

EMPOWERING RURAL WOMEN: A REVIEW OF SUSTAINABLE DEVELOPMENT THROUGH SELF HELP GROUPS, CHHATTISGARH

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ABSTRACT

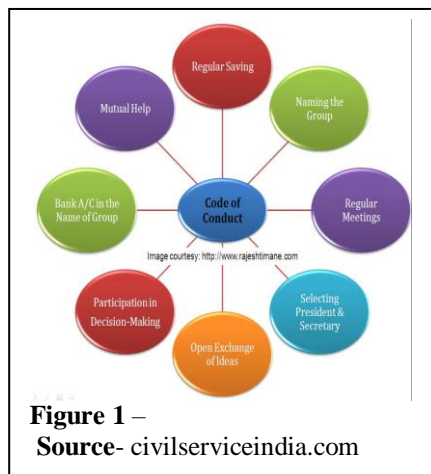
Empowering women through Self Help Groups (SHGs) is like causing and feeling a tremor in the core of the social structure to reshape it for sanctioning equal space for women that had learnt to listen for long to the commands of male autonomy. Restructuring and adjusting the social fabric in the basic institutional level to give equal and parallel power to women subsiding male superiority complex and patriarchal system of society seemed almost an impossible task to be accomplished. In this scenario, micro-credit and SHG provide a key not only for the eradication of poverty but also for empowerment of Indian rural women. SHGs provide credit to rural women by making them socially and individually responsible. SHGs have been exceptionally useful in creating the habit of savings among the rural poor and activating it for general good. SHGs help women in sensing the empowerment by providing them with a platform where they could discuss decisively about their social, economic and political conditions but also equipped with resources. Thus, facilitating “*a race-in-itself*” to transform into “*a race-for-itself*” that can fight for it’s equal status with men. The purpose of this paper is to examine the role of self-help groups (SHGs) in providing an environment for the empowerment of Indian rural women in Chhattisgarh district and to show that women who are able to utilize the opportunities bring about transformative changes at both individual and community level.

KEY WORDS- Self Help Groups, Micro Credit, Social Intermediation, Gender Discrimination, Poverty, Women Empowerment

I. INTRODUCTION

Gender justice and economic empowerment of women have become the millennium goal for government and society at large. Empowerment is “the expansion in people’s ability to make strategic life choices in a context where this ability was previously not allowed to them.” Women’s empowerment is the process in which women elaborate and recreate what it is that they can be, do, and accomplish in a circumstance that they previously were denied. It is the course of action by which women gain power and control over their own lives, acquire the ability to make strategic choices and gain absolute, autonomous and equal position in decision making. Globally, women face gender discrimination and have fewer opportunities for economic participation than men, less access to basic and higher education, greater health and safety risks, negligible access to opportunities and decision-making power and less political representation. Women get doubly marginalized by virtue of being poor and being women. Guaranteeing the rights of women and giving them opportunities to reach their full potential is critical not only for attaining gender equality, but also for meeting a wide range of international development goals.

The SHG is a registered or unregistered group that provides the rural poor women with credit on reasonable basis. These groups are known by different names in different places like sangha, samooh, mandal, dangham, samiti etc. The Figure-1 shows how equipped with the basic principles such as group approach, mutual trust, group cohesiveness, spirit of thrift, demand based lending, collateral freeness, women friendly loan, peer group pressure in repayment these groups pave the way for women for learning better technology and skill up-gradation capacity building and empowerment. The members of SHG having a homogeneous social and economic background, voluntarily come together to save

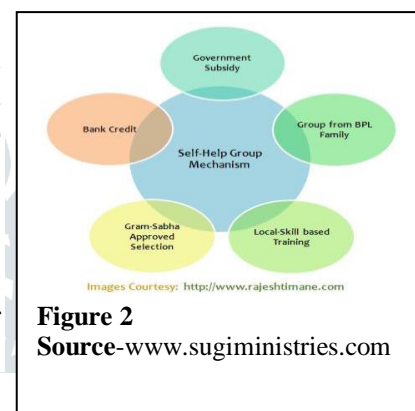


small amount regularly, to contribute a common fund and to meet their emergency needs on mutual help basis. In addition to financial intermediation ("matching" of lenders with savings to borrowers who need money by an agent or third party, such as a bank.), it conducts social intermediation (is a process that facilitates decision-making by ensuring that all interested stakeholders participate in making choices and decisions) to make the poor both socially and individually accountable. Such accountability leads to more effective use of loans and consequently ensures loan recovery. Thus, SHGs can be considered as an important tool to eradicate poverty among society and particularly making women self reliant and empowered.

