

**DEVELOPING LEADERSHIP SKILLS AMONG SELF HELP GROUP WOMEN**

**Abinaya P**

**(16PSW001)**

**Thesis submitted to**

**Avinashilingam Institute for Home Science and Higher Education for  
Women, Coimbatore-641043**

**In partial fulfilment of the requirements for the  
Degree of Master of Social Work**

**April 2018**

**DEVELOPING LEADERSHIP SKILLS AMONG SELF HELP GROUP WOMEN**

**Abinaya P**

**(16PSW001)**

**Thesis submitted to**


**Avinashilingam Institute for Home Science and Higher Education for  
Women, Coimbatore-641043**

**In partial fulfilment of the requirements for the  
Degree of Master of Social Work**

**April 2018**



Signature of the Guide



Signature of Head of the Department

Signature of the External Examiner

## CERTIFICATE

This is to certify that the dissertation entitled on “**DEVELOPING LEADERSHIP SKILLS AMONG SELF HELP GROUP WOMEN**” submitted to the Avinashilingam Institute For Home Science and Higher Education For Women, Coimbatore-641043, in partial fulfilment of the requirements for the award of the degree of **MASTER OF SOCIAL WORK** is a record of original research work done by **ABINAYA P**, during the period of the study in the Department of Home Science Extension Education, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore-641043, under my supervision and guidance, has not formed the basis for the award of any degree/ diploma/ associate ship/ fellowship or similar title of other university.



**Signature of the Guide**



**Signature of Head of the Department**

## ACKNOWLEDGEMENT

The investigator exalts **God Almighty** for being her refuge and strength and praises him for his everlasting love, bountiful mercy and amazing grace showered on her throughout the study.

The investigator wishes to express her sincere thanks to **Padmasree Dr.P.R.Krishna Kumar Chancellor**, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore for providing the opportunity to carry out this academic exercise leading to the award of **Master Of Social Work** in Department of Home Science Extension Education.

The investigator owes her special thanks to **Dr.(Tmt) Premavathy Vijayan, M.Sc., M.Ed., Dip.Spl.Edn., M.Phil., Ph.D., Vice Chancellor** , Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore for the facilities provided to carry out the study.

The investigator owes her sincere gratitude to **Dr.(Tmt) Kowsalya, M.Sc., M.Phil., Ph.D., Registrar**, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore for her consent encouragement.

The investigator express her heartfelt thanks to **Dr. (Tmt.) N. Vasugi, M.Sc., M.B.A., MPhil., Ph.D., Dean**, Faculty of Home Science, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore for her consent help and support at all times of need.

The investigator feels extremely happy and formulate to place on record her sense of gratitude to **Dr.(Tmt.)M.Kasthuri M.Sc., M.Phil., Ph.D., Professor and Head**, Department of Home Science Extension Education, Faculty of Home science and Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore for her constant help and support at all times of need.

The investigator feels highly elated in manifesting her glowing sense of gratitude to her guide, **Dr.(Mrs)S.Rajalakshmi, Associate Professor**, Department of Home Science Extension Education, Faculty of Home science, and Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore, for her valuable help, guidance and encouragement rendered throughout the period.

The investigator Extends her heart full thanks to Mr. Sree Kumar Project Co-ordinator of NMCT for his valuable help rendered and assistance given during the period of study.

The researcher would like to thank her **Teachers** in the department of home science extension education and Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore for their advice and support throughout her study.

The investigator is deeply indebted and expresses her gratitude to her **Family and Friends** for their constant encouragement, steady support and valuable help during the completion of the study.

Lastly, she offers her regards and profound thanks to all those who supported her in any aspect during the course and completion of the study.

## CONTENTS

CHAPTER No	TITLE	PAGE NO
	<b>LIST OF TABLES</b> <b>LIST OF PLATES</b>	
I	<b>INTRODUCTION</b>	1-7
II	<b>REVIEW OF LITERATURE</b> A. Status of SHG women B. policies and programmes for SHG women. C. Releated studies.	8-40
III	<b>METHODOLOGY</b> A.Selection of the Area B.Selection of Sample and Size C.Selection Methods and Tools D.Collection of Data E.Obtaining Ethical Clearance of the Study F.Analysis and Interpretation of the Data	41-44
IV	<b>RESULT AND DISCUSSION</b> <b>A.Socio – Economic Characteristics of the SHG Women</b> <b>B.Details about SHG</b> a.SHG Membership and Activities b.Knowledge on SHG c.Activities Undertaken by SHG Women d.Loan Details of SHG Women e.Reason for Saving f.Financial Literacy among SHG Women g.Decision Making Capacity of SHG Women h.Usage of Mobile phones by SHG Women i .Usage of Social Media j.Challenges Faced by SHG Women <b>C.Health and Nutritional Status of SHG Women</b> a.Health status of SHG b.Health Issues faced by SHG women c.Food Habits of SHG Women <b>D.Skills Possessed by SHG Women and Impact of the Programme</b> a.Leadership Skill among SHG Women b.Knowledge on Legal Awareness among SHG Women c.Awareness on Policies and Programme SHG Women d.Creating Awareness on Digital Literacy	45-63
V	<b>SUMMARY AND CONCLUSION</b>	64-72
	<b>BIBLOGRAPHY</b>	
	<b>APPENDICES</b>	

## LIST OF TABLE

TABLE NO	TITLE	PAGE NO
1.	Selection of Sample	42
2.	Plan of Work	43
3.	A.Socio – Economic Characteristics of the SHG Women	46
4.	SHG Membership and Activities	48
5.	Knowledge on SHG	49
6.	Activities Undertaken by SHG Women	50
7.	Loan Details of SHG Women	51
8.	Reason for Saving	52
9.	Financial Literacy among SHG Women	53
10.	Decision Making Capacity of SHG Women	54
11.	Usage of Mobile phones by SHG Women	55
12.	Usage of Social Media	56
13.	Challenges Faced by SHG Women	56
14.	Health status of SHG	57
15.	Health Issues faced by SHG women	58
16.	Food Habits of SHG Women	59
17.	Leadership Skill among SHG Women	60
18.	Knowledge on Legal Awareness among SHG Women	61
19.	Awareness on Policies and Programme SHG Women	62
20.	Creating Awareness on Digital Literacy	63

## PLATE

PLATE NO	TITLE	PAGE NO
1.	Education Intervention – imparting leadership skills among women	44

## CHAPTER I INTRODUCTION

**“A Strong Women understands that the gifts such as logic, decisiveness and strength are just as feminine as intuition and emotional connection She values and uses all of her gifts by ”**

Nancy Rathburn.

Women play an important role in the development of human society. Yet women are treated as less than equal to men in almost all the poor and development countries. We read a lot about women's education, rural women's problems, female feticide, exploitation of women, reorientation to women in electoral bodies etc., Half of the world population consists of women but for centuries, women are treated as home makers and to take care of children. Even where employment is provided monthly and its lesser paid jobs like agriculture farming (**Badi and badi, 2005**).

The modern women are inclined towards the social issues, and improving the social status of women at large scale by actively participating in the nationalist movement where, Women secured eminent position, and offices in administration and public life in India. Previously, men folk discouraged women for attending social function. Now the spread of education changed the social attitudes of educated women. They have increased the awareness; education also inspired Women folk to come out of the four walls of their family circle. Now the modern women has started caring for her health, figure, cultural interest's religious activities and recreational needs, etc.

Traditionally Indian Women had fourfold status were they acted as daughter, wife, house wife and mother. The women of the modern times enter into certain fields that were unknown to the traditional women. They actively participate in social, economic and political activities. The women of present generation have generally received higher education then the traditional women which increase's their personal and family's economic status.

The Indian women have distinguished themselves in various spheres of life as politicians, orators, lawyers, doctors, administrators and diplomats. They are not only entrusted with work of responsibility but also they perform their duties very honestly and sincerely. There is hardly any sphere of life in which Indian women have not taken part and show their worth. Women exercise their right to vote, contest for parliament and assembly, seek appointment in public office and compete in other spheres of life with men. This shows that today's women in India enjoy more liberty and equality than

before. They have acquired more liberty to participate in the affairs to the country. They have been given equality with men in sharing their future aid responsibilities of themselves for their family and their county.

“Leadership is the art of leading others to deliberately create a result that wouldn’t have happened otherwise.” It’s not just the creation of result that makes good relationship. Good relationships are able to deliberately create challenging result by enlisting the help of others. It is both a research area and a practical skill assuring the ability of an individual or organization to “lead” or guide other individuals, teams, or entire organizations. Leadership is a Process of social influence in which a person can enlist the aid and support of others in the accomplishment of a common task.

The leader should have effective interpersonal skills such as communication, Motivation team building to cultivate success. The leader must have the ability to motivate to get the work done at this level of management & secondly it must have the ability to communicate its workers problems, recommendations and suggestions, etc., to the higher level. So at this level of management leaders ability to motivate is more important than the, communication & team building (**Ahmed Wisal 2002**).

Women Empowerment is an important tool for social development and this can be achieved when the Society recognizes women as one among the social partners, provided those equal rights, facilitated them with equal education, health and out of all these allow them to participate equally and effectively. Reviewing the social status of women in India, it is observed that during ancient Indian society women were respected very much and there were women scholar as well as rulers. Religion in India accorded high status to “Mother goddess” and several mythological and folklore stories highlight women’s role in religion, politics and social activities (**MenonSen et al, 2001**).

Women's empowerment has become a significant topic of discussion in development and economics. It can also point to the approaches regarding other genders in a particular political or social context. Women's economic empowerment refers to the ability for women to enjoy their right to control and benefit from resources, assets, income and their own time, as well as the ability to manage risk and improve their economic status and well-being. While often interchangeably used, the more comprehensive concept of gender empowerment refers to people of any gender, stressing the distinction between biological and gender as a role. It thereby also refers to other marginalized genders in a particular political or social context.

Indian Constitution granted equal to men and women and Indian is one of the first countries in the world, which has given opportunity for women to vote. In spite of all such development measures Indian women are yet far behind in several development aspects rights from the education to participation (**Narayana Reddy 2005**).

Microfinance has, in recent times, is been recognized and accepted as one of the new development paradigms for alleviating poverty through social and economic empowerment of the poor, with focus on empowering women. Experiences of different anti- poverty and other welfare programmers within the country and elsewhere have shown that the key to its success lies in the participation of community based organization at the grass root levels. people's participation in credit delivery recovery and linking of formal credit institution to borrowers through the intermediation of self help group (SHGs) have been recognized as a supplementary mechanism for providing credit support to the rural poor (**Jerinabi 2005**).

Women Empowerment through self – help groups has evolved as an international movement. Empowerment is a complex concept and it is interpreted in many ways. It comes from the term 'Empower' which mean to give power or authority and to enable to permit. This authority can be achieved among the women through reducing poverty, increasing sense of universal education, improving health and availability of equal nutrition. The term empowerment of women is gaining popularity and wide usage move often then terms like women's welfare, upliftment, development or awareness rising in the context of women development and the word "Empowerment" is used frequently.

The Empowerment of women through self help groups would lead to benefits not only to the individual women and women groups but also for the family and community as a whole through collective action for development. These groups have a common perception of need and an impulse towards collective action. Empowering women is not just for meeting their economic needs but also through more holistic social development (**Murgan and Dharmalingam, 2001**)

In India, the emergence of liberalization and globalization in early 1990's aggravated sectors from bad to worse as most of the women who were engaged in various self-employment activities have lost their livelihood. Despite in substantial contribution of women to both household and national economy, their work is considered just an extension of household domain and simians non-monetized. In India, microfinance scene is dominated by SHGs as an effective mechanism for providing financial services to the "unreached poor" and also in strengthening their collective self-help capacities leading to their empowerment. Rapid progress in SHG formation has

now turned into empowerment movement among women across the country. Micro finance is necessary to overcome exploitation, create confidence for economic self-reliance of the rural poor, particularly among rural women. Although no 'image bullet', they are potentially a very significant contribution to gender equality and women's empowerment. Through their contribution to women's ability to earn an income, these programmes have potential to initiate reducing at a series of "virtuous spiral" of economic empowerment and wider social & political empowerment (**Loombashuchi 2002**).

Education is a potent remedy for most of the ills of the society. Education is the main instrument for transformation in any society. The economic and social returns to education for women are substantial. By educating its women, a country can reduce poverty, improve productivity, ease population pressure and offer its children a better future. A 'package approach' is required for developing female education.

There is a wide disparity between male and female literacy rates. As per 2001 census, the literacy rate was 64.4 per cent and 82.4 per cent for females and males respectively in the state. There also exists a rural – urban gender divide in literacy rate across Tamil Nadu.

The rate was 76 for urban female whereas it was 55 per cent for its rural counterparts. Compared to urban female literacy rates, the rural rate was lower by 20.71 percentage points, whereas the percentage point difference among males in urban and rural areas was only 11.82. The differences in the levels of literacy between males and females were significantly higher in rural areas than in urban areas.

Self help groups are novel and innovative organizational setups in India for the women's upliftment and welfare. All women in India are given a chance to join any one of SHGs for training and development, so as to be prospective entrepreneurs and skilled workers. The SHGs are promoted by the government as if women in India may not be resourceful enough to be entrepreneurs. When the SHGs arrange training facilities to carry out certain kind of work which are suitable for the women in India, banks must arrange financial assistance to carry out manufacturing and trading activities, arranging marketing facilities while the governments will procure the product of SHGs, arrange for enhancing the capacity of women in terms of leadership quality and arranging for the management of SHGs by themselves so as to have administrative capacity. As a social movement with government support, SHGs become more or less a part and parcel of the society.

A self-help group (SHG) is a financial intermediary committee usually composed of 10–20 local women or men. A mixed group is generally not preferred. Most self-help groups are located in India, though SHGs can be found in other countries, especially in South Asia and Southeast Asia. Members also make small regular savings contributions over a few months until there is enough money in the group to begin lending. Funds may then be lent back to the members or to others in the village for any purpose. In India, many SHGs are 'linked' to banks for the delivery of micro-credit.

Self-help groups are started by -governmental organizations (GO) that generally have broad anti-poverty agendas. Self-help groups are seen as instruments for goals including empowering women, developing leadership abilities among poor and the needy people, increasing school enrolments, and improving nutrition and the use of birth control. In countries like India, SHGs bridge the gap between high-caste & low-caste members. Financial intermediation is generally seen more as an entry point to these other goals, rather than as a primary objective.

