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Role of Self Help Groups in Women Empowerment: A Socio-economic Analysis with Special Reference to Two Districts of West Bengal

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Abstract:

Women throughout the world have been subject to gender discrimination in varying forms. Since women's empowerment is the key to socio economic development of the community, bringing women into the mainstream of national development has been a major concern of the government. Formation of SHGs which are supposed to improve the economic and social empowerment of the rural women is one way to solve the said problem. It is a viable alternative to achieve the objectives of rural development and ensure women participation in rural development programmes. In this paper, we shall deal with this issue with special reference to the women members of SHGs in Drought-Prone Areas (DPAs) and Non-Drought Prone Areas (NDPAs) of two sample districts, viz., Paschim Medinipur and Bankura in West Bengal. The sample SHGs have been chosen from both DP and non-DP blocks. An effort is made to suggest the ways to increase women empowerment. Our study shows that after group formation, the income opportunities among the members of these SHGs have increased in both DPAs and NDPAs. Expansion of education among them is supposed to be the primary condition for empowering them. Further, involvement in group-based activities helps in enhancing their income earning capabilities as well as their contributions to family income. It becomes an important vehicle for the inculcation of banking habits among the poor women. Such enhanced empowerment is also revealed through their increased role in decision-making in group-based activities. Conducive environment is needed to be created to give boost to women self-help groups.

Keywords: Self-Help Groups (SHGs), Women Empowerment, Drought Prone Areas (DPAs), Non-drought Prone Areas (NDPAs). **JEL Classification:** O12, O11.

1. Introduction

Women throughout the world have been subject to gender discrimination in varying forms. In general, women have been found to have had lesser access to land, property and business. Their mobility is more restricted than men. They have limited access to labour markets and are subject to discrimination in the matter of wages and compensation for their labour. Women have a higher unemployment rate than men in virtually every country and make up the majority of the informal sector of most economies. In India also women face considerable gender discrimination. They face discrimination in the matter of food consumption, have little control over their own fertility, work in unpaid and undervalued sectors, suffer wage discrimination, are subject to laws that discriminate against them, face violence at home and outside and are under represented in parliament and legislature. Women, especially among the poor, work longer than men in unpaid household level activity, which restricts their participation, income generation and decision making.

Empowerment is a process of awareness and capacity building leading to greater participation, enhancing awareness, greater decision making power, more control over the circumstances which influence lives, and freedom from customs, beliefs and practices (Wilkinson, 2005). It is an active multidimensional process to enable women to realize their identity and power in all spheres of life. According to Amartya Sen (1993) freedom to lead different types of life is reflected in the person's capability set. The capability of a person depends on a variety of factors, including personal characteristics and social arrangements. Krishna (2003) defines empowerment as increasing the capacity of individuals or groups to make effective development and life choices and to transform these choices into desired actions and outcomes. Malhotra et.al (2002) constructed a list of the most commonly used dimensions of women's empowerment, drawing from the frameworks developed by various authors in different fields of social sciences. The core elements of empowerment have been defined as self-esteem, self-confidence and awareness of gendered power structures. 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 exercise 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. Empowerment of women is not just a goal in itself, but key to all global development goals. Programs aimed at empowering women must consider whether, it had increased their access to credit, finances, property, nutrition, education, health care and whether it has improved their status in society and participation in governance. Various intervention approaches have been

developed in order to address the needs of the women. The empowerment approach is the most recent and is aimed at empowering women through greater self-reliance and internal strength. Bhagyalakshmi (2004) in her study stresses the need for sharpening women's empowering strategies to make them effective and results oriented.