1.2. Working of SHGs: *Collective action for common cause.*

The objective is to be achieved by organizing the rural poor into SHGs through a process of social mobilization, their training and capacity building along with the provision of income-generating assets through a mix of bank credit and government subsidy. They are expected to implement following code of conduct like Assigning name to the SHG, Regular meetings in a Democratic way, Open exchange of thoughts in these meetings, Participation in the Decision Making process, Bank Account in the name of the SHG and Selecting a President and Secretary from the SHG.

The Figure-2 explains how the groups' total fund is to be deposited in the bank account so created. SHGs that are in existence for about six months and have demonstrated the potential of a viable group enters the 3rd stage, wherein it receives a 'Revolving Fund' from DRDA and Bank as a cash-credit facility. This money may be utilized for internal lending among the members. If group is found to be regular in its internal lending and successfully utilizes this revolving fund; proposal for bank loan may be forwarded for sanctioning.



1.3. SHG Characterized With Primary Group Elements

From a functional perspective, SHG acts as a primary group that has the capacity to serve the basic needs of its members who are similar in many aspects. Whereas primary groups such as family, school, peer group, in the era of Industrial society, have been losing their basic tenets, SHG came forward holding all the elements of a primary group such as homogeneity, trust, respect and the like. *It is a miracle in itself as it functions as a unit of mechanical solidarity on the ground of organic solidarity that is charged with heterogeneous elements.* It became immensely powerful, as it holds a patch of *Geminischaft* in the arena of *Gesselshaft*. For this, from dairy to mechanized farming, weaving, poultry, food processing units, mushroom cultivation, rabbitry etc. rural India has been busy setting up micro-enterprises by forming SHGs.

The author claims that by joining a SHG, the rural women create many facets of economic independence and social confidence that in turn bring them a new found social status and empowerment. The author argues that SHG is just not a tool for economic development of women. Though, at basic level it is related to eradication of poverty only, qualitatively, it works wonders and serves as a ladder for social recognition and right for equality for rural women. Thus SHG has both socio-economic parameters that make it more of an indispensable instrument for rural women empowerment.

2. LITERATURE REVIEW

It was Prof. Mohammed Yunus, the economist of Chittagong University, who has founded micro-finance and has established it as a most powerful device to tackle rural poverty in Bangladesh in 1975. Several studies have been conducted in India, on the various aspects of micro finance which shows that positive correlation between Self Help Groups (SHGs)-Bank linkage programme and women empowerment. In India, NABARD and a member of APRACA (Asian and Pacific Regional Agricultural Credit Association), carried out an elaborate study which gave useful insights into the dynamics of group organization, saving potential and repayment ethics of the poor. Encouraged by the results of the study and action research project of MYRADA (Mysore Resettlement and Development Agency), NABARD, in consultation with the Reserve Bank of India (RBI), Commercial Banks and NGOs, launched a pilot project in 1991–92 for linking of SHGs with banks. Thus, the micro finance activity is the result of NABARD that started in February 1992 through an initial pilot project promoting 500 SHGs. RBI had advised Commercial Banks in July 1991 to extend finance to SHGs guidelines. Subsequently, the linkage project was extended to RRBs and Cooperatives. The government entered this arena through Rashtriya Mahila Kosh, India Mahila Yojana, and The Ministry of Women & Child Development launched a Central Sector scheme named Support to Training & Employment Programme for women (STEP) in the year 1986-87 and was revised in the year 2009-10 with an objective of extending training for up-gradation of skills and sustainable employment for woman in large numbers through a variety of action oriented projects.

At present approximately, 1.50 lakh groups are functioning with more than 30 Lakh members. Numbers of rural financing micro-creditschemes have been introduced in the form of “cooperatives” and “loan melas”. Targeting women-specific programmes started much later by NGOs such as SEVA (Sustainable – agriculture & Environment Voluntary Action) of Tamil Nadu. PRADAN (Professional Assistance for Development Action) formed its first SHG in Alwar, Rajasthan, in 1987.