Self-management, (writing accounts, going to bank for transaction & getting enters in pass book) only group members are playing a major role because the other member have faith in group leader. Majority of the group member have availed loan for their own occupation development, health, and education and marriage purpose. The increased role of women in decision making in their household Affairs has relatively increased in some aspects while make dominance consumer in same area. Micro credit is given to the women through SHG for productive purpose by the bank. The economic empowerment of the poor women is the only means to eradicate of poverty. Micro credit ensures the poor women employment and in income. The success of women development depends on capacity building. The capacity building depends on better awareness of health, education, environment, legal right, improving literacy, acquiring better commutation skills. Micro credit helps them organize their own business & production units. The SHGs group members are making repayment of weekly loan. It consist of both principal and the interest, are the repayment obligation is fixed following equated installment methods. Majority of the members are illiterate and few are semiliterate. The writing accounts are done by the members only in few cases. In most of the Mahila Mandals the accounts are written by a writer who is paid an honorarium of Rs.50-1000 per month, depending on the size and economic strength of Mahila Mandals (Lalitha,2002).

Self Help Group (SHGs) enhance the equality of status of women as participant , decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life. In all stages of economic and social activities involvement of women become essential. They encourage women to take active part in the social economic progress of our nation. The SHGs empower women and train them to take active part in the Socio- Economic progress of the nation and make them sensitized, self made & self-disciplined. They remove the social limitations of women such as superstition, and dormant role in decision making. The SHGs have inculcated a great confidence in the minds of rural women to succeed in their day to day life. **(Gurumoorthy,2000).**

Self employed member of Self help groups (SHGs) fare better than wage – earning counterparts when it came to continuity of employment. The study dwelt on the factors influencing the different indicators of women empowerment among the members of 26 matured all women SHGs. It also isolated the socio economic demographic factors influenced the joint probability of a group member being both empowered and employed. Self-help group women to start small business like catering, saree business, vegetable shop, and flower shop etc., these businesses empower the women to become self dependent & improved the socio economic status of women. SHG can developed the women leadership skills and entrepreneurial development. **(Chatterjee, Tanmoyee Banerjee, 2012).**

**Objectives of the study: Are to**

- Assess the socio economic status of SHG Women.
- Assess their knowledge on financial and digital literacy among SHG Women.
- Identify the skills possessed by SHG Women
- Developing leadership skills among SHG Women
- Analyse the constraints faced by SHG Women
- Evaluate the impact of the programme

**Need of the Study:**

- To know the conditions, problems , and challenges faced by the SHG Women
- To identify the Skills possessed by the SHG Women
- To know the leadership skills among SHG Women
- To gain knowledge on programmes and policies about SHG Women
- To provide training on SHG Women
- To evaluate the collective decision making among women
- To inculcate the legal policies for women
- To train them on digital literacy

**Scope of the Study:**

- To maintain the record for the future use.
- To have knowledge on various policies and Schemes provided by the government
- To provide knowledge and Training to the SHG Women
- To know about the different type of activities done by the SHG Women

**Limitation of the study**

- Time duration was inadequate to conduct the training programme for the SHG women were busy with their household chores and Some of them run their own business

## CHAPTER – II

### REVIEW OF LITERATURE

A Literature review is a search and evaluation of the available literature in your given subject or chosen topic area. It documents the state of the art with respect to the subject or topic you are writing about. The literature available pertaining to the study on “Developing Leadership Skills among Selp Help Group Women” was reviewed under the following headings.

#### **A. STATUS OF SHG WOMEN**

#### **B. POLICIES AND PROGRAMMES OF SHG WOMEN.**

#### **C. RELEATED STUDIES.**

#### **A.STATUS OF SHG WOMEN**

**According to Parvathi and Karthikeyan (2002)** Stated that, education plays a role as a means for human resource development for sensitizing one's perceptions, awareness and for motivating and changing one's behavior to suit arising needs, demand and opportunity for survival, growth and development. Education is the greatest force for empowerment. The process of education will not be complete without value content. Empowerment can only be acquired through knowledge.

**Shaily Bhashanjaly (2002)**, opined that, the need to empower women. She adds that most of the world's poor are women, so it is necessary to empower them. Women's contribution in both organized and unorganized sectors of the economy go unnoticed by the family and the society as well. Her work remains invisible and under-rated. Women's empowerment can lead to some changes in this situation. Women's participation rate will increase, their work will get noticed and women can enjoy a reputed position both at home and the work place. This author further says that, literacy and education, awareness, self-confidence, assertiveness, collecting strength, partaking in decision-making are some of the essential prerequisites of empowerment.

**Tarakumari and Masenamma (2011)** studied that, the area of Bheemunipatnam to analyze the socio-economic conditions of women and the impact of SHGs on empowerment of rural women .India has been mainly a rural country as about 78 percent of its population lives in villages. The main object of rural development is education to all women, men and children. The most potential tool against human deprivation is

building human capital among the deprived through sustainable development. After the beginning of SHGs, micro finance through SHGs has become a leader for the poor to bring them up not only economically but also socially, mentally and attitudinally.

**Sujatha (2011)** have conducted the studied on Vizianagaram district of Andhra Pradesh to study women empowerment through SHGs. She narrated the support to the SHGs given by various governmental agencies and how these agencies are bringing out women empowerment through their functioning. She states that, the Indian Constitution not only grants equality to women but also empowers the state to adopt measures of positive discrimination in favor of women. In recent years, determining the status of women empowerment is recognized as a very important issue. Empowering women puts the spotlight on education and employment which are essential elements for sustainable development. Andhra Pradesh has used development of self –help groups extensively as a primary tool of poverty alleviation and empowerment. The SHGs are based on the concept of member’s involvement and participation in bringing about change in their socio-economic status. The human development approach cannot be limited to just building relevant indicators and indices. It has to reflect and address the social concerns and the processes that underlie the various outcomes. The study of Anantpur district showed that, by joining the SHG the women have improved their saving capacity. It has brought some positive change in socio-political, employment and economic development of poor women. There is increased access of credit to women which has enabled them to accept various economic activities like dairy, horticulture, livestocketc. This increased income was spent on the health and education needs of their children. The Government policy makers, bankers at the ground level, should ensure that the women members become more self -dependent and achieve the implied objectives of SHG Programmes

**Banejee(2009)**stated that, to estimate the impact of SHGs in the district of North 24 Paraganas of West Bengal during September 2005 to March 2006. Nationalized Commercial Banks provide loans to the SHGs members treat this loan as joint liability. It has been observed that most of the women from families in North 24 Paraganas have joined the SHGs. Due to the shift from low-income group to high-income group; inequality in distribution of family monthly income has been decreased. It has also been observed that the average family income has increased whereas the consumption and food expenditure has decreased significantly. SHGs have also helped in encouraging savings habit in their members. The health related expenditure has decreased indicating better understanding by the women of disinfected habits and optimal allocation of food expenditure among the family members. The school drop- out rate has been observed to

be significantly lower in group members of SHGs. It is necessary for members to undertake paper work in SHGs and hence it has encouraged education resulting in decreased school drop-out rate. Only programs providing employment will not help, according to the author, it is also necessary to spread awareness relating to better health habits and essential of child education.

**Parvathy & Kartikeyan (2002)** explained that importance of education in the process of empowering women. Proper training helps to use this information or knowledge in the best possible way. Education helps a person to grow. But the present education does not guarantee a value based life. A human should get some value based education for achieving success in a true sense. The author defines 'value' as a guide principle that helps human to make decisions in a proper and correct manner, and behave in a correct way. Such value education should be provided to people for their improvement of life. The authors say that, in India, the status of women can be measured from the importance given to their education. Women are not given a fair chance to get education. In this male dominated society, the male child is given preference over female child for education. This does not allow the poor women to develop and utilize their skills and talents. Neither can these women know some of the important facts of life that would help them to live a better life.

**Oriental grameen project(2000)** In the year 1995, the public sector bank, The Oriental Bank of Commerce started a project named '**oriental grameen project**', under this project the bank provide financial service initially to eight villages and by the year 2000 it provided these services to 64 villages in the States of Rajasthan and Uttar Pradesh. The most backward and poorest families were selected for this project for formation of SHGs. These groups were formed on the basis of their gender, religion and other social and economic conditions. The project could provide micro-finance services to 450 SHGs; which included 447 women SHGs and 3 men SHGs. According to the author, women make the best use of the finances as compared to men. This helps in women empowerment. Women use their finances efficiently for their business activities which results into high income earnings and they can give good contributions to the family income. This leads to overall enhancement of the family, and their socio-economic status. The main finding of the study revealed that a large number of women had taken up subsidiary occupations and accordingly their family incomes had substantially increased. The recovery of the loans was more than 100 percent of the demand.

The Oriental Grameen Project proved successful as it provided good micro-finance services to the poor as per their requirements and considering their economic backgrounds.

**Narayan and Mridubhashini (2008)**, indicates that, 'Empowering Women through Economic Measures' have described the poor status of women and the need of women empowerment. Empowering women ensures their economic development, social development, political participation and strength to fight injustice. Though women are the biggest contributors to the nation's Gross Domestic Product (GDP), they are hired last and fired first and in spite of spread in education and developmental measures the discrimination between male and women continues. To improve the status of women by indirectly empowering them with new opportunities, the Government of India and some State Governments have introduced a number of programs. They have emphasized on micro finance/credit and SHGs movement and role of NGOs for women empowerment and education. Micro finance has proved to be an effective and efficient mechanism for eradication of poverty. It has introduced a new hope among the poor women in villages as well as towns. Because of SHGs women are able to enhance their business and investments with very little initial capital. Apart from SHGs, NGOs who extend help in implementing government policies play an important role. They act as links and mediators between the government and the people. NGOs are known for their virtues of dedication, human touch, self-reliance and nearness to community. Narayan and Mridubhashini have stated that women can achieve big results if involved as partners. They have the potential to be the asset if taken into consideration and entrusted with tasks. They want equality, dignity and opportunity. To gain the status in the society, economic independence of the women is very important which will lead them to real political empowerment.

**Tracey Moyle, et al (2006)** examined that empowerment of women by addressing two dimensions: economic empowerment and personal empowerment. One hundred women, aged between 16 and 65 years, participating in Self Help Groups from two rural Indian villages in North-West India took part in the study. Both quantitative and qualitative data were gathered through self-report surveys and interviews, with the analysis yielding conflicting findings. The quantitative data found that working women reported moderate to high levels on collective efficacy, proactive attitude, self-esteem and self-efficacy with no significant reporting of psychological distress. In contrast, examination of the qualitative data revealed positive appraisals of self-worth, purpose and self-determination and negative appraisals of pressure, challenge and stress.

**Amita Rani and Pawan Kumar Dhiman (2012)** focuses on the role of Self-Help Groups (SHG's) in promoting entrepreneurial culture among the SHG's members of Jakhal block district Fatehabad Haryana. In the research primary data had been collected from 100 s respondents from seven villages of Jakhal block district Fatehabad (Haryana) through designed schedule by conducting interview and observation method and it had been found that these groups were not working up to the mark due to conservative family culture and poor educational background of the masses. It had also been found that among surveyed group members after starting SHG activities only 6 percent of the member's family income increased more than INR 20,000 per annum, 55 percent's income increased up to INR 20,000 annually, 26 percent's income increased up to INR 10,000 and 13 percent members income had not improved in the post SHG period and forfeiting the objectives of the government policies.

**Sanjay Kanti Das (2012)** indicated that "Quality and Performance of Some Selected Self-Help Groups in Assam. The proliferation of SHG and target approach in the formation of Self Help Groups (SHG) has posed a serious challenge to sustain Self Help Group movement by maintaining quality of SHGs and hence, the quality assessment of SHGs is now being considered as a key concern. Several rating systems for micro-finance interventions and SHGs have been developed in the past. But there lacks uniformity about the norms of quality assessment. Social, empowerment and behavioral aspects of SHG functioning rarely found a place in the rating system. The present study differs from earlier studies as it covers descriptive study on quality evaluation of SHGs in a separate way covering twenty nine parameters of quality assessment of Self Help Groups. The study is conducted in three improvement blocks of Nagaon Districts of Assam during 2010-11. It is observed that due to fast growing of the SHG-bank linkage programme, the quality of SHG has come under stress. Some of the factors affecting the quality of SHGs are the target oriented approach of the government in preparing group, inadequate incentive to NGO's for nurturing their groups etc. Further, in this paper a modest effort is also given to study the performance of some selected SHGs in the study area.

**Sanjeev and Thangavel (2012)** indicate from the research "Evaluation of Socio economic Patterns of SHG Members in Kerala Using Clustering Analysis". In the matter of social development, though Kerala stands ahead of all other states in India, the pattern of distribution of social and economic opportunities within the state is highly inequitable among different social groups. Self Help Groups (SHG) are vehicles for social, political and financial intermediation of the state. Clustering analysis is one of the main analytical

methods in data mining; the method of clustering algorithm will influence the clustering results directly. K-means and Fuzzy C-Means Algorithms are popular methods in cluster analysis. In this paper we have evaluated the socioeconomic developments of SHG in various districts in Kerala state using cluster analysis. The data's were collected by field survey and interviews. The parameters considered for the study include the regularity of the members in attending meetings and training, social and economic benefits gained by the members in personal level, cluster level and society level, rate of employment and earning members in the family and literacy and educational level of SHG members.

**Geethanjali and Prabhakar (2013)** explained on research work such as “Economic Development of Women through Self Help Groups in YSR District, Andhra Pradesh, India”. Poverty and unemployment are the major problems of any under developed countries, to which India is no exception. The rate of growth of women service in India is very low. This is because of the low growth rate of new and productive employment. The more attractive scheme with less effort is Self Help Group (SHG). It is a tool to remove poverty and improve the women entrepreneurship and financial support in India. A Self Help Group is a small economically homogeneous affinity group of the rural poor voluntarily coming together to save a small amount regularly, which is deposited in a common fund to meet members tragedy needs and to provide collateral free loans decided by the group. Self Help Groups enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. The present paper is mainly focusing on the Self Help Group formation, women entrepreneurship and economic empowerment of women after them joining Self Help Groups in YSR district, Andhra Pradesh (A.P.) India. YSR district (Kadapa district) is one of the pioneering districts for the implementation of the Development of Women and Children in Rural Areas (DWCRA) as pilot project in the Andhra Pradesh state along with Srikakulam and Adilabad. Presently there are 21 *Mandals* in YSR district of Andhra Pradesh consisting of 35,338 Self Help Groups. Of these, the best five villages, Kodur, Ramapuram, Sidhout, Yerraguntla and T.Sundupalli were selected for this study, because the SHGs in these villages were functioning in a very successful manner.