Growing concern about this perennial problem motivated us to conduct this micro level analysis. We have identified two different regions- draught-prone areas (DPA) and Non-draught-prone areas (NDPA) of Bengal. Discriminated and underprivileged women folks in draught-prone areas often form Self Help Group (SHG) to fight with poverty. Self Help Groups are informal groups that are formed around a felt need and are used for collective action. According to Rajamohan (2003), SHGs is a medium for the development of savings habit among the women folk. The basic principles of the SHGs are group approach, mutual trust, organization of small and manageable groups, group cohesiveness, sprit of thrift, demand based lending, collateral free, women friendly loan, peer group pressure in repayment, skill training capacity building and empowerment (Lalitha N & Nagaraj B.S.2002) The formation of women's Self Help Groups has emerged since the seventies in Bangladesh and since the early nineties in India, predominantly in the southern states. The groups typically have a membership of between five and twenty members and are informal associations of women. The women elect their leaders on democratic principles, save money, lend to each other and take higher order loans from financial institutions. In particular, more than 80 per cent SHGs in India are of women members. Further, SHGs promoted by NGOs are being recognised by financial institutions and government of India as powerful vehicles for empowerment of women through participation and employment generation (Puhazhendhi and Jayaraman, 1999). Though formation of SHGs in today's social context requires intensive efforts of NGOs or self help promoting institutions (SHPIs) for about six months before local people start seeing sense in it.

2. Objective of the Present Study

Though there are plenty of studies on the functioning of SHGs and their impact on the employment and income opportunities particularly among the women, there is still a dearth of such studies on West Bengal and specifically regarding the progress of SHGs in the Drought Prone Areas (DPAs) of West Bengal. Incidentally some of the DPAs in West Bengal also consist of economically backward districts like Paschim Medinipur and Bankura. This study with its special focus on the growth of women-led SHGs in these DPAs seems to fill in some of the gaps of previous research works in this field. The basic objective of the present study is to examine the role of SHGs in improving the socio-economic status of individuals, particularly women, in the DPA and non-DPA of West Bengal. The study examines the improvement of economic conditions of women after joining SHGs. We have also tried to enquire into the issues like literacy rates, banking habit & decision making role of the members of SHGs.

3. Database and Methodology

This study is particularly based on primary data sources collected through the sample survey. We have chosen two sample draught prone districts of west Bengal, viz., Paschim Medinipur and Bankura districts. We have chosen eight DP blocks (Binpur - II, Gopiballavpur - II, Jhargram, Jambani, Indpur, Chhatna, Khatra and Saltora) and seven non-DP blocks (Kharagpur -II, Salboni, Binpur - I, Debra, Bishnupur, Kotolpur and Indus) respectively. The majority of the targeted group consists of scheduled castes, scheduled tribes as this community is land less and is traditionally not habituated in agriculture.

Interview schedules had been used as the main tool for data collection. We visited respondents at their homes. A purposive multistage sampling method was used to collect primary data. The sample Gram Panchayats chosen from DP and non-DP blocks respectively are treated as our second stage sampling units. In our study, 24 sample Gram Panchayats from DP (selected sample) and 21 sample Gram Panchayat from non-DP (selected sample) blocks are chosen. From each group of sample Gram Panchayat, sample village SHGs are selected and these selected sample SHGs (2 from each sample Gram Panchayat) would be treated as our 3rd stage sampling units. The households who are the members of those sample SHGs are treated as our ultimate sample units. Two separate sets of questionnaire are framed for the Household level survey and organizational level (viz. the SHGs) survey respectively. The household level questionnaires are framed to study the socio-economic conditions of the members of SHGs, enhancement in the family income from their participation in SHGs, etc. On the other hand, the questionnaire at the organizational level would focus on the socio-economic status of the members, repayment rate, category of the SHG, problems in getting institutional finance, other related organizational problems and their suggestions for overcoming those problems.

4. Literacy Level

Progress of women as a result of SHG formation can be ascertained by examining various indicators. One such non-economic indicator is the level of literacy. Literacy and women empowerment is closely inter-connected since educational attainments enable them to respond, to appreciate, to challenge their traditional roles and to raise their voice for a positive change in their lives (Banerjee, 2009). The level of education of the members of sample SHGs can be indicated on the basis of the following categorization: Illiterate, Up to Primary level, Up to Upper Primary level, Up to Secondary level, Up to Higher Secondary level, Up to Under Graduate Level and Post Graduate Level. Out of 552 members in DPAs, 46 per cent members of SHGs are illiterate and out of 455 members in NDPAs, 43.7 per cent of members of SHGs are found to be illiterate before group formation. There is no doubt that the economic activities of these group members are often constrained by such poor literacy rate and low level of education. Sometimes they are not also in a position to write necessary resolutions, which are required in attaining the initial Grade of SHG, i.e., Grade- I and subsequently upgrading their groups from Grade-I to Grade-II. Again, 16.7 per cent of members in DPAs and 19.3 per cent of members in NDPAs have studied upto Primary level. Again, 25 per cent of members in DPAs and 22.6 per cent of members in NDPAs have studied up to Upper Primary level. Only 8.7 per cent of members in DPAs and 8.1 per cent of members in NDPAs are within the category of secondary education level before Group formation.