2.1. Development of Women and Children in Rural Areas (DWCRA): Groups with maximum membership of 15 are formed by Department of Rural Development to foster a collective approach to their problems and learn entrepreneurship. This scheme that carries the grant of Rs. 25000 also provides training in leadership, attitudinal change, skills for income generation is provided under the scheme.

2.2. Swarnajayathi Gram Swarozgar Yojana (SGSY): It is a modified version of IRDP that involves the funding of Rs 10000 per group does the grading of group once in six months to ascertain their status of performance and corrective capacity building..

2.3. Anganwadi Groups: This group is formulated under the Department of Women Welfare at the habitation level for implementing health, nutrition, and literacy programmes for rural women. Micro finance facility is availed to the members for taking up income generating activities.

2.4. Joint Forest Management Groups: Village communities in notified forest areas are formed into Vana Samrakshana Samithis (VSS) to conserve forest wealth, social mobilization and village communities are exhorted to take up alternative income generating activities.

2.5. Watershed Management Groups: Farmers in the watershed areas are formed into groups for implementing improved techniques of watershed development with the intervention of a facilitating agency, normally an NGO. On-farm development activities are funded through grant support. These groups are also encouraged to take up microfinance with thrift as an entry point activity.

2.6. Rashtriya Mahila Kosh (RMK): Group formed by NGOs and funded by RMK, a fund set up by the government of India for associating women to undertake income generating activity.

2.7. The Council for Advancement of Peoples Action and Rural Technology (CAPART):

It is set up by the ministry of rural development, Government of India to fund voluntary organizations and community based organizations engaged in serving rural areas. It occupies a significant space in shaping the development & innovation of NGOs and catalyzing development initiatives to reach the poor.

2.8. Swashakti -Department of Women & Child Development of Government of India has started a project known as “Swashakti” assisted by IFAD & World Bank and NGOs facilitates rural women’s development and empowerment in the states of Bihar, Gujarat, Haryana, Madhya Pradesh, and Uttar Pradesh.

2.9. Kudumbashree Project: The project is launched by the government of Kerala with the support of Government of India and NABARD for wiping out absolute poverty within 10 years through community based organizations for empowerment of women, formation of informal banks for the poor, promotion of micro enterprises and establishment of rural marketing networks and convergent community action.

2.10. District Poverty Initiative Project (VELUGU): In Andhra Pradesh with the aid of World Bank, the project aimed to organize the poorest of the poor in selected districts through convergence of resources, organizational capacity building, linkages and capital support. The project envisages “common interest group” members are motivated to take up economic activities and community welfare programmes through the common investment fund of Rs20,000/-

2.11. SwarnaJayanthiShahariRozgar Yojana (SJSRY): It is an anti-poverty programme launched by the Government of India for eradicating absolute poverty from urban areas. The community development structure provide the channel for the delivery system of scheme through Urban Self Employment Programme (USEP) and Development of Women and Children in urban Areas (DWCUA) helps poor women in setting up gainful employment through group activity.

2.12. Bank as a Self Help Promotion Institution: Since the nationalization of the commercial banks there has been a commitment at the highest policy levels, towards improving access to financial services for the poor. Several policy measures like allocation of small loans at subsidized interest rates ranging from 4% to 10% for micro loans, and opening of small rural branches are formulated, which aims at linking bank credit to a targeted program of the government of India. For example the Integrated Rural Development Program (IRDP). Linkage programme of NABARD through its networks and some NGOs act as banking intermediaries, channelling finance through centralizing accounts and financial system at the NGO level. Loan funds were sourced increasingly from apex level NGO and developmental banks like NABARD, SIDBI, Cooperative banks and Commercial banks. Reserve Bank of India monitored the financing of SHGs and small micro-enterprises without demanding collateral securities and other bureaucratic red-tapism. Thus, SHG enhances the quality of women as participants, decision maker and beneficiaries in the democratic, economic, social and cultural spheres of life.

