverty and stagnation through micro finance and formation of Self Help Groups. Manimekalai. K. (2004) remarked that the formation of Self Help Groups have boosted the self-image and confidence of rural women.

**Narasiah M.L. (2004)** in her study mentioned that the change in women’s contribution to society is one of the striking phenomena of the late twentieth century. According to him micro-credit plays an important role in empowering women. Giving women the opportunity to realize their potential in all spheres of society is increasingly important.

Non Governmental Organization (GONGO) in Kerala, towards empowerment of poor women; final report, Thiruvananthapuram, Kerala: LCSS-LES. Self Help Groups are becoming one of the important means for the empowerment of poor women in almost all developing countries, including India. This study was carried out to examine the functioning of Self Help Groups organized and nurtured by Non Governmental Organizations and Kudumbasree, a govt sponsored NGI run under Poverty Eradication Mission (PEM) of the local administration in Kerala. 80 Self Help Groups and a sample of 400 women members were selected for the study. Wide variation was observed among the Self Help Groups managed by Non Governmental Organizations and the Self Help Groups managed by Kudumbasree regarding the constitution and functioning of Self Help Groups.

It was revealed that the motivating factor for joining Self Help Groups was economic which include inculcating savings habit and getting easy loans at reduced rate of interest. Self esteem, self confidence and fearlessness increased among member of Self Help Groups. Programmes organized Non Governmental Organizations such as NIDS(Neyyattinkara Integral Development Society) and KAIROS (Kannur Association for Integrated Rural Organization and Support) were vocational training, awareness generation regarding health, literacy management, micro credit etc, rallies against liquor and drugs, rallies for reservation for minorities, training on animal husbandary, etc. It was suggest that there is need to sensitize men in sharing their daily household work with their wives. Non Governmental Organizations as well as Kudumbasree should take greater interest in organizing awareness classes regarding government schemes so that all members of the group, particularly those from poor families, would benefit from these programmes.

SEDEM, Society for Economic Development and Environment Management, New Delhi (2004). Self Help Groups are working well for women, not in meeting emergency cash needs, but also in women’s empowerment. The major objectives of this study were to understand the working empowerment of Self Help Groups, performance of Self Help Groups, analyze policies and programmes and offer policy recommendations. About 200 Self Help Groups having 237 males and1997 females were selected from 5 districts of Himachal Pradesh namely Kullu, Kinnaur, Solan and Sirmous. 37 Panchayats in 8 blocks were surveyed. Key factors for the success of Self Help Groups depended on endogenous and exogenous factors. Shared goals, common concerns, perseverance and timely release of funds are some of them. Self Help Groups, members mentioned economic growth as a benefit of joining Self Help Groups. The major recommendations for Self Help Groups working in
Himachal Pradesh were that they should be formed through participative consultative process, there should be administrative continuity and continuous supervision, cross sectoral co-ordination, like organic farming with rain water harvesting should be encouraged core competency should be development to improve the standards of working of both ICPS –Self Help Groups and non ICDs Self Help Groups in Himachal Pradesh.

**Srivastava Aika (2004)** Self Help Groups and Civil Society: a preliminary study. New Delhi: Indian Social Institute. The objectives of the study were to analyze the functioning of Self Help Groups and their role in different areas concerning women like health, education, local politics, gender sensitization and economic empowerment. It covered 613 Self Help Groups of 12 Districts in 4 States namely UP, MP, Chattisgarh and Bihar. From each district 50 Self Help Groups, 250 women members and 20 facilitates were taken. The study recommended that all Non Governmental Organizations working for women and Self Help Groups should form a common platform to work for women’s upliftment. Meetings and workshops should be organized by government agencies at State and District level. Women members of Self Help Groups should take the responsibility of self production and self marketing, so that they gain confidence and learn by doing.

**Sudan (2004)** in the context of rural women, their economic condition becomes more vulnerable due to unequal distribution of resources. Poverty and deprivation increase gender inequality, which favors a policy for empowerment of women by increasing their access to credit through Self Help Groups so as enable them to acquire the capability and assets that can help facilitate realize strategic gender needs.

**Leelamma Devasia and Janey Antony (2004)** have made a study on the “Social Development Issues in Self – Help Groups”. The study was carried out in the Alivora slums of Vishakapatnam. The research was exploratory in its nature and the main objectives were to understand the social background of the respondents to assess women’s understanding of the Self Help Groups, to know about the nature of the benefits derived by women and to know about their aspirations and to investigate as to how far the social, issues were dealt within the Self Help Groups. Primary data was collected from the members of the Self Help Groups, through a structured interview schedule and secondary data was collected from the documents, reports and diaries made available. The study had observed that in well – established Self Help Groups, the members had contribute substantially to the development of their families in the form of getting credit for the education of their children, for their
health needs and for women where the quality of life of women got upgraded and their access to resources should be enlarged for dealing with social issues. Besides, the agencies working along with the Self Help Groups should have a sound philosophy of development and deal with social justice specific to women, increase their economic empowerment, assertive capacity and promote freedom from atrocities and create a new self–image among women. Hence, it was argued that the Self Help Groups, as a social movement should be well organized.

Kabeer (2003), stated that the empowerment of women becomes a powerful agency to improve welfare and human development. Meenai (2003) indicates that the present approach of empowerment looks at unequal gender and power relations and uses conscientization, mobilization, solidarity and collective action. The empowerment approach arises from a strong commitment to women’s rights and capacity to make their own decisions about development strategies, under the credit for empowerment. The Self Help Groups, offers the canvas to conduct social intermediation, provide women the opportunity to acquire the ability and entitlement to their own lives, set their own agenda, gain skills, solve problems and develop autonomy.

According to Krishna (2003) empowerment means increasing the capacity of individuals or groups to make effective development and life choices and to transform these choices into desired actions and outcomes.

Grootaert (2003) pointed that building social capital facilitates empowerment. Social capital and empowerment are multi-level concepts and facilitate the link to poverty reduction, whereas Community Driver Development (CDD) is manifestation of social capital and empowerment.

Rajagopalan, Shashi (2003) The origin of Self Help Groups, in its present form can be claimed to be the brain child of Grameen Bank of Bangladesh founded by Prof. Mohammed Yunus of Chittagong University, Bangladesh in the year 1975. It helped to erase the myth “that credit is privilege of few fortune people”. The impetus of the present day Self Help Groups, movement may be attributed to the success of the Grameen Bank. The impetus of the present day Self Help Groups, movement may be attributed to the success of the Grameen Bank.
Simanowitz, Antoz and Alice Walker, (2002) Empowering and emboldening women by giving them control over assets and increased self esteem and knowledge.

Lalitha and Nagarajan (2002) earnings generated from Self Help Groups have been instrumental in increasing the physical well being of household, better nutrition and sanitation.

Krishnaraj and Maithreyi and Thelma Kay (2002) reported that women showed a good deal of empowerment in their capacity to articulate their needs and in their receptivity to new ideas.

Cheston, Susy and Lisa Kuhn (2002) reveals that empowering women through micro finance is one of the important indicators of empowerment is the ability to make decisions within the household. It is important to realize that empowerment is a process through microfinance.

R.Ravi, R.Venkata and Venkatramana, M. (2002) the Self Help Groups, strategy is one of the instruments for empowerment of women through economic intervention. The study focused on the effect of the Self Help Groups, strategy on women’s economic activities and possible occupation change, analyzed the intervention of Self Help Groups strategy in asset creation and owing by the women and also the level of participation of women in decision-making process in domestic issues and group activities. The study was conducted in Naskal Village, Ramalampet Mandal in Medak District of Andhra Pradesh. Four Self Help Groups, one each from SC (n=20) ST (n=15) BC (n=15), FC (n=9), 59 women were interviewed for data collection. The Self Help Groups in Naskal were promoted by an NGO namely Human Action for Rural Development (HARD). The survey indicated that asks Self Help Groups had formed; women took part in organizing activities, participated in group discussion and also arranged Self Help Groups, activities. There is need to focus on other diversity activities for women beyond farming. Focus should also be given on identification of local resource based on need based activities, both production and services that can support the farming activities.

Puttnam, R. (2002) expresses the Self Help Groups, have facilitated the formation of social capital, where people learn to work together for a common purpose in a group on organization.
Malhotra et al., (2002) constructed a list of the most commonly used dimensions of women’s empowerment suggest that women’s empowerment needs to occur along multiple dimensions including: economics, socio-cultural, familial/interpersonal, legal, political and psychological.

K.C. Sharme (2001) maintained that through Self Help Groups women empowerment is taking place. Their participation in the activities and decision-making at the household and society level is increasing and making the process of rural development participation, democratic, sustainable and independent of subsidy, thus macro-financing through Self Help Groups is contributing to the development of rural people in a meaningful manner.

Srivastava S.P and Surendra Singh (2001) Economic empowerment is a necessary condition for enabling women to seek justice and equality. Without economic strength, women cannot be able to exercise their guaranteed rights. Economic empowerment of women, including reduction of female poverty require programs that focus on identifying, developing and promoting alternative approaches to increase women’s access to and control over the means of making a living on a sustainable and long term basis.

Kabeer (2001) expressed that empowerment signifies increased participation in decision-making and it is this process through which people feel themselves to be capable of making decisions and the right to do so. It also specified that empowerment signifies increased participation in decision-making and it is this process through which people feel themselves to be capable of making decision and the right to do so. Women’s empowerment is about the process by which those who have been denied the ability to make strategic life choices acquire such ability.

Kabeer (2001); Mayoux, (1997); Hulme and Mosley (1997) said that investing in women’s capabilities empowers them to make choices which is a valuable goal in itself but it also contributes to greater economic growth and development.

Zaman, H. (2001) Self Help Groups, have shown to have positive effects on women. Jyothi.V and Prasad.G (1993), stated that factors like caste, Community and religion also strongly influence the growth of Entrepreneurship in rural areas.