However, this situation has changed after group formation. It is observed that the level of educational attainment of the group members has improved after joining the group. Table- 1 shows that out of 552 members in DPAs, 46 per cent members of SHGs were illiterate and out of 455 members in NDPAs, 43.7 per cent were illiterate before group formation. Therefore, if we compare DPA with Non-DPA, percentage of illiterate members of SHGs in DP districts is found to be more than that of Non-DP districts

before group formation. However, 34.2 per cent of members in DPAs and 36.3 percent of members in NDPAs have become literate after group formation. Therefore, there has been a drastic fall in the number of illiterate members (most of them are women) both in absolute and relative terms. Table-1 shows that the illiterate members who constituted 46 per cent of total members of SHGs in DPAs, has been reduced to 13 per cent. A similar trend has been observed in case of NDPAs also. In case of NDPAs, the number of illiterate members has reduced from 43.7 per cent to 10.3 per cent after group formation. In many cases the group members have learned how to sign and read some sentences only after joining their respective SHGs and thus, it can be safely said that learning opportunities before the illiterate women can be widened through their participation in SHGs. It is important to note that the resource persons (employed by the local Panchayats) who monitor them along with some local educated youths and even the educated members (class viii-x passed) of the respective group, helped the illiterate members to become literate.

Level of Education	Before Group formation		After Group formation	
	No. of Members (%) DPA	No. of Members (%) Non-DPA	No. of Members (%) DPA	No. of Members (%) Non-DPA
Illiterate (ILL)	46	43.7	13	10.3
Literate (L)	1.3	2.9	34.2	36.3
Primary Education (PE)	16.7	19.3	16.7	19.3
Upper Primary Education (UPE)	25	22.6	25	22.6
Secondary Education (SE)	8.7	8.1	8.7	8.1
Higher Secondary Education (HSE)	1.8	2	1.8	2
Under Graduate Level (UG)	.5	.9	.6	.9
Post Graduate Level (PG)	-	.4	-	.5
Total	100	100	100	100

Table-1: Level of Education of the members of SHGs in DPAs and Non-DPA before & after Group formation.
Source: Field Survey (20011-12); [Fig. in () shows percentages]

The level of education of the members of SHGs is represented by Fig.- 1. We have measured the proportion of members (%) of SHGs along the vertical axis and the level of education along the horizontal axis. We observe that the number of illiterate members of the SHGs in both DPA and NDPAs has declined after the formation of SHGs. Further, the number of members who have studied up to primary level has remained same after group formation although no significant change is observed in case of educational attainments up to upper primary level, secondary level, higher secondary level, under graduation and post graduation levels before and after the group formation.

