

Economic and Socio impact of SHG on the beneficiaries

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CHAPTER I INTRODUCTION

Empowerment has multiple meaning and Centre different agencies define this differently from time to time to suit their purpose so its definition varies with time and in context. Empowerment is not essentially political alone; it is a process having personal, economic, social and political dimensions with personal empowerment being the core of the empowerment process. Intact, Political Empowerment will not succeed in the absents of economic empowerment. The scheme of micro financing through SHG's create empowerment promoting conditions for women to move from positions marginalization within household decision making process and exclusion within community to one of greater centrality , inclusion of voice.

Integration of women development and their empowerment are indiscernible for the development of any country. Empowerment is a process that addresses all sources and structures of power the process has to work individually and collective level. Individually poor women cannot overcome powerlessness. They can do it only collectively hence, the women have to be organized and have to acknowledge as a political force. It involves equal participation in decision making, control over resources and mechanism for sustaining this gain. Organizing women through the formation of SHG's desire special attention.

The SHG is an important mechanism for empowering women. Organizing poor women into groups not only expand options available to them for their development but also provide them with opportunities to develop their confidence and skills to improve their status and to bring about a change in the attitude of the society towards women. The performance and evolvment of the group are based on many factors including the composition of the group wrap of financing participation of members in productive activities. Any study on these performances of SHG's without considering the economic aspects of members will reveled only half the story. In this context an attempt is made to analyze the diversified activities of the members. For these purpose data were collected directly from the selected SHG's from different wards in the kalady gramapanchayath.

SIGNIFICANCE OF THE STUDY

The present study attempts to examine the economic and socio impact of SHG on the beneficiaries. It examines how far the program has helped in raising income and level of living of the rural poor women and it enabling them to cross the poverty line. The preset study is from the standpoint of the SHG and the members.

REVIEW OF LITERATURE

1. Bharathdogra (2002) the study is done in saharanpur district of uttarpradesh self- help group in villages of saraswa and sadhaulinkadimblock. Self – help group that loans should be returned promptly. Disha has received several awards for its self- help groups are the prompts recovery of loans.
2. Karl (1995) studied the role of SHGs of women on decision making and concluded empowerment has a muti-faceted process, involving the pooling of resources power and entailing and the improvement of manual and technical skills, administrative, managerial and planning capacities and analytical reflective abilities of local women.
3. Vijay Kulkarni (2000) has described in his article “empowerment of women through self- help groups” the difference between women who have become part of SHG and those who are not members of the SHGs from the same village. Empowerment has taken place across cast/class. It has also helped to some extend to go beyond cast politics and to bring them together as women.
4. Bimlasen (2007) mentions that the empowerment is an process of enabling women to realize their identity potentiality and power, in all spheres of their lives. There are several indicators of

employment. At the industrial level, participation in crucial decision making process, ability to prevent violence, self – confidence and self- esteem improved health and nutrition condition and at the community level existence of women’s organization.

5. Rajmohan (2003) points out that the SHGs is a medium of savings habit among the women fold it mobilized a large quantum of resources it is a window for better technology and skill up gradation. It helps to increase an income of the family in SHGs collective action and solidarity are improvement empowering mechanisms.
6. Dr. S.Rajmohan in this study “opinion of the members of self-help groups (2005) reveals that SHG helps them to increase their status and aids to raise the standard of living of them. Women are becoming entrepreneurs with the help of self-help groups which avoids the exploitations of women and helps empowering them.
7. Mr. B. Vijayachandra Pillai, V. Harikumar (2006), in their research “SHGs is highly relevant to make the people of below poverty line” says the vary extends of SHGs is highly relevant to make the people of below poverty live hopeful and self-reliant. SHGs enable to increase their income improve their standard of living and status of society to the main stream ultimately, then nation reaps the advantages of socialism.
8. Gudaganavarnagaraj and Gudaganavarrajashri (2008) have examined the empowerment of rural women through SHG. He highlight the progress of SHGs in India from 1992-93 to 2006-07. They have also highlighted the region-wise progress of SHGs and employment of women through SHGs. They conclude that no development is possible without empowerment of women.
9. Rosappu and Kalyanasundar (2004) have discussed in their article, “ economic independence through self – help group” that in the absence of extra time and government jobs, the role of SHGs in generating funds, getting loan from the bank and indulging in various business like making soaps, mats, chocolates , puppets, buildings toilets, coconut spoons, running tea shops, stone quarries , installing gas plants and solar energy network is highly commendable.
10. Lelavathy (2004) has expressed in her paper, ‘SHG is a creamy layer for women’s social status’ SHGs remove the curse of money lenders SHGs are the lead for upliftment of the down trodden economically and socially. She has also pointed out that the SHGs are taking up the construction to their habitation works and management of their village affairs.

Research Gap

The performance and involvement of the group are based on many factors including the composition of the group, way of function; participation of members in productive activities etc. The above studies analyses the performance of SHGs and does not considering the socio economic aspects of members will reveal only half the story : So an attempt is made to analyze the diversified activities of the members.

OBJECTIVES OF THE STUDY

The purpose of the present study is to enquire the empowerment of women through SHGs in kalady gramapanchayath with the following objectives.