3. OBJECTIVE

The objectives of this study are to examine:

1. The role of self-help groups (SHGs) in providing an environment for the empowerment of Indian rural women in Chhattisgarh district.
2. The different income generating activities of SHGs for rural women
3. The economic transformation of rural women is not limited to individual level but spans to community level too.
4. To study the power of homogeneity and collective action taken up by the SHGs that does not stop at economic development only but touches common social spheres as well. (Figure 3)

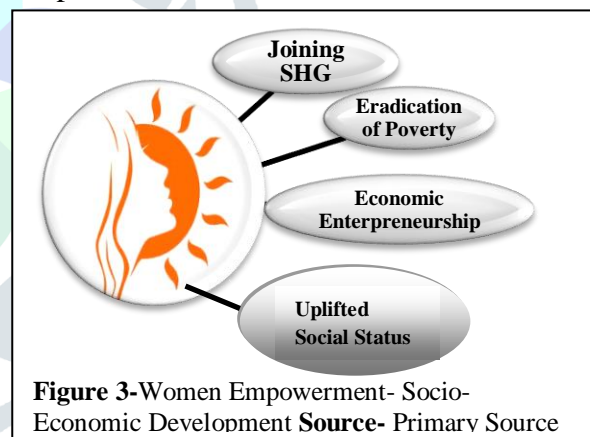


Figure 3-Women Empowerment- Socio-Economic Development **Source-** Primary Source

4. RESEARCH METHODOLOGY

The study area for the present research work is confined to the SHGs of the four districts –Bilaspur, Durg, Mahasamund, Rajnandgaon of Chhattisgarh state. SHGs which have been in existence for more than 3 years and with a membership of 12-20 were chosen for the subject area. The study was conducted on the basis of stratified, purposive random sample technique. Information was collected both from primary and secondary sources. To find out the dimensions of women empowerment at collective level structured questionnaires were used in focused group discussions with SHGs. In addition, separate discussion was held with SHG federation members. The primary data thus collected were tabulated and analyzed by statistical tools like Chi square test and Garrett’s Ranking Method. Secondary data was gathered from SHG records and annual reports of SHG facilitating agency.

The data was collected from Bilaspur, block –Marwahi, panchayat-28, villages-62, target group-141 SHGs; from, Durg, block-Dhamda, panchayat-29, villages-60, target group-127 SHGs; from

Mahasamund, block-Bagbahara, panchayat-35, villages-65, target group-161 SHGs; from Rajnandgaon block- Rajnandgaon, panchayat-32, villages-56, target groups-132 SHGs were selected. Total Sampling Target SHGs are 561 & target population is 500 members.

5. SCOPE

This paper analyses the history, formation, working, governmental initiatives and impact of Empowerment through Self Help Group thereby opens the way for further research in the field of micro credit and women empowerment.

6. DATA ANALYSIS & INTERPRETATION

The collected data from the four districts of Chhattisgarh has been tabulated below. The inference drawn from it proves the correlation between women economic development and women empowerment

Table No. 01: Respondents / Beneficiaries Gender wise)

Sampled Districts	Total	Man	Women
Bilaspur	11	02	09
Durg	06	01	05
Mahasamund	19	04	15
Rajnandgaon	14	03	11
No of Respondents	50	10	40
Percentage %	100%	20%	80%

Table 01 deals with the universe of the SHG beneficiaries. Out of the total population 80% are females and only a meager 20% constitutes male. This proves that women join more in number to form SHGs and to make them functional for their own benefit.

Table 02: Educational Qualification of the respondents

Educational Qualification	Self Interest to Join the SHGs		Total
	Yes	No	
Illiterate	01	01	02
Primary	16	01	17
Secondary	16	02	18
P.U.C.	05	02	07
Degree	05	01	06
Total	43	7	50

Test	No. of Valid Cases	Value*	DF
Pearson Chi-Square	50	4.36	4

*Table Value at Significant 0.05 Level is **9.49**

The chi square value is ($\chi^2=4.36$) and the table value at significant 0.05 level is (9.49) as the calculated value is less than the table value the hypothesis is accepted. The Chi-square value between Educational Qualification and Self Interest to Join SHGs is found to be statistically significant indicating that Self Interest to Join SHGs is influenced by the Educational Qualification of the Respondents. Majority respondents who possess primary and secondary education have shown the self-interest to join the SHGs. Hence it is concluded that Self Interest to Join SHGs is dependent on Educational Qualification (Table No-02)