**Pavithra and Narayana (2013)** conducted a study on “Women Empowerment Through Self-Help Groups with Special Reference to Multipurpose Cooperative Society Bank: An Empirical Study” in, Arth Prabhand , Microcredit refers to finances in small amount to poor, especially women in rural areas to start their own business in their own villages. The finance is provided with very reasonable rate of interest and flexible

repayment facilities. Micro credit is expected to play an important role in poverty alleviation and development. Thus, the main objective of Self Help Group to bring the assisted families above the poverty line is achieved through micro credit and their transformation from the vicious circle of poverty to prosperity. SHG is a small voluntary association of rural/urban people, preferably womenfolk from the same socio-economic background. They come together for solving their common problems through self-help and mutual help in the Self Help Group. Usually the maximum number is 20. They undertake economic activities such as thrift and credit, use of common asset on a basis of equality development trust. The formation of SHG in rural areas has created awareness among the women about social issues. The group head is called Animator, who is assisted by two representatives. The group should meet regularly at week/fortnightly/monthly intervals as per the convenience of all the members. Matters regarding loans, savings progresses etc are finding a place in the meeting. The member's express their agreement in the tremendous growth of their business in another five years time. They are also affirmative in getting financial assistance from the banks for the future expansion of their business. This study signifies the economic relevance that is associated with the Self Help Group and rural development. From the study, it is understood that the activities of Self Help Group are considered more important for the upliftment of the rural folk.

**Reji (2013)** explained from the "Economic Empowerment of Women through Self-Help Groups in Kerala". The empowerment of women is crucial for the development of the country. Bringing women into the main stream of development is major concern for the Government of India. That is why the year 2001 has been declared as the Year of women Empowerment Women's empowerment is critical to the socioeconomic progress of the community and bringing women into the main stream of national development has, therefore, been a major concern of the government. The Ministry of Rural Development has special components for women in its programmes and funds are women constituent to ensure flow of adequate resources for the same. One of the major schemes implemented by the Ministry of Rural Development having women's component is the SGSY.

**Sambhu Charity Chepchirchir (2013)** conducted a study on "Impact of Women Participation in Self-Help Groups on Self-economic Empowerment in Nakuru County". The purpose of this research project was to assess the impact of women participation in self-help groups on self-economic empowerment. A descriptive study design was used with the study population being drawn from registered women SHGs in

Keringet division and 70 respondents were only the registered members. The sample of SHG studied was drawn from the thirty (30) women Self-Help Groups (SHGs) registered in Keringet division. The sample size of ten (10) SHGs was identified through systematic random sampling and fifteen (15) respondents from each group were picked thus a total of one hundred and fifty (150) respondents. The study used in-depth interview and data captured using semi structured questionnaire. Validity and reliability of the instrument was assessed before actual data collection was done. Quantitative data collected was analyzed using SPSS and descriptive statistics expressed in frequencies and percentage and coded according to research objectives and presented using tables. The study concludes that by participating in SHG there was an enhanced self-economic empowerment in terms of savings, access to loan and trainings. The SHG has improved the saving culture of the respondents through making it compulsory for all to save and encouraging members to increase their savings and reinvest them in entrepreneurial activities. The study noted that by participating in SHG the respondents were able to access formal banking institution with easy and access better amount of loan as compared to pre SHG period. Most respondent were able to attend training after joining SHG which had an impact in enabling them increase asset, improve book keeping, spend wisely, and diversify investment. Banks were noted to be the major organizers of trainings. There is a need to train SHG members and its leaders on organization skills, leadership skills and strategic management skills so that they can these grass root organization to another level.

**VighneshwarSwamy and Tulasi Mala (2013)** conducted the study on entitled in "Microfinance across the globe and particularly in India are being practiced as a tool to mitigate poverty. The paper utilizes statistical technique and adequate sample size chiefly as an empowerment tool to uplift the downtrodden. It was uniquely established that Self Help Groups (SHGS) in India have been significantly successful in achieving the objective of economic development of the weaker sections of the society as well as play a significant role in improving the incomes of the weaker sections, thereby ensuring food security besides improving their standard of living.

**Christopher Dunford (2006)** stated that when micro finance is provided to relatively poorer women, it increases incomes and savings, improves nutrition and health and empowers women. The heavy emphasis on the experience of micro finance in Bangladesh is increasingly balanced by evidence from elsewhere in the world. Moreover, it is clear that many micro finance programmes reach a number of the very poor. The positive impact of micro finance on the lives of substantial numbers of very

poor people will very likely grows and become more compelling in the next few years. It is evident that with cautious confidence, micro finance can and do contribute to achievement of the Millennium Development Goals.

**Kala.G.S (2004)** said that, the women empowerment programmes have been taken up by Tamil Nadu Women Development project implanted under the “Mahalir Thittam”. This programme is intended to promote economic development and social empowerment of the poorest women through a network of self help groups formed with active support of NGOs. The self help groups are not only engaged in saving and internal lending activities but also function as important sustainable rural structures for dissemination of knowledge of health and nutrition, literacy, education, adopting of new agriculture practices, farm and non-farm sector economic activities and help to prepare women to take up a leadership position.

**Vel Suresh Kumar (2005)** stated that, India had a tremendous growth of SHGs in different forms in different regions. In the south region the movement of SHGs has shown good results in Andra Pradesh and Tamilnadu. Most of the women are able to increase their income level and are participating in the financial decisions in the family. Apart from the financial aspects, it also becomes a platform for exchanging ideas regarding AIDS prevention, dowry, nutrition, legal marital laws, literacy, sanitation, child care, etc. This not only a woman is benefiting through SHG but also her family and community as a whole.

**Gangaiah, Nagaraja, and Vasudevulu Naidu (2006)** stated that the micro finance provided by SHGs is productive enough and had a favorable effect on employment and income generation. It is also observed that the credit extended to rural women also had a quality improving effect on the families of sample respondents, because majority of the women beneficiaries utilized the income generated either for investing or improving the educational and health requirements. These expenditures resulted in qualitative improvement of human resources.

**Sudarsan Nayak (2006-2007)** discussed the role being played by promoting and nurturing SHG – Bank linkage programme. Based on a study from Kalahandi district of Orissa, research inferred that SHG–Bank linkage programme had reduced the incidence of poverty and many families came out of BPL category. It enabled the poor to build assets for generating income improved the rate of literacy, improvement in the school attendance and reduced dropout in their families, empowered women by enhancing the contribution to household income and better control in decision making process of the family, reduction of child mortality, improved maternal health,

housing and nutrition, reduced dependency on village money lenders and no institutional sources. It has proved that the poor are bankable and can be a partner with the mainstream financial institutions.

**Srinivas, et al (2010)** opinion that “Leveraging Livelihoods for Muslim Women in Hyderabad: Role of SHGs”, have stated that today, an increasing number of women in most parts of India- especially in the rural south- are coming together to form SHGs, largely engaged in providing savings and credit services to their members. A few also pursue a social agenda such as supporting the anti-liquor movement, improving health and education of their communities and so on. Credit services are complemented with other services to create or support livelihoods of members and their families. These efforts are supported by NGOs and state agencies. While the benefits are diverse, ranging from creating opportunities for saving to enterprise promotion, one of the most articulated benefit for the SHG members is the freedom to come out from their homes and speak up in public’. This article prepared on the basis of interactions with SHG women members, and attempted to capture the experiences of Muslim women in Hyderabad.

**Littlefield et al. (2003)** opinion that microfinance program me was very helpful in attaining the millennium development goals through mobilizing various resources to reduce poverty and hunger, eliminate HIV/AIDS and infectious diseases, empower women, educate all children and lower child mortality. This paper presented the findings of various microfinance studies and had proved that availability of financial services for poor households had a strong impact on the achievement of the millennium development goals. The poor used financial services not only for business investment in their micro-enterprises but also to invest in health and education to manage household emergencies and to meet other wide variety of cash needs that they encountered. A large number of microfinance institutions had proved that they were profitably reaching the bottom poor people by applying various innovative products and methodologies. The availability of financial services had proven to be a critical factor in reducing poverty and its effects, resulting in positive impacts on nutrition, education, health, gender equity and the environment.

**Hoque (2008)** examined that relationship between households’ involvement in BRAC’s micro-credit programme and the households’ capacity to deal with economic hardships. It was hypothesized that the BRAC’s credit programmes contributed to increase the participating households’ abilities to cope with economic hardships. This hypothesis was tested by comparing 108 BRAC and similar number of non-BRAC

households, the latter being defined as those who did not receive loans from BRAC or any other institutional sources. The data set used in this paper was obtained from the Matlab Health and Socio-economic Survey, which was carried out in Matlab, a region of rural Bangladesh. The survey results showed that 54.6 per cent of the BRAC households and 43.5 per cent among the non-BRAC households faced economic hardships. The major crises that were reported by respondents were sickness of householders, crop loss, damage of houses or businesses, losses due to natural disaster and the death of householder. With regard to the capacity of households to cope with crises, the study found that non-BRAC households had less capacity to cope with crises from their current income and earnings than the BRAC households. More BRAC than non-BRAC households borrowed money in crisis. Asset selling was another coping strategy but in this survey more non-BRAC than BRAC households resorted to asset selling—a negative coping mechanism. It was found that 7.1 percent of the BRAC households used their own savings to cope with crises compared with 4.3 percent of the non-BRAC households. This could be because the savings of non-BRAC households were also less than those of BRAC households. This meant that lacking savings, non-BRAC households resorted to asset selling. The results of this study showed that BRAC households were more able to obtain loans during times of crisis than non-BRAC households. Twice as many BRAC households borrowed money during crisis times than non-BRAC households (20 per cent compared to 10.1 per cent respectively).

**Littlefield et al. (2003)** reviewed that microfinance programme was very helpful in attaining the millennium development goals through mobilizing various resources to reduce poverty and hunger, eliminate HIV/AIDS and infectious diseases, empower women, educate all children and lower child mortality. This paper presented the findings of various microfinance studies and had proved that availability of financial services for poor households had a strong impact on the achievement of the millennium development goals. The poor used financial services not only for business investment in their micro-enterprises but also to invest in health and education to manage household emergencies and to meet other wide variety of cash needs that they encountered. A large number of microfinance institutions had proved that they were profitably reaching the bottom poor people by applying various innovative products and methodologies. The availability of financial services had proven to be a critical factor in reducing poverty and its effects, resulting in positive impacts on nutrition, education, health, gender equity and the environment.

**Manjula (2000)** stated that the poor women members of the Samatha Self- Help Groups of Ulloor were able to acquire a greater awareness about their society, to increase technical expertise and ability to use and build their own knowledge system and to develop a scientific awareness of their economic, political and physical environments. It also helped them to come out of their isolation and reinforced a sense of community consciousness in them. The linkage of self-help groups with each other had contributed to the emergence of new kinds of structures, which would also enhance the decentralization of power and enable women's participation in economic and social decision – making processes.

**SumanRohila and Bhuvaneshwari Swami (2007)** argued that, in the development policy of India the role and active participation of women in social, economic and political field should be given proper weight to ensure all sided development. By providing equality in the economic field for women, they could establish social, economic, political cultural and human intimacy with each other. They suggested that women should unite together to receive education and the struggle for their rights, get awareness, generate income and social mobility through SHGs for their social and economic empowerment.

**Indrabhusan Singh and UshaKumari (2007)** expressed that, Empowerment of women involves economic opportunity, property rights, political representation, social equality, personal rights and so on. But women in many countries still lack the right to inherit property, own land, get an education, obtain credit, earn income or work outside the home, control their fertility. They are still widely underrepresented in involvement in decision making at the household or social level. They argued that mobilizing women to take up entrepreneurial and cottage industry activities through self help groups ensures economic independence of women.

**ManjulaBharathy (2010)** opinion that Samatha SHGs in the People's Planning Campaign of Kerala" in 'The Indian Journal of Social Work'" to contextualize the historicity of women development approaches in India, with particular reference to Kerala. The notion of the Kerala development model was deconstructed from a gender perspective where- to a large extent- women were marginalized politically, socially and economically. Further, an attempt was made to understand the People's Planning Campaign (PPC) process and the conscious gender interventions and how the PPC had engaged with the ideological notions of the SHGs to challenge the feminization of invisibility and the culture of silence among women in Kerala.

An attempt is made to throw light on the impact of SHGs in bringing about increased levels of participation, social awareness and confidence among SHG women members.

**Kappa Kondal (2014)** stated that “Women Empowerment through Self Help Groups in Andhra Pradesh, India”. Women participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole. They come together for the purpose of solving their common problems through self-help and mutual help. The more attractive scheme with less effort is Self Help Group (SHGs). It is a tool to remove poverty and improve the women entrepreneurship and financial support in India. The present paper confines itself to study of Women Empowerment through the Self Help Groups in Andhra Pradesh. The main objective of this paper is Impact of Self Help Groups on Women Empowerment in Gajwel Mandal of Medak District in Andhra Pradesh. The simple statistical tools adopted. Based on the analysis of women empowerment through self help groups in Gajwel, the major findings of this study there is a positive impact of Self Help Groups on Women empowerment in Gajwel Mandal of Medak District in Andhra Pradesh.

**Krishna Kumari (2014)** conducted a study on “Woman Empowerment through Entrepreneurship in Service Sector with Special Reference to SHGs in Tourism”. One of the service sectors is Tourism, the fast upcoming Service Industry on the economic scenario of the world. It is considered the second largest foreign exchange earner to the world after the Oil business. The Tourism focuses light on the rural areas also with rural Tourism Projects’ in order to improve the economic and social conditions of the rural women at micro level. The recent concept of Self-help groups could awake the enterprising nature of the rural woman to work in groups and contribute their capacities and creativities for their common cause of welfare; and the Rural Tourism projects are targeting the rural poor women through the vehicle of Self-help groups (SHG). Rapid progress in SHG formation has now turned into an empowerment movement among women across the country. Micro finance is necessary to overcome exploitation, create confidence for economic self reliance of the rural poor, particularly among rural women. The object of the rural tourism’ is to strengthen rural livelihoods via the tourism process, based on rural community art and craft skills and assets in the cultural and natural environment. Thus, the SHG concept in the Rural Tourism will facilitate interactive experience of rural life in India to the paying visitor; and at the same time, it is a direct income to the local communities.

