

# Role of Self Help Group in Women Development

<sup>1</sup>Sathi Roy Mondal & <sup>2</sup>Dr. Richa Sengupta

<sup>1</sup>Research Scholar, Department of Sociology, Sri Satya Sai University of Technology & Medical Sciences, Sehore

<sup>2</sup>Research Guide, Department of Sociology, Sri Satya Sai University of Technology & Medical Sciences, Sehore

---

## ARTICLE DETAILS

### Article History

Published Online: 25 May 2019

### Keywords

women, Self -help group,  
development, Empowerment.

---

## ABSTRACT

This paper deals with the problems of beneficiaries of self-help groups. The member's problems and satisfaction is the aside test for the success of efficiency of any women development programme. In the development interventions several approaches are followed and now the popular approach for the development of women is empowerment approach. Women have been drawn into the dynamics of the general process of social change that is taking place in India today and the extent and direction of which cannot be clearly foreseen. In the fast changing world adjustment and the social values take place in a slower phase.

---

## 1. Introduction

Of the world's population, women make up more than fifty percent and yet in every country their social position is inferior to that of men. They work longer hours, get lesser wages have poorer educational opportunities, poorer health care and less control over their lives. Women's movements in general are directed by objectives like promoting better understanding of the process of social, technological and environmental changes contributing to the pursuit of human rights and developing alternative concept, approach and strategies to bring out necessary changes for bettering the life of women with autonomy, freedom and full rights of the citizenship.

## 2. Objectives of the study

- To study the role of self-help group in women development
- To study various dimensions of the problems faced by Self Help Groups.
- To evaluate the development of Self Help Groups through membership.
- To analyze the changing role of Self-Help Groups in the family

## 3. Review of literature

**Nagaraj and Chandrakanth (2012)** have studied the 'SHG-bank linkage programme in Karnataka and found that Microfinance has already made a positive impact on the quality of life of millions of poor people by providing greater access to credit, savings, insurance, transfer, remittances and other financial services which otherwise were unreachable..

**Subrahmanyam (2013)** has studied the impact of SHGs on women and found that 60 per cent of the SHG members were SC/STs which showed that the concept was popular among weaker sections of the society and they were inclined to social and economic up-liftment with the help extended from Govt. programmes and various developmental schemes.

**Barbara and Mahanta (2013)** in their study stated that SHGs have helped to set up a number of micro-enterprises for income generation. Rastriya Gramin Vikas Nidhi credit and saving programme in Assam has been found successful as its focus was exclusively on the rural poor. It adopted a credit

delivery system designed especially for them with the support of a specially trained staff and a supportive policy with no political intervention at any stage in the implementation of the programme.

**Manimekalai and Rajeshwari (2013)** in their study highlighted that the provision of micro-finance to women SHGs has helped the groups to achieve economic and social empowerment. It has developed a sense of leadership, organizational skill, management of various activities of a business, right from acquiring finance, identifying raw material, market and suitable diversification and modernization

**Lokhande (2013)** has explored the influence of SHGs on women. He selected 654 members of SHGs and found that their confidence level had increased to a great extent. Further, he concluded that group association and access to financial services brought positive changes among group members leading to their socio-economic empowerment.

**Saravanan, M (2016)** noted that the Self Help Groups (SHGs) has impacted significantly on the women who participated in it for their empowerment. The SHGs have had greater impact on both economic and social aspects of the beneficiaries.

**Bhatt, Ela R (2016)** noted in her study that women are the key to rebuilding a community. After focusing on women's economic empowerment she found that in every women there lies a worker, a provider, a caretaker, an educator, a networker and essentially a creator and preserver.

**Jain, Devaki (2016)** observes that data collection needs to be improved dramatically. Data collection systems have tended to see man as the principal bread winner of every household and women as supplementary bread winners or only dependents. Most standard employment questionnaires, and specifically the Indian questionnaire denotes the activity of each member of the households in a format such that domestic activities traps the female and excludes her, even if she is engaged in part time productive work.

The above literature reviews on women and development and on Self-Help Groups and microfinance show that several studies were carried out in these fields and they were of current interest.

#### 4. Research Methodology

##### Research design

The design adopted for the present study is Descriptive Research Design. The fundamental objective of the study is to assess the role of SHG in the Development of Women. The study was conducted among women Self Help Group members of rural and urban area.

##### Selection of respondents: procedure

The sample for the study was drawn by using Multi Stage Stratified Random sampling. The study area namely North 24 Parganas district consists of 23 blocks. Also, Urban areas in North 24 Parganas were also covered for selection of respondents.