1. To trace the genesis and development of SHG
2. To measure the empowerment of women through SHG with special reference to the study area.
3. To provide meaningful suggestions for the further improvements of the working SHGs.

DATA SOURCE

The study is primary nature: The study area is kaladygramapanchayath. It consists of 17 wards. From this ward, three wards were selected randomly 3rd, 4th and 14th wards: This ward consists of 7 SHG group with 70 members. Among thus, 45 members were selected and relevant information was collected from these members:

METHOD OF ANALYSIS

For analyzing the relevant data. Simple skeptical tools like percentage method were used. To measure the degree of empowerment fire empowerment index based on Liker scale was used. For this 8 variables. Representing empowerment was placed before the respondents to mark their choice showing this degree of agreement or disagreement to each variable. The points for choice were assigned as for strongly agree (2) agree (1) undecided (0), degree (-1), strongly disagree (-2)

Limitation of the study

- (1) Time period
- (2) Limited sample
- (3) It is mainly primary in nature.

CHAPTER II

The Genesis and Development of SHGs

2.1 Concept of SHG

Self Help Group is a small voluntary association from the same socio-economic background. They come together for the purpose of solving their common problems through self-help and mutual help. The SHG promotes small saving among its members. The saving are kept with a bank. This common fund is in the name of the SHG. Usually the number of members in one SHG does not exceed twenty. The concept of SHG is based on the principles.

- Self Help Supplemented with mutual help can be a power vehicle for the poor in their socio-economic development.
- Participative financial service management is more responsive and efficient;
- Poor need not only credit support, but also saving and other service;
- Poor can save and are bankable and SHGs as clients, result in wider outreach, lower transaction cost and much lower risk costs for the banks.
- Creation of common fund by contributing small saving on a regular basis,
- Flexible democratic system of working;
- Loaning is done mainly on rest with a base documentation and without any securities;
- Amount loaned as small, frequent and for short duration.
- Defaults are rare mainly due to group pressure;
- Periodic meeting non-traditional saving;

Micro finance programs are currently being promoted as a key strategy for simultaneously addressing both poverty alleviation and women empowerment. Before 1990s credit schemes for women were almost naked negligible. There were certain misconceptions about the poor people that they need loan at subsidized rates of interest on soft terms. They lack skills, capacity to save credit worthiness and there for are not bankable. Nevertheless, the experience of several and SHG, reveal that rural poor and actually efficient managers of credit and finance.

Characteristics of SHG

- A group of person of small means.
- A group can be registered or unregistered.
- Member of group come together out of their volition. However, sometimes groups are promoted by NGO and banks, in such a case, there are called self Help Promoting Institutions.
- The limit of members of the group is registered in between 10-20
- Members contribute a part of their earnings regularly to a common fund.
- There are frequent meeting members to decide on terms and conditions on saving and loans.

- Records maintained by the groups are membership register minutes books, saving book and loan book.
- There is the provision of borrowing from bank use of borrowing for credit its members.

2.2 Development of SHG

In Order to reach the face of socio-economic scenario, micro enterprises and SHGs are playing significant role in the self-employment by raising the level of income and slandered of living rural people. In this framework on of the most vital aspects of rural employment is the formation of SHGs which is a valuable investment in human capital through training and capacity building measures. From dairy to mechanized farming, weaving, poultry, food processing units, mushroom cultivation; Rural India has been busy setting up micro-enterprises by forming SHGs. The group members use collective wisdom and peer pressure and its timely repayment. These are informal groups in nature where members come together towards collective action for common cause. The common need is meeting their emergent needs without depending on external health. SHG movements is supposed build economic self-reliance of rural poor, overcome misuse and create confidents predominantly among women who are mostly unseen in the structure.

Role of NABARD

- NABARD is an apex institution accredited with all matter concerning policy, planning and operations in the field of credit for agriculture and other economic activities in rural areas.
- It is an apex refinancing agency for the institutions providing investment and production credit for promoting the various development activities in rural areas.
- It takes measures towards institution building for improving absorptive capacity of the credit delivery system including monitoring formulation of rehabilitation schemes, restructuring credit institutions, training of personnel, etc.
- It co-ordinates the rural financing activities of all institution engaged in developmental work at the field level and maintains liaison's with the government of India, state governments, RBI and other national level institution concerned with policy formulation.
- It prepares on annual basis, rural credit plans for all districts all districts in the country, these plans from the for annual credit plans of all rural financial institution.
- It undertakes, monitoring and evaluation of project refinanced by it.
- It promotes research in the fields of rural banking agriculture and rural development.

2.3 Role of the NGOs

NGO would organize the poor into SHGs, undertake training for awareness building, entrepreneurship and skill training, help in arranging input, extension and marketing, introduce saving and internal lending, help In maintenance of account and link them with the banks for credit requirements. Banks directly provide loans to SHG with recommendation of the NGO. In this model, Ngo acts as facilitators. NGO forms SHGs and perform financial intermediation role as on lender to SHGs after sourcing loans from bank.