This income route is supposed to reach the most disadvantaged rural sector directly – for betterment of their lives; as well as to strengthen their capacity building and rural infrastructure.

**Ashe and Parrott (2001)** conducted a study on the women empowerment programme in Nepal and showed that 89,000 out of 1,30,000 or 68 per cent of women in the programme experienced an increase in their decision-making roles in the areas of family planning, marriage of children, buying and selling property and sending their daughters to school. These all areas of decision-making were traditionally dominated by men. However, Shrestha (1998) of the Centre for Self-help Development (CSD), Nepal reported that women were able to make small purchases of necessary items like groceries independently. But larger purchases and personal purchases, like jewelry, always required the consent of the husband, representing incomplete progress toward empowerment in this area.

**SahuLopamudra and Singh Suresh (2012)** conducted a study on “A Qualitative Study on Role of Self-Help Group in Women Empowerment in Rural Pondicherry, India”. Women empowerment is an essential precondition for elimination of poverty. Many International and National bodies have stressed on women empowerment giving attention to their participation in society, decision-making, education and health. In India, Micro finance and Self Help Group (SHG) intervention have brought tremendous change in the life of women at the grass root level. Currently around 1640 SHGs exist in Pondicherry and are successfully managed by women. The study aimed to assess the role of Self-Help Groups in empowerment of women of rural Pondicherry. It was a community based qualitatively study. Focus Group Discussions (FGD) was conducted among six SHG groups (one each) selected on feasibility basis. The SHG members perception of improvement in different pre-determined domains were assessed. Content analysis was done manually and the key findings were noted. The key responses were increased participation in household decision making, gaining respect in family, increased savings, meeting family expenses, improved political knowledge, self-determination, self-confidence etc. They said to have gained respect and trust in society and were able to plan for the future of their families. Self Help Groups played very important role in Women empowerment and should be promoted for economic development of the country.

**Sanjay Kanti Das (2012)** stated that “Best Practices of Self-Help Groups and Women Empowerment: A Case of Barak Valley of Assam”. Self Help Groups (SHGs) have emerged as popular method of working with people in recent years. Since,

SHG based micro finance programmes cover a large number of women,<sup>55</sup> it is expected that such programmes will have an important bearing on women's empowerment. Self-Help Groups (SHGs) have emerged in order to help poor women to secure inputs like credit and other services. Micro finance and SHGs are effective in reducing poverty, empowering women, creating awareness and ensure sustainability of environment which finally results in sustainable development of the nation. To avert such a situation, growth with quality has become the paramount agenda of today among different stakeholders, as there is an over reaching concern about sustainability of the SHG movement in India. Self-help groups have been instrumental in empowerment by enabling women to work together in collective agency. An effort is made in this paper to make a comparative analysis on the quality and performance of the SHGs and the impact of SHGs on women members in Barak Valley of Assam (Cachar, Karimganj and Hailakandi districts). It is observed that due to fast growing of the SHG-bank linkage programme in the State, the quality of SHG has come under stress. Some of the factors affecting the quality of SHGs are the target oriented approach of the government in preparing group, inadequate incentive to NGO's for nurturing their groups etc. Further, it is observed that impact on decision making pattern ranks first followed by economic empowerment and then psychological aspects. Confidence building ranks fourth while Social empowerment ranks the fifth and so on.

**Benjamin Lyngdoh and AmbikaPati (2013)** conducted a study entitled "Impact of Microfinance on Women Empowerment in the Matrilineal Tribal Society of India: An Analysis Using Propensity Score Matching and Difference-in-Difference". This study is an evaluation of the impact of microfinance on women empowerment conducted upon clients of the matrilineal tribal society of India that exists in its north east region. It covers a period of five years, where in, data is compiled for 300 microfinance women clients (Experimental Group [EG]) and 150 non-microfinance women clients (Control Group [CG]). For impact evaluation, Propensity Score Matching (PSM) and Difference in-Difference (D in D) techniques are applied. PSM ensures a matched sample by balancing the EG and CG on covariates and D in D, the impact of microfinance through economic and sociopolitical outcomes. The study highlights that microfinance has a positive impact on income, expenditure and savings. It led to an improvement in asset structure, increased access to livestock, micro machines, family wealth and family savings, education decision-making, improved mobility, communication skills, voicing of concerns, self confidence, increased political participation to promote gender equality, etc. In addition, microfinance amount and profile of the clients are important

components in influencing impact. Overall, microfinance is a potent tool of women empowerment even in matrilineal tribal settings.

**Dhanalakshmi and Rajini (2013)** stated show the research work on Women Empowerment through Self-Help Groups (SHGs)”.It is hoped that it will be useful to fellow researchers who are undertaking studies in this area. It exposes the historical background of Self-Help Groups in Indian context. This paper reviews literature on the subject ‘empowerment process in relation to a Self-Help Group as well as related literature. It is important to note that most literature has been focusing on empowerment as the outcome not as the process. There have been limited studies that explore the relationship between a self-help group and the process of empowerment.

**Ahmad (2008)** highlighted that micro-financing through SHGs as the very successful measure for obliteration of poverty of women and their empowerment on the basis of Grameen Bank of Bangladesh started by Prof. Muhammed Yunus in 1976. Most of the governments of developing countries are giving encouragement to microfinance for women empowerment and eradication of poverty. In India, NABARD is playing a very important role in micro financing programme. To establish and expand small self-sustaining business to the poor, mostly women, use small loans, other financial services and support from local organizations called micro finance institutions. So the objective of microfinance is to improve the quality of life of the poor and backward section of the society.

**According to Dr. Ahmad**, indicated that micro financing to women through SHGs has helped the groups to achieve a measure of economic and social empowerment. It has developed a sense of leadership, organizational skills, management of various activities of a business. In micro financing each loan is repaid and the money is redistributed as loans to others, multiplying its impact. Therefore, financial self-reliance of women, both in the household and in the external world lead to empowerment of women in other spheres.

**Sanjay Yadav (2013)** conducted a study on “Women Empowerment through Self-Help-Group: A Case Study of Nagthane Village, Tal: Palus, Dist-Sangli”s. Self-Help Group is a method of organizing to poor people and the marginalized to come together to solve their individual problem. The SHG method is used by the government, NGOs and others worldwide. The example of the Grameen Bank of Bangladesh, it is a people bank formed by the poor to provide easy loans for themselves. The poor collect their savings and save it in their own banks. Empowerment of women has emerged an important issue in our country. The rate of women in the development of nation is very

important. Women empowerment in short indicate a change from powerlessness to powerfulness, underprivileged to privileged and enabling women to have control over the resources i.e., social, economical, political, intellectual, and cultural to empower women. Govt. has introduced various schemes such as DWCRA, TRYSEM, and SGS. The objective of the present paper is to understand women empowerment through Self-Help-Groups of Nagthane village. The primary data has been collected through questionnaire instruments and secondary data consists of books, journals, and websites. Thus, the paper emphasizes that the SHGs are the effective instruments of women empowerment, and to made suggestions for well functioning of SHGs of women in general and Nagthane village.

## B. Policies and Programme of Women

Name of the programme	Objectives	Year
Support to Training & Employment programme for women	Aims to make a significant impact on women by upgrading skills for employment on a self-sustainable basis and income generation for marginalized and assets- less rural and urban women especially those in SC/CT households and families below poverty line.	1986-87
Working Women Hostel	The scheme envisages providing a safe and affordable hostel accommodation to working, single working women, women at places always from their home town and for women being trained for employment.	1972 - 73
Indira Gandhi Matritva Sahyog Yojana (Igmsy)	The IGMSY is a conditional cash transfer scheme for pregnant and lactating women.	2010
Women Empowerment And Livelihood Programme In Mid – Gangetic Plains	The Programme aims at holistic empowerment of vulnerable group's women and adolescent girls in the project area through formation of women's Self Help Group (SHGs) and Promotion of improved livelihood opportunities.	2011

Swadhar (Scheme For Women In Difficult Circumstances)	To Provide primary need of shelter, food, clothing and care to the marginalized women / girls living in difficult circumstances that are without any social and economic support.	2001-02
Scheme For Combating Trafficking	A scheme has five components- Prevention, Resource, Rehabilitation, Re-integration and Repatriation of trafficked victims for commercial sexual exploitation.	2007
Family Counselling Centers	Schemes for increasing violence against women specially dowry related cases. The centres provide counseling, referral and rehabilitative service to women and girls who are victims of atrocities, family maladjustments and social ostracism.	1983
Short Stay Home Programme	The schemes for rehabilitate women and girls who are facing social, emotional and emotional setback due to family problem, exploitations, violence or being forced into prostitution	
Awareness Generation Programme	Schemes aims to empower women by providing knowledge on issues ranging from health/nutrition to constitutional rights by providing information through organizing awareness generation camp and to ensure their participation in development process and decision making.	1986-87.
Condensed Courses Of Education For Adult Women	The main focus of the scheme is to ensure that contents of the course are need based and modified according to local requirement and simultaneously targeting various stages of educational levels of middle/high school and matric/secondary level course for adult girls/women above the age of 15 years who could not join mainstream education.	1986

Integrated Schemes For Women's Empowerment	Is a pilot project for north east, designed to address the socio-economic need of the region for empowerment of women and development of children.	1996
Gender Budgeting Schemes	Schemes are an accounting exercise but an ongoing process to ensure that benefits of development reach women as much as men.	1995
Betipadhao, BetiBachao Scheme	To generate awareness and improve the efficiency of welfare service meant for girls	2015
One Step Center Scheme	To Provide support and assistance to women affected by violence both in private and public spaces.	
Women Helpline Schemes	Schemes for universalization of women helpline is meant to provide 24 hours immediate and emergency response to women affected by violence.	2015
Swadhar Greh Scheme	To provide temporary accommodation, maintenance and rehabilitative service to women and girls rendered homeless due to family discord, crime, violence, mental stress, social ostracism. Another schemes with similar objectives is short stay home (SSH).	2001
Rajiv Gandhi National Creche Scheme	This scheme is for the children of working mothers to take care of the children.	2012
Indira Gandhi Matruva Sahyog Yajana	It is a conditional cash transfer scheme for pregnant and lactating women to contribute to the better environment by providing cash incentives for improved health and nutrition.	2010
Mahila E-Haat	To strengthen financial inclusion of women entrepreneurs in the economy by providing continue sustenance and support to their creativity.	

Mahila Police Volunteers	The role of police is pivotal in ensuring the safety and security of citizens in general and women in particular	
National Mission For Empowerment Of Women	It is an initiative of the government of india for empowering women holistically	2011

**Source: Government of India and Ministry (1986-2015)**

**Arul Paramanandam (2013)** research paper focuses on the Role of NGOs in promoting Self Help Groups in Kanchipuram District, of Tamil Nadu. NGOs (Non-Government Organisations) are Self Help Promotion Institutions (SHPI) with a special task of promoting, nurturing, strengthening and monitoring the SHGs. Many studies reveal that the groups promoted by NGOs are relatively performed better than other Agencies. NGOs conduct periodical trainings for its SHG members to promote leadership qualities and income generating activities. SHG that is getting trainings from NGOs are performing better than others. NGOs are facilitating intermediaries and they could play a significant role in initiating a right enterprise and technical skills to SHGs. Women should be imparted technical knowledge, skill- training and marketing techniques in the process of establishing on an enterprise through them for more sustainability.

**Gopal Krishna 2017** opined that, women were constrained to join in any social activities and not considered part of any decision making process in the family. The conditions of women in rural and remote areas were still worse. But with the changing Times, women are involved in income generating activities. This is the result of the initiatives taken by NGOs, MFI's and Government institutions in providing the financial support to the weaker section of the society. This is where the Micro Finance programs for women are increasingly seen by development agencies as a means of poverty alleviation. In this Research paper, the researcher has laid emphasis on empowerment of women through microfinance program. Bank Linkage schemes like saving linked SHG's and fresh loans to SHG's by banks have been studied. Further, measures have been suggested to banks to strengthen SHG-Bank linkage program. Thus, a need of inclusive financial system that will facilitate financial services efficiently to women at affordable cost has led to involvement of this study.

**Rajani (2014)** stated that, "Facing the Challenges together". The study concentrates on the transitional status of Indian women, the challenges they have to face, in general. The main theme is to describe on the aspects of women empowerment and to

give an overview of the major steps taken by the nation in that connection and on the concept Of Self Help Groups (SHGs). The study highlights some of the main objectives of SHGs with regard to women empowerment. Kerala is a small state which has the highest female sex ratio in the country. So explanations regarding SHGs are given mainly for the background of Kerala. The attempt of the researchers is to bring out the importance of women empowerment. In these present scenario and the involvement of SHGs in it. SHGs in Kerala are mainly meant. To empower the rural poor, especially the women in rural areas, but the study concludes that if These SHGs are formed by mixing up women in the upper financial strata along with women in the lower financial strata, the combination would bring out miracles. Facing the Challenges together is far better than making trials standing alone.

### **C.RELEATED STUDIES**

**Narayan Banerjee (2004)** conducted a study on “NariBikash Sangha: Towards Empowerment’s. The idea of NariBikash Sangha (NBS) emerged in 1985 as an intervention from a group of economically vulnerable women to reach out to others in similar situations. Gradually, the NBS began to acquire other roles in an economically and socially backward region of West Bengal. Its spontaneous in roads into natural resource management, political participation, better community relations, etc. With the clear idea of rights and responsibilities were evidence of its growing strength, and capacity and ability to create a new social space for women in the region. Its example also demonstrates the fact that in a given situation, individual empowerment of women is better achieved through a collective process, where the individual draws her strength and power of self-assertion from a strong collective and sense of solidarity. Social heterogeneity, ethnicity, political ideological differences and cultural diversity tend to get subsumed under the pace and pressure of a collective empowerment process. The paper attempts to document this process through the words of NBS women.