Table No. 03: Livelihood & Leadership Trainings

Livelihood Trainings	No. of Respondents	%	Leadership Trainings	No. of Respondents	%
Washing Powder/ Detergent/Hand Wash	7	14	Financial Inclusion	14	28
Eatables / Mushroom	5	10	Financial Literacy	11	22
Animal Husbandry/Fishery / Organic Farming	9	18	SHG Federation	10	20
Business Development &	11	22	Community	8	16

3-Phase IGP			Meeting		
Skill Development	18	36	Mid Media	7	14
Total	50	100	Total	50	100

The table 03 handles various types of livelihood & Leadership trainings that are imparted to the respondents. It is observed that most of the respondents are interested to participate in skill development and some 22% are interested in business development and 3 phase IGP (Interior Gateway Protocol is a type of protocol used for exchanging routing information between gateways of routers.) it is found out that most of the women opted to learn Financial Inclusion. (Financial Inclusion is the availability and equal opportunity to access financial services. And the next option was to undergo Financial Literacy 22% & GHG Federation training 20 %.

Table No. 04: SHG Schemes Accessed by Rural Women

Sl. No.	Types of SHG Schemes	No. of Respondents	%
1	SB & Jan- Dhan	11	22
2	APY	3	6
3	Micro Pension	2	4
4	PMSBY	7	14
5	Life Insurance	6	12
6	Health Insurance	9	18
7	PMJJBY	5	10
8	Mobile Banking Operation	4	8
9	No. of Animators	3	6
Total		50	100

It is inferred from the Table 04 that 22% of the women are benefitted from SB Jan Dhan Yojna, 18% of health insurance and 14% of PMSBY. The respondents are generously benefitted from other SHG schemes as shown in the above table such as APY, PMJJBY, PMSBY, Micro pension, Mobile Banking Operations and the like.

6.1-Empowerment after Joining the Self Help Group

It is difficult to measure empowerment and there is no single method to measure it. It is defined through indicators. Indicators of empowerment should encompass personal, social and economic change. The following few indicators of empowerment were referred to the respondents. To estimate and compare the mean satisfaction scores on the factors among the respondents weighted average analysis is performed using five rating scale and assigning score 1 for strongly disagree; 2 for disagree; 3 for neutral; 4 for agree and 5 for strongly agree and the results are presented in following tables:

Table No: 05- Computation of Garret Value (Empowerment after Joining SHGs)

Sl No.	Empowerment after Joining SHGs	Rank rendered by respondents							Total of the Rows
		1 st	2 nd	3 rd	4 th	5 th	6 th	7 th	
1	Improved Standard Living	28	32	28	21	30	35	25	247
2	Leadership quality	24	19	28	11	20	25	15	170
3	Skill up gradation & better technology	48	52	48	41	50	65	45	437
4	Developed public relations & Social Participation	5	14	6	12	7	2	5	65
5	Breaking social, religious, cultural barrier	12	10	8	4	8	12	10	78

6	Improved Decision Making Power	38	42	31	40	45	35	337	
7	Understands the Banking Operation & Credit Management	3	12	15	10	7	18	24	104

6.1.1-The Percent Position and Garret Value

The Garret ranks were calculated by using appropriate Garret Ranking formula. Based on the Garret ranks, the garret value was calculated. The Garret tables and scores of each SHG Schemes in above table-05, multiplied to records scores in table-06, finally by adding each row, the total Garret score were obtained.

$$\text{Percent position} = 100 (R_{ij} - 0.5)$$

$$N_j$$

R_{ji} = Rank given for the i th variable by the j th respondent

N_j = number of variables ranked by the j th respondent

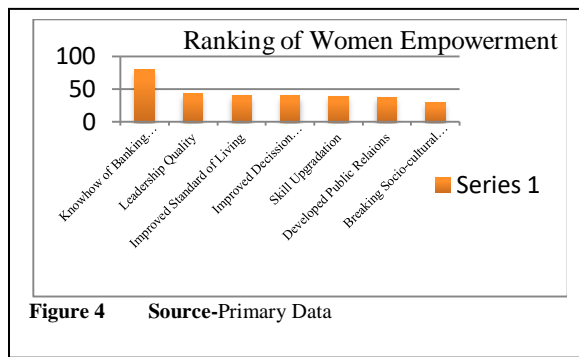
The result is provided in the following table.