Mishra (2001) he found that there was linkage of micro finance with the group format. There was also implication on the strengthening of the micro finance activities.
Rao (2001) revealed that the women are able to interact with the officials of various organizations in matters relating in their enterprises.

According to Sneh Lata Tandon (2001) self help emphasized, self determination, self–reliance, self–production and self–empowerment by mobilizing the internal resources of the persons, the groups, or that of the community. The article had also stressed on the major purposes of the self help groups such as to counteract the isolation and alienation of women by creating a place where they can meet and discuss about their problems. Different arrangements for taking care of exist in the different nations. For example, in the United States, Self Help Groups, conform to an anti – social welfare ideology that prohibits dependence on the government; and it favours peer group leadership that in independent of any formal authority. India, being a democratic country with a welfare orientation had recognized that the best way to tackle poverty and to enable the community to improve its quality of life was through the social mobilization of the poor, especially the women, into self help groups. Thus Self Help Groups, formed by the fellow sufferers are encouraged by the professional’s as they result in a proper vision, about the need and good sense that should prevail among them and the realization that collective awareness provides a sense of group identity and power.

Saradha (2001) in her study on empowerment of rural women through Self Help Groups in Prakasan district of Andhra Pradesh found that education, social participation, extension participation, training, mass media use and capacity building had significant association with the level of empowerment, whereas age, family size, land holding and material possession had no association with the level of empowerment. Reported that very high majority (90%) of the women agreed that their economic independence increase the decision-making power. Majority (51.7%) women were of the impression that lack of land rights deprives them from obtaining equal status in society. Half of the women were not clear about the importance of social-political participation of rural women. Further, 45.8 percent women expressed that rural women were no having equal access to different sources of information as men and along with men, women also should be contacted regarding the development activities of village (39.2%).

Above reviews clearly revealed that the major factors affecting the empowerment were access to land, independent earning, community, participation, decision making and
self-confidence. Further education and social participation, also affect the empowerment of women.

Manimekalai and Rajeshwari (2001) in their paper highlighted that the provision of Micro-finance by the Non Governmental Organizations to women Self Help Groups has helped the groups to achieve a measure of economic and social empowerment.

Lakshmi Kulshrestha R. and Archanna Gupta (2001) have found that in India, about 36% of population was poor and extending banking services to them was an important issue for their upliftment. To overcome this, the micro financing system was adopted to serve the poor with small amounts of loans which were easily recoverable within a limited period. The formation of groups of members cultivating the habit of thrift and savings and the recycling of the savings among the members at minimum rates of interest were introduced among village people. Micro finance operates on the principle of ‘borrower knows the best, where the default rate was very low and the amount of savings increased considerably. The Self Help Groups played a very important role in this way to help the poor and to alleviate themselves from their poverty and to bring the country also into the growth path. Since the poor had become too numerous, self help promotion had emerged as the new innovative approach.

Swati (2000) in the study at a tribal district of Madhya Pradesh, India found that, besides reducing the pressure on the forests (which was the main objective of initiating Self Help Groups, by the Forest Department) Self Help Groups, was able to start and run a nursery on their own. It provided them opportunities not only for experimental learning of many nursery management skills but also of leadership and group functioning.

Agarwal (2000) described that training of rural women was important so as to increase their involvement in development process, enhance their skill and make them equal partners in national development. The major objectives of training for rural women should be to equip them with better skills and enhance their knowledge so as to prepare them to face new challenges due to technological development.

Nagayya (2000) reveals that Self Help Groups is fast emerging as promising tool for promoting income-generating enterprise. He has reviewed the initiatives taken at the national level with a view of institutional arrangements to support this prose for alleviation of poverty among the poor with focus on women. He maintained that NABARD and SIDB are playing a
prominent role at various stages of implementation of this prose. There are other national level bodies also supporting viz. Rastriya Mahila kosh (RMK) Rashtiya Gramin vikas Nidhi (RGVN) etc. He called for an imperative need to enlarge the coverage of Self Help Groups in advance portfolio of banks as part of their corporate strategy to recognize perceived benefits of Self Help Groups financing in terms of reduced default risk and transaction costs.

Gurumoorthy (2000) reveals that the main objectives of Self Help Groups are thus to develop leadership quality, self confidence and reliance, increase social awareness, improve status of women in family and society, improve health and family welfare, functional literacy, increase income assets include the habit of savings and no develop economy. Self Help Groups, undertake entrepreneurial activities at smaller level with minimum capital requirements. In future, the inbuilt strength of the Self Help Groups will pave the way to undertake mega projects, like projects performed by join stock companies, public sectors enterprises etc., Self Help Groups; have made the rural women to contribute for the socio economic progress of the country.

Hydan (2000) and Moser (1989) the Self Help Groups can be built on social capital of the local community especially women to carry out thrift and credit activities to initiate micro-income generating activities to eke out a sustainable livelihood.

Puhazhendi (2000) finds that Kirani shop, flower vending business etc. provided employment to a greater extent. The annual employment available for the group members has increased by 85 per cent during the post group formation when compared to the pre group formation period.

Murugan and Dharmalingam (2000) the Self Help Groups, members were sensitized in acquiring an attitude of protest against various abuses, knowledge about their rights and other social issues.

S.L.Doshi and P.C.Jain (1999) stress that social and economic status of women could not be improved much without political power. The females in the village need to be given some political power. They should have their share in the decisions made about the development of their villages. The new Panchayat Raj is a part of the effort to empower the women at least at the village level.“Women are empowered through women emancipation movement, education, communication, media, political parties and general awakening”.

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The Self Help Groups receive loan from commercial banks that get 100 percent refinance from NABARD and disburse it to the members. Self Help Groups Endeavour to empower the power women economically.

**Morduch (1999)** the Grameen Bank of Bangladesh is a notorious example that apparently confirms group lending as a successful approach to extend credit possibilities to the poor, improve their livelihood opportunities and alleviate poverty.

**Pitt and Khandker (1998)** investigated the decision-making outcomes according to the gender of the loaned to infer the gender differences within the household.

**Snehalatha and Reddy (1998)** showed that education, achievement motivation, education of children, food intake and health care, knowledge on thrift and credit showed positive and significant correlation with additional income generated.

**Sharma and Parashar (1998)** in their study on TRYSEM in Agra district of Uttar Pradesh indicated that a large number of beneficiaries were not able to push up their annual income. However, they were able to increase their family income above the poverty and improved their standard of living to a better level. It can be inferred from above reviews that majority of Self Help Groups, members had better housing facility than non-members and better assets during past Self Help Groups, situation and also majority of Self Help Groups, members had higher assets during post Self Help Groups, situations.

**Jyothi (1998)** reported in her study on employment pattern and empowerment of rural women in Kolar district that the major factors contributing to higher level of empowerment among large farms is the level of education and savings mainly obtained from parents rather than their own earnings. Among the agricultural labourers and small farms, it is mainly on account of earning cash income and having control over income. Therefore, it can be said that the economic empowerment is more among the women of small farm and agricultural labour category, who also participated in decision making.

**Mridula (1998)** reported that women’s education leads to reduction in family size, greater attention by mothers towards health, education and character building of their children, greater participation of women in labour marked and greater per capita income and better quality of human capital. An educated women is more likely to share in family decisions about how many children to have, how to bring them up and how to care her own and her family health.
Karmakar, (1998) Self Help Groups after the mid seventies as a part of the formal credit delivery system, India has been experimenting with the concept for decades.

Sheokand (1998) has indicated that as the rural poor’s share in availing formal sector credit got further marginalized, NABARD, in 1992 launched the Self Help Groups, Bank linkage program with the policy backup of the Reserve Bank of India.

According to Shanmugam (1998) the Self Help Groups, Bank linkage program initiated by NABARD, in active collaboration with Non Governmental Organizations, aimed at enhancing the coverage of rural poor under institutional credit thereby focusing on poverty alleviation and empowerment.

Hemalatha Prasad and Om Prakash (1997) reported that the type of income generating activities taken up by the women were chick rearing and egg selling, vegetable growing and selling, tailoring, bamboo basket making, petty business, goat rearing etc.

Mayoux (1997) suggests, Empowerment is a process of internal change, or power within, augmentation of capabilities, or power to, and collective mobilization of women, to increased autonomy and to control over economic resources.

Qazi (1997) it has been functional in 52 countries like Bangladesh, Malaysia, Korea, Philippines and Indonesia for a long time. In fact the Self Help Groups, approach has stabilized into a national programme in Bangladesh and has shown remarkable results in poverty alleviation. In India this approach has been extensively used by the voluntary agencies for a long time, but incorporated in the conventional development programmes only in the present decade

Pattanaik B.K (1997) described the important areas for Empowerment of Women in rural areas are (a) women and their work force participation (b) women and their education (c) women and their health and (d) women and their political participation. He also felt that empowering women with economically productive work will enhance their contribution to rural development.

Kumaran (1997) the nature and functioning of Self Help Groups showed that they were mostly a homogeneous group in terms of their socio-economic background, which contributed to the cohesiveness and solidarity of the group.
Hashemi et al., (1996) economic contributions reported by women, to the likelihood of an increase in asset holdings in their own names, to an increase in their exercise of purchasing power, and in their political and legal awareness as well as in composite empowerment index.

Haghemi SM, Schuler SR and Riley AP (1996) in their findings investigate that change in women empowerment is freedom domination by the family, political and legal awareness, participation in public protests and political campaign.

Srinivasan (1996) found that Self Help Groups offer means by which the poor had access to resources in their own right, without waiting for anyone and not by another person’s mercy. This makes the people confident that by saving small amount over a period of time they could master resources to help each other in group in a big way. This gives a feeling of being in charge of their one line. They feel emboldened to conduct themselves and take a share of resources as a matter or right in his study, ‘Self Help Groups,-some issues from India’ indicated that in India, as in other parts of developing world, the banking community is extending its services to the poor by lending to Self Help Groups,. By providing single, larger loans, and relaying on the groups, on Non Governmental Organizations, to monitor the on-lending of micro loans, the bank transaction charges are reduced, making the whole operation potentially profitable.