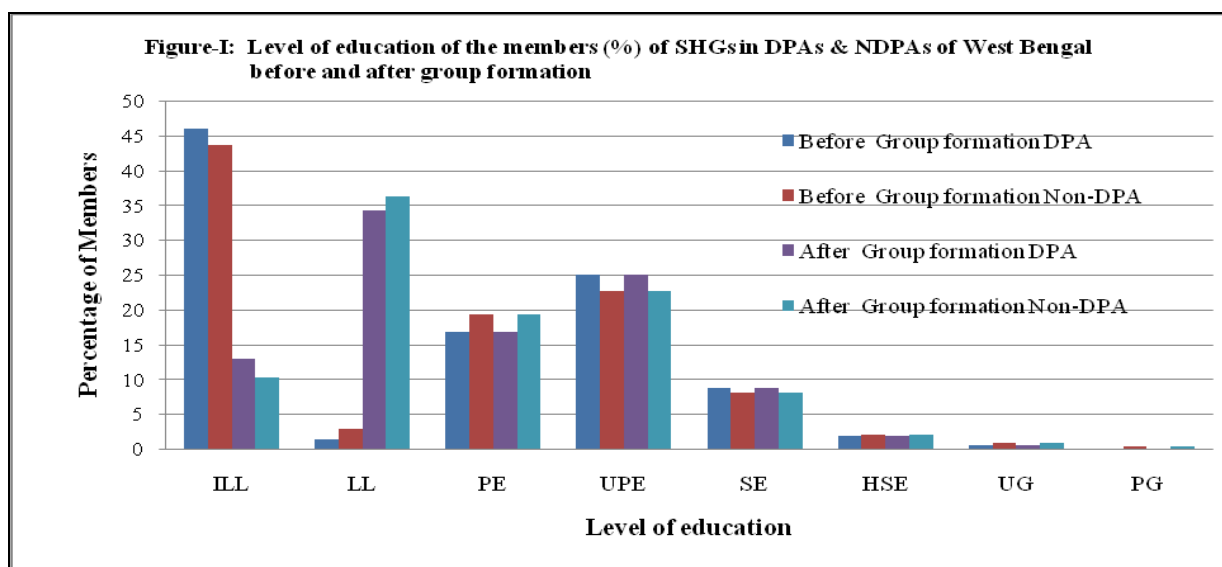


Figure 1

5. Income Opportunities of the Members of SHGs

It is believed that these SHGs are an important instrument for improving the income opportunities and the livelihood pattern of the poor people in this region. "A livelihood comprises the capabilities, assets (including both material and resources) and activities required for a means of living (Carney, 1998). In rural areas, livelihoods range from agriculture farming, animal husbandry, dairy farming to various other activities. Experience has shown that SHGs have had improved livelihoods to the extent of even providing the finance needed to start an enterprise. The occupational status of the members of sample SHGs before and after group formation in the selected area is shown in Table-2. The number of marginal farmer has increased in both DPAs and Non-DPAs after group formation. The absolute number of marginal farmers among the members has increased in both DPAs and NDPAs after group formation. The purchase of small tracts of cultivable land by a few members might be the reason for such increase in marginal farmers after group formation. The tendency of leasing in cultivable land by the landless can also make them marginal farmers with a small plot of operational holding. In DP districts, 31 members are found to have leased in land and only 14 members in non-DP districts have leased in land as sharecroppers after group formation but no one has leased out any land holdings. The share of marginal farmers among the members of sample SHGs has increased to 6.2 per cent in DPAs and 12.3 per cent in NDPAs. In case of diary activities, the member involvement has increased by about 20 per cent in DPAs and it is more than two times in NDPAs.

Occupation	No. of members before group formation in DPA	No. of members after group formation in DPA	No. of members before group formation in NDPA	No. of members after group formation in NDPA
Small farmer	21(1.7)	21(1.3)	4 (0.4)	4(0.3)
Marginal farmer	289(23.4)	307(18.8)	195(20.6)	219(18.2)
Agricultural labour	408(33.0)	408(24.9)	245(25.9)	245(20.4)
Non-agricultural labour (MGNREGA)	155(12.6)	251(15.3)	187(19.7)	228(19.0)
Non-agricultural labour (Mid-day Meal Scheme)	165(13.4)	315(19.3)	205(21.6)	240(20.0)
Small business	-	-	11(1.2)	11(0.9)
Goat rearing	114(9.2)	222(13.6)	52(5.5)	131(10.8)
Dairy	46(3.7)	55(3.4)	28(3.0)	67(5.6)
Piggery	3(0.2)	14(0.9)	-	23(1.9)
Poultry	14(1.1)	20(1.2)	10(1.1)	24(2.0)
Maid servant	1(0.1)	1(0.0)	7(0.7)	7(0.6)
Carpentry	2(0.2)	2(0.1)		
Fish dealer	5(0.4)	8(0.5)	1(0.1)	1(0.1)
Tailoring	10(0.8)	10(0.6)	1(0.1)	1(0.1)
Other Service	2(0.2)	2(0.1)	1(0.1)	1(0.1)
Total	1235 (100.0)	1636(100.0)	947(100.0)	1202(100.0)

Table-2: Distribution of SHG Members by occupation before and after group formation in DPAs and NDPAs

Sourc: Field Survey (2011-12)[Figures in () show percentages];

[Note: Involvement in more than a single activity raises the number of members]

From our sample survey we find that 50 per cent members of SHGs in DPAs and 49 per cent in NDPAs earned only up to 9 per cent from MNREGA sources; 7 per cent members in DPAs and only 4 per cent in NDPAs earned more than 9 percent from these sources, but less than 30 per cent from MNREGA source. In DPAs, about 53 per cent of members of SHGs and 47 per cent in NDPAs have earned only up to 9 percent. Therefore, the involvement of the members as non-agricultural labourer in MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act) and Mid-day Meal activities has increased in absolute numbers after group formation, their shares have increased only in DPAs.