Table 06: Garrett Score

Sl. No.	$100 (R_{ij} - 0.5) N_j$	Calculated Value	Garret Value
1	$100 (1 - 0.5) / 7$	7.14	78
2	$100 (2 - 0.5) / 7$	21.42	66
3	$100 (3 - 0.5) / 7$	35.71	57
4	$100 (4 - 0.5) / 7$	50	50
5	$100 (5 - 0.5) / 7$	64.28	42
6	$100 (6 - 0.5) / 7$	78.57	35
7	$100 (7 - 0.5) / 7$	92.85	21

Table 07: Ranking of Women Empowerment

Sl	Empowerment after Joining SHGs	Ranks rendered by respondents							Total	%	Rank
		1 st	2 nd	3 rd	4 th	5 th	6 th	7 th			
1	Improved Standard Living	2184	2122	1596	1050	1260	1225	525	9962	40.33	3
2	Leadership Quality	1,872	1254	1596	550	840	875	315	7302	42.95	2
3	Skill up gradation & better technology	3,456	3432	2736	2050	2100	2275	945	16,994	38.88	5
4	Developed public relations & Social Participation	83	924	342	600	294	70	105	2418	37.2	6
5	Breaking social, religious, cultural barrier	12	660	456	200	336	420	210	2294	29.41	7
6	Improved Decision Making Power	2,964	2772	2166	1550	1680	1575	735	13442	39.88	4
7	Understands the Banking Operation & Credit Management	234	792	855	500	294	630	504	8319	79.99	1



It is inferred from the table no.-10 and from the Figure No.-4 that women join SHG firstly to understand the Banking Operation & Credit Management and secondly to develop Leadership Quality and thirdly for improved Standard of Living. Improved Decision Making is the fifth cause and Skill Up-gradation ranks fifth cause for joining SHGs.

6.1.2. Collective Empowerment: Collective action for village development activities

Self-help groups have initiated and completed activities which can benefit one individual, a group of individuals, locality or the whole village. This has led to better participation and encouraged leadership among women leading to community recognition of SHGs. Some of the activities that were initiated are given in the table below.

Table 08: Collective Action For Village Development Activities

Sl	Name of the Developmental Activities	Frequency	Percentage
1	Participating in Gram Panchayat meeting	47	94
2	Availing Ration Cards	45	90
3	Availing Housing schemes	41	82
4	Toilet construction	35	70
5	Electricity services	27	54
6	Drinking Water provision	24	48
7	Girl child education	24	48
8	Prevention of violence against women (VAW)	14	28
9	Awareness & access to Women property rights & Dowry prevention	22	44
10	Access to Insurance; Widow Pension & Special Assistance Schemes	19	38
11	Ensuring equal wages system and alternative savings	18	36
12	Road making	15	30
13	Drainage Facility	15	30
14	Group Income Generation Activities (IGAs)	11	22

It is observed from the table no-08 that the SHGs were able to access different programmes for their members who are eligible under different schemes. Participating in Gram Panchayat meeting was reported to be the highest (94%). Availing ration card was reported to be the second highest (90%). Availing Housing schemes like; Indira Awas Yojana, Ashraya Yojana, Ambedkar Housing scheme Yojana, and Basava Housing was reported to be the third highest (82%) and the fourth highest was toilet construction (85%) through Swachh Bharat Mission and Nirmal Bharat Abhiyan. Electricity through Bhagya Jyoti was reported to be the fifth highest (54%) government benefit availed. Other developmental activities are enlisted in the above table.