##### Tools and techniques of data collection

The Interview Schedule consists of both closed and open-ended questions. Primary and secondary data were used in the study. The primary data for the study were collected from the Self Help Group members using an interview schedule which was prepared in tune with the objective. Secondary sources were collected from several sources like library documents, journals, newspapers, magazines on women development and empowerment, information from the

Government offices etc.

#### 5. Problems faced by self help groups

Even though the government of India has been launching various schemes and providing subsidies, due to poor socio-economic background, these women are not able to generate sufficient income from various programmes. The brief overview of the demand for micro-financial services suggests the huge challenges and the opportunities the Indian market presents. Protective financial services may be critical for poverty alleviation, but they do little for helping people out of poverty. Hence, promotional financial services are required, primarily for enhancing livelihood among poor people. It is said that micro-finance can also harm poor people. Secondly, poor borrowers from Micro-financing organizations often do not graduate to higher and higher loans, and consequently to productive small enterprises. Ensuring good performance and sustainability across such a vast number of small local organizations is a real challenge and will require significant resources for support and development. Most of the respondents were belonging to rural elite class.

**Table 1.1 : Responses Regarding Problems Faced By Group Members**

S. No	Problems	Total Respondents	No. of respondents			Percentage
			Rural	Urban	Total	
1.	Lack of numeric skills	450	120	90	210	46.66
2.	Income problems	450	277	120	397	88.22
3.	Group conflict	450	109	97	206	45.77
4.	Migration for employment	450	80	45	125	27.77
5.	Lack of proper planning and management	450	57	20	77	17.11
6.	High incident of defunct groups	450	102	72	174	38.66
7.	Political inference	450	141	51	192	42.66
8.	Unhealthy competition among the groups	450	115	54	169	37.55
9.	Different attitude of banks	450	78	35	113	25.11
10.	Not good relations between members and group leaders	450	96	58	154	34.22
11.	Multi borrowing	450	156	46	202	44.88
12.	Lack of marketing of products	450	250	88	338	75.11

Women are amongst the poorest, the most vulnerable and under privileged. As group members, they have to face a number of problems. The responses regarding the problems faced by the members have been given in the above table. According to (75.11 per cent) respondents', marketing of the products was the major problem. Another problems faced by (46.66 per cent) was lack of numerical ability, which resulted in

their exploitation. Around (37.55 per cent) of the respondents opined that unfair competition among group was the main hindrance in the way. Political affiliation and interference had been posing a serious problem before self-help groups according to (42.66 per cent) respondents. Political affiliation had become one of the reasons of group conflicts.

**Table 1.2 : Problem Solving Agencies**

SL No.	Problem solving Agencies	No. of Respondents			Percentage
		Rural	Urban	Total	
1	Within group	98	34	132	29.33
2	With the help of NGO	120	77	197	43.77
3	With the help of Govt.	40	18	58	12.88
4	Panchayat President	42	21	63	14
	<b>Total</b>	<b>300</b>	<b>150</b>	<b>450</b>	<b>100.0</b>

The above table speaks about the agencies that help in solving the problems faced by the respondents. 132 (29.33 per cent) respondents said that they solve their problems among the group member's themselves. 197 (43.77 per cent) respondents said that they solve the problems with the help of the NGOs. 58 (12.88 per cent) respondents said that they solve their problems with the help of the government officials and 63 (14 per cent) respondents said that panchayat presidents help them in solving their problems.

#### 6. Development of the self help groups through membership

In the development interventions several approaches are followed and now the popular approach for the development of women is empowerment approach. Self-help approach not

only empowers the women collectively but individual's development also takes place. Women through Self-Help Group's intervention acquire leadership and administrative qualities to certain level. Individual's personal qualities are recognized as learned responses to situations by the social behaviourists. Personality depends on four basic components, namely abilities, social learning, family influences and social influences. Learning is a process which happens throughout the individual's life from birth till death. Women are basically groomed as a good daughter, sister, wife, daughter-in-law, mother and grandmother. Individually woman's role outside the family is not recognized. Women are exposed to the outside world through SHGs which shape them as a better personality to the family as well as to the society.

Table 1.3 : Attitude Of Respondents Towards Dowry System

S. No.	Giving Dowry	No. of Respondents			Percentage
		Rural	Urban	Total	
1.	Agree	270	99	369	82
2.	Disagree	20	33	53	11.77
3.	Don't know	10	18	28	6.22
	<b>Total</b>	<b>300</b>	<b>150</b>	<b>450</b>	<b>100.0</b>

The above table shows that the attitude of the respondents towards dowry system. 696 (82 per cent) of the respondents said that they accept the system of dowry. According to them giving dowry to be female children at the time of their marriage is a sign of the prestige of their family.