Harper (1996) observed that through Self Help Groups for the first time, savings and credit facilities are being marketed rather than being doled out according to schemes which have been designed by policy makers, who believe that they know peoples need better than the people themselves do. There is surely no better and ample of empowerment than a Self Help Groups, which is genuinely owned and managed by its members.

Mayoux (1996) Self Help Groups, bank linkages in micro finance programs for women are promoted as a strategy for poverty alleviation and women’s empowerment as well. An outcome were women take control over their live, set their own agenda, gain skills, solves problems and develops ‘self-reliance’.

Girija.S (1996) stated that the group provides the women a base for self-employment and empowerment through group dynamics. The peer pressure on group members has ensured proper utilization of credit and repayment of loans, savings provided self-insurance and self-assurance to the group members.
Nanda (1995) reveals that the Self Help Groups, movement in India is basically aimed at utilizing the Self Help Groups as an ‘intermediary’ between the banks and the rural poor to help drastically reduce transaction costs for both the banks and the rural clients.

Karl Marilee (1995) provides an overview of women’s participation in politic and society. The author evaluates the extensiveness of gender discrimination in society and describes how women are participating in the life of their communities and in society. She explores forms of participation (i.e. household, economic, social and political, obstacles to political participation (e.g. lack of education, the double burden of work), channels of participation (e.g. electoral politics, public life, Non Governmental Organizations and movements) and organizing strategies that women around the world are using, both at grass roots levels and at the international level, to gain political control. He suggested empowering components viz., collective awareness building, capacity building and skills development, participation, greater control and decision making power and action to bring about their greater equality

The Beijing Declaration: - Sep (1995) “The empowerment and advancement of women, including the right to freedom of thought conscience, religion and belief. Thus contributing to the moral, ethical, spiritual and intellectual needs of women and men, individually or in community with others and thereby guaranteeing them the possibility of realizing their full potential in society and shaping their lives in accordance with their own aspirations”

Sumangala et al., (1990) in her study about the influence of rural and urban background on decision making, she concluded that for all the categories of expenditure, the percentage of decision taken by males was higher in rural families with regard to children’s marriage, education and occupation.

Bhatt (1988) concluded that medium and high decision making power is higher among women to non – working women and that paid employment conferred upon working women role in decision making.

Giriappa (1988) highlighted the need for proper division of labour, job mobility and non-discrimination in helping women to participate more in the decision making programs.
Ramalingam et al., (1987) in their study entitled “socio economic impact of IRDP on weaker section a comparative analysis” showed that the social status of the respondents had increased considerably from low status to higher status.

Katz and Bender (1976) Katz (1981) Self Help Groups are voluntary, small group structures for mutual aid and the accomplishment of a special purpose. They are usually formed by peers who have come together for mutual assistance in satisfying a common need, overcoming a common handicap or life-disrupting problem, and bringing about desired social and / or personal change. Self Help Groups, emphasize face-to-face social interactions and the assumption of personal responsibility by members. They often provide material assistance, as well as emotional support; they are frequently cause-oriented, and promulgate and ideology or values through which members may attain an enhanced sense of personal identity.

Katz highlights that Self Help Groups, typically start from a condition of powerlessness, and that the members spontaneously, agree on engaging in some actions in which they personally participate. Self-Help Groups create, and act over matters that concern them most.

The Programs on Capacity Building for women in SHGs

Sankaran (2009), in his article entitled “Trends and Problems of Rural Women Entrepreneurs in India “made an attempt to analyze the trends and problems of rural women entrepreneurs in India. The study highlighted the conceptual aspects of trends and problems of rural women entrepreneurs in India. It concluded that women have creative ability, easy adaptability, and ability to cope with setbacks.

Saravanan (2008), in his article entitled “Micro Finance and Rural Development in Tamilnadu,” made an attempt to analyse the microfinance activities in Tamilnadu. Tamilnadu is one of the fast growing states of the country with a vast area and sharp interregional variations in socio – economic achievements. Micro –credit based income generating activities have made a good beginning, opening the door of credit to the marginalized power women who were denied access to traditional channels of credit, but it need not be the panacea for all the problems of the poor. Though, micro –credit operator’s help in increasing
the income levels of the beneficiaries to a certain extent credit alone is not enough to tap the full economic potential of the poor.

The Self Help Groups, model was introduced as a core strategy to achieve empowerment in the Ninth Plan 1997-2002 with the objective to “organize women into Self Help Groups [sic] and thus mark the beginning of a major process of empowering women” (Planning Commission GoL 1997). This strategy was continued in the current Tenth Plan (2002-2007) with the government committed “to encouraging Self Help Groups, mode to act as the agents of social change, development and empowerment of women “(Planning Commission GoL 2002:239).

Joseph and Easwaran (2006) stated that in all parts of the country, Self-Help Groups are organized by Governmental and Non Governmental Organizations. The government, banks and non – governmental organizations facilitate them by providing revolving fund, organizational and training, credit etc.

Mosedale (2005), Batilawa (1994) and Hayward (1998) argues that power is ‘faceless’, with social boundaries, rather than identifiable agents, constraining and enabling action. This ‘facelessness’ limits the fields of possible action, and constraints the choices of both the marginalized and the dominant. It is the way opportunities and constraints implicit in the social system enable them to pursue their interests that indicates empowerment. The task of measuring empowerment is complicated by the necessity to identify people’s interests without removing their agency to make their own decisions. This has resulted in the general consensus that empowerment must occur in relation to local conditions; with the inability bestow empowerment by a third party being an additional recurrent theme in contemporary literature.

Mosedale (2005) and Kabeer (1999) This approach is popular in participatory models of development as ‘self-empowerment’ ensures that the ‘beneficiaries’ of development can determine and pursue their own interests and aspirations rather than those of external agents. Secondly, the very ability and desire of the marginalized to pursue their own interests indicates success, with the ‘struggle’ itself an objective.

Thorp, Stewart et al (2005), have developed a typology of Self Help Groups of: first, those that deal with ‘market failure’ through savings and credit programs; and second, those that are involved in ‘claims’, that is to advocate group members’ claims or rights to access
resources, identity, political participation, information, and justice and the like – as well as savings and credit.

**Satya Sundaram (2005)** stated that micro-finance in India is making steady and satisfactory progress. NABARD has set a goal of covering 10 million poor i.e. one third of the country’s poor population through one million Self Help Groups by 2003.

**Selvachandra (2004)** stated that Self Help Groups and its linkage with banks is an important vehicle to promote micro finance in India. This program helps to promote financial transactions between formal banking systems with the informal Self Help Groups as clients.

**Krishna (2003)** empowerment means increasing the capacity of individuals or groups to make effective development and life choices and to transform these choices into desired actions and outcomes.

**Grootaert (2003)** points that building social capital facilitates empowerment. Social capital and empowerment are multi-level concepts and facilitate the link to poverty reduction, whereas Community Driver Development (CDD) is a manifestation of social capital and empowerment.

**Panda, Pradeepkumar (2003)** the study was an attempt to provide a framework for the prevention of domestic violence adopting and informed rights-based strategy in Kerala. The study covered 500 households: 300 rural and 200 urban; comprising 502 women; 302 rural and 200 urban women, between 15-49 years of age. Female investigators collected information on the extent of violence prevalent and social support measures. The study suggests that ‘right to housing’ and ‘right to property and inheritance’ are most fundamental for prevention of domestic violence. Empowerment of women is the key to prevent gender-based violence. Social support networks, especially of the natal family, neighbors, Non Governmental Organizations, and Self Help Groups etc., can help in changing attitudes, and also help women acquire immovable assets. Prevention of domestic violence at the national level depends on the level of public and government commitment to make prevention a long term priority, and to establish a consistent, coordinated and integrated approach for each community. Given the pervasiveness and harms of domestic violence, a national policy of zero tolerance for domestic violence is necessary.

**Malhotra et al., (2002)** constructed a list of the most commonly used dimensions of women’s empowerment suggest that women’s empowerment needs to occur along multiple
dimensions including: economic, socio-cultural, familial/interpersonal, legal, political and psychological.

Planning Commission (2002) found that the emphasis on women’s empowerment in development projects in India is a tacit acknowledgement that women are unable to pursue their interests relative to men. The advancement of women’s interests has been incorporated into National policy since the Fifth Five Year Plan (1974-1978) onwards (WCD 2001).

Jeya Anand (2002) in his study entitled “Micro-finance in Kerala”, studied the Community Development Society model in 1993 for the emancipation of the poor women of Alappuzha in Kerala State. It is evident from this survey that those members who had some unit activity earlier could use the micro-credit effectively for expansion/modification and they reaped the maximum benefit. In some cases, the failure of group activity led to a financial crisis and imbalance for all the members, while it is not complex in individual activities. It was observed that a few women dominated the group.

Morduch, (2002), The Grameen Bank of Bangladesh is a notorious example that apparently confirms group lending as a successful approach to extend credit possibilities to the poor, improve their livelihood opportunities and alleviate poverty. Its founder, Muhammed Yunus, started in 1976 with the first micro-lending experiments in the village of Jobra Bangladesh, Nowadays, it counts 7.56 million borrowers, whose 94 percent are women (Grameen Foundation) (http: www.grameen.info.orgl.). Its model has been replicated throughout the developing world and lies at the basis of the so called ‘microfinance revolution’.

Summer – Effler (2002) argues that the sharing of experiences amongst homogenous groups exposes the structural conditions of subjugation, and enables a critical analysis of the status quo. The ‘meta-perspective’ that develops from group interaction creates an environment where “personal problems are revealed as social patterns, and [negative emotions are blamed]… on the environment.

Kabeer (2001) expressed that empowerment signifies increased participation in decision – making and it is this process through which people feel themselves to be capable of making decisions and the right to do so. He stresses that women’s empowerment is about the process by which those who have been denied the ability to make strategic life choices acquire such ability.
**Kabeer, (2001) Mayoux, (1997):** investing in women’s capabilities empowers them to make a choice which is a valuable goal in itself but it also contributes to greater economic growth and development.