**Tanya Jakimow and Patrick Kilby (2006)** conducted a study on “Empowering Women: A Critique of the Blueprint for Self-Help Groups in India”. Development agencies have increasingly regarded empowerment‘ as an essential objective to improve the well-being of marginalized women in India. The perceived success of self-help group (SHG) programmes in this project has encouraged their widespread application across India, becoming the primary mechanism to empower women. However, this success has often been assumed rather than proven, with evaluations generally lacking a conceptualization of empowerment based on theoretical understandings of power

relations. This article aims to overcome this by evaluating the potential of SHG programmes through the reduction of internal, institutional and social constraints that prevent the marginalized from pursuing their interests. An analysis of the normative‘ model of SHG programmes, and its actual application shows that while SHG programme shave the potential to empower women, this is often not realized through the persistence of top-down‘ approaches in implementation. SHG programmes are further limited in their ability to transform social relations due to their apparent insistence that the marginalized are the only legitimate actors in their own empowerment. Rather than argue for the discontinuation of SHG programmes in India, their potential to empower women can be increased through a bottom-up orientation in implementation, while recognizing that in and of themselves SHG programmes cannot reduce all the constraints preventing the pursuit of interests.

**Debadutta Kumar Panda (2009)** conducted study on “Assessing the Impact of Participation in Women Self-Help Group-based Microfinance: Non-experimental Evidences from Rural Households in India”. A quasi-experimental design was made under which the target group was compared with a selected control group across a set of household variables like income, assets positions, savings, consumption, employment, literacy and migration. A multistage random sampling was used to select 150 cross-sectional samples from Orissa, Jharkhand and Chhattisgarh states of India. Descriptive statistics, test of significance by z-statistics and probity model under econometrics were used to measure the impact of participation in the self-help group-based microfinance. The distribution of household income and assets was measured by Gini coefficient and Lorenz curve. The household was taken as the unit of analysis. The study concluded with the positive impact on the increase in income, assets position, savings and literacy and in the reduction of migration of rural households. Weak evidence of significant impact of the group-based microfinance on the distribution of household income and assets was found. The participation of women in the self-help group was strongly determined by household income, employment, migration, saving and literacy positions.

**Chandralekha Ghosh and Tanmoyee Banerjee (2010)** conducted a study on “Self Help Group Participation and Employment of the Women: Myths and the Reality”. The self help groups were formed to provide microcredit facilities to rural poor women to engage them in economic activities. Present paper investigates the factors influencing the employment status of a selected group of self help group members. The same set of self help group members has been surveyed twice, once during 2005 and again during

2009 to collect information. During 2005 survey all the members were employed but during 2009 it were observed that about 55 percent of the self help group members have turned into housewives. The present study will try to examine the influence of socio economic, demographic and political factors on the employment status of the members based on primary survey conducted in some villages of North 24 Parganas, West Bengal, India. The paper has also tried to investigate the loan use pattern of this set of self help group members. Along with the past occupation of the member the local politics at village level have been found to influence the employment status as well as loan use pattern of the members. It is often believed that the poor are not bankable and that they do not have the habit of saving. This is one of the reasons why a vast majority of the poor are excluded from the formal banking system.

**Malathi (2010)** carried out a study on “Understanding SHGs in the Light of Social Capital Theorization” published in “ stated that social capital literature is replete with concepts of networks; norms and trust that are required for group effectively. In this paper, these very concepts are explored in the mountain state of Himachal Pradesh and are based on an empirical study of SHGs connected to a fruit processing enterprise. It is argued that achievements and challenges cannot be simply using efficiency or motivational models; instead, they should be located in the life-worlds of the members. The significance of social capital in explaining these processes is highlighted, in addition to suggesting interventions.

**Purushottam, et al (2010)** conducted a study on “Institutional Credit to Scheduled Tribe SHG Members: A Process Evaluation of SHG-Bank Linkage in Three Districts of AP”, stated that most of the tribal households in the interior mandals in Andhra Pradesh are not able to access institutional credit even three years after joining the Self-Help Groups (SHGs). For want of the required social mobilization and training, they could not acquire the threshold level maturity to participate in the bank linkage process. The present training and handholding support to the tribal SHGs should be stepped up to improve their maturity levels. While the bank branch managers need to be sensitized to consider the credit needs of the tribal poor, the government should explore technological, institutional and financial innovations to address the issue of branch viability in backward, tribal regions.

**Rajareddy and Reddy (2010)** conducted a study on “What are SHG Members Doing with Large Loans?” stated that in the past few years, SHGs have been receiving large loans from banks under the SHG-Bank Linkage Programme. According to NABARD (2007), SHGs that were linked to banks for credit during 2006-07, have

received an average loan of Rs. 58079 per SHG. The SHGs established earlier received a loan of Rs. 100000 to Rs. 300000. The present paper focuses on how the SHGs have utilized these large loans, repaid them and the changes which have occurred at the household and SHG levels.

**Srinivas (2010)** conducted a study on “SHG-Bank Linkage: Impact on Livelihoods of the Poor” described that Self-Help Groups of women, as a model of extending financial services, provided a great hope towards creating a large number of sustainable livelihoods to the poor. The bank linkage, besides intensive facilitation by the state and civil society organizations, has been a catalytic factor for the SHGs to gain strength. The paper attempted to consolidate the learning from this experience and identify the niche for the social work profession to engage with SHGs. The paper examined the significance of the SHGs theoretically and proved to be an important information source for present research study.

**Vijayalaxmi, et al (2010)** conducted research on “Journey with Communities: Engagement with SHGs from Lower Income Neighborhoods in Visakhapatnam” published in based on a study on engagement with SHGs in select neighborhoods was initiated and carried out by a DRS team including professors, project fellows and members of People’s Action for Research and Development (PARD), a NGO. Total 20 SHGs were surveyed. The study shows that an enormous potential lies with SHGs, which professional social workers can exploit to make them effective instruments of social inclusion. These are poor people’s institutions capable of generating social capital and if guided with sensitivity can nurture human capital among the disadvantaged. Thus, SHGs are spaces, which can pave the way to work with the most vulnerable groups like the poor and the disadvantaged. If worked out strategically, this will open up possibilities to work with larger sections of people to create a macro level impact. Development organizations like the Mysore Resettlement and Development Authority have created such an outcome. In the Indian context, it was always felt that there were no proper settings to practice group work method. In fact, SHGs provide, more specifically, opportunities for practice of group work, inter-group work and community work.

**SmitaSabhlok (2011)**, examined that significance of trust in women’s collective efforts for development through self-help groups (SHGs). Community building efforts cannot ignore the importance of trust among group members and, between group members and organizational members. The article explores the manner and forms in which trust manifests itself during periods of formation, activity and defunct stages of SHGs in India. Personalized trust forms the center of the radius of trust in SHGs and it

gets extended to generalized and institutionalized trust. Development interventions for communities often aim to build social capital which is an important corollary of trust. Community and group development efforts aimed at building social capital must take into consideration the factors associated with building and generating trust.

**Tripathy and Jain (2011)** conducted a study on “Income Impact of Micro-enterprise Finance: An Empirical Study on Government Initiatives in Rural India”. This paper assesses the distributional implications of the world’s largest-ever government operated micro-finance programme and examines the suitability of the Self Help Group (SHG)–micro-enterprise framework towards effective income generation and poverty alleviation. The statistical analysis indicates that while internal savings and group corpus have a positive and significant effect on the income growth of beneficiaries, bank credit does not have any such impact. The results also highlight that the socially and economically forward regions are more likely to benefit from this programme. This has policy implications towards effective governance of government operated micro-finance initiatives in developing nations.

**Amita Rani and Pawan Kumar Dhiman (2012)** conducted a research on the role of Self-Help Groups (SHG’s) in promoting entrepreneurial culture among the SHG’s members of Jakhal block district Fatehabad Haryana. In the research primary data had been collected from 100 sample respondents from seven villages of Jakhal block district Fatehabad (Haryana) through designed schedule by conducting interview and observation method and it had been found that these groups were not working up to the mark due to conservative family culture and poor educational background of the masses. It had also been found that among surveyed group members after starting SHG activities only 6 percent of the member’s family income increased more than INR 20,000 per annum, 55 percent’s income increased up to INR 20,000 annually, 26 percent’s income in-creased up to INR 10,000 and 13 percent members income had not improved in the post SHG period and forfeiting the objectives of the government policies.

**ArghyaKusum Mukherjee and AmitKundu (2012)** conducted a study on impact of a government sponsored microcredit program in India on women’s decision-making powers across different socio-religious communities (SRCs). The article shows that women’s participation in the Swarna jayanti Gram Swarojgar Yojona (SGSY) has resulted in varied patterns of decision-making across SRCs in four areas chosen for inquiry: (a) money management, (b) food items, (c) use of borrowed money, and (d) kinship and family matters. The likelihood of decisions being taken by female-only increased among households participating in SGSY irrespective of caste and creed,

compared to those not participating in it (the control group). However, men continue to take decisions in money management in both the participating and nonparticipating households. In the other three spheres, women of participating households have a greater say as compared to those in the control group.

**Chitra Devi (2012)** conducted a study on "Empowerment of Women in Self-Help Groups in Rural Part of Chennai" published in „Voice of Research“, today's world is caught in a great economic crisis. Liberalization has brought several multinational companies into developing countries. Due to this the local enterprises are unable to compete with the products that are better in quality as well as lower in prices. In this economic environment, the women Self-help Groups (SHGs) are building themselves up as a power to be reckoned with. Currently there are more than one lakhs women SHGs where in 22.5 lakhs women are functioning as members. Their total savings for capital investments is Rs.320 crores.

**Jatin Pandey and Rini Roberts (2012)** conducted a Study on Empowerment of Rural Women through Self-Help Groups in impact of participation in Self Help Groups on the empowerment of women while conceptualizing any programme for rural women in the context of the great importance being given to the group approach. The study is situated in District Chamarajnagar in Southern State of Karnataka. The study uses the personal narrative method to give a voice to women's perspective describing the phenomenon of transition of women prior to joining SHGs to being empowered. The various dimensions of empowerments such as Economic, Socio-cultural, Interpersonal and Political dimensions are studied. Access to credit can help women by enabling them to start and expand small businesses, often accompanied by market access. The women experienced feelings of freedom, strength, self-identity and increases in levels of confidence and self-esteem. Besides, involvement in SHGs has enabled women to have a voice in the community affairs and they have been able to tackle problems and have gained power over decision making in the households. Though women hardly involve themselves in politics, their participation in SHGs has altered them, and these women have realized the importance and the right to vote without being influenced by anyone. Some of the recommendations for a way forward include providing a convergence of inputs, ensuring a proactive involvement of women in the program, changing social norms and perceptions and anchoring with wider movements of social change.

**Manju Panwar and Jitendra Kumar (2012)** conducted a study on "Self-Help Groups (SHGs) of Women in Haryana. Both central as well as State government have been implementing various schemes and programmes for the eradication of poverty. But

still poverty is persisting. After having tried many different projects for poverty's alleviation, the Central government launched the Swarna jayanti Gram Swarozgar Yojana (SGSY). The main aim of SGSY is to nurture Self Help Group (SHGs) right from formation to marketing stage. SHGs have become a very important tool for reducing poverty. Credit is a powerful weapon. With appropriate credit institutions and credit policies, it is possible to lead a society towards a desired shape. The SHGs have contributed in developing the personality of women in molding the community into right perspective and in exploring the initiatives of women in taking up entrepreneurial activities. SHGs have emerged as the providers of social capital for transferring today rural India into a powerful society through micro finance. Thus, SHGs create a silent revolution which must be viewed as change agents in rural women. SHGs-bank linkage not only enhances the national conscience but also enable in achieving Millennium Development Goals. Banks have a crucial role to play in the implementation of SGSY as it is credit cum-subsidy programme wherein credit is the key component and subsidy is only a minor and enabling component. Therefore, close association of banks at all stages of the programme's implementation is envisaged for its smooth implementation. SHGs act as a forum for the members to provide space and support to each other. These groups enable the members to learn to cooperate and work in a group environment by providing savings and an effective credit delivery mechanism in order to cater to the economic needs of the members.

**Sanjay Kanti Das (2012)** conducted a study on "Quality and Performance of Some Selected Self-Help Groups in Assam" The proliferation of SHG and target approach in the formation of Self Help Groups (SHG) has posed a serious challenge to sustain Self Help Group movement by maintaining quality of SHGs and hence, the quality assessment of SHGs is now being considered as a key concern. Several rating systems for micro-finance interventions and SHGs have been developed in the past. But there lacks uniformity about the norms of quality assessment. Social, empowerment and behavioral aspects of SHG functioning rarely found a place in the rating system. The present study differs from earlier studies as it covers descriptive study on quality assessment of SHGs in a separate way covering twenty nine parameters of quality assessment of Self Help Groups. The study is conducted in three development blocks of Nagaon Districts of Assam during 2010-11. It is observed that due to fast growing of the SHG-bank linkage programme, the quality of SHG has come under stress. Some of the factors affecting the quality of SHGs are the target oriented approach of the government in preparing group, inadequate incentive to NGO's for nurturing their groups etc.

Further, in this paper modest effort is also given to study the performance of some selected SHGs in the study area.

**Sundaram (2012)** conducted a study on “Impact of Self-Help Group in Socioeconomic Development of India”. The SHG method is used by the government, NGOs and others worldwide. Thousands of the poor and the marginalized population in India are building their lives, their families and their society through Self Help groups. The main aim of this paper is to examine the impact of Self-help Group in Socio-economic development of India. Self-help Groups have been playing considerable role in training of Swarozgaris, infrastructure development, marketing and technology support, communication level of members, self confidence among members, change in family violence, frequency of interaction with outsiders, change in the saving pattern of SHG members, change in the cumulative saving pattern of SHG members per month, involvement in politics, achieving social harmony, achieving social justice, involvement in community action, sustainable quality and accountability, equity within SHGs, defaults and recoveries, and sustainability -financial value. It analyses what is Self-Help Group? Why the Self-Help Group is so important in India? The present status of Self-Help Group in India, impact of Self-Help Group in India, Shortcomings of Self-Help Group in India, Suggestions to improve Self-Help Group in India is discussed and conclusion is given.

**Tanmoyee Banerjee and Chandralekha Ghosh (2012)** conducted a study on Self-employment holds the key to continuity of employment. Self-employed members of self-help groups (SHGs) fare better than their wage-earning counterparts when it comes to continuity of employment. These were some of the findings of a study based on two rounds of primary surveys—one in 2005 and the other in 2009—of the same set of SHG members from the North 24 Parganas district of West Bengal in India. The study dwelt on the factors influencing the different indicators of women empowerment among the members of 26 matured all-woman SHGs. It also isolated the socio economic demographic factors influencing the joint probability of a group member being both empowered and employed. The study concluded that training significantly influences various dimensions of empowerment and the trained group members are more likely to be both empowered as well as employed.