I this case, besides acting as facilitator, the NGO also work as financial intermediary. Here the loan is given to NGOs by the bank for on- lending the, SHGs/ individuals. In this linkage model NGO would be legally responsible for repayment; and would bear the risk of non-payment. Involvement of NGOs in microcredit system would have positive influence as they are grass root agencies with good information about borrowers thus, adverse selection and production of recovery could be avoided. At the same time, NGOs would be in a position to help rural –poor, particularly women to bring them poverty line and create rural employment.

The growth rates of SHGs and Micro-credit have been phenomenal which certainly reveal that the rural people are involved in their growth are able to improve their micro-entrepreneurial skills with the help of their own savings and additional bank credit as required.

2.4 International Level

In 1984, the Federal ministry of Economic co-operation and the agency for technical co-operation of the Federal Republic of Germany undertook a series of studies and workshop on rural finance in developing countries that resulted in a new policy of Self Help Group (SHGs) as a financial intermediation between rural poor and financial institution, in one hand and micro-enterprises on the other. In 1986, the participation of Asia and Pacific Regional Agriculturist Credit Association decided on a co-ordinate program for the promotion of linkage between banks and SHGs for rural savings mobilization and credit delivery to the rural poor.

2.5 India

The first effort was taken by NABARD in 1986-87 when it supported and funded an action research project on “saving and Credit Management of Self Help Group” of Mysore Resettlement and Development Agency. Then NABARD launched a pilot project to provide micro-credit by linking SHGs with bank in 1991-92. Some NGOs like Association of SarvaSeva farms peoples Rural Education Movement professional assistance for development actions and Community Development society have done excellent work in promotion of SHG and mobilization of thrift and disbursal of credit. In 1999, RBI had set up a micro – credit to make it easier to micro- credit provides to pursue institutional development process. Therefore Micro-credit system had been considered as an important instrument to provide credit for self-employment and other financial and business services, including saving and technical assistance, to very poor persons. This is the concept of economic empowerment of the poor people through formation and nurturing of Self Help Groups (SHGs).

Kerala

A self Help Group (SHG) is a registered or unregistered group of micro entrepreneurs having homogeneous social and economical background voluntarily coming together small sum of money, mutually agreeing to contribute to a common fund and to meet their needs on the basis of mutual help.

The groups members use collective wisdom and peer pressure of ensure proper end-use of credit and timely repayment. Thus system eliminates the need for collateral and is closely related to that of solidarity lending widely used by microfinance institutions. To make the book- keeping simple to be handled by the member, flat interest rates are used for most loan calculations.

Kalady

Kalady is a village located east of the riverPeriyar, in the Ernakulam District of Kalady, India. Notably, it is the birthplace of Sri Adishankara and popular destinations for pilgrims, Kaladystarted featuring in the spiritual map of India only after its rediscovery in the last 9th century by the concentration of a temple for Sri Adishankara in 1910. The centenary ofkalady was celebrated in May 2010 and the story of Kalady and its rediscovery of a hundred years ago has been documented in a film by the SringeriSaradaPeetham.

Etymology

In the local language Malayalam, kalady means, “foot print”. The village was previously called ‘sasalam’.

Festivals

SankaraJayanthi is celebrated for 5 days in April or May every year. The celebration includes several religious rites. Navarathri is celebrated for 9 days during September or October with music, the chariot festival, ratholsavam and other festivities. The annual festival for the lord of kalady lord Krishna TrikaladyAppan- falls on January 6 one district activity, the Aaraattu of Krishna (the river bath) has been taking place for centuries in the holy ghat where Kalady was born.

Transport

Cochin International Airport, Nedumbassert is the nearest airport, 5 km away from Kalady, Angamaly (9km away) or Aluva (19 km away) are the nearest railway stations. Buses and Taxies are available from Angamaly to Kalady. The main central road starts Angamali and connects Kalady with important town in kerala, including Thrissur, Trivandrum, Palakkad and Kozhikode.

Nearest Places

The famous pilgrim centers near Kalady are Malayattoor Church (8 km from kalady)and kallil temple (22 km from Kalady).

Population

Kalady comprises of a population of 20,407 people out of these, 10303 are the male population and the rest 10104 are the female population.

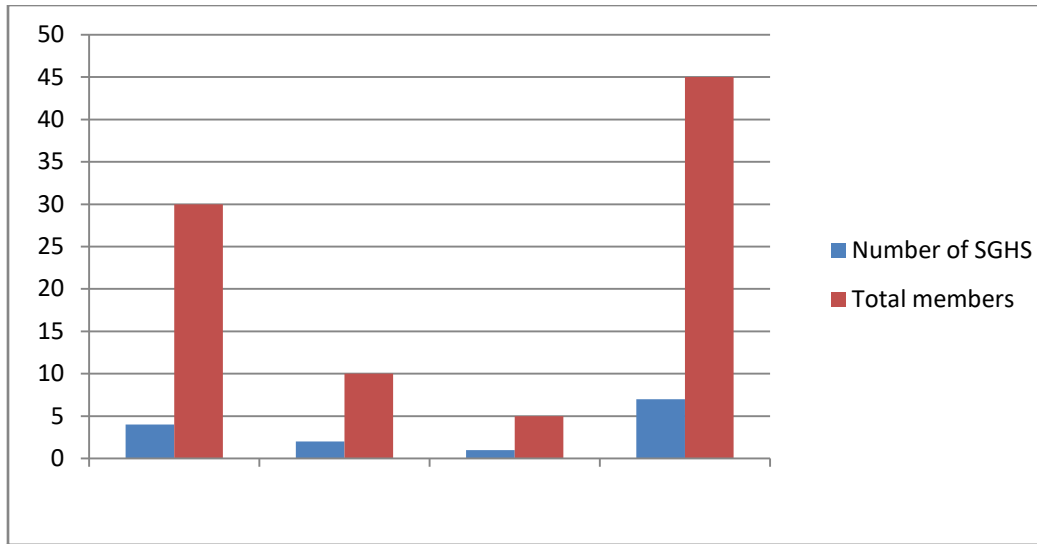
**CHAPTER – III
ANALYSIS AND INTERPRETATION**