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7. SUGGESTIONS

Self-help groups along with micro finance schemes are started by -governmental organizations (GO) that generally have broad anti-poverty agendas. These following measures are to be undertaken to improve the functionality of SHG in rendering women empowerment:

1. Frequent training of management for the SHGs should be organized to achieve the desired goals.
2. In order to solve the various problems and issues relating to the marketing of SHGs products, the state level authorities should expand the activities throughout the state instead of being limiting its operations in a particular area.
3. Various SHGs functioning in a particular Panchayat area can form a co-operative society. This co-operative society may be assigned with the job of marketing the products of different SHGs under a common brand name.
4. Non-Government Organizations (NGOs) can play an important role towards empowering of women entrepreneurs by providing them basic education, motivational training, short term guidance programs, organized at the panchayat level and financial help and so on.
5. Frequent awareness camps can be organized by the Rural Development Authorities (RDA) to make awareness about the different schemes of assistance accessible to the participants in the SHGs.
6. Lastly, arrangements may be made by the financial institutions/Banks for providing ample financial assistance to the SHGs like attractive savings and insurance schemes
7. While analyzing the emerging changes in the values and attitudes of the members of the SHGs one can find a clear manifestation of socio-economic empowerment. The socio-economic programs reinforce each other and promote all-round development of the children, the women, the households and the society.

8. SOCIAL IMPLICATION OF SHG

The main social feature of SHG is its homogeneity. According to Durkheim 'Society can survive only if there exists among its members a sufficient degree of **homogeneity**. This important element makes it a self sufficient *cell-society* where solidarity is a binding factor to facilitate the development of the members in every sphere of life. So, women empowerment through SHG is no more a dream. It's happening and very much there. Homogeneity - the quality of being of uniform throughout in composition or structure is found in SHG where everyone is assembled for their common background. Uniformity - a condition in which everything is regular and unvarying.

Durkheim maintains that in a group or society exhibiting mechanical solidarity, its cohesion and integration comes from the homogeneity of individuals-people feel connected through similar work, educational and religious training, and lifestyle. We can see the cohesive patterns and integration of mechanical solidarity within the core of SHG group formation. It is also a Cooley's **Primary group that is** marked by concern for one another, shared activities and culture, and long periods of time spent together. It also resembles to Tönnies's *Gemeinschaft*, which is rooted in a "subjective feeling" that may be "affectual or traditional".

The relational diagram explained in Figure No.-5 represents the correlation between SHG and women empowerment. It is very much evident that SHGs are a type of **MahtmaGandhi's** principles of socio-economic development for women called "*Sarvodaya*" (Development for downtrodden) and *Antordaya* (Compassion for the marginalized-women)

AugustComte's "ScientificAssociations" in a "*PositiveSociety*" that is charged with homogeneity in a post-industrial set up and is inspired by collective action with scientific and objective temperament that has bound to bring Women Empowerment.

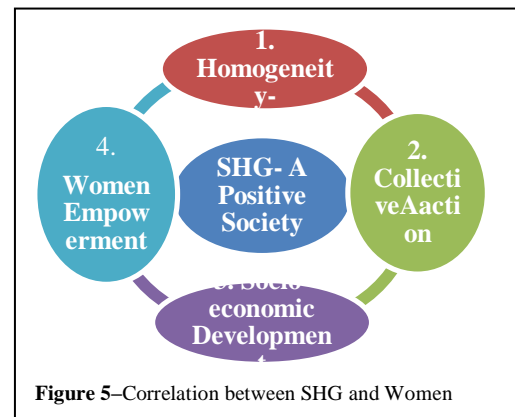


Figure 5–Correlation between SHG and Women

9. CONCLUSION

The empowerment and autonomy of women and the improvement of their political, social, economic and health status is a highly important end in itself. In addition, it is essential for the achievement of sustainable development. Self help groups stands as a key to the development of Indian rural women.

The success of SHG in bringing Women empowerment is not limited to its cohesive patterns or solidarity of mechanical elements, it also is empowered with the strange heterogeneous features of organic solidarity. Taking the best out of the two solidarities it could become an instrument for development and success that materialize the women empowerment for rural poor women at grass root level. The study results proved that the intervention of micro finance through SHG-Bank Linkage Programme has positive impact on the economic and social status of the members, in terms of increase in income, savings, employment generation, asset creation, decrease in the dependency on money lenders, improvement in decision making skills, participation in community affairs and the empowerment of women. Micro finance activities have helped poor to come out of poverty and achieve social reorganization and empowerment. The enhancement of entrepreneurship qualities among the members of self help groups is a significant step towards social and economic empowerment of women.

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