**Mishra et al. (2001)** made an attempt to study the size and composition character of rural Self Help Groups to examine their functions and its impact of generation of income and employment, to identify the major constraints, problem of the groups and to suggest measures to overcome these problems and concluded that the Self Help Groups have helped to increase the income of their member’s by 10 to 15 percent. Repayment performance was reported to be good and the major problem faced by the members of the Self Help Groups were lack of training, credit, and marketing facilities, social evils and high rate of interest.

**Athavale et al. (2001)** in their working of Self Help Groups, and Their Success story in Hoshangeabed district, the study pointed out that the repayment of loan from members was 100 percent and the members used the amount borrowed for the purchase of fishnets and boats and for agriculture. They concluded that the scheme would help the villagers and stop their migration to other places in search of wage labour. The above studies simply demonstrate that Self Help Groups are playing a vital role in extending macro finance to the rural poor. The functioning of Self Help Groups has been based on participatory mechanism and therefore the impact of Self Help Groups on its members in terms of empowerment, accessibility to credit, socio-economic change etc has been found positive.

**Prita (2001)** found that misunderstanding among Self Help Groups, members was the major constraint faced by 38 percent of Self Help Groups, members, while 41 percent of the members faced difficulties in diversification of activities. Functional or operational difficulties like lack of space for storage and frequent power cuts were reports by 28 percent of the members. It was very clear from the studies that rural women are facing personal problems like lack of education, lack of freedom to take decision, over burdened with responsibility of performing both household and economic activities, lack of social mobility and insufficient loans.

**Gurumoorthy (2000)** reported that the Self Help Groups are linked with banks for the internal credit under the projects of rural development. The appraisal consists of bank managers, rural development officers, Non Governmental Organizations; project implementation units visit the groups for providing financial assistance to the respective entrepreneurial activities.
Mayoux (2000) argues that donors’ emphasis on income generation and financial sustainability has reduced the implementation of ‘empowering’ specific programs that have no financial outcome. An analysis of the content of ‘individual transformation’ in Self Help Groups, program case studies is instructive. Few of these case studies used completely open-ended questions in their surveys.

Mohanan S. (2000) in his paper “Micro-credit and empowerment of women. Role of Non Governmental Organizations” discussed the relevance of micro-credit to women and their empowerment, considering the historical perspective of the involvement of women in the thrift and credit activity and the role of Non Governmental Organizations in the sphere of micro-credit. The rich experience of Non Governmental Organizations in the sphere of credit union and their grass-root level involvement with the poor and their problems is a potential factor that affirms their elevated role in the sphere of micro-credit. The specific task and role of Non Governmental Organizations in the sphere of micro-credit can be summarized as the formation of Self Help Groups, nurturing of Self Help Groups, facilitation role, mobilizing resources and formation of people’s organizations.

Sharma, H.C. (2000) studied the role of Self Help Groups, in the development of the tribal people. According to him, Self Help Groups had a flexibility of approach and working but they had failed to develop a work culture, which was acknowledged by the tribals themselves. He is of the opinion that better coordination is required from the voluntary agencies and the government departments for its better performance, to trace out the Problems.

Govindappa (1999) in his study on rural women entrepreneurship constraints and strategies reported that the problems faced by women were social risks like, going out of the home and developing new relationship. The other problem was technical risks as women are not equipped with skill, knowledge and information required to carry out new economic activity.

Mayoux (1999) suggests, empowerment is a process of internal change, or power within, augmentation of capabilities, or power to and collective mobilization of women, to increased autonomy and to control over economic resources.

Amartya Sen’s (1999) ‘development as freedom’ approach has been a starting point for many recent definitions of empowerment. Sen argues that the goal of development is not
to achieve a certain set of indicators, but to increase choices (and thereby ‘freedoms’). Kabeer (1999) uses this approach in her definition of empowerment as: the movement from an inability to an ability to make choices. She qualifies this definition by adding the conditions of choice must be recognized, taking into consideration the internalization of norms; the consequences of choice must be overall positive; and thirdly, the choices pursued must have a transformative significance, that is, changing the social structure in sustainable ways. These three themes are common across the definitions of women’s empowerment in contemporary development literature.

**Puhazhendi and Jayaraman (1999)** attributed non-cooperation of individual members with group activities as well as personality clash between office bearers and group members to the disintegration of groups. Lack of follow up action by the field staff of Non Governmental Organizations also played a major role in disintegration with the review on the problems of rural women it is very clear that rural women are facing personal problems like lack of training and education, lack of freedom to take decision, lack of child care facilities, responsibility of performing household activities etc. Social problems like lack of social mobility, lack of cooperation among members, caste system in the village, cultural norms etc. Economic problems like insufficient loans, income is too little, high cost of raw materials, lack of marketing facilities etc. Suggestions are providing education and training to women, improving their critical awareness, providing organizational support, providing child care facilities, encouraging them to form into Self Help Groups, for empowering themselves.

**Nanda, (1999)** The Self Help Groups, movement in India is basically aimed at utilizing the Self Help Groups as an ‘intermediary’ between the banks and the rural poor to help drastically reduce transaction costs for both the banks and the rural clients NABARD with its head quarters at Mumbai, is an Apex Development Bank in India for financing and promoting agriculture, small scale industries, cottage and village industries, handicrafts and other rural crafts so as to promote integrated rural development. In wake of banking sector reforms invoked in early 1990’s the role of commercial banks in providing credit to rural poor came under intensive debate vis-à-vis the sustainability of entire banking operation for providing banking services-both in terms of savings and credit-to the rural poor.

**Puhazenth, V. and Jayaraman, P.C. (1999)** undertook a study on women’s participation and employment generation among the rural poor through informal groups in MYRADA (Mysore Resettlement and Area Development Agency). Primary data were
collected from 25 randomly selected credit management groups promoted by the Mysore Resettlement and Area Development Agency. The project areas were Chitradma District in Karnataka and Periyar District in Tamilnadu. The analysis of the groups in different stages of development showed that the share of loan for ‘non-productive’ purpose was reduced from 76 percent in new groups to 43 percent in the stabilized groups. But the share of loan for ‘productive’ purposes had increased from 24 percent in new groups to 57 percent in stabilized groups. Forty three percent of the households stated an increase in the net income of about 0.57 times during the groups post formation stage. The additional employment generated through informal group lending worked out to 172 days per member. The negative factors, which deterred the performance of the groups, were found to be lack of effective leadership, less involvement of non-governmental organizations and consumption-oriented loans.

A study entitled “The Impact of Zaimbuko’s Micro-Enterprise programme in Zimbabwe, Baseline Findings” (1999) conducted by Carolyn Barnes and Ericak Cogh, to identify the impact of participation in the Zambuko programme upon clients and their households highlighted that there is great scope for ‘capturing’ the clients’ ability to save if the legal issues can be resolved. The reality of hungry seasons and periodic shortages of working capital are responsible for their poverty, which could be addressed with savings and / or insurance products. Easier access to group funds could help women overcome periodic crisis and might prevent some exits.

Ramalakshmi (1998) pointed out that, inadequate working capital, is the most serious problem restricting the performance of many DWCRA groups and also the group members need training for skill enhancement especially for items such as soft toys, Terrokotta pottery, readymade garments, foot wear, woolen blankets etc.

Snehalatha (1998) listed out the problems faced by group members as selling the produce without assured market outlets, lack of co-operation and team work among group members, non-availability of sufficient matching grant in time, ineffective group leadership, lack of training in group formation, unequal work delegation.

Hardikar (1998) observed that lack of knowledge about programmes (27.80%) no market facilities available for the produce (16.10%), inadequate loan (12.20%) were the major problems experienced by women beneficiaries of development programme of Ratnagiri district.
Purshothaman (1998) Gender awareness training and exposure visits have the potential to introduce women to alternative world views’, encouraging them to critically examine their own. In addition, interaction with a large number of women at Cluster and Federation meetings increases confidences to articulate and pursue interests. As one woman gains the confidence to interact confidently with officials, women’s own self-efficacy is increased through the experience of vicarious learning. These meetings also theoretically enable a space for the Self Help Groups, member’s own articulation of ideas and direction of programs.

Pitt and Khandker (1998) investigated the decision – making outcomes according to the gender of loanee to infer the gender differences within the household.

Sengupta, N. (1998) identified the different forms of community organizations which involve people’s participation and the role played by them for the empowerment of these organizations. He also discussed social learning as an empowerment strategy for increasing the participation of people at the grass-root level. Further, he gave the project design for people’s participation at the grass-root level. According to him, social awareness among the group members has to be created first and then they could move towards economic empowerment. The researcher felt that to ensure the development of skills and consciousness for sustainability of any activity in the long run social and psychological empowerment was a must.

Qasi, M. (1997) made an attempt to study the reason for the linkage of members of self – help groups in rural development. According to his findings, a common bond like caste, sub-caste, blood, community, and place of origin or activity linked members of self-help groups. He stated that women self-help groups were more effective than those of others and they had more chances for survival. Although social homogeneity was used in establishing these groups it was necessary to keep in mind the sentiments and emotional values of rural women. The support provided must be sensitive to their feelings, appropriate and

Choudhary (1996) reported in her study on ‘empowering strategies for rural women’ that the goals of poverty reduction and empowerment of women can be effectively achieved if poor women could organize into groups for community participation, as well as for assertion of their rights in various services relating to their economic and social well being. Poor women’s creativity, group dynamics and self – management are major elements in tacking the gender and equity issues.
Rao (1996) reported that the beedi workers co-operative organization of SEWA enhanced the women’s self confidence, mobility, decision making and autonomy. The group members organized a struggle and were finally successful in completing their group housing scheme. The collective consciousness gained through experiences of several struggles of housing, marketing etc, enabled the women to respond effectively to male harassment in their personal lives to improve their bargaining position within the household and also to face collectively the harassment of contractors, traders and government functionaries.