The quantum of dowry and the degree their family prestige is in direct proportion. 53 (11.77 per cent) respondents were against the dowry system. 28 (6.22 per cent) said that they did not know what to say.

Table 1.4 : Handling Of Wages By The Respondents

S. No.	Wages Earned	No. of Respondents			Percentage
		Rural	Urban	Total	
1.	Fully given to home	35	25	60	13.33
2.	Major amount to home	34	18	52	11.56
3.	Half the wage	202	95	297	66
4.	Small amount to home	29	12	41	9.11
	<b>Total</b>	<b>300</b>	<b>150</b>	<b>450</b>	<b>100.0</b>

The above table shows how the respondents spend their wages 60 (13.33 per cent) respondents said that they hand over the entire amount of their wages for their domestic expenses. 52 (11.56 per cent) respondents hand over major

amount of their wages for their family expenses. 297 (66) respondents give half of the amount of their wages to meet the family expenses and 41 (9.11 per cent) respondents spend only a small amount their wages for their family.

Table 1.5 : Participation Of Respondents In Grama Sabha Meeting

S. No.	The respondents Participation of Grama Sabha Meeting	No. of Respondents			Percentage
		Rural	Urban	Total	
1.	Yes	270	115	385	85.56
2.	No	30	35	65	14.44
	<b>Total</b>	<b>300</b>	<b>150</b>	<b>450</b>	<b>100.0</b>

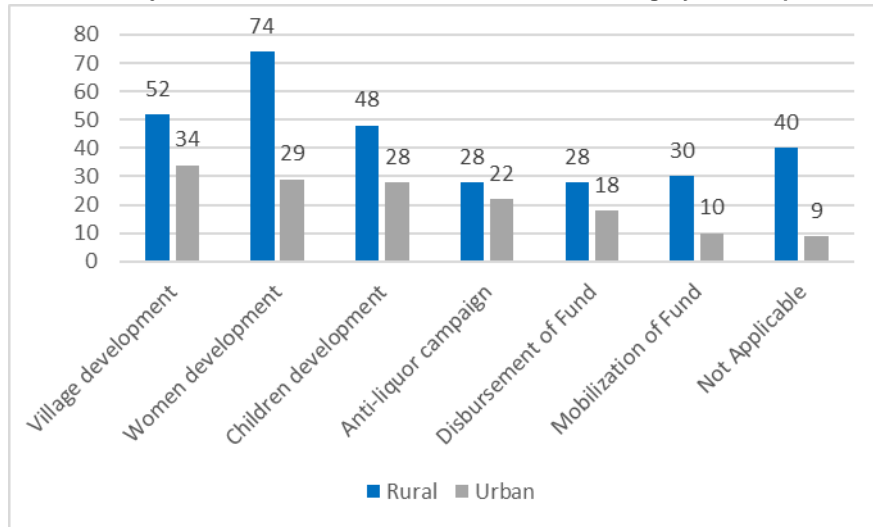
Article 243A of the Constitution of India says that "A Grama Sabha may exercise such functions at the village level as the Legislature of a State, may by law, provide". As the

SHG members play a major role in the activities of the village panchayats, their participation in the grama sabha meetings becomes more important. 385 (85.56 per cent) respondents

participated in the grama sabha meetings after joining the SHGs but 65 (14.44 per cent) respondents said that they do not attend these meetings. This indicates the increasing level

of the awareness stimulated to participate in the grama sabha meetings.

**Chart 1.6 : Major Issues Discussed In The Grama Sabha Meeting By The Respondents**



The standard deviation for the above chart is 2.5. The above table states about the issues discussed in grama sabha meeting. The issues discussed in grama sabha meetings are as follows – village development (86 like street roads and sanitation works and 100 day work for rural areas, women development like training programmes (103), children

development (76), anti-liquor campaign (50), disbursement of fund like a common housing loans (eg indira gandhi house loan) 46 mobilization of fund (40). 49 of the respondents come under non – applicable category because they do not give any answer to this question.