**Uma Narang (2012)** conducted a study on Self-Help Group means a group of 10-20 members which may or may not be registered representing financial intermediation, but the financial intermediation is not the only primary objective of the groups. The motive is to combine the access to low-cost financial services with a process

of self-management and development. NGOs or Government agencies usually form and support these SHGs. The members of these groups save the amount which is used for loans. In spite of considerable expansion in the branch network, a large share of India's population continues to remain outside the formal banking system. Due to widespread rural bank branch network, the SHG-Bank Linkage Programme is very suitable to the Indian context. Although various alternative ways are being experimented in order to meet the objectives of financial inclusion. The SHG-Bank Linkage Programme is considered as most successful, promising and widely accepted model in India. Self Help Group- Bank Linkage Programme- a pilot project started by NABARD is widely accepted model as one of the largest and successful one in the world. The present study is analytical and based upon secondary data which has been collected from different published reports, journals and existing available literature. The objective of this study is to evaluate the progress and impact of Self Help Group Bank Linkage programme.

**Ansuman Sahoo (2013)** conducted a study on "Self Help Group & Woman Empowerment: A Study on Some Selected SHGs". In recent years, SHGs have become a significant movement in India. The Self Help Group (SHG) movement in India has been working in the right direction in empowering women and eradicating poverty in the rural and urban areas. Many women in India strongly believe in the movement and hold it responsible for improving their livelihoods. However, women are still not empowered as per the expectation. The present study is an attempt to analyze the role and performance of SHGs in promoting women's empowerment in Cuttack District of Odisha. The broad objective of the study is to analyze the operating system of SHGs for mobilization of saving, delivery of credit to the needy, repayment of loans and in building up of opinion of SGH members regarding increase in the power of decision making. Both primary and secondary data are collected and age, family system and number of dependents in the family, etc., are analyzed in demographic information. The study focuses on the role of SHGs in women empowerment, social solidarity and socio-economic betterment of the poor for their consolidation.

**Gandhi and Udayakumari (2013)** conducted a study on "Marketing Strategies of Women Self-Help Groups". Self Help Groups (SHGs) are now engaging in business activities. They lack in marketing as for the first time they are engaging in business. If they are adequately trained with marketing knowledge, they can excel and in turn take our economy a global leader in this current situation of globalization. The NGOs who have formed the SHGs.

The banks who financed the groups and the Government agencies nurturing them must join hands in train the SHG members in business and marketing activities and make them play globally.

**Gurveen K Sandhu (2013)** writes on “A Study of Norms and Functioning of Self-Help Groups (SHGs) in Punjab”. Self Help Groups are voluntary, small group structures for mutual aid and the accomplishment of a special purpose. Today Self Help Groups (SHGs) plays a major role in poverty alleviation in rural India. The present study was undertaken with the objectives to understand the purpose, norms and functioning of SHGs in Punjab and also to study the problems being faced by them. For meeting the objectives primary data were collected through a structured, non-disguised questionnaire on random sampling basis from various self-help groups in the district of Ludhiana and Amritsar. The study found that these groups consisted of mostly 15- 20members, mostly belonging to lower castes and poorer sections are the members of SHGs. Group leaders are selected by consensus method and groups resolve conflicts through collective leadership and mutual discussion. Every group has code of conduct for effective administration and management of group. Group leader was the immediate source of information for the group. SHGs also face various problems such as limited credit, non loan repayment by members, difficulty in formulation, high turnover of members and also the information regarding the new schemes and incentives by the government reaches these groups slowly. Further it was concluded that the self help groups provided loan at fixed rates and these groups resulted in the poverty alleviation of the poor and are a major source of microfinance.

**Jitha (2013)** conducted a study on “Mediating Production, Re-powering Patriarchy: The Case of Micro Credit”. The micro credit-based development programme working through self-help groups (SHGs) is an initiative whose basic premise is that the empowerment of women can be achieved through economically gain full activities. The lack of access to financial resources is considered to be one of the main reasons for the patriarchal subjection and subjugation of women as well as their low status in family and society. However, empowerment thus achieved or claimed to have been achieved through SHG initiatives may do more to enhancing the bargaining power of women within the existing system of male hegemony, thereby not only acknowledging but also strengthening it the same unequal, hierarchical, masculine, biased system that SHGs are said to free women from. Using ethnographic field data undertaken in the city of Delhi, the present article examines some of the paradoxes in the practices of micro credit.

**Ramakrishna, et al (2013)** conducted study on “Performance of Self-Help Group-Bank Linkage Performance (SBLP) in India: An Analytical Study” in „Tactful Management Research Journal“. Self-Help Groups (SHGs) are the thrift and credit groups formed informal way whose members pool savings and relend within the group on rotational or needs basis. These groups have operated on co-operative principles and do collective actions. They succeeded in performing/providing banking services to their members door steps without any defaults. They are formed for addressing their common problems. They make regular savings habit and use the pooled savings for the benefit of their members through a structured process of essential financial intermediation like prioritization of needs, setting self-determined terms for repayment and keeping records. It builds financial discipline and credit history that then encourages banks to lend to them in certain multiples of their own savings and without any demand for collateral security. The present study is based on secondary data source and considered as the powerful instrument for women empowerment and eradication of poverty. The SBLP has made an adventure in the economy by transforming the formal banking services to rural poor and needy people particularly women group. The study is concluded with remarkable findings and suggestion found during the review of earlier studies.

**Sambhu Charity and Chepchirchir (2013)** conducted a study on “Impact of Women Participation in Self-Help Groups on Self-economic Empowerment in Nakuru County”. The purpose of this research project was to assess the impact of women participation in self-help groups on self economic empowerment. A descriptive study design was used with the study population being drawn from registered women SHGs in Keringet division and respondents were only the registered members. The sample of SHG studied was drawn from the thirty (30) women Self-Help Groups (SHGs) registered in Keringet division. The sample size of ten (10) SHGs was identified through systematic random sampling and fifteen (15) respondents from each group were picked thus a total of one hundred and fifty (150) respondents. The study used` in-depth interview and data captured using semi structured questionnaire. Validity and reliability of the instrument was assessed before actual data collection was done. Quantitative data collected was analyzed using SPSS and descriptive statistics expressed in frequencies and percentage and coded according to research objectives and presented using tables. The study concludes that by participating in SHG there was an enhanced self-economic empowerment in terms of savings, access to loan and trainings. The SHG has improved the saving culture of the respondents through making it compulsory for all to save and encouraging members to increase their savings and reinvest them in entrepreneurial

activities. The study noted that by participating in SHG the respondents were able to access formal banking institution with easy and access better amount of loan as compared to pre SHG period. Most respondent were able to attend training after joining SHG which had an impact in enabling them increase asset, improve book keeping, spend wisely, and diversify investment. Banks were noted to be the major organizers of trainings. There is a need to train SHG members and its leaders on organization skills, leadership skills and strategic management skills so that they can these grass root organization to another level.

**Sanjay Kanti Das (2013)** conducted a study on “Perception of Group Members on Self Help Groups” Impact: An Empirical Study”. Self Help Group today has become a vehicle to pursue diverse developmental agendas and even for the profit motive. To avert such a situation, growth with quality has become the paramount agenda of today among different stakeholders, as there is an overreaching concern about the quality & sustainability of the SHG movement in India. An effort is made to study the perceptions of member’s on impact of SHGs towards development and empowerment. Moreover, efforts are also taken to study strengths, weaknesses, opportunities and threats (SWOT) of the sample respondents in microfinance management. It is observed that there is dearth of good quality SHGs in the study districts viz., Nagaon, Dima Hasao and Karbi Anglong of Assam, India. It is observed from the perceptions of the respondent about the impact, majority of the respondent strongly agreed that their involvement in SHG causes increase in their income, savings and also increase their capacities to spend more. Further, on social sphere, majority of the respondent strongly agreed that involvement in SHG promotes decision-making power and further induces social responsibility and created better awareness about health and environment. Moreover, on the sphere of psychological impact, majority of the sample respondents believed that their involvement in SHG creates confidence to face problems and creates awareness about self reliance. Moreover, SWOT analysis of sample SHGs shows that strengths and opportunities are found to be higher in degree when compared to weakness and threats. There are the ample evidence that members in the SHGs are confident of overcoming the minor weaknesses and threats utilizing the major strengths and opportunities that they possess.

**Sanjay Yadav (2013)** conducted a study on “Women Empowerment through Self-Help-Group: A Case Study of Nagthane Village, Tal: Palus, Dist-Sangli” Self-Help Group is a method of organizing to poor people and the marginalized to come together to solve their individual problem. The SHG method is used by the government, NGOs and

others worldwide. The example of the Grameen Bank of Bangladesh, it is a people bank formed by the poor to provide easy loans for themselves. The poor collect their savings and save it in their own banks. Empowerment of women has emerged an important issue in our country. The rate of women in the development of nation is very important. Women empowerment in short indicate a change from powerlessness, underprivileged to privileged and enabling women to have control over the resources i.e., social, economical, political, intellectual, and cultural to empower women. Govt. has introduced various schemes such as DWCRA, TRYSEM, and SGS. The objective of the present paper is to understand women empowerment through Self-Help-Groups of Nagthane village. The primary data has been collected through questionnaire instruments and secondary data consists of books, journals, and websites. Thus, the paper emphasizes that the SHGs are the effective instruments of women empowerment, and to made suggestions for well functioning of SHGs of women in general and Nagthane village.

**VighneshwarSwamy** and **Tulasi Mala (2013)** conducted a study on Microfinance Impact on Food Security and Living Standard of the Poor?" Microfinance across the globe and particularly in India is being practiced as a tool to mitigate poverty. The paper utilizes statistical technique and adequate sample size chiefly as an empowerment tool to uplift the downtrodden. It was uniquely established that Self Help Groups (SHGS) in India have been significantly successful in achieving the objective of economic development of the weaker sections of the society as well as play a significant role in improving the incomes of the weaker sections, thereby ensuring food security besides improving their standard of living.

## CHAPTER-III

### METHODOLOGY

Research methodology is the key to a systematic research and ensuring solutions. It specifies the framework of research design, Sampling procedure, and methods of collection and analysis of data. Research is matter of rising question and then trying to find their answers. It plays a vital part in the development process of human civilization. The methodology followed for the present study entitled “Developing leadership skills among Self Help Group Women “it described under the following.

- A. Selection of the Area
- B. Selection of Sample and Size
- C. Selection of Methods and Tools
- D. Collection of Data
- E. Obtaining Ethical Clearance of the Study
- F. Analysis and Interpretation of the Data

#### A. Selection of the area

The NGO NMCT is functioning from 2000 onwards in Koundampalayam and doing n- number of activities in order to empower SHG. Hence the areas under the preview of NMCT such as Karthikeyan Nagar, Siva Nagar, P & T Nagar, S.P.Nagar, Ashok Nagar, Cholan Nagar, and P&T colony situated in koundampalayam has been chosen as the study area. Koundampalayam comes under Coimbatore Corporation which is 13 km from Coimbatore, NMCT is an NGO which started Self Help Group for women those where are illiterate and are low economic background.

#### Map



## **B. Selection of Sample and Size**

Burns and Grove (2003) refer to sampling as a process of selecting a group of people, events or behavior with to conduct a study. Sampling is a random selection of a sample from a finite population. It is important for planning statistical research and design of experiments (Virender and Meenakshi, 2009).It involves the selection of few items from a particular group to be studied with a view to obtain relevant data, which helps in drawing conclusion regarding the entire group.

### **Sample Size**

The total size of the sample comprises of 60 SHG women randomly selected from 8 Self Help Group which is established by NMCT functioning in Koundampalayam panchayat .The selection of the sample is given in the table -I

**TABLE –I**  
**SELECTION OF THE SAMPLE**

<b>S.No</b>	<b>Name of the SHG group</b>	<b>No.of members</b>
1	Greedam	9
2	Maragatham	7
3	Akshayapathiram	7
4	Malligai	7
5	Makudam	7
6	Vetrikani	7
7	Sri durga	7
8	Athipoo	8
	Total	60

## **C. Selection of methods and Tools**

An interview Schedule as a tool selected for the study. An interview Schedule consist of number of questions printed and typed in a definite order on a form or a set of forms and personal method was adopted by the researcher for collecting information of the present study. An Interview Schedule was prepared and used to collect the information regarding the study is given (Appendix)-1.

#### **D. Collection of data**

With the support of structured Interview Schedule the data has been collect from the 60 SHG Women.

#### **Rapport**

The investigator is doing the field work training in NMCT for past 3 months, hence rapport has been established. It made easier to collect data within 10 days.

#### **Educational intervention**

The education on leadership qualities, skills, legal awareness, policies and programme for SHG Women and digital literacy are imparted to the selected SHG Women and hence plan of work is prepared and conducted the session. The programme schedule is given in the table II

**Table - II**  
**Plan of work**

<b>Date</b>	<b>Title</b>	<b>Time</b>	<b>Resource Person</b>	<b>Aids Used</b>
05.02.2018	Leadership quality	10am to 11 am	Mr.Shree Kumar, Nmct	Power Point Presentation
05.02.2018	legal awareness	3.00pm to 4.00pm	Dr. S. Rajalakshimi, Associate Professor.Adu.,	Power Point & You tube
06.02.2018	Policies & programme for SHG	11.00 am- 12.00 pm	Kasmiri Naphira M.Phil Adu	Power Point & lecture
06.02.2018	digital literacy	2.00 pm – 3.00 pm	Abinaya.P,Monisha, Puja.,MSW.,ADU	Power Point & You tube

#### **E .Obtaining Ethical clearance of the Study**

The application from explaining the design protocols are in research study was issued to be institutional human ethics committee of Avinashilingam Institute for Home Science and Higher Education for Women. The Ethical Clearance was enclosed it. (Appendix-II).

#### **F. Analysis and Interpretation of data.**

Interview Schedule was administered to collect the relevant information. After data has been collected, it is essential to organize the information in a systematic manner in order to obtain the desired results and make interpretation scientifically. Therefore, the information of data gathered is consolidated, tabulated, analyzed and presented in chapter – IV.