Now we analyze the sources of income from their agricultural property income, income from agricultural labour and agricultural allied activities. Most of the members in NDPA have no earnings from these sources. For instances, 51 per cent of member of SHGs have no income from agricultural property sources as well as from agricultural labour in NDPs and 84 per cent members of SHGs have no income from agricultural allied activities. However, 55 per cent members of SHGs and 71 per cent member of SHG in DPAs got 20 percent of income from agricultural property income and from agricultural labour respectively. Therefore, in case of income sources, the members of groups in DPA have performed better compared to NDPA.

Contribution of Agricultural property income in total HH income (%)	No. of members of SHG in DPA	No. of members of SHG in Non-DPA
0	222 (40.2)	234 (51.4)
.6 - 5.6	128 (23.2)	92 (20.2)
5.6 - 10.6	109 (19.7)	54 (11.9)
10.6 - 15.6	50 (9.2)	32 (7.1)
15.6 - 20.6	14 (2.5)	16 (3.5)
20.6 - 25.6	8 (1.4)	13 (2.9)
25.6 - 35.6	14 (2.5)	5 (1.1)
35.6 - 45.6	2 (.4)	5 (1.1)
45.6 - 75.6	4 (.7)	3 (.6)
75.6 - 125.6	1 (.2)	1 (.2)
Total	552 (100)	455 (100)

Table-3: Distribution of members of SHGs according to their share of Agricultural property income in Household income.
Source: Field Survey (2011-12)[Figures in () show percentages]

Contribution of Agricultural labour income in total HH income (%)	No. of members of SHG in DPA	No. of members of SHG in Non-DPA
0	182 (33.2)	234 (51.4)
.3 - 6.3	176 (41.9)	105 (23)
6.3 - 10.3	73 (13.2)	40 (8.8)
10.3 - 15.3	54 (9.8)	31 (6.8)
15.3 - 20.3	38 (6.9)	17 (3.8)
20.3 - 30.3	24 (4.3)	17 (3.8)
30.3 - 50.3	4 (.7)	9 (2)
50.3 - 75.3	0 (0)	1 (.2)
75.3 - 125.3	0 (0)	1 (.2)
Total	552 (100)	455 (100)

Table 4: Distribution of members of SHGs according to their share of Agricultural labour income in Household income.
Source: Field Survey (2011-12)[Figures in () show percentages]

The distribution of the member of SHGs according to their own income to household income and their SHG income to household income is shown in Table-5 & 6 respectively. It has been observed that 74 per cent of the members of SHGs in DPAs and 81 per cent members of SHGs in NDPAs have contributed between 10 to 55 per cent of their income to their household income. However, 21 per cent members of SHGs in DPAs and only about 13 per cent of members of SHGs in NDPAs have contributed more than 55 per cent of their own income to their household income. Thus, the members of SHGs in DPAs have contributed more towards household income than that of NDPAs (Table-5).

Share of income contribution (%)	No. of members in DPAs	No. of members in NDPAs
0	8 (1.4)	9 (2)
1 - 5	4 (.7)	4(.9)
6 - 10	19 (3.4)	9 (2)
11 - 15	18 (3.3)	34 (7.5)
16 - 20	63 (11.4)	48 (10.5)
21 - 25	54 (9.8)	47 (10.3)
26 -35	103 (18.7)	101 (22.2)
36 - 55	169 (30.6)	142 (31.3)
55 - 75	69 (12.5)	42 (9.2)
75 - 100	34 (6.2)	17 (3.7)
101 - 125	9 (1.6)	1 (.2)
126 - 200	2 (.2)	1 (.2)
Total	552 (100)	455 (100)

Table-5: Distribution of the member of SHGs according to the Share of their own Income in Household Income
Source : Field Survey (2011-12)[Figures in () show percentages]

So far as the income sources from SHG activities and their contribution towards household income are concerned, 22 per cent members of SHGs in DPAs and 34 per cent in NDPAs have no such contribution to their household income (Table-6). However, 31 per cent members of SHGs in DPAs and about 21 per cent members in NDPAs have shown important contributions in this respect. Thus, most of the members in DPAs have contributed substantial portion of income from SHG sources to their household income compared to that of NDPAs.