**Table 1.6 : Priority In Receiving The Development Schemes of The Respondents**

S. No.	Priority	No. of Respondents			Percentage
		Rural	Urban	Total	
1.	Yes	275	112	387	86
2.	No	25	38	63	14
<b>Total</b>		<b>300</b>	<b>150</b>	<b>450</b>	<b>100.0</b>

The above table reveals the priority of the SHGs in receiving the developmental schemes/programmes sponsored by the Governmental and Non-governmental organizations. Three hundred and ninety respondents (86%) stated that their SHG's have priority. The remaining 63 (14%) Respondents opined that their SHGs do not have priority.

the husband and the members of their families and doing all the household duties and responsibilities. Women's role performances as the decision maker, trouble shooter and income generator were not recognized and they were marginalized. Role of women in the family and the duties and the responsibilities discharged by them have changed in accordance with their performance in the group activity. The status of women's role performance in power structure of the family is shown in the following tables.

**Progress of the members in SHG**

Homemaking is considered as the female domain as they perform roles related to cooking, rearing children, looking after

**Table 1.7 : The Respondents Dependency After Joining Shgs**

S. No.	Willing to depend	No. of Respondents			Percentage
		Rural	Urban	Total	
1.	Agree	250	120	370	82.22
2.	Disagree	26	16	42	9.33
3.	Don't Know	24	14	38	8.44
<b>Total</b>		<b>300</b>	<b>150</b>	<b>450</b>	<b>100.0</b>

The above table shows the number of the respondents who depend upon male members even after joining the SHGs in order to raise money for the maintenance of the family 370 (8.22%) respondents said that they depend upon others for

maintaining their family and for running small business either in rural or urban areas. 42 (9.33%) respondents do not have to depend upon men but the male members of their family are dominant and they themselves take care of the needs of their

family. 38 (8.44%) respondents have give —Don't Knowll answer.

**Table 1.8 : Sufficiency Of The Shg Member's Savings To Meet Medical Expenses**

S. No.	SHG women tackling the medical expenses	No. of Respondents			Percentage
		Rural	Urban	Total	
1.	Agree	230	125	355	78.89
2.	Disagree	40	13	53	11.78
3.	Don't Know	30	12	42	9.33
<b>Total</b>		<b>300</b>	<b>150</b>	<b>450</b>	<b>100.0</b>

The above table shows whether the savings of the SHG members suffice to meet their medical expenses. 355 (78.89%) respondents said that their savings through SHGs

were sufficient to meet the expenses incurred on small health problems. 53 (11.78%) respondents have given "Don't Know" answer.

**Table 1.9 : Savings Through Shgs Fulfill The Educational Needs Of The Respondents Children**

S. No.	Fulfils educational needs	No. of Respondents			Percentage
		Rural	Urban	Total	
1.	Agree	260	115	375	83.33
2.	Disagree	22	20	42	9.33
3.	Don't Know	18	15	33	7.33
<b>Total</b>		<b>300</b>	<b>150</b>	<b>450</b>	<b>100.0</b>

The above table shows that the respondents saving through SHGs fulfill the educational needs of their children. 375 (83.33%) respondents affirmed that their savings through SHGs really fulfill the educational needs of their children. 42

(9.33%) respondents told that their savings through SHGs are not sufficient to meet the expenses required for their children's professional courses like B.E, M.B.B.S., and so on. 33 (7.33%) respondents have given —Don't knowll answer.

**Table 1.10 Recognition of SHG Members**

S. No.	Coming to Limelight through SHG	No. of Respondents			Percentage
		Rural	Urban	Total	
1.	Agree	243	122	365	81.11
2.	Disagree	30	12	42	9.33
3.	Don't Know	27	16	43	9.56
<b>Total</b>		<b>300</b>	<b>150</b>	<b>450</b>	<b>100.0</b>

The above table speaks about the raise of the innate qualities of the respondents after joining in their respective SHG's. 365 (81.11%) respondents found a raise in their innate qualities and opined that they received recognition in their

community. 42 (9.33%) respondents disagreed to this opinion. 43 (9.56%) respondents gave "Don't Know" as their answer for this question.

**Table 1.11 : Support Provided By The Society To The SHG**

S. No.	Support of the Society	No. of Respondents			Percentage
		Rural	Urban	Total	
1.	Agree	250	122	372	82.67
2.	Disagree	35	11	46	10.22
3.	Don't Know	15	17	32	7.11
<b>Total</b>		<b>300</b>	<b>150</b>	<b>450</b>	<b>100.0</b>

The above tables speaks about the support provided by the society to the SHGs. 372 (82.67%) respondents agreed the society provides support to the SHGs. 46 (10.22%)

respondents do not agree to this opinion and 32 (7.11%) respondents have given "Don't Know" answer.