**Educational Intervention imparting leadership skills among SHG women**

**PLATE -I**

## **CHAPTER – IV**

### **RESULTS AND DISCUSSION**

The result and discussion pertaining to the study entitled “Developing Leadership Skills among Self Help Group Women” are discussed under the following heads:

#### **A. Socio – Economic Characteristics of the SHG Women**

#### **B. Details about SHG**

- a. SHG Membership and Activities
- b. Knowledge on SHG
- c. Activities Undertaken by SHG Women
- d. Loan Details of SHG Women
- e. Reason for Saving
- f. Financial Literacy among SHG Women
- g. Decision Making Capacity of SHG Women
- h. Usage of Mobile phones by SHG Women
- i. Usage of Social Media
- j. Challenges Faced by SHG Women

#### **C. Health and Nutritional Status of SHG Women**

- a. Health status of SHG
- b. Health Issues faced by SHG women
- c. Food Habits of SHG Women

#### **D. Skills Possessed by SHG Women and**

#### **E. Impact of the Programme**

- a. Leadership Skill among SHG Women
- b. Knowledge on Legal Awareness among SHG Women
- c. Awareness on Policies and Programme of SHG Women
- d. Creating Awareness on Digital Literacy

## A . SOCIO – ECONOMIC CHARACTERISTICS OF THE SHG WOMEN

The Socio economic characteristics of the SHG Women is resented in the Table – III

**TABLE –III**  
**SOCIO – ECONOMIC CHARACTERISTICS OF THE SHG WOMEN**

**N= 60**

Characteristics	Frequency	P	
Age	25 – 30 years	14	23
	30 – 35 years	22	38
	35 – 40 years	16	26
	40 – 45 years	8	13
Education	Illiterate	11	18
	Primary	17	28
	Higher Secondary	9	15
	Diploma	13	22
	Graduate	10	16
Religion	Hindu	35	58
	Christian	16	26
	Muslim	9	15
Marital Status	Married	50	83
	Un Married	7	12
	Widow	3	5
Type of Family	Nuclear Family	27	45
	Joint Family	23	38
	Extended Family	10	16
Owner Ship status of the house	Own House	17	28
	Rent house	43	71
Rented Amount (Rs)	Less than 2000	5	8
	2000 – 4000	12	20
	4000 – 6000	22	37
	6000 – 8000	13	21
	More than 10,000	8	13
Type of House	Katcha	9	15
	Semi – pucca	32	53
	Pucca	19	31
No. of. rooms	Less than 2	16	27
	2 – 3	29	48
	3 – 4	7	11
	More than 4	8	13
Occupation	Private Employee	4	7
	Own – Business	45	75
	Daily wages	6	10
	Home – maker	5	9
Family Monthly Income (Rs)	Less than 5000	21	35
	5000 to 10000	17	28
	10000 to 15000	12	20
	More than 15000	8	13

\*Multiple responses

**Age :** The data shows that 38 percent of SHG Women are under the age group of 30-35 yrs, and 13 percent are under the age of 40 -45 yrs.

**Education:** 28 percent of SHG Women completed the primary school and 15 percent of SHG Women completed Higher Secondary School.

**Religion:** 58 Percent of women belongs to Hindu religion, 26 percent are Christian and 15 percent are muslim.

**Marital status:** 83 percent are married, 12 percent are unmarried and 5 percent are widow.

**Type of family :** 45 percent of SHG Women belongs to nuclear family, where as 38 percent belongs to joint family and 16 percent belongs extended family.

**Type of house:** 53 percent of the SHG women lives in the semi –pucca house, 31 percent of the lives in pucca and 15 percent of lives in katcha house.

**Ownership Status of the house:** 71 Percent of SHG women lives in rented house and 28 percent possess own house.

**Rent amount:** 37 percent of women paid the monthly rent Rs.4000-6000,21 percent paying 6000-8000,20 percent of pay the amount between Rs.2000-4000.

**No .of. rooms:** 48 percent of the women live in 2-3 rooms, 27 percent of women live in less than 2 rooms,13 percent of the women live in more than 4 rooms, and eleven percent of the women lives in 3-4 rooms.

**Occupation:** 75 percent of women are doing their own business, 10 percent of the SHG Women are working for their daily wages, 9 percent of them are home makers, and 7 percent are private employees.

**Family monthly income:** 35 percent of the SHG Women annual income is less than Rs.5000, followed by Rs.5000-10000 (28 percent), Rs.10000-20000 (12 percent), and 13 percent is more than Rs 15,000.

**B. DETAILS ABOUT SHG:****a. SHG MEMBERSHIP AND ACTIVITIES**

The SHG membership and activities details is presented in the Table – IV

**TABLE – IV**

<b>SHG MEMBERSHIP AND ACTIVITIES</b>		<b>N=60</b>	
<b>Group Details</b>		<b>Frequency</b>	<b>P</b>
Name of the SHG	Greedam	9	15
	Maragatham	7	12
	Akshayapathiram	7	12
	Malligai	7	12
	Makudam	7	12
	Vetrikani	7	12
	Sri durga	7	12
	Athipoo	8	13
Year of Joining SHG Member	2000 – 2003	13	22
	2003 – 2006	8	13
	2006 – 2009	21	35
	2009 – 2012	9	15
	2012 – 2015	7	12
	2015 – 2018	2	3
Size of the SHG	Below 10 members	18	30
	10-20 members	25	41
	Above 20 members	17	28
Economic status of SHG members	All are below poverty line	25	42
	Majority are BPL	21	35
	Few are BPL	14	23
Time taken to form SHG & opening of Bank Saving account	Within 3 Months	18	30
	3 to 6 Months	27	45
	More than 6 months	15	25
Timing of the routine meeting	6 pm onwards	32	53
	6-7 pm	11	18
	No specific timings	17	28
Maintenance of records	Regular and up to date	49	81
	Irregular and not up to date	11	19

\*Multiple responses

15 percent of the SHG are belongs to greedam group, 53 percent of the SHG women joined as a SHG member during the year 2006-2009.41 percent of SHG women stated that the group considered 10-20 members. Maximum 42 percent are below the poverty line this reveals that their economic status is low.45 percent of the SHG women expressed in order to form SHG and open a bank savings account consumes 3-6 months because different regulation to fulfill requirements as their rules.53 percent stated that routine meeting is organized on 6 pm onwards followed by no specific timings about 28 percent of SHG Women.

## b. BASIC KNOWLEDGE ABOUT SHG

The Table – V shows about the Basic Knowledge about SHG Women.

**TABLE – V**  
**BASIC KNOWLEDGE ABOUT SHG**

**N = 60**

<b>Basic Knowledge</b>	<b>Frequency</b>	<b>Percentage</b>
Save small amount of money regularly	24	40
Mutually agree to contribute a common fund	51	85
Meets the group members for emergency needs	20	33
Provide collective decision through group meeting	43	72
Create awareness about common laws & rights	10	17
Provide collateral free loan with terms of the group members	19	32
Propagates resource mobilization	53	88
Propagate entrepreneurship development among women	23	38
Maintain documentation of loan activity regularly	50	83
Solve conflicts through collective leadership on mutual discussion	5	8

\*Multiple responses

88 percent of the SHG Women reveals that they possess knowledge on propagating resource mobilization and eight percent of SHG Women stated that solve conflicts through collective leadership on mutual discussion.

**c. ACTIVITIES UNDERTAKEN BY SHG WOMEN**

The details about SHG activities undertaken is represented in the Table – VI

**TABLE- VI  
ACTIVITIES UNDERTAKEN SHG WOMEN**

**N=60**

Activities		Frequency	P
Activities carried out by SHG members	Candle preparation	12	20
	Embroidery class	4	7
	Running Tailoring center	9	12
	Carpet making	8	11
	Pickel making	5	8
	Vegetable vending	4	7
	Saree business	3	6
	Running a canteen	15	22
Amount invested for generating Income ( monthly) Rs.	Below 5,000	13	22
	5,000 – 10,000	21	35
	10,000 – 15,000	7	12
	15,000 – 20,000	16	27
	Above 20,000	3	5
Income Generated from activities (monthly) Rs	Below 5,000	18	30
	5,000 – 10,000	21	35
	10,000 – 15,000	8	13
	15,000 – 20,000	6	10
	Above 20,000	7	11

\*Multiple responses

The table clearly indicates that 22 percent of SHG Women runs a canteen, followed by 20 percent in candle preparation and only 6 percent doing saree business. As a part of SHG activities 35 percent of women invested Rs.5000 -10,000 per month and 5 per cent invested Rs.20, 000 as a invested to run the business.

#### d. LOAN DETAILS OF THE SHG WOMEN

The Loan received by SHG Women from bank in order to run the business shown in table – VII

**TABLE-VII  
LOAN DETAILS OF SHG WOMEN**

**N=60**

Loan Details		Frequency	P
Received Loan From Bank	Yes	49	82
	No	11	18
If yes, type of loan	Home loan	17	28
	Education	14	23
	Business	20	33
	Health Loan	10	16
Purpose of getting loan	Family consumption expenses	6	10
	Ceremonial Expenses	17	28
	Medical Expenses	5	8
	Education Expenses	10	16
	Festival Expenses	5	8
	House repairs	7	12
	Repayment of loans	2	3
	Business	9	15
Amount Received as Loan (Rs)	10,000 – 20,000	10	16
	20,000 – 30,000	20	33
	30,000 – 40,000	14	23
	More than 40,000	17	28
Year of received the loan	Before – 2005	13	22
	2005 – 2010	23	38
	2010 – 2015	15	25
	2015 – 2018	9	15
Repaid the Loan	Yes	40	67
	No	20	33
If No, Reason for nonpayment of Loan	Very Low Income	5	8
	High interest rate	3	5
	Loss in Business	8	13
	Family problem	3	5
	Health issues	1	2

\*Multiple responses

82 percent of SHG Women received a loan from bank in order to run the SHG activities, 33 percent received as a loan to run the business, 33 percent of SHG Women received Rs.20,000- 30,000 a loan .During the year 2005-2010, 28 percent of SHG Women received the loan and followed by 15 per cent during the year 2015-2018 respectively. 67 percent of SHG Women repaid the loan and only 33 percent of SHG Women not in a position to repay the loan. Due to loss in business ( 13 percent) ,very low income (8 percent),family problem (5 percent) and illness ( 2 percent).

#### e. REASON FOR SAVING

The Reason for Saving of SHG women are presented in Table – VIII

**TABLE – VIII  
REASON FOR SAVING**

**N=60**

Particulars		Frequency	P
Type of saving	Piggy bank	19	31
	Bank account	23	39
	Monthly chits	18	30
Reason for saving	Become financially independent	18	30
	Get out of personal debt	20	32
	Meet the annual expenses of the family	17	38

\*Multiple responses

The data indicates that,39 percent of SHG Women saves money in the bank account for future expenses and 38 percent in order to meet the annual expenses of the family.

#### f. FINANCIAL LITERACY AMONG SHG WOMEN

The Table – IX shows about the Financial Literacy among SHG women

**TABLE – IX  
FINANCIAL LITERACY AMONG SHG WOMEN**

**N=60**

Financial literacy		Frequency	P
Year of opening the bank account	Before 2005	21	35
	2005-2010	8	13
	2010-2015	25	42
	2015-2018	6	10
Reason for opening bank account	Getting loan	13	22
	Maintain bank statement	8	13
	Manage personal finance	21	35
	Online transactions	9	15
	Mandatory for SHG	7	12
Name of Account Holding Bank	Indian Bank	6	10
	State Bank	25	42
	Co – operative bank	8	13
	Canara Bank	21	35
Frequency of deposit	Weekly	15	25
	Monthly	21	35
	Often	18	30
	Never	6	10
Type of Account	Saving Account	45	75
	Current Account	15	25

\*Multiple responses

42 percent of the SHG Women opened the bank account during the year 2010-2015 and 10 percent opened the account during the year 2015-2018.

35 percent of SHG Women opened the account in order to manage personal finance followed by 12 percent is mandatory for SHG.

42 percent of SHG Women having account in state bank followed by 35 in canara bank, and 10 percent in Indian bank respectively by 35 percent of SHG Women deposit the money on monthly basis followed by 25 percent on weekly and 10 percent never deposit money. It is intersecting to note that 75 percent of SHG Women having Saving Account. The rest of 25 percent having current account.

**g. DECISION MAKING CAPACITY**

The decision making capacity of SHG is shown in the Table – X

**TABLE – X  
DECISION MAKING CAPACITY**

**N=60**

Decision Making	Self		Husband		Elders	
	Frequency	P	Frequency	P	Frequency	P
Purchase of home appliances	38	63	14	23	8	13
Purchasing of property	33	55	20	33	7	12
Purchase of vehicle	24	40	24	40	12	20
Purchasing of grocery	23	38	27	45	10	16
Decision about paying fee for children	20	33	30	50	10	17
Purchase of medicine	17	28	27	45	16	27
Purchasing of clothes	15	25	31	52	14	23

\*Multiple responses

63 percent of the SHG Women happily stated that they themselves take decision on purchasing home appliances, 52 percent of women reveals that their husband taken decision a decision of purchasing clothes. It is amazing to note that SHG Women are taking major decision in purchasing property in 55 percent and purchase of vehicle in 40 percent.

## h. USAGE OF MOBILE PHONES BY SHG WOMEN

The Table – XII explains about the usage of mobile phones by the SHG women.

**TABLE-XII**  
**USAGE OF MOBILE PHONES BY SHG WOMEN**

**N=60**

Details of usage		Frequency	P
Use of Mobile phone	Yes	55	91
	No	5	9
Type of mobile phone	Basic Mobile	17	30
	Android Mobile	23	42
	Smart phone	8	14
	Window phone	5	9
	Tablets	3	5
Amount spend for purchasing mobile phone	Below 10,000	15	27
	10,000 – 15,000	23	41
	15,000 – 20,000	6	10
	20,000 – 25,000	9	16
	Above 30,000	2	3
Reasoning for using Mobile phone	To communicate with SHG women	10	18
	To share message among SHG Groups	17	30
	Use mobile Transaction	9	16
	To advertise my products online websites	5	9
	To share photos & videos among SHG Groups	4	7
	To Access the interest	10	18
Purpose of online transactions	Online Banking	23	41
	Entertainment	15	27
	Paying bills	5	9
	Online Purchasing	5	9
	Bus/ Train Ticket Booking	2	3
	Online Jobs	5	9

\*Multiple responses

The data strongly indicates that 91 percent of the SHG Women using mobile phone. Whereas 42 percent of the SHG Women use android phones which indicates the growth of technological development. 41 percent of the SHG women spend Rs.10,000-15,000 for purchasing a mobile phone. About 30 percent of the SHG Women stated that they use mobile phone to share message among SHG group for circulating commutation. 41 percent of the SHG Women use mobile phones for online banking. It is very interesting to note that SHG Women empowered through technology and enhanced their Skills.

### i. USAGE OF SOCIAL MEDIA

The details about the Usage of Social Media is shown in Table – XIII

**TABLE-XIII**  
**USAGE OF SOCIAL MEDIA** **N=60**

Particulars	Frequency	P	
Usage of social media	Yes	58	97
	No	2	3
If yes, name of the social media	Face book	3	5
	What app	55	91
Purpose of using social media	To stay up to data with news & current	12	20
	To share opinion	20	34
	To meet News people	5	8
	To Share photos & videos with others	8	13
	To develop social interaction	15	25

\*Multiple responses

97 percent of SHG women use social media, like Facebook (5percent) and Whats app (91percent) , 34 percent of SHG Women indicates that they use social media to share their opinion .

### j. CHALLENGES FACED BY SHG WOMEN

The Challenges faced by SHG women is shown in Table – XIV

**TABLE-XIV**  
**CHALLENGES FACED BY SHG WOMEN** **N=60**

Challenges	Frequency	P
Inadequate training Facilities	42	70
Adjustment problems with SHG members	52	87
Problems in Marketing the product produced by SHG	46	77
Lack of stability & unity among SHG women and its leader	12	20
Week financial management	28	47
Inadequate financial assistance	43	72
Adequate & ill trained staff	13	22
Exploitation of strong SHG members	39	65
Absences of quality production for income generation	10	16
No co-operation among SHG members	7	12
Inadequate information about government schemes	50	84
Non co-operative attitude of the financial institutions to fund SHG	18	30

\*Multiple responses

87 percent of SHG Women experienced adjustment problem with the SHG Members, followed by 84 percent in inadequate information about government schemes, 77 percent in adjustment problem in marketing the product produced by SHG,72 percent in inadequate financial assistance,70 percent in inadequate training facilities, and followed by 12 percent in no co-operation among SHG Members.

**C. HEALTH AND NUTRITIONAL STATUS OF SHG WOMEN:**

**a .HEALTH ISSUES FACED BY SHG WOMEN**

Health Issues faced by SHG women is shown in Table – XV

**TABLE – XV  
HEALTH ISSUES FACED BY SHG WOMEN N=60**

Health Problems	Yes		No	
	Frequency	P	Frequency	P
Anemia	50	83	10	17
Pneumonia	43	71	17	29
Diabetes	38	63	22	37
Bones, Muscles, Join Pain	34	56	26	44
Sight, Speech, Hearing	31	52	29	48
Obesity	30	50	30	50
High Blood Pressure	22	37	38	63
Skin Infection	18	30	42	70
Asthma	17	29	43	71
Obesity	30	50	30	50
Arthritis	12	20	48	80
Osteoporosis	11	18	49	82

\*Multiple responses

The data describes that 83 percent of the SHG women are having anemia due to insufficient nutrients, 63 percent are diabetes, 30 percent of the women suffer from skin infection, 44 percent have hypertension and only 11 percent having osteoporosis it is interesting to know that most of the women have a healthy bones.

**b .HEALTH CARE ACTIVITIES OF SHG WOMEN**

The Health Status of the SHG women is shown in Table – XVI

**TABLE – XVI  
HEALRTH CARE ACTIVITIES OF SHG WOMEN N=60**

Self care activities	Yes		No	
	Frequency	P	Frequency	P
Play with kids	42	70	18	30
Sit in the sun and visualize nature	38	63	22	37
Going for an daily walk to keep fit.	34	56	26	44
Take a mid – day nap to avoid stress	30	50	30	50
Go for an outing with friends and relatives for relaxation	29	48	31	52
Controlled diet	23	38	37	62
Spending time for visiting temples and religions places	19	32	41	68
Practice yoga and meditation for peaceful mind	17	29	43	71
Long drive with family	11	18	49	82
Singing and dancing	10	17	50	83

\*Multiple responses

The data implies that 70 percent of women play with their kids to avoid stress which was the highest and only 17 percent of the SHG women have interest to sing and dance.

71 percent of women do not practice yoga and meditation for peaceful mind which shows that women do not care much about their mental health, and more over 68 percent of women do not spend much of their time in temple or religious places this reveals that women are occupied with their daily home amenities. 52 percent of women do not go for an outing with friends and relatives to relax as they have no time to look after themselves.

### c. FOOD HABITS OF SHG WOMEN

Among the selected SHG women 23 percent are vegetarian and 77 percent are non- vegetarian. The Details of food habits of SHG women are shown in the Table – XVII

**TABLE – XVII**  
**FOOD HABITS OF SHG WOMEN** **N=60**

Food Habits	Daily		Once In A Week		Twice In A Week		Never	
	Frequency	P	Frequency	P	Frequency	P	Frequency	P
Fast Food	38	63	6	10	14	23	2	3
Rice	34	57	10	17	9	15	7	12
Pulses / Grains	34	57	10	17	7	12	9	15
Green Leafy Vegetables	24	40	15	25	9	15	12	20
Milk Products	24	40	15	25	12	20	9	15
Fruits	21	35	19	32	16	27	4	7
Junk Food	17	28	20	33	11	18	12	20
Egg	12	20	24	40	15	25	9	15
Chapatti	11	18	25	42	5	8	19	32
Meat	4	7	19	31	23	38	14	23
Sweets	3	5	10	17	17	28	30	50
Fish	3	5	6	10	27	45	24	40

\*Multiple responses

The data shows that 63 percent of the SHG Women eat fast food daily which depicts that the food culture has changed a lot where as 57 percent of the SHG women have rice, pulses / grains, green leafy vegetables daily and 5 percent of the SHG Women eat fish daily which shows that most of them they cannot afford to buy fish everyday, and 7 percent of them they never have fruits which can lead to deficiency of vitamin and several nutritional deficiency.

#### D. SKILLS POSSESSED BY SHG WOMEN

The Skills Possessed by SHG Women is indicated in Table – XVIII

**TABLE – XVIII**  
**SKILLS POSSESSED BY SHG WOMEN** **N=60**

Skills	Agree		Partially Agree		Disagree	
	Frequency	P	Frequency	P	Frequency	P
Oration	19	31	15	25	26	44
Singing	8	13	4	7	48	80
Dancing	30	50	20	33	10	17
Playing musical instruments	5	8	5	8	50	83
Puzzle Arrangement	3	5	2	3	45	75
Driving Two wheeler	20	33	6	10	34	57
Driving Four Wheeler	15	25	15	25	30	50
Effective communication	18	30	2	3	40	67
Public speaking	42	70	10	16	8	13
Motivate others	20	33	14	23	26	43
Delegation of work	14	23	4	7	42	70
Positive attitude	20	33	23	38	17	29
Creative thinking	16	27	20	33	24	40
Taking responsibility	15	25	15	25	30	50
Self – confidence	48	80	7	12	5	8
Effectively managing the time	20	33	35	58	5	8
Boldness	42	70	10	16	8	13
Innovation	20	33	4	7	36	60
Problem solver	30	50	20	33	10	16

\*Multiple responses

The data above explains about the skill possessed by SHG Women Majority (80 percent) of the SHG Women are self-confident, followed by 70 percent of the SHG Women are bold enough to face any problem. 80 percent of the SHG Women are disagree that they sing or play musical instrument, this implies that they do not have time to have entertainment since they are busy with their dual work.

## E. IMPACT OF THE PROGRAMME

### a. LEADERSHIP SKILL AMONG SHG WOMEN.

The Table – XIX shows the impact of the programme Leadership Skill among SHG women.

**TABLE – XIX**  
**LEADERSHIP SKILL AMONG SHG WOMEN** **N=60**

Leadership Skills		Yes		NO	
		Frequency	P	Frequency	P
Technical / Analytic Skill	Mastering & allocating jobs for SHG members	56	93	4	7
	Time management	45	75	15	25
	Project Management of the SHG groups	39	65	21	35
	Monitoring the Performance within the group member	42	70	18	30
	Enhancement Training & development skills among SHG groups	52	87	8	13
Relational Skills	Communication in a clear expectations to the group's members	53	88	7	12
	Build personal relationship with team member	46	77	14	23
	Create motivation environment.	52	87	8	13
Finacial and information technology Skills	Mastering the budget process by effective plan implementation and evaluated unit budget	51	85	9	15
	Understanding financial reports and maintaining loan details	42	70	18	30
	Handling financial crisis	38	63	22	37
	Using data to guide management decision	41	68	19	32
	Managing Stress that enhance to control.	53	88	7	12
	Balancing family work and personal life by competing expectations and demand of SHG	43	72	17	28
	Mobilizing of available recourse	49	82	11	18

\*Multiple responses

The data reveals that 93 percent of SHG women learnt mastering & allocating jobs for SHG members, whereas 39 percent of the women managed project of the SHG group. Relational skill 87 percent of the women creating motivational environment to the members of SHG it shows that the members of SHG Women are in a good relation with each others, whereas financial and information technology skills 80 percent of the women mastering the budget process by effective plan implementation and evaluated unit budget and only 12 percent of the women cannot enhance the capacity to control and code with jobs which lead to stress.

## b. LEADERSHIP QUALITY OF SHG LEADERS

After education intervention the leadership quality possess by SHG women is shown in Table – XX.

**TABLE - XX**  
**LEADERSHIP QUALITY OF SHGLEADERS** **N=60**

Quality	Agree	Strongly agree	Neutral
Good delegator	30	20	50
Able to solve problem	50	20	30
Good speaker	60	35	5
Intelligent	70	20	10
Hard worker	90	10	0
Helpful	100	0	0
Loyal	100	0	0
Visionary	80	10	10
Good learner	90	10	0
know how to influence people and get support	80	5	15

\*Multiple responses

The data implies that Cent percent of the SHG women agree that the leaders of the SHG are having a Leadership quality of being helpful and loyal. 50 percent of the women are neutral that they are good delegator. Only 5 percent of the women are strongly disagree that leaders know how to influence people and get support. Therefore from the table shows that majority of the women leaders have the capacity to cope with the leadership quality as they are able to help others, intelligent, hard worker, good learner and also have the ability to solve problems.

**c. KNOWLEDGE ON LEGAL AWARENESS AMONG SHG WOMEN**

Through educational intervention the Knowledge on Legal literacy imparted among SHG women is presented in Table – XXI.

**TABLE – XXI  
KNOWLEDGE ON LEGAL AWARENESS AMONG SHG WOMEN N=60**

Legal Awareness	Yes		No	
	Frequency	P	Frequency	P
Equal Remuneration act (1976)	52	87	8	13
The Hindu marriage Act (1966)	49	62	11	18
The immoral Traffic (prohibition) Act of 1956	36	60	24	40
Dowry prohibition Act (1961)	58	97	2	3
The indecent representation of women (prohibition) Act of (1986)	34	57	26	43
The commission of sati (prohibition) Act (1987)	47	78	13	22
Maternity Benefit Act (1961)	43	71	17	29
Family courts Act (1984)	46	77	14	23
Medical termination of pregnancy Act (1971)	36	60	24	40
The national commission for women act (1990)	39	65	21	35

\*Multiple responses

The data above describes that educational training was given to the SHG women about the Legal Acts for the Women. 97 percent of them gained knowledge about Dowry prohibition Act (1961) which is very essential for the women to know that dowry is prohibited. 87 percent of the SHG Women acquired knowledge about Equal Remuneration act (1976) which implies that they should know that women have equal rights to learn and live freely and among the SHG women only 29 percent are found that they do not know about the Maternity Benefit Act (1961).

#### d. POLICIES & PROGRAMME FOR SHG WOMEN

The Government has implemented various programme for SHG women. Hence educational intervention is conducted in order to enhance the knowledge on Policies and Programme for SHG Women. The Table - XXII shows about the programme for SHG women.

**TABLE - XXII**  
**POLICIES & PROGRAMME FOR SHG** **N=60**

Policies & programme	Yes		No	
	Frequency	P	Frequency	P
<b>Pradhan Mantri Gram Panivahan yojana</b> (interest – free Loan to women SHG in areas on the purchase of small commercial vehicle, to boost public transport & general emplacement)	52	87	8	13
<b>Women helpline scheme for women (1091)</b> women helpline is meant to provide 24 hours immediate & emergency response to women effected by violence	46	77	14	23
<b>Pradhan mantri mudra Loan yojana</b> (To provide loan at % interest of SHGs)	48	80	12	20
<b>Support to training &amp; employment programme for women</b> (training for women through a variety of action oriented project.	32	53	28	47
<b>Annapurna scheme</b> (small business entrepreneurs who are setting up food catering industry in order to sell products meals., snacks., etc	43	72	17	28
<b>The rashtriya mahila kosh</b> (national credit fund for women the credit available for lower income	47	78	13	22
<b>Swayamsiddha</b> (holistic empowerment of women, improving access of women to micro-credit, economic resources.)	20	33	40	67
<b>Swawlamban Programme</b> (provide training and skills to women to facilitate them to obtain employment or self employment)	15	25	45	75
<b>Swadhar</b> (providing relief and rehabilitation to women in difficult circumstances.)	35	58	25	42

\*Multiple responses

The data described about the name of the policies and programme for SHG which was the familiar and unfamiliar among SHG women. 87 per cent of women are very familiar of Pradhan Mantri Gram Panivahan yojana followed by 80 per cent of Pradhan mantri mudra Loan yojana, 78 per about rashtriya mahila kosh scheme.

75 per cent was not familiar on Swawlamban Programme for women followed by 23 per cent women helpline scheme for women (1091).

### e. KNOWLEDGE ON DIGITAL LITERACY

The Table – XXIII indicates the Knowledge on Digital literacy among SHG women

**TABLE – XXIII**  
**KNOWLEDGE ON DIGITAL LITERACY** **N=60**

Knowledge	Yes		No	
	Frequency	P	Frequency	P
Using of Whats app	55	91	5	8
What app group can create with friend's family class mates etc., to share information among SHG women	52	87	8	13
Text message communication that promotes communication among SHG women	49	82	11	18
Money transaction by transferring money from Atm	48	80	12	20
Internet banking	34	57	26	43
Online booking Tickets for Transport	30	50	30	50
Is the ability of people to adapt to the web