Contribution of SHG income to total HH income (%)	No. of members of SHGs in DPAs	No. of members of SHGs in NDPAs
0	122 (22.1)	156 (34.3)
0.9 - 10.9	115 (20.8)	152 (33.4)
10.9 - 20.9	173 (31.3)	94 (20.7)
20.9 - 30.9	74 (13.5)	32 (7)
30.9 - 40.9	32 (5.8)	14 (3.1)
40.9 - 50.9	13 (2.4)	6 (1.3)
50.9 - 60.9	14 (2.5)	1 (.2)
60.9 - 90.9	9 (1.6)	0
Total	552(100)	455(100)

Table-6: Distribution of the member of SHGs according to their SHG income to Household income
Source: Field Survey (2011-12) [Figures in () show percentages]

6. Banking Habit

Inculcation of banking habit among the members of SHGs is supposed to be one of the important avenues of women empowerment. To ascertain the banking habits among the women members of any sample SHG, we enquired about the number of visits they make to bank branches in any particular month. Their initial effort, when supported by the microfinance programme of the government, can gradually make a progress through an institutional linkage between the SHGs and the banking institutions. It is observed that before the formation of SHGs, the poor people had to depend on the informal or non-institutional sources of rural credit that often trapped them in debt burden. Some studies indicate that the members of SHGs become successful in reducing their dependence on rural money lenders (Nahaware & Mahadik, 2005). The women members of SHGs have been encouraged for going to bank offices and thus their attitude have been changed after group formation such that some of them have shown their account of deposit, the amount of credit they received from the bank and they were even aware of the rate interest charged by the bank. Therefore, increase in banking habit among the women members of SHGs is surely a sign of women empowerment in the rural areas of West Bengal.

A caste-wise distribution of members according to their banking habits indicates that the members of general caste in DPAs have higher inclination to visit bank branches compared the members belonging to SC/ST/OBC categories after group formation (Table-7). This might be because of the fact that the members belonging to the general castes are more aware of the benefits of banking habit compared the members belonging to the ST/SC/OBC category in DPAs. Further, it has been observed that the illiteracy among the members also make them hesitant to visit any bank office. They often feel that they will be subject to unnecessary harassment from the banking officials. However, this conjecture is not true for the members belonging to SC/OBC category in NDPAs since they performed better in terms of this banking habit.

Thus, we find that more than 60 percent to cent percent members (caste wise) in our sample districts visit to the bank offices in DPAs as well as NDPAs after group formation. However the change in behavioural pattern is remarkable for ST members in DPAs.

Members (caste)	Banking habit among Members (%) in DPAs		Banking habit among Members (%) in NDPAs	
	Before formation	After group formation	Before formation	After group formation
GEN	13.4	82.8	15.1	84.3
SC	17.8	60.2	11.1	85.4
ST	6.3	71.7	6.9	65.5
OBC	31.8	72.3	19.4	100

Table- 7: Distribution of the member of SHGs (caste basis) by their banking habit in DPAs and NDPAs
Source: Field Survey (2011-12)

7. Decision Making Role

The decision making role of the members of SHGs is an important criterion for women empowerment. The SHG is a considered as a forum for imparting solidarity and empowerment of women, providing them the space and voice to negotiate and participate as equals both within the family and in the society in general (Thirlwall, 2003). However, the status of women is undetermined by asymmetrical power relationship in decision making, personal and social rights.

Whether the members of SHGs become capable of taking decisions (say, purchasing daily necessities, visiting banks, attending group meeting, attending training & awareness programmes, organizing social ceremonies and so on) individually, or whether they are to take such decisions under the behest of their husbands, or whether such decisions are jointly undertaken with their husbands or whether they are not at all capable of taking any such decision, is an important indicator of women empowerment (Pitt, Shahidur & Cartwright, 2003). In our survey, we have mainly emphasized on the decision making role of the women members in SHG activities.