**Table 1.12 : Changing Scenario Of The Development Of Women After Becoming SHG Members**

S. No.	Criteria	Before Joining SHG				After Joining SHG			
		Low	Medium	High	Total	Low	Medium	High	Total
1.	Income generation of the women	338 (75.1)	112 (24.9)	-	450 (100)	-	72 (16.0)	378 (84.0)	450 (100)
2.	Financial Commitments	335 (74.4)	115 (25.6)	-	450 (100)	-	65 (14.4)	385 (85.6)	450 (100)



3.	Spending for daily families needs	332 (73.8)	118 (26.2)	-	450 (100)		61 (13.6)	389 (86.4)	450 (100)
4.	Recognition in the family	338 (75.1)	112 (24.9)	-	450 (100)	-	69 (15.3)	381 (84.7)	450 (100)
5.	Food consumption	332 (73.8)	118 (26.2)	-	450 (100)	-	65 (14.4)	385 (85.6)	450 (100)
6.	Purchase of Assets	339 (75.3)	111 (24.7)	-	450 (100)	-	65 (14.4)	385 (85.6)	450 (100)
7.	Control over the asset	336 (74.7)	114 (25.3)	-	450 (100)	-	71 (15.8)	379 (84.2)	450 (100)
8.	Take part in the family decision making	336 (74.7)	114 (25.3)	-	450 (100)	-	77 (17.1)	373 (82.9)	450 (100)
9.	Role in children's education	333 (74.0)	117 (26.0)	-	450 (100)	-	66 (14.7)	384 (85.3)	450 (100)
10.	Decision to use the income generated	332 (73.8)	118 (26.2)	-	450 (100)	-	66 (14.7)	384 (85.3)	450 (100)
11.	Decision in when to have the child	333 (74.0)	117 (26.0)	-	450 (100)	-	61 (13.6)	389 (86.4)	450 (100)
12.	Decision in educating the girl child in particular	338 (75.1)	112 (24.9)	-	450 (100)	-	67 (14.9)	383 (85.1)	450 (100)
13.	Decision in age at marriage for the girl child	338 (75.1)	112 (24.9)	-	450 (100)	-	70 (15.6)	380 (84.4)	450 (100)
14.	Leadership quality	331 (73.6)	119 (26.4)	-	450 (100)	-	73 (16.2)	377 (83.8)	450 (100)
15.	Problem solving capacity	334 (74.2)	116 (25.8)	-	450 (100)	-	61 (13.6)	389 (86.4)	450 (100)
16.	Self-confidence	331 (73.6)	119 (26.4)	-	450 (100)	-	67 (14.9)	383 (85.1)	450 (100)
17.	Awareness and participation in social issues	335 (74.4)	115 (25.6)	-	450 (100)	-	65 (14.4)	385 (85.6)	450 (100)
18.	Mobility and communication	319	131	-	450	-	95	355	450
19.	with the outside world	(70.9)	(29.1)		with the outside world	(70.9)	(29.1)		with the outside world
20.	Community acceptance	319 (70.9)	131 (29.1)			319 (70.9)	131 (29.1)		

Sustainable development in the rural and urban economy is one of the aims of the SHG movement. For that credit is made available to women groups for income generating activity (IGA). The loan disbursed is to carry out the IGA for the income of the group. SGSY scheme has given three types of projects that can be carried out by rural women for IGA. They are activities in primary sector, secondary sector and tertiary sector.

The above table reveals the status of the respondent before and after they become members in their respective SHGs. Before joining the SHG 75 per cent of respondents were low in the status of their income generating activities, whereas the remaining 24.9 per cent of respondents were in medium status. After joining SHG 16.0 per cent of the respondents opined that they were in medium level of status in their income generating activities. The remaining 84.0 per cent of respondents opined that they were in high level status.

Three fourth 74.4 per cent of the respondents opined that they had low level of financial commitments before joining the SHG. The remaining 25.6 per cent of respondents opined that they had medium land of financial commitments before joining the SHG. Majority of Respondents (85.6 percentage) opined that they have high level of financial commitments after joining in their SHG. Sixty five Respondents 14.4 per cent opined that

they had medium level of financial commitments after joining the SHG.

Almost three fourth 73.8 per cent of the respondents opined that they were in a low level of status in spending for their daily family needs before joining the SHG. The remaining respondents 26.2 per cent opined that they were in a medium level of status in spending for daily family needs before joining the SHG. Majority of respondents 86.4 per cent opined that they were in high level of status in spending for daily family needs after joining the SHG. The remaining 13.6 per cent of respondents opined that they held medium level of status in spending for their daily family needs after joining the SHG.