The main objective of the present study is toanalyse the socio economic empowerment of women in Kaladygramapanchayath. For this purpose data were collected directly from the selected SHGs and make interview with 45 members through and make interview with scheduled questionnaire.

**TABLE 1
SHG MEMBERSHIP**

	Name of Ward	Number of SHGs	TOTAL MEMBERS
1	III	4	30
2	IV	2	10
3	XIV	1	5
TOTAL		7	45

Source : Secondary data:

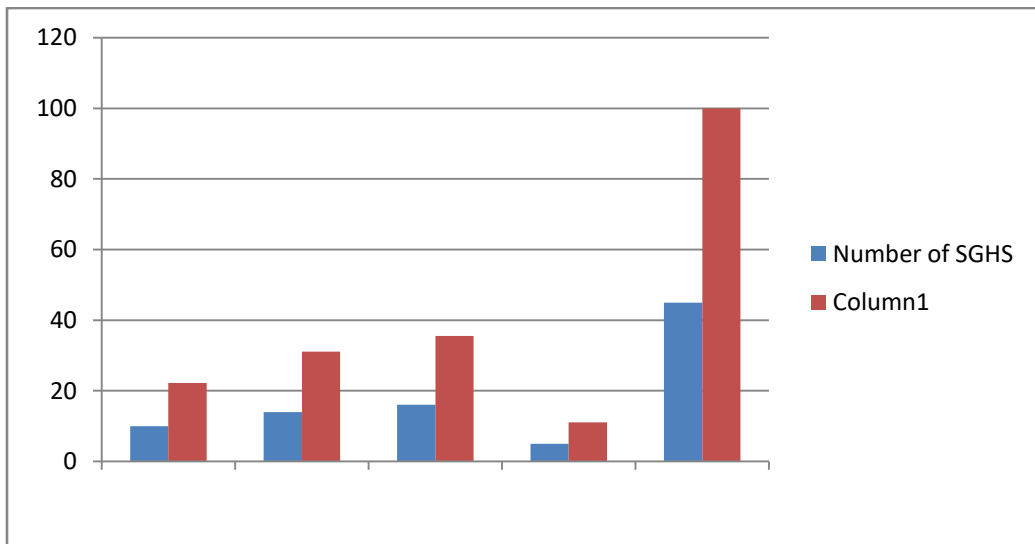


KaladyGramapanchayath consist of 17 wards: For this study we select only 3 wards namely III, IV, XIV. The IIIrd wards consist of 4 SHG units with 30 members, IVth ward consist of 2 units with 10 members. From analyzing the socio economic empowerment of women through SHG, 7 SHG from the table it reveals that members participate is more in ward number IIIrd as compared to other wards.

TABLE 2
CLASSIFICATION ON THE BASIS OF AGE

Age	Member	Percentage (%)
25 to 35	10	22.2
35 to 45	14	31.1
45 to 55	16	35.5
55 to 65	5	11.1
Total	45	100