The caste-wise distribution of the members by their decision making (individually, directed by husband and jointly) role in DPAs and Non-DPA of Paschim Medinipur and Bankura districts is shown (Table-8). In DPAs, 50 per cent of members belonging to general castes have taken decision individually, almost 45 per cent of them have taken such decisions as directed by their husbands; however, only 1.5 per cent of them have taken decisions jointly. On the other hand, 46.6 per cent of SC members have

taken decisions individually, almost 36 per cent of them have taken such decisions as directed by their husbands, 8.4 per cent of them have taken decisions jointly. It has been observed that 36 per cent of ST members have taken decisions individually, almost 46 per cent of them have taken decision as directed by their husbands, however, only 0.5 percent of members have taken decision jointly; it is also seen that about 18 per cent of OBC members have taken decisions individually, almost 73 per cent of them have taken decisions as directed by their husbands and 9 percent of them have taken decisions jointly with their husbands.

In NDPAs, about 31 per cent of members belonging to the general castes have taken decision individually, almost 60 per cent of them have taken decisions as directed by their husbands, however, only 5.4 per cent of them have taken such decisions jointly with their husbands. About 51 percent of SC members have taken decisions individually, almost 33 per cent of them have taken decisions as directed by their husbands, 13 per cent of them have taken decisions jointly. Again, 49 per cent of ST members in NDPAs have taken decisions individually, almost 48 per cent of them have taken decision as directed by their husbands, however, none of them have taken such decisions jointly. On the other hand, 58 per cent of OBC members have taken decisions individually, almost 29 per cent of members have taken decision as directed by their husbands and 3 per cent of them have taken such decisions jointly.

Caste	Members (%) (Decision maker) in DPAs			Members (%) (Decision maker) in NDPAs		
	individual	husband	jointly	individual	husband	jointly
GEN	50	44.8	1.5	31.3	60	5.4
SC	46.6	35.6	8.4	50.9	33	13
ST	36.1	45.6	0.5	49.4	48	3
OBC	18.2	72.7	9	58	29	

Table- 8: The Distribution of Members (caste wise) of SHGs according to their Decision making Role in DPAs and NDPAs
Source: Field Survey (2011-12).

8. Conclusion

SHGs have the potential to have an impact on women empowerment. But the real empowerment is possible only when women have access to economic resources. Although it is a gradual and consistent process, women should build their mindset for taking additional effort willingly for their overall development. Self Help Group concept has been mooted along the rural and semi urban women to improve their living conditions. Even though SHG concept is applicable to men also in our country, it has been more successful only among women. To reduce poverty by enabling the poor household to access gainful self employment and skilled wage employment opportunities, resulting in appreciable improvement in their livelihood on a sustainable basis, through building strong grass-root institutions of the poor (SHGs) is now the main motive of the most of the employment schemes. Thus SHGs have been showing the way ahead to alleviate the poverty of India along with women empowerment.

From the study, it is evident that expansion of education among them is supposed to be the primary condition for empowerment. The study clearly shows that the formation of SHGs in draught-prone areas, particularly by the poor women, has definitely resulted in higher income opportunities and better livelihood pattern among poor families. Further, involvement in group-based activities helps in enhancing their income earning capabilities as well as their contributions to family income, which helps in reducing the incidence of poverty among the rural people. It becomes an important vehicle for the inculcation of banking habits among the poor women. They become aware of the benefits of institutional savings and credit facilities. Such enhanced empowerment is also revealed through their increased role in decision-making in group-based activities. While interacting with the respondents, it is noticed that some members are expecting the NGO to come up with more training sessions in income generating activities. All they need is a way to develop their skills and talents by participating in various training programs. Some key issues such as awareness and viability of the group activities need to be addressed in order to strengthen women empowerment process. Government intervention is also needed to support the marketing activities of these SHGs. Programs aimed at empowering women must consider whether, it had increased their access to credit, finances, property, nutrition, education, health care and whether it has improved their status in society and participation in governance. This type of empowerment approach can increase financial sustainability and poverty alleviation. For example, a successful loan graduation programme would over time increase women's ability to take and repay larger loans which are cheaper to administer. Further research is needed to consider ways of reaching the most discriminated and underprivileged women in a whole range of different programme models.

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