Majority of the Respondents 75.1 per cent opined that they were having low level of recognition in their family before joining the SHG. The remaining 24.9 per cent of respondents opined that they were having medium level of recognition in their family before joining the SHG. Majority of the Respondents 84.7 per cent opined that they hold high level of recognition in their family after joining the SHG. The remaining 15.3 per cent of respondents opined that they held medium level of recognition in their family after joining the SHG.

Majority of the Respondents 73.8 per cent were having low level of food consumption before joining the SHG. The remaining 26.2 per cent of respondents were having medium

level of food consumption before joining the SHG. Majority of the Respondents 85.6 per cent opined that they were having high level of food consumption after joining the SHG. The remaining 14.4 per cent of respondent opined that they were having medium level of food consumption after joining the SHG.

Before joining SHG three fourth of Respondents 75.3 per cent opined that their status was at low level in purchasing of assets. The remaining 24.7 per cent of respondents opined that their level of asset purchasing was in a medium level only. After joining their respective SHG majority of Respondents 85.6 per cent reported highlevel of asset purchasing. The remaining 14.4 per cent of respondents opined that their asset purchasing was in medium level only after joining the SHG.

Low level of control over the asset was reported by 74.7 per cent of respondents before joining the SHG. Medium level of control over the asset was reported by 25.3 per cent of respondents before joining and they had high level of control over their assets after joining the SHG. The remaining Respondents 15.8 per cent reported that they had medium level of control over their assets after joining the SHG.

Majority of the Respondents 74.7 per cent opined that they had a low level of participation in the family decision making before joining the SHG. The remaining 25.3 per cent of respondents opined that they had a medium level of participation in the family decision making before joining the SHG. 82.9 per cent of the respondents opined that they had high level of participation in their family decision making after joining the SHG. The remaining 17.1 per cent of Respondents opined that they had medium level of participation in their family decision making.

74 per cent of respondents said that their role in their children was at a low level before joining the SHG. 26 per cent of Respondents reported that it was in a medium level before joining the SHG. Majority of the Respondents 85.3 per cent opined they played high level of role in their children's education after joining the SHG. The remaining 14.7 per cent of respondents opined medium level of role in their children's education after joining the SHG.

Low level of participation was reported by 73.8 per cent of respondents in taking decision on the use of the income generated by the family before joining the SHG. The remaining 26.2 per cent of respondents reported that they had medium level of states in taking decision on the use of the income generated by the family. Majority of the Respondents 85.3 per cent of respondents opined that they had high level of participation in taking decision to use the income generated by the family after the SHG. The remaining 14.7 per cent of respondents opined that they had medium level of participation in taking decision to use the income generated by the family after joining the SHG.

Three fourth of the Respondents 74.0 per cent reported that before joining the SHG they had low level of capacity in deciding when to have a child. 26 per cent of respondents reported that they had medium level of capacity before joining the SHG in deciding when to have a child. Majority of the Respondents 86.4 per cent reported that after joining the SHG they had high level of deciding authority when to have a child. The remaining 13.6 per cent of respondents opined that they and only medium level of deciding authority when to have a child.

Majority of the respondents 75.1 per cent reported that before joining the SHG they were in a low level of status in deciding to educate their girl children in a particular division. The remaining 24.9 per cent of Respondents opined that they were in a medium level of status in deciding to educate their girl children in a particular division. Majority of the Respondents 85.1 per cent reported that after joining the SHG the played a high level of status in deciding their female children education in a particular division. The remaining 14.9 per cent of respondents opined that they enjoyed only medium level of status in deciding their female children education in a particular division.

Three fourth of the respondents 75.1 per cent opined that before joining the SHG they played a low level of status in deciding the age of their female children's marriage. The remaining one fourth of the Respondents 24.9 per cent opined that they played a medium level of status in deciding the age of their female children's marriage. High level of deciding power after joining the SHG was reported by 84.4 per cent of Respondents in the age of the female children's marriage. The remaining 15.6 per cent of Respondents opined that they had medium level of deciding authority in the age of their female children's marriage.

Leadership qualities were reported to be at low level among 73.6 per cent of Respondents before joining the SHG. The remaining 26.4 per cent of Respondents reported to be holding a medium level of leadership qualities. Majority of Respondents 83.8 per cent opined that they high level of leadership qualities after joining the SHG. The remaining 16.2 per cent of Respondents opined that they medium level of leadership qualities.

Around three fourth of the Respondents 74.2 per cent opined that their problem solving capacity was at low level before joining the SHG. The remaining 25.8 per cent of Respondents opined that their problem solving capacity was at medium level. Majority of the Respondents 86.4 per cent stated that their problems solving capacity was at higher level after joining in their SHG. The remaining 13.6 per cent of Respondents opined that their problem solving capacity was at medium level.