Tejaswini and Veerabhadraiah (1996) identified the problems faced by rural women in pursing the DWCRA activities. The findings revealed that 85 percent of them facing difficulty in getting good price for their produce, lack of common work place (83.00%0, lack of proper marketing facilities (75.00%0, problems in getting loan money released in time (66.00%) and lack of training facilities (50.00%).

Harper (1996) Today this approach of reconstructing the rural credit system has assumed the form of mass movement observed through Self Help Groups for the first time, savings and credit facilities are being marketed rather than being doled out according to schemes which have been designed by policy makers, who believe that they know peoples need better than the people themselves do. There is surely no better and ample of empowerment than a Self Help Groups, which is genuinely owned and managed by its members.

Hashemi et al., (1996) economic contributions reported by women, to the likelihood of an increase in asset holdings in their own names, to an increase in their exercise of purchasing power, and in their political and legal awareness as well as in composite empowerment index.

Montgomery, Bhattacharya and Hulme (1996) in their study on “Government Thana Resource Development and Employment Programme (TRDEP)” have analysed the impact of the credit programme on income, productivity and poverty in Bangladesh. They found that significant change in household income led to a decrease in the percentage of expenditure on food, and that the better off among the poor benefitted more from credit. To use credit effectively, the household had to reach a minimum economic level.

Thangamuthu and Manimekalai (1996), while studying generation of employment for women through DWCRA, noticed that women under masala powder making scheme were
facing the problem of power cut. Since, the power cut was directly related with earnings, they used to work even in night time and whenever the power was there. A major problem hindering smooth running of the units was lack of facilities for marketing of the produce at the right time.

Choudhary (1996) in his study on farm women in Chikkaoda village in Ganjam District of Orissa found that 30 women were of the opinion that the family matters were decided by husband / father / sons, 14 women were of the view that they themselves could manage the family affairs and the remaining 6 women did not express any opinion out of 50 women respondents. Their influence on decision making in house hold affairs was affected by certain factors like the degree of economic independence, socio – cultural pressure, demographic factors and physical settings.


Reddy and Rao (1995) analysed the various issues and components of empowerment and reported that there was marginal differences in self perception of women’s role. The area of education and training was second lowest among the five components of empowerment for both beneficiaries and non – beneficiaries. The economic aspect was one of the strongest among the five components of empowerment followed by public co-operation with considerable difference between the scores of beneficiaries and non – beneficiaries.

Rajani (1995) in her study on over coming immobilities of women for sustainable development reported that the three major immobilities of women were lack of health, lack of education and lack of economic independence.

Srisankari and Uma (1995) reported in their study on women’s participation in agriculture that the problems faced by women were inhibition to participate of lack of confidence, family pressure, customs etc.

Agarwal (1994) observed that in rural India in 1993-94, 86 percent of women workers were in agriculture, compared with 74 percent of men. But, few women own or control land and this handicaps them in warding off poverty for themselves and their families. Lack of access to land was found to be critical for the 20 percent or so of rural household in
Bangladesh and India that are headed by women as a result of widowhood, desertion or male migration. Hence, he observed that women’s access to land is very important for their empowerment.

**Everett and Savara (1994)** in their study on Empowerment of women of four different occupational categories revealed that the women played a larger role in household decision-making. Married women tended to practice family planning after they had reached their desired family size of 3-4 children and they had high occupational aspiration for their daughters. Only 23 percent of the respondents felt that paid work had made a positive impact on their lives. The respondents participated as voters and as users of ration cards. They examined the personal factors influencing the empowerment in the household work and community. Age, her position in the household was found to be associated with variation in decision making scores of women. Variations in empowerment in work and in participation levels in organizations were observed across different occupations. Organization participation was found to be associated with increased empowerment in the household and at work. Similarly, education was found associated with same indicators of household empowerment.

**Badiger et al (1994)** reported the following reasons/problems for non-adoption of candle making, soap powder making and less adoption of agarbatti making as, it is very difficult to remember the chemicals used of preparation, raw material is not available locally or in the nearby cities, the raw material is available in specific shops only in fixed quantities. Difficult to receive large quantities of raw materials, the mould needed for candle making is costly for which farm women need financial assistance from Government schemes.

**Snehalatha (1994)** in her study on the impact of thrift and credit groups in improving the status of rural women observed that, lack of co-operation among group members mismanagement of accounts and difficulties in repaying credit within stipulated time were the major problems of the rural women.

**Batilawa (1994)** the external activist can facilitate this by “giving women access to a new body of ideas and information that not only changes their consciousness and self image, but also encourages action”. However, care must be taken to ensure that the introduction of external perspectives does not become an imposition.

**Agarwal (1994) and Chen (1983)** observed that through collective women members of gender progressive accused on economic activities have also been able to challenge...
constricting social norms, such as female seclusion on the physical emotional demands, cumulative effects of a lifetime of nutritional deprivation hazardous and heavy work, continuous childbearing and low self-esteem leave them both physically and mentally trail. The Self Help Groups rotates the money to the needy members for various purposes at a specified interest rate. After the group stabilizes over a period of six months, or more in the management of its own funds, it conducts regular meeting, maintain savings, and given loans to members on interest.

**Dinakar Rao (1994)** reported that networking of Self Help Groups and Self-Help promoting institution are elements of propagating self-help. And that Self Help Groups linked with formal credit agencies had advantages of pooled enterprises, economics of scale and organization to relish exploitation.

**Srinath and Thangamani (1993)** in their study on empowering women through extension reported that majority of the participants had higher scores for all the selected features of empowerment than that of non-participants. The score for communication was observed to be the lowest and the highest scored determinant for both the groups was attitude towards action. The study clearly indicated that participation in the programme will manifest in higher scores for the features of empowerment.

**Desai and Mohaidin (1992)** recommended that credit organizations should simplify the procedures and modalities of credit to suit the education level of the rural women. The credit organizations should develop simple literature in local language for the benefit of rural women.

**Parekh and Mehta (1992)** in their paper on empowerment of rural women – A case study of Udwada, reported the problems faced by rural women like, vested interests of the officials, refusal to give loans to defaulter families etc. The suggestions provided were making women aware of credit facilities and the procedures of securing credit, proper identification of beneficiaries, recognition of women’s needs.

**Hall (1992)** to determine the ‘empowering’ potential of Self Help Groups, programs, these aspects need to be evaluated in regards to their ability to remove the constraints that prevent the pursuit of interests. As the identification of interests is a prerequisite for their pursuit, broadening cognitive boundaries is a logical starting point in empowering strategies,
so the disempowered can gain an understanding of the conditions of their subjugation, and appreciate that these are created, and are not part of a natural order.

Nikhade and Patwardhan (1990) conducted a study on economic contributions of home-makers through household production and reported that 51.25 percent home-makers stated that, they were not getting desirable price for their household production, more than one fifth (20.50%) home-makers painfully stated that there was great physical and mental exertion. The other reasons stated were non-cooperation of family members (12.58%) difficulty in getting raw material (10.00%) and lack of time.

Azad G.S(1989) Lack of confidence with societal barriers, Procedural and statutory formalities limited mobility, Discrimination, lack of market exposure, Insufficient Industrial awareness, apathy of financial Institutions were highlighted as some constraints for women.

The Effect of SHG and Empowerment of women

Shantha Kumar (2011): The study on women empowerment and poverty reductions through Self Help Groups, in the Nilgiri district was undertaken with a view to study the Self Help Groups performance and to give people suggestion. The tourist expenditure is the source of revenue to Self Help Groups, product and income for the women in to Self Help Groups, product and income for the women in tourist place like ooty such as informal labours are provided employment opportunities.

Cagna Paola (2011): Status that the role of Self Help Groups movement as antipoverty program in supporting women’s empowerment and livelihood strategies. This case study covers a small development organization in Tamilnadu, involved in micro finance program in numbers of villages affected by Tsunami in 2004. Self Help Groups are new representing the most widespread strategy to alleviate poverty for many reasons: Reinforcement of social capital, access to credit and creation of informal social protection networks. Indeed neoliberal regime imposes poverty alleviation programs that aim to economic growth, meanwhile opens new spaces for civil society to explore opens new solutions for sustainable livelihood strategies.

Divy Ninad Koul and Giresh Mohan (2009) have assessed that Self Help Groups, in rural villages of Ratlam District in Madya Pradesh. Assessment was carried out at the group level and the individual level. The Self Help Groups have been classified as tribal and non tribal Self Help Groups, to analyze the differences. The study shows that the savings were
more in non-tribal Self Help Groups, and internal loans were more in the tribal self help groups. The problems reported by groups were delayed repayment, unavailability of bank loan in spite of need and lack of seriousness among some members.

**National Council of Applied Economic Research (2008)** a more recent study on the impact of SBLP on Self Help Groups, reported that the net household income of Self Help Groups, registered a significant growth of 6.1% percent per year between the pre and post Self Help Groups periods.

**Bagheri et al., (2007)** A large majority of the women in Self Help Groups, stated that they were able to take independent decisions on various family matters and implement them, which for them was a new phenomenon; It helped to enhance their confidence level and self-assertion

**Kalyanasundaram, M (2007)** has focused on the need of inclusion of rural poor into the banking and finance system. He stated that when poor people unite together in the form of Self Help Groups, it gives a social identity to them through which they are able to access the formal financial services. Self Help Groups provides a platform for the poor people to participate as a group in development activities. Hence, Self Help Groups is seen as a prime and important tool for financial inclusion of poor. Therefore the poorest of the poor who may be left out for various reasons should be included into the Self Help Groups system and the micro finance federations should take the responsibility.