Source – primary data

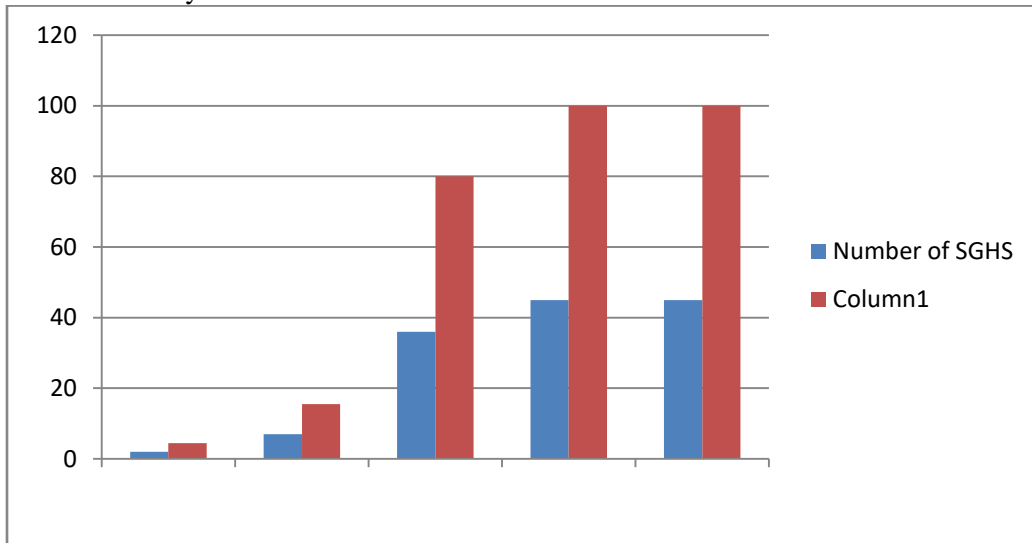


The above table shows the age group of members. The age and socio economic activities are inter relate aspects. The young (between 35 o 45) and middle age (45 to 55) group members can activity participate in slthumls: The age group of above 55 years can engage in these actives if thesis heath and life strength is more sterdy and strongly.

TABLE-3
CASTE CATEGORY OF RESPONDENTS

S.No	CASTE	No. OF WOMEN	PERCENTAGE (%)
1	S.C/STs	2	4.44
2	OBC	7	15.5
3	GENERAL	36	80
	TOTAL	45	100

Source- Primary data

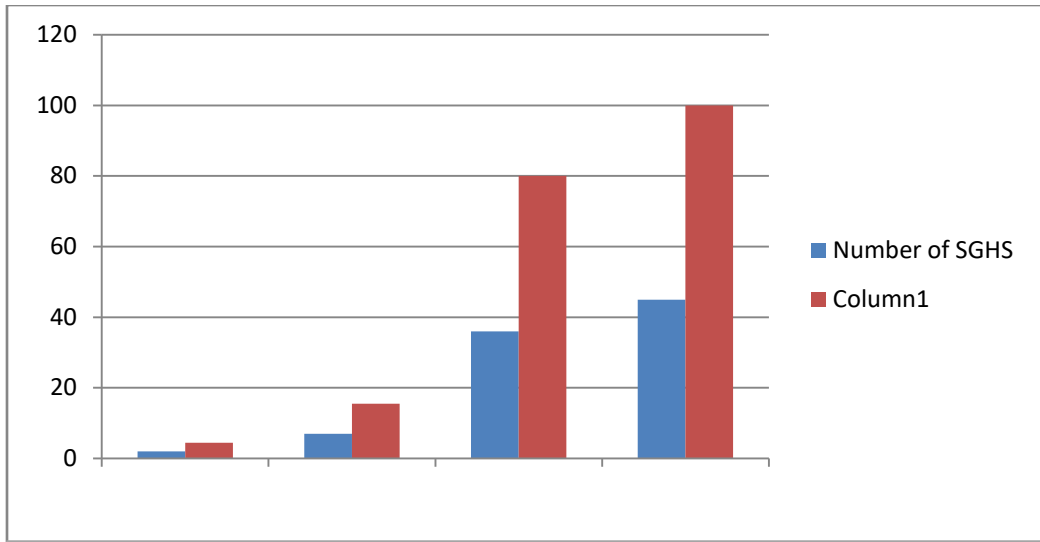


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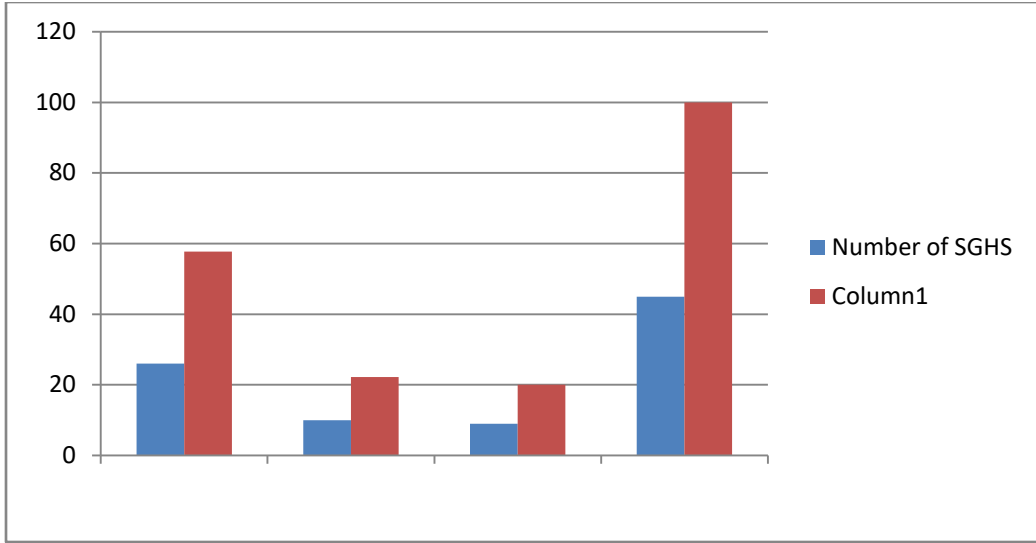


The above table shows the caste wise distribution of members. The status and life of the respondents vary from caste to caste and also within caste, which is determined by the traditional occupation, work, parliament and social interaction system etc. It may be observed from Table 3 that as many as 80 % of respondents belong to the general category. I.e. Muslim, Christian etc and only 4.44 % of the respondents are SC/STs .