Low level of self-confidence was reported by 73.6 per cent of Respondents before joining the SHG; whereas it was found to be at medium level among 26.4 per cent of respondents. After joining the SHG, 85.1 per cent of respondents opined that their self-confidence has gone to higher level, whereas 14.9 per cent of Respondents opined that their self-confidence was only at medium level.

Awareness and participation in social issues found to be at low level among 74.4 per cent of Respondents before joining the SHG and it was at medium level among the remaining 25.6 per cent of Respondents. The same concept was found to be at higher level among 85.6 per cent of Respondents after joining the SHG, and it was at medium level among the remaining 14.4 per cent of respondents.

Majority (70.9 per cent) of the Respondents opined that before joining the SHG they had low of mobility and communication with the outside world, whereas the remaining 29.1 per cent of respondents held medium level. Around four fifths of Respondents, 78.9 per cent opined that after joining the SHG they had high level of mobility and communication with the outside world, whereas the remaining 21.1 per cent of

the Respondents had medium level.

Community acceptance was found to be at a low level among 70.9 per cent of Respondents before joining the SHG, whereas the remaining 29.1 per cent of Respondents held medium level only. After joining the SHG higher level 79.3 per cent medium level 17.3 per cent and low level 3.4 per cent of community acceptance by the respondents were reported

**7. Changing role of self help groups in the family**

Family is regarded as the cornerstone of society by sociologists. It forms the basic unit of the social organization. It is a universal social institution and inevitable part of the human society. Primary socialization of children and stabilization of the adult personalities are two main functions of the family. Internalization of society's culture starts from family. Women play vital role in the family in the development of the intellectual and moral attributes. Women are homemakers and they look after the domestic chores along with their work in the field. Rural women involve themselves in the agricultural activities as a support to their family. Their contributions go unrecognized, invisible and unpaid. But women too have not recognized their qualities. Women spend their time for the family and they do not have the opportunity to think about themselves. Group approach has given them the chance to come collectively and work for their household and to develop themselves too.

**SHG members and their family**

Self-help groups are initiated into Indian scenario as a full-fledged scheme of Government from 1998 through SGSY

scheme. The scheme aims at the poverty alleviation in rural households. When women are developed the entire family develops and improves. Women as homemakers have started taking up employment. Introduction of the self-help approach among women makes them empowered economically and socially. They are recognized and appreciated for their effective role in the family after becoming the members of the groups. When a woman is educated the whole family is educated. Similarly when a woman is empowered the entire family is empowered. When woman is empowered she acquires the capacity to enhance status of the family.

**SHG members and their relationship with the family**

Women as homemakers augment the power of men. Women are expected to discharge their duty as a homemaker. But when they came out of the family initially as SHG members, they face several hurdles. Family members and the relatives considered it as mere waste of time because it has chatting and gossip sessions. No woman stated that her husband sends her out happily and whole-heartedly. But there is a drastic change among the family members after receiving monetary benefits from SHGs. Even during the discussions with the respondents, the husbands and children interrupted and stated the success story of their wife or mother. Women feel happy and satisfied because of the recognition and appreciation they receive from the family. The family renders support to the SHG members enhancing them to look into the group activities.

**Table 1.13 : Sharing Of Household Activities By The Male Members Of The Respondents**

S. No.	Males sharing the work in the house	No. of Respondents			Percentage
		Rural	Urban	Total	
1.	Yes	240	120	360	80
2.	No	60	30	90	20
<b>Total</b>		<b>300</b>	<b>150</b>	<b>450</b>	<b>100.0</b>

Women's SHG membership has impact on the women's economic independence, personality and empowerment and her status in the family determines her participation in the group activity .The above table reveals about the sharing of work by the males in the house hold activities. Slightly out of 450 of the respondents, majority (80%) of the respondents

opined that the male member share the household activities. Only 20% of respondents had given negative answer to this question. Which indicates the majority of the family members especially shared the house hold activities after becoming the SHG member.