**Natarajan (2007)** analyzed micro enterprises with micro credit through Self Help Groups. According to him, micro enterprises contribute to an increased, diversification of household economic activities, increased retraces on productive activities and improved economic security. The development of micro enterprises for women is an appropriate way to alleviate poverty at the grass roots level by empowering them in all aspects. This can be done effectively by promoting and assisting Self Help Groups, in taking up micro – enterprises. Thus Self Help Groups, micro enterprise is the viable tool for promoting rural entrepreneurship in a holistic approach which will further facilitate in alleviating poverty and mitigating unemployment problem in rural India.

**Alagappan, V. (2007)** made “Transaction cost analysis in micro – credit, by studying the cost involved to the Self Help Groups, as borrowers. The data relating to the transaction cost in respect of lenders (Banks) were collected from 25 branches consisting of 20 branches of commercial banks, one regional rural bank and 4 co – operative bank branches. He
collected data from 203 branches of commercial banks, 3 branches of regional rural banks, 39 branches of cooperative banks, in Madurai District through a detailed questionnaire. The data relating to the number of staff, leave taken, working hours, and working days in the year, time taken for various lending functions and the like collected from each branch and it was found that the average number of staff in a branch was 16, number of working days was 297 days, average leave taken by each staff was 15 days and 8 hours working for a day. Average loan amount to Self Help Groups, under Mahalir Thittam was Rs.50,382. The result of the study says that (1) when NABARD refinance at 100% of the Self Help Groups loan amount was availed from banks at 7% interest rate, (2) when no refinance was availed by the banks the followings conclusions emerge (a) the Transaction cost per account per Self Help Groups loan and per Rs.100 of Self Help Groups loan gets unaffected, (b) the net return to the banks raises to 11.5 percent when refinance facility was availed by the bank from NABARD as compared with 8.5 percent of net return when the facility was not availed.

Asis Kumar Pain (2007) describes in his study that women comprise almost so per cent of the world population, live in abject poverty and utter distress. It is evident that in Pakistan and Maldives women are still found to be disempowered a lot. However, in case of Bhutan, empowerment of women has been found to be more or less equitable.

Pant Mandakini (2007) Self Help Groups acts as change agents in enhancing the political participation of women in local Self Governance.

Sivamurugan, C. and Anbumani, V. (2006) have analyzed that Self Help Groups, are self managed groups of women who have come together to promote savings among themselves as well as pool savings for activities benefiting other individuals or communities economic resources, which in turn empower people through the values of equality, participation, accountability and transparency. The empowerment of women thro’ Self Help Groups would lead to benefits not only to the individual women and women’s groups but also for the family and community as whole through collective action for development.

Joseph and Easwaran (2006) sated that in all parts of the country, Self Help Groups are organized by governmental and non-governmental organizations (Non Governmental Organizations). The government, banks and non-governmental organizations facilitate them by providing revolving fund, organizational and training, credit etc.

Usha Thorat (2006) said that the central theme of the Millennium Development Goals (MDGs) is reduction of poverty in all its forms. The Self Help Group movement in
India has enabled social and economic inclusion of women. The invention of micro finance has resulted in finding a united voice for the women getting bank finance for economic activities creation of social capital and empowerment, getting a large scale services ranging from health, education, marketing apart from savings, loans and insurance.

Moyle, Dollard and Biswas (2006), Nair (2005), have assessed that Self Help Groups, federations play a critical role in improving the sustainability of Self Help Groups through financial and organizational support.

Fernando (2006) and Brown (2002) viewed that the equity arguments-considering microfinance as a right for women and serving the fight against gender inequalities are ultimately limited to a minority of organizations.

Moyle, Pollard, Biswas (2006) found that a large share of female Self Help Groups, members reported significant development of their self-confidence and work efficiency despite the challenges they face due to the work and responsibility involved with being a Self Help Groups member.

Arul Kamaraj (2005) said that Self Help Groups have undertaken entrepreneurial activities at a smaller level with minimum capital requirements. In future the inbuilt strength of the Self Help Groups, would pave the way for undertaking mega projects like projects performed by the joint stock companies, public sector enterprises and the like. Self Help Groups, have power to create a socio – economic evolution in the rural areas of our country. Self Help Groups have proved that they could indeed bring about a change in the mind set of the very conservative and the tradition bound illiterate women in the rural areas and made rural women contribute to the socio economic progress of the country.


Velu Suresh Kumar (2005) has mentioned in his article “Women Empowerment Success through Self Help Groups,” that apart from financial aspects, it also becomes a platform for exchanging ideas regarding prevention of AIDS, dowry, nutrition ,marital laws, literacy, sanitation, children rearing etc. He has also pointed out that leadership qualities developed through Self Help Groups meetings. About 2500 women became presidents, members of panchayats and local bodies in the state.
Satya Sundaram (2005) stated that micro-finance in India is making steady and satisfactory progress. NABARD has set a goal of covering 10 million poor, i.e. one third of the country’s poor population through one million Self Help Groups by 2003.

Kannabiran Vasanth (2005) argues that dependence on state resources provided through Self Help Groups, programs prevents collective demands on the government. The provision of basic services and meager additional income enables the state to circumvent its role in ensuring the basic rights of the marginalized as citizens, and leaves the burden of improving their socio-economic condition on women.

Abdul Raheem (2005) in his article “Women’s Self Help Groups, for Alleviating Poverty” has indicated 3 selected models; first one is CDF model (Co-operative Development Foundation), the second one is DWCRA model (Development of Women and Children in Rural Areas, and the third one is SAPAP model (South Asia Poverty Alleviation Program). He has also expressed that these models are rooted in three premises viz, lack of access to credit at favourable terms and conditions that result in perpetuation of poverty. Social capital contributes to poverty alleviation; and women’s empowerment reduces general and gender poverty. He has also mentioned that the women Self Help Groups are as basic entities under all the models.

Deshmukh-Ranadive (2004) argues that the necessity for women to attend Self Help Groups, meetings has resulted in a ‘mandatory’ expansion in space. This is evident in the changes Viswanath (1993) found among Gram Vikas members. Before Self Help Groups came to the villages, women would rarely congregate, as there was no ‘purpose for doing so’, and was therefore not sanctioned as ‘normal’ behavior. However, as resources were distributed through Self Help Groups, activities, they became a legitimate space. Once this behavior was normalized, members often met just to sing songs and socialize and in this way transform local social norms.

Arunkumar (2004) revealed that out of the 48 respondents who took up livestock rearing as an enterprise 52.08 percent of them reported that it resulted in increased consumption of milk by family members, the benefits of increased availability of FYM was reported by 58.30 percent of the respondents.

Kumar (2004) In advanced countries, there is a phenomenon of increase in the number of self-employed women after the World War II. In USA, women own 25 percent of
all business, even though their sales on an average are less than two-fifths of those of other small business.

Abhaskumar Jha (2004), “A Self Help Groups is a small economically homogenous affinity group of the rural poor voluntarily coming together to save small amount regular which are depositors.

Chakravarti, R. (2004) have assessed more specific issues such as the role of Self Help Groups federations in the sustainability of Self Help Groups, and the economic and personal empowerment of women, as well as the role of microfinance in poverty eradication.


Selvachandra (2004) stated that Self Help Groups and its linkage with banks is an important vehicle to promote micro finance in India. This program helps to promote financial transactions between formal banking systems with the informal Self Help Groups as clients.

Kala (2004) reveals that the linkage of the Self Help Groups, with formal rural banking started after the launching of the pilot scheme by NABARD in February 1992 and linkage of Self Help Groups is possible only if the Self Help Groups have successfully collected savings, made loans and recovered them for six months. It had mentioned in her article “Economic Empowerment of Women through Self Help Groups,” that amongst all the states in India, Tamil Nadu has the fourth highest percentage of female – headed households in the country. The Tamil Nadu Women Development Project (TNWDP) took up for implementation under the name “Mahalir Thittam” and covered about 10 lakhs poor women of the State in the years 1997-98. Women Self Help Groups,’ share was 78 percent in March, 1998. She has also stated that men Self Help Groups accounted for 40 percent more in only six States viz., Karnataka, Gujarat, Rajasthan, Haryana, Madhya Pradesh and Meghalaya.

Tripatty, K.K. (2004) has presented in his article “Self Help Groups” and necessary training could be provided to the Self Help Groups members to create awareness of community health, traditional and modern agricultural practices, micro – credit, veterinary practices and water resources management. Panchayat Raj and other relevant issues may be applicable to the areas concerned. He has also provided that with appropriate mechanisms, various Ministries/Departments/Organization can look towards the Self Help Groups, for
targeting their programmes which ultimately would help in improving the quality of life in rural areas.

Kilby (2004), while apparently sidelining the loftier objective of ‘empowerment’ in order to maintain social support, savings and credit are used as a ‘hook’ to encourage participation of women and acceptance by families.

Krishnamurthy, S. (2004) in his thesis “Sustainability of Self Help Groups an Analysis – Rural entrepreneurship” has made an attempt to assess the attitude of Self Help Groups members towards their Self Help Groups, and concluded that it is the duty of the promoting agency i.e Non Governmental Organizations and the Government to assess the attitude of Self Help Groups members in regular basis. The success of any Self Help Groups depends on the active participation of all members.


CRED (2003) and CARE (2001) India use a handful of case studies to show how Self Help Groups, programs enable women to transform the social system.

Vasudeva Rao, D. (2003) found that both the Government Department and the Non-Governmental Organization are currently encouraging the Self Help Groups, to take up the economic activities.

S.Rajamohan (2003), finalize Self Help Groups is a media for the development of saving habit among women.

Jerinabi, V (2003) in her work, “A study on micro credit management by women’s Self Help Groups,” has analyzed the impact of micro credit on Self Help Groups members in improving their economic status in Coimbatore District of Tamilnadu.

Ritu Jain (2003) expressed that Self Help Groups, enhance the equality of status of women as participants, decision-making, and beneficiaries in the democratic, economic, social and cultural spheres of life.

Gurumoorthy (2002) viewed that the Self Help Groups generally has members not exceeding 20 and each group select among its members a leader called animator. The group
members save a regular amount and it conducts regular meeting, maintain savings and given loans to members on interest.

**MYRADA (2002):** notes that a central role of groups is to promote control and discipline, so that groups may become attractive financial partners. This requires the acceptance of new norms and a culture “where rights and responsibilities are equally valued and internalized and where sanctions are imposed and accepted” MYRADA noted that males were supportive of Self Help Groups as it ‘ enabled women to obtain an income, without challenging norms’. This emphasis is also found in PRADAN’s literature.

**Parpart, Rai et al. (2002)** this is a trend in ‘gender orientated programmes more generally, as the prevailing identity of women as mothers, supplement earners and low skilled workers is promoted, rather than challenged.

**Harper (2002) and Kropp and Suran (2002)** found that, the progress of Self Help Groups in India has been monitored by NABARD, other financial institutions - e.g., MYRADA 2002.

**Fisher and Sriram (2002)** informed that today in Southern India-in particular Tamil Nadu and Andhra Pradesh - Microfinance is now part of the main tools used by public policies on the fight against poverty.

**V.M. Rao (2002),** points out that Self Help Groups recognized as useful tool to help the poor and as an alternative mechanism to meet the urgent credit needs of poor through thrift.

**Singh, P (2002)** has studied the impact of Self Help Groups, on rural women in Uttar Pradesh. He found out that after joining Self Help Groups, the average asset value has been increased by 46% and the annual income per household increased by 28%, it is noted that the borrowing for the consumption purpose was completely absent in the post Self Help Groups period. (i.e.) the maximum loan was taken for income generating purposes. Self Help Groups, replaced the money lenders because Self Help Groups, provide credit at any time and for any purposes with lower interest when they needed.

**Manimekalai and Rajeshwari (2001)** in their paper highlighted that the provision of the micro – finance by the Non Governmental Organizations to women Self Help Groups, has helped the groups to achieve a measure of economic and social empowerment.
Anjukam et al., (2001) in their study on impact of micro finance through Self Help Groups, a case study examined the economic, social and institutional impact of micro finance through Self Help Groups, in Kodikulam Village, Madurai District. The study reveals that the Self Help Groups helped them to use the loan properly. It has increased the decision making skill. The study indicated that when the group formation was correct, then definitely there would be positive impact on all aspects.

Das Gupta, R. (2001) observed that micro financing through informal group approach has affected quite a few benefits savings mobilized by the poor, access to the required amount of appropriate credit by the poor, matching the demand and supply of credit. Structure and opening new market for financial institutions, reduction in transaction cost for lenders and borrowers, tremendous improvement in recovery heralding a new realization of subsidy less and corruption less credit, and remarkable empowerment of poor women. He suggested that Self Help Groups should be considered as one of the best means to eradicate social and financial problems of women.

Awasthi et al (2001) in their study on “working and impact of Self Groups on Economic Status of women in Watershed area of Madhya Pradesh” examined the impact of Self Help Groups, on socioeconomic status of rural women in watershed area of Katni District. The study revealed that after the formation of Self Help Groups, women took up savings and credit activities and participated in the development process, which are important for the up gradation of their socioeconomic status. The women Self Help Groups, members had started income generation activities, viz, mahua collection , mushroom production, papad making etc. the authors concluded that the Self Help Groups, have made a positive impact in creating leadership, improving literacy, consciousness about health, hygiene and skill formation among group members. And they also suggested that there was a need to evaluate the Self Help Groups, annually to assess their progress with respect to income and employment generation.

Gaonkar (2001) studied the working and impact of Self Help Groups, in Bardez and Bicholim Taluks of Goa. The finding of this study revealed that the individual loans were mostly used for productive purpose and the rate of recovery was cent percent. It was found that the quality of life of members of the Self Help Groups, has improved in terms of increase in family income, increase in savings, increase in consumption expenditure, gaining self confidence, productive use of free time, getting more importance in family. The concluded
that the movement of Self Help Groups, could significantly contribute towards the reduction of poverty and unemployment in the rural sector of the economy.

**Hemanatha Khandai (2001)** reported in empowering women has comprehensively given the parameters of empowerment of women as follows, Enhance self-esteem and self-confidence in women, Build a positive image of women by recognizing their contribution to the society the economy, Develop in them an ability to think critically, Faster decision – making action through collective process, Enable women to take informed choices in areas like education, employment and health especially reproductive health, Ensure equal participation in development process. Provide information, knowledge and skill for economic independence, Enhance access to legal literacy and information related to their rights and entitlements in the society with a view to enhance their participation in all areas, Hence, it is very clearly revealed that empowerment is a process of awareness and capacity building which leads to greater participation and greater decision making power. It also revealed that empowerment of women is nothing but strengthening of their innate vitality which should enable the women to realize their full identity and power in all spheres of life and also equal partner in development process.

**Saradha (2001)** reported that the product empowerment of women in self-help groups was found to range from high and low with 35.80 and 35.00 percent, respectively. It indicated that even though the women are psychologically empowered but their real empowerment level was low. The possible reasons for this may be the patriarchal society where the women are regarded as weaker section and the managerial competencies, decision-making power, reduction in drudgery, assessing information and resources and critical awareness of rural women were found to be low because of the lack of general media exposure, low level of education and lack of recognition.

**According to Agarwal Deepti (2001)**, women need to be viewed not as beneficiaries but a active participants in the process of development and change. Empowerment of women can be effectively achieved if poor women could be organized into groups for community participation as well as for assertion of their rights in various services related to their economic and social well being.

**Devasia (2001)** Women’s empowerment is not only in financial terms but also in attitudinal and motivational factors. There is no need for much inventions and innovation to
empower rural women and what needed is reorientation, mobilization and realization of women friendly environment in the rural areas.

According to Anand (2001), empowerment is the process of building capacities of creating an atmosphere, which enables people to fully utilize their creative potential in pursuance of quality of life. Empowerment gives women the capacity to influence decision-making process, planning, implementation and evaluation. It also deepens and popularizes the democratic process.

Prita (2001) in her research study on performances of Self Help Groups in Dharwad district found that majority of the respondents (46.56%) had saved between Rs.1500/, while more than one – third had saved between Rs. 500/ to Rs.1000/. the remaining respondents had saved Rs.1500/ and above. She reported that as much as 96.12 percent of the respondents said that they had developed courage to communicate with men. Almost three – fourth had learnt to perform bank transactions and a little less than three – fourth were now involved in decision making at their homes. Almost 60 percent had developed confidence to travel outside the village on their own. More than 40 percent learnt to sing due to their association with Self Help Groups, 30.32 percent could get their house repaired while about 10 percent of the members were enabled to get treated their spouse and children for ailments. A little over 3 percent were motivated to continue their education because of the Self Help Groups.

Narendranath from PRADAN (2001) argued that in order to be financially successful, a group requires strict discipline, profit orientation, and adherence to clearly defined rules and capacity to take immediate remedial action against aberrant behavior.

TNCDW (2000) Self Help Groups, programs have increasingly become ‘top-down’ providers of services; predetermined ‘agency-supplied’ programs are available in a non-negotiable format to all Self Help Groups, members, regardless of any collective action. This encourages a passive effort to make claims, negotiate for, or challenge resource distribution. This reinforces Self Help Group members perceived dependency, with resources obtained through the benevolence of development agencies, rather than an experience of successful collective action.

Lalitha, N. (2000) revealed that the Self Help Groups receive loan from commercial banks that get 100 percent refinance from NABARD and disburse it to the members. Self Help Groups Endeavour to empower poor women economically. It was a clear cut idea that
the basic principles of the Self Help Groups, are group approach, Mutual Trust, organization of small and manageable groups, group cohesiveness, spirit of thrift, demand based lending, collateral free, women friendly loan, peer group pressure in repayment, skill training capacity building and empowerment.

Guerin (2000) found that women allocate more of the income to their family’s well being and women are more disciplines in matters relating to repayments.

Prasad (2000) reported that in many villages, community issues like drinking water, roads and electricity and health services were addressed by the women’s groups. The women involved themselves in various activities like desisting of tanks and working towards child development in addition to income generating activities.

SIDBI, (2000). The linkage between the Self Help Groups and the Formal Financial Agencies (FFAs) has to be on a symbiotic relationship. In most of the developing countries, the savings and credit schemes of FFAs are separate, each with its own set of clientele. For the purpose of linking the Self Help Groups to FFAs two basic models with number of modifications are at present working in India.

Gurumoorthy (2000) reported that the Self Help Groups are linked with banks for the internal credit under the projects of rural development. The appraisal consists of bank managers, rural development officers, Non Governmental Organizations; project implementation units visit the groups for providing financial assistance to the respective entrepreneurial activities. Self Help Groups are being linked with banks for the internal edit under the projects of rural development.

Sudharani et al. (2000) defined Empowerment as the process of challenging existing power relations and gaining greater control over the sources of power. Empowerment is a process of awareness and capacity building leading to greater participation to greater decision making power and control to transformative action.

Sundari and Geeta (2000) opined that the gender disparity in access to institutional credit is gradually narrowing down over time. However, factors such as training and skill formation, technology upgrading, credit women’s bank, supply of raw material and market, promotion of small savings and publicity could contribute to empowering women. It also reported that 90 percent of women in the Self Help Groups, federation have learnt to sign
their names. Many have come forward to learn how to read and write and some have shown a keen interest in computers.

**Puhazhendi (2000)** revealed that participation of women in Self Help Groups made a significant impact on their empowerment both in social and economic aspects. The women members were able to increase their income level manifold and contribute to the development of the family. In the process many women members expressed that they were participating in the financial decision of the family which they were not allowed during the pre-linkage period. The group dynamism helped the women to pressurize the authorities in laying roads, providing electric connection, drainage, bore well and construction of community halls. Women were coming out in open to discuss their common problem which would not been possible in the absence of group activities.

**Jayasri (1999)** opined that Empowerment by exercising one’s own right is the only way by which the society can sustain itself.

**Sunita Roy (1999)** reported that Empowerment of women should focus on aspects like (a) direct involvement of women in programming and management, (b) effective collaboration with community organizations, (c) organizing and strengthening of women’s self-help groups, (d) sensitization and advocacy for gender justice in society, (e) identifying women’s need and priorities while generating employment, (f) organizing women in different groups to undertake certain productive activities to earn their livelihood and (g) elimination of violence and discrimination against women at physical, mental, domestic or societal level.

**Sherin (1999)** found that 82.69 percent of the functional Self Help Groups, respondents had expressed empowerment in terms of authority in planning, decision making, implementation and evaluation of the Self Help Groups programmes, while only 55.17 percent of the respondents of the non-functional Self Help Groups claimed that they had been similarly empowered.

**Sivasubramanian (1999)** status that empowerments of poor particularly approach and social mobilization are the possible process for eradication poverty. Poverty can be effectively eradicated only when the poor start contributing to the growth process through their active involvement. Voluntary organization, community based self-help groups and local governmental organizations have a substantial role to play.
Biswas (1999) developed eleven indicators of women’s empowerment viz., Mobility, Decision making power, Autonomy, Economic security, Freedom from domination by the family, Political and legal awareness, Participation in public protests and political campaign, Contribution to family expenditure or income, Reproductive right, Exposure to information, and Participation in development programs. If a women is empowered her competencies towards decision-making will surely influence her family’s and neighbor’s behavior. The presence of these spillover effects will thus create a ‘social multiplier’, where aggregate power will be greater than individual power. This indicates that ‘woman is a person and women are a power’. Based on this, Micro-Finance or Self-Help Groups are successful to develop the entrepreneurship among the women.

Nanda (1999) conducted impact studies of self – help groups and found that the most outstanding impact of the linkage programme could be the socio – economic empowerment of the poor more particularly the women.

Joseph (1998) concluded that the “Preshitha Services Society (PSS)” of Coimbatore district had made women not only economically independent but they were also made to change their self-perception that they need not always be at the receiving end. Men and society had come to understand women’s capabilities and their contribution to the development process.

Mridula (1998) stated that women’s development in recent years emphasize on providing equal opportunities to women by removing gender bias, empowering women and creating self-reliance among them.

Sashi (1998) revealed that through the intervention of Indian Social Institute in two slums, women were beginning to develop a better understanding of their self in terms of health, income, leisure, marital and familiar roles and various other rights and obligations. The study on four voluntary organizations in terms of gender ideology and role of government and non-government organizations in the empowerment of women revealed that NGO intervention had helped the women beneficiaries to acquire new skills. Articulation of their ideas and problems in meetings had helps these women to realize their own potential and advantages of group action in dealing with violence and exploitation.

Jyothi (1998) reported in her study on employment pattern and empowerment of rural women in Kolar district that the distribution of women according to the level of
empowerment showed that most of the women had medium level of empowerment (58), while few women (8) belonged to high level of empowerment, remaining 54 women had low level of empowerment.

**Purushothaman (1998)** it is central to the rationale of Self Help Groups, programs that social change be achieved through increasing the capabilities of the marginal, who then direct and undertake empowering actions. The group is therefore promoted as a catalytic institution, “gradually empowering women to experience and use their collective strength.

**Fernandez (1998)** Collective strength also enables women to overcome sanctions resulting from challenging entrenched interests.

**Garvin V, Stiegel (1998)** viewed that members learn more about their problem share their experiences, strengths and hopes for life and self help participants perceived the change of role from being helped to being a helper to be one of the most benefits of self help, Self Help Groups members have opportunities to learn new attitudes, skills and behaviors both through general information sharing at meetings and the example of specific role models.

**Agarwal (1997)** stressed that critical linkages between the ability of women to resist violence and positive self-images supported by good health and access to empowering education clearly exist, and point to the direction that development policy and programs should ideally follow.

**Sen (1997)** based on a case study in India, stressed the importance of empowerment of a individual in order to gain control over assets. According to her, empowerment is about change in favour of those who previously exercised little control over their lives. This change has two components, the first is control over resources (financial, physical and human) and the second is control over ideology belief, values and attitudes. She concluded that government, non-government organizations (Non Governmental Organizations) and other institutions do not empower people, but people empower themselves. But, through policies and actions government can either create a supportive environment.

**Srilatha et al. (1997)** observed that a major gain of making the programme of Self Help Groups women centered was that the transition of power from the bureaucracy to the people.
Giriyappa (1997) analysed the women empowerment with the corresponding levels of discrimination and effectiveness of decision-making by women in different rural enterprises and concluded that the female headed households were effective in taking decision in respect of work mobility, schooling, health care, asset creation, employment generation and social participation in low social status households. The informal empowerment was wide spread through women earning members, their decisions were subjected to various degrees of discrimination by males.

Srinivasan (1996) studied about the working of two Non Governmental Organizations assisted women groups of IFAD project and reported that the women were able to express themselves and sound their views. The sense of belonging to a group gave them lot of confidence they were able to take charge of their lives and solve their problems.

Harper (1996) in his study, ‘Self Help Groups, – some issues from India’ indicated that in India, as in other parts of developing world, the banking community is extending its services to the poor by lending to Self Help Groups,. By providing single, larger loans and relaying on the groups, on Non Governmental Organizations, to monitor the on – lending of micro loans, the bank transactions charges are reduced, making the whole operation potentially profitable.

Kackar (1995) in a study reported that along with economic benefits, the DWCRA groups are having multiplier benefits like hygiene and nutritional standards. The urge of literacy especially for the girl child and acceptance of family planning has increased. The processes of group dynamics like the homogeneity and self esteem of women have strengthened.

International Labour Organization (1995) in its final report on wasteland development in West Bengal, India implemented through women organizations revealed that women have learned to work in groups which had later federated to an apex body composed of elected representatives. The women had gained confidence and power to make demands and to express their needs to the local Panchayats and government bodies.

Nirantar (1995) revealed that through participation in People’s Education and Development Organization (PEDO), registered voluntary organizations in Rajasthan, rural women were trained as veterinary midwives and now they become more articulate, self
confident and effective decision markers. The women also became economically independent and they could support themselves.

**Girija (1995)** stated that the group provides the women a base for self-employment and empowerment through group dynamics. The peer pressure on group members has ensured proper utilization of credit and repayment of loans, savings provided self-insurance and self-assurance to the group members.

**Dinakar Rao (1994)** reported that networking of Self Help Groups and Self-help promoting institution are elements of propagating self-help. And that Self Help Groups linked with formal credit agencies had advantages of pooled enterprises, economics of scale and organisation to relish exploitation.

**ICPD Report, 1994** International Conference on Population and Development held in Cairo stressed on women empowerment and opined that country’s overall development and quality of people’s life is more dependent on women empowerment.

**Hapke (1992)** critically examined the impact and effectiveness of Parivardhan women’s empowerment association initiated by Centre for Social Research (CSR) in Junapur District in Uttar Pradesh revealed the parivardhan programme helped them to take better care of themselves and their children. Also the undertakings of personal savings relived them of previous dependence on other in terms of crisis. The women had learned new skills and they were exposed to what other women were doing collectively. They felt that their status within the village had improved, as they were able to interact with people and articulate in expressing their ideas. The women now help each others, solve their problems and put in joint efforts to make better their lives. Two women were successfully elected to their village Panchayat due to campaigning and support by other samiti members. They had even actively petitioned the District Magistrate with requests for services had sought address for their problems. Relations between women within households were also improved.

**Sekar (1992)** in his study on women co-operative bank: A new dimension in co-operative banking revealed that women’s self-confidence had been enhanced while organizing themselves as co-operative banks. The vicious circle of indebtedness and dependence on middlemen and traders has been broken and has changed the bargaining position for high wages and if need arises can also draw money from their own economic units and most importantly through their saving accounts. The bank provided them a secure
and exploitation free way to control their own income. The members become trained in the banking habit including a sense of thrift and making their money more productive.

**Sandbergen (1991)** while assessed the impact of a small scale irrigation project had show indication of contribution to potential empowerment of women in the form of enlargement of freedom of movement of women. This may be interpreted as a potential change in gender ideology in tradition bound Muslim women. Allotment to hard pump in the name of women also improved the gender position as owners of such important means of production.

**Staples (1990)** defined the term Empowerment as means (a) to gain power (b) to develop power; to take or seize power; (c) to facilitate or enable power and (d) to give or grant to permit power.

**Thape (1990)** in her paper on ‘Empowering rural women – production credit for rural women (PCRW) programme’ stated that the rural women had proved themselves as potential borrowers by not being defaulters, using the credit to the intended purpose, repaying the loan on time and then demanding bigger loans for varied activities.

**Rapport (1987)** describes the term empowerment as both individual determination over one’s own life and democratic participation in the life of one’s community often through mediating structures such as neighbourhoods, voluntary organizations etc. Empowerment conveys both a psychological sense of personal control or influences, political power and legal rights. It is a process and mechanism by which people, organizations and communities gain mastery over their affairs.

**Ramalingam et al., (1987)** in their study entitled “socio economic impact of IRDP on weaker section a comparative analysis” showed that the social status of the respondents had increased considerably from low status to higher status.

**Molyneux (1985)** viewed in such a way that to impart skills which will deal with both women’s ‘practical interests, at the same time rework the ‘strategic’ interest leading to a questioning of the power relations that avert women from accessing these skills.
Conclusion:

These studies explain the various organizational steps and programmes taken by official agencies for improving the status of women. Women are oppressed in all spheres of life and hence they need to be empowered in all walks of life, so only through a deliberate strategy to empower women will make the concept women empowerment a feasible reality. Therefore the present study focuses on the role of Mahasemam on women empowerment with special reference to Madurai District.

Though there are number of studies which are related to functioning of SHGs and micro-finance but only a few studies have been taken so far to assess the impact of women self help groups on the socio-economic empowerment. In this context, the present study is important to assess the impact of women self help groups on its members in terms of socio economic empowerment in Madurai District.