TABLE 4
EDUCATIONAL QUALIFICATION OF MEMBERS

EDUCATIONAL LEVEL OF THE MEMBERS	NUMBER OF WOMEN	PERCENTAGE (%)
SSLC	26	57.7
PRE DEGREE	10	22.2
ABOVE PRE – DEGREE	9	20
TOTAL	45	100

Source – primary data



The above table shows the educational qualification of members in the study area. Education and efficiency are positively co-related aspects. The level of education shows that 57.7 % of the members have completed SSLC, 22.2% of the complete pre-Degree and 20% of them are above pre-degree.

TABLE -5
SOCIO ECONOMIC POSITION OF THE MEMBERS

NAME OF SHGs	FAMILY SIZE	POLITICAL LEADERSHIP	LANDED PROPERTY	OH/RH
JIVA PAULTY FARM	7	ONE GP MEMBER	1 ACRE	OH -10
MARIYA PAULTRY FARM	8	NIL	45 CENT	OH-5
MERRY MATHA POULTRY FARM	6	ONE GP MEMBER	40 CENT	OH-5
THE JASWINI UNIT	6	NIL	20 CENT	OH-5
NANMA TAILORING UNIT	7	NIL	18 CENT	OH-5
SAUBHAGYA JEWELLERY WORKS	6	NIL	25 CENT	OH- 5
AKSHYA TAILORING UNIT	4	NIL	40 CENT	OH-5

Source – primary data

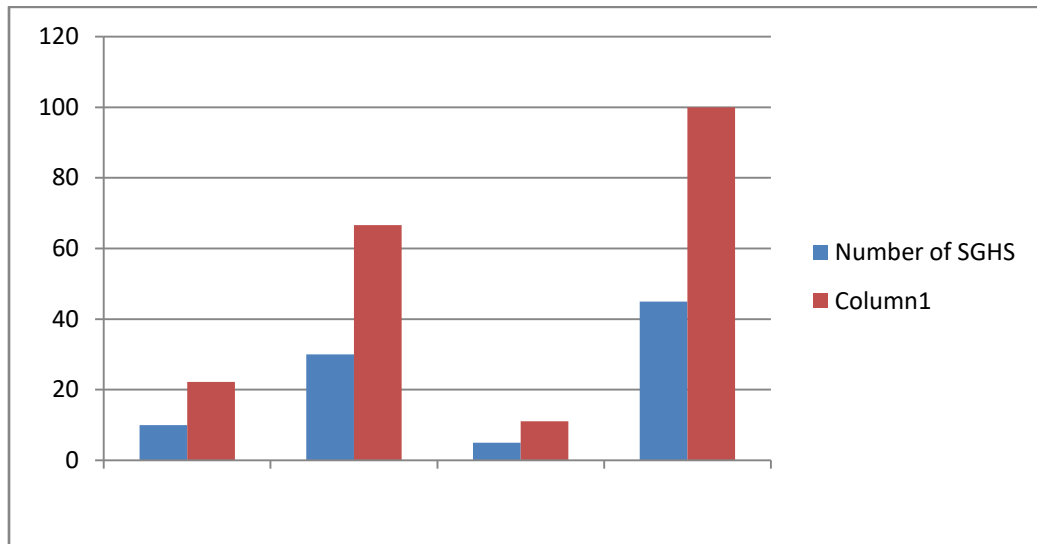
The above table shows the socio – economic positions of the SHG members. Most of the respondents stated to live as joint families . This shows that joint families are on the rise even in rural areas. Among 45 members only 2 of them have been functioning or GramaPanchayath members.

The table furthes shows that the landed property of the respondent. It is clear that all the respondents are marginal farmers. And 100 % of the respondents are found to be living in this owned house:

TABLE 6
RESONS FOR JOINING SHGs

	REASONS	NO. OF RESPONDENT	PERCENTAGE %
1	FOR GETTING LOANS	10	22.2
2	FOR PROMOTING SAVINGS	30	66.6
3	FOR SOCIAL STATUS	5	11.1
4	FOR OTHER REASONS		
	TOTAL	45	100

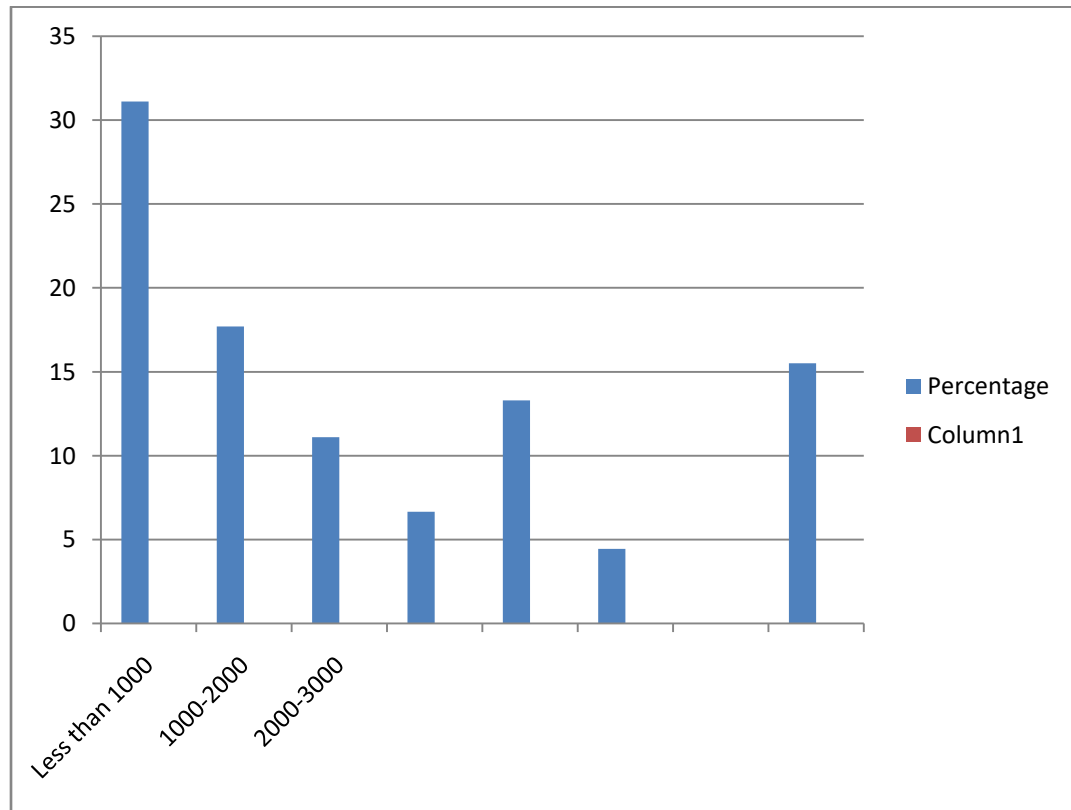
Source – primary data



The above libel should, the reasons for joining SHG. Each member joining SHGs for various reasons. From this 66.6% of respondents says that, the main reason for joining SHG of is for promoting saving. 22.2% of respondents are joining SHG for getting loans. And the remaining 11.1% of respondents are joining for social status.

TABLE 7
INCOME CLASSIFICATION OF RESPONDENT

	Monthly Income (Rs)	Before Joining SHG		After Joining SHG	
		No. of respondent	Percentage %	No of Respondent	Percentage (%)
1	Less than 1000	14	31.1	6	13.3
2	1000-2000	8	17.7	10	22.2
3	2000-3000	5	11.1	7	15.5
4	3000-4000	3	6.66	9	20
5	4000-5000	6	13.3	5	11.1
6	5000-6000	2	4.44	6	13.3
7	6000 and above	0	0	2	4.44
8	Non-earning	7	15.5	0	0
		45	100	45	100



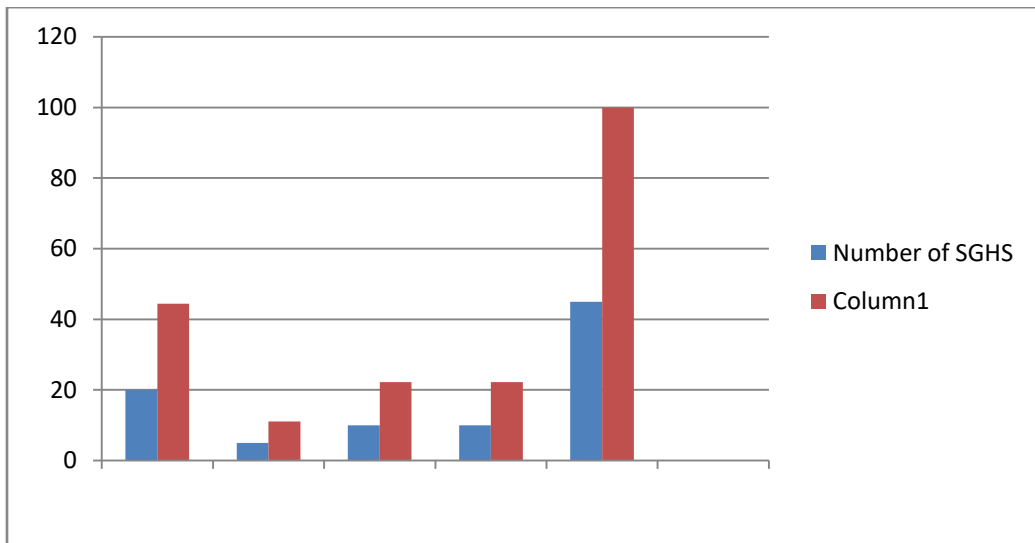
One of the main objectives of SHGs is to uplift the financial position of the members who belong to the poor family. In order to supplement the family income, the member have it be self-earning are the achieve the goal SHGs interesting on income generating activities. This font is Lear from the above label 31.1% of the respondents say that, before joining SHG these incomes was only 1000 and after joining SHG this was reduced it 13.3%. 22.2% of them says that after joining SHG, these monthly income is increasing as compared it these previous situation. It is revealed that SHG create a posit ere income impact on the SHG members.

TABLE 8

IGA ACTIVITIES OF THE RESPONDENT

	TYPE OF WORK	NO. OF RESPONDENT	PERCENTAGE (%)
1	POULTRY FARM	20	44.4
2	JEWELLERY MAKING	5	11.1
3	TAILORING UNIT	10	22.2
4	SOAP MANUFACTURING	10	22.2
	TOTAL	45	100

Source – Primary data



Effective self-employment: means choosing the right activity and tarrying out the activity in the most effective’s manner. All the 45 members are engaged in individual activities such as poultry form Jewelry making. Tailoring cent & soap manufactory 44.4% (20 members) the responds have engaged in poultry farm 22.2% of them engaged both in tailoring & soap aclerelees. Remaining 11.1% of them engaged in jewelry making aelivileesis this stepped area.

No	Variables	No.of Respondents						
		SA	A	NO	D	SD	TOTAL	EI
1	Self confidence	22	23	0	0	0	45	148.8
2	Social Status	5	21	14	4	1	45	55.5
3	Awareness in legal and political matters	1	12	19	9	4	45	-6.6
4	Health and hygienic	3	11	17	13	1	45	4.44
5	Communication	12	33	0	0	0	45	126.6
6	Creativity 5	5	26	8	6	0	45	66.6
7	Involvement in public activities	0	20	16	4	5	45	13.33
8	Decision making in the family	15	25	4	1	0	45	120
	Composite Index							66.90

Source : SA= Stongly Agree (2), A= Agree (1), No= No opinion (0)

D=Disagree (-1), SD=Strongly Disagree (-2)

E1= Empowerment index.

The above label shows the measurement of Empowerment through SHGs. For this five empowerment index based on liker scale was used. For this 8 variables representing empowerment were placed before the respondents is mark this choice showing this degree of agreement or der agreement it each variable. The paint for choice were arranged as for, SA (2), A(1), SD(0), D(-1) SD (-2). Theof Were multiplied with this respective points and the total score is divided by total number of respondent this would give the empowerment index.

Allis fending out the E1. The composite index was computed by dividing the E1 by members of variables. To analyses the extent of empowerment the following decreasing criteria were used.

Equal is Zero	=	No empowerment
Between 0 to 50	=	lowempowerment
Between 50 to 60	=	Moderate empowerment
Between 60 to 70	=	Good empowerment
Above 70	=	High empowerment

It can be seen in the table 9 that the composite index on empowerment was 66.90. From this result it can be inferred that the level of empowerment achieved by the member was good empowerment one. The highest average index was on the variable self-confidence and the least was health and hygiene. The SHG provided ample scope for he members it express these views independently. Out of the 8 variable 5 showed good level of empowerment 3 showed low empowerment.

As the composite index on empowerment is above 66.90% it can be conducted that the level of empowerment achieved through the SHG formation in kaladygramapanchayath is good level one.

CHAPTER IV

FINDINGS

1. Member participation is more in IIIrd ward as compared to other wards.
2. It is evident from Table 2 over 35.5% of the respondents are aged between 45 to 55 years and les indicating predominant of young women in SHG.
3. Less participation of SC/ST members in SHGs activities.
4. 57.7% of the members having studies up to SSLC. This indicates that the members need specific training to enhance their skill and abilities.
5. Most of the respondent stated to live as joint families. This shows that joint families are on the rest even in rural areas.
6. All the respondents are founded to be living in their owned house.
7. Most of the SHG members owned landed property.
8. 66.6% of respondents say that the main reason for joining SHG is to promote savings.
9. From the above analysis we can find out that, the political participation is very less, in the study area.

10. 44.4% of respondents are involved in the activity of poultry farm.
11. The main finding from this analysis is that SHGs create more self-confidence, effective communication, and decision making in the family. Among the members.
12. All members responded that all of them attend meeting scheduled without fail.
13. Good team work.

Suggestions

1. Need to include more SC/ST women as members in these SHGs to facilitate better living standard among SC/STs.
2. Need to organize Annual get together functions of all the district SHGs office bearers and members meet to discuss the strength and weaknesses of their SHGs and frame suitable policies for improvement which has to be presented to the Dept. of women and child development.
3. Each SHG provide different types of credit facilities and different interest rates.
4. Members should be trained in managerial and leadership skill, training should be imparted as and when required.
5. Members need to be made aware of legal and political issues.

CONCLUSION

The present is to study the women empowerment through SHGs in the selected ward in the kaladyGramapanchayath. It is found that SHGs enforced the participation of all categories of women in strengthening their perpetual development. It is also found that the rural women get organized into SHGs and group approach is a viable set up to empower women economically, socially and technologically for improved life. It leads to increase confidence for economic self-reliance among economically back ward women of rural area of kaladygramapanchayath.

Therefore, SHGs are an effective agency for women's empowerment. Self-help groups are not only the economic increaser of the rural women, but also it develops awareness, programmes and schemes, loan policies etc. Through SHG they get respect in almost every aspect of life. After Joining SHGs they started participating in various social activities. For this reasons the present study supports the relevance of Self Help Groups in all aspects.

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