**Table 1.14 : Types Of Household Works Shared By The Male Members**

S.No.	Nature of works	No. of Respondents			Percentage	S.D
		Rural	Urban	Total		
1.	Washing	25	24	49	10.88	6.25
2.	Fetching water	34	34	68	15.11	
3.	Cleaning vessels	27	35	62	13.11	
4.	Child care	164	27	191	42.44	
5.	Not applicable	50	30	80	17.77	
<b>Total</b>		<b>300</b>	<b>150</b>	<b>450</b>	<b>100.0</b>	

The standard deviation value is 6.25. The above table reveals that the mode of work shared by the male member of the respondent's family. 49 (10.88%) respondents said that the male members of their family share with them the work of washing dress. The point to be notes were is that the male members wash their own dress thereby relieving the women of the burden of washing those dresses also. 68 (15.11%)

respondents said that their male members help them in fetching water. 62 (13.1 %) respondents said that their male members share their work of cleaning vessels and 191 (42.44 %) respondents said that the male members of their family help them in taking of their children. 80 (17.77%) respondents come under "Not applicable" category.



**Table 1.15 : Support From The Family Member Of The Respondents**

S. No.	Opinion	No. of Respondents			Percentage
		Rural	Urban	Total	
1.	Yes	240	95	335	74.44
2.	No	60	55	115	25.56
<b>Total</b>		<b>300</b>	<b>150</b>	<b>450</b>	<b>100.0</b>

The above table speaks about the support rendered by the family members of the respondents, to be members in SHG. Around three fourth of the respondents 74.44% received full support from their family members. The remaining 25.56 of the

respondents, had not received any support from their family members. Success of a woman is decided by the support provided to her by the family. Family has to be a pillar for the women to achieve anything.

**Table 1.16 : Reaction Of Men Towards The Equal Rights Of The Respondents After Forming SHGS**

S. No.	Men accept that woman should have equal right	No. of Respondent			Percentage
		Rural	Urban	Total	
1.	Some accept	188	92	280	62.22
2.	More than 50 per cent accept	79	34	113	25.11
3.	Society does not accept	33	24	57	12.67
<b>Total</b>		<b>300</b>	<b>150</b>	<b>450</b>	<b>100.0</b>

The above table shows whether men accept the equal rights enjoyed female respondents of the SHGs. 280 (62.22%) of the respondents said that some men accept their claim for equal rights. 113 (25.11%) of the respondents said that more

than 50 (12.67) said that the society (both men and women) does not accept that women should have equal right with men. Women consider societal recognition as the secondary affair and they do not show much interest about it.

**Table 1.17 : Impact Of SHG'S Activities In The Households Of The Respondents**

S. No.	Affect the family responsibility	No. of Respondents			Percentage
		Rural	Urban	Total	
1.	Yes	29	50	79	17.56
2.	No	271	100	371	82.44
<b>Total</b>		<b>300</b>	<b>150</b>	<b>450</b>	<b>100.0</b>

The above table envisages the impact SHG membership on the family responsibilities of the respondents. Majority of the respondents (82.44%) opined that their SHG membership do not affect their responsibility in their family activities. Only 17.56% of respondents said that their membership in SHGs affect their responsibility in their family activities during training periods. Economic independence is considered as one of the ways to empower women.

## 8. Conclusion

The women in the study area are also in agreement with this fact and fall under the category of traditional marital-role. The respondents do not feel the need to involve in the higher level process of women's empowerment and they do not show interest towards it. Family is prime institution for them and they look at the world through their family. Women's thought towards society has to change and they have to think in a broader manner to take up the role of change agents of the society.

## References

1. Abdel Baset. I.M.Hasouhah. Research Methodology. Jaipur: Subline publication, 2003
2. Anand, J. 'Self-help groups in Empowering Women: Case Study of Selected SHGs and NHGs'. Discussion Paper No.38, Kerala Research Programme on Local Level Development, Centre for Development Studies, Thiruvananthapuram. 2002.
3. Boserup, E. Woman's Role in Economic Development, Allen and Unwin, London, 1970.
4. Carr, Marilyn, Sen, Martha and Jhabvala, Renana (Eds.): Women's Economic Empowerment in South Asia, Sage Publications, New York, 1997.
5. Devasia, Leelamma and Devasia, V.V:Empowering Women for Sustainable
6. Fernandez, Aloysius,P. Self Help Groups the concept Asia pacific Rural Finance Vol.5(3) jan - March,1993.
7. Grading of Groups, MahalirThittam, Tamilnadu Corporation for development of Women Ltd., Chennai, 1997.
8. Gupta and Mittal, Mukta: Status of Women and Children in India, Anmol Publications Private Limited, New Delhi, 1995.
9. Jaya Kothai Pillai, Women and Empowerment, Gyan publishing house, New Delhi, 1995.
10. Kabeer, Naila : Reversed Realities: Gender Hierarchies in Development Thought, Kali Primaries, New Delhi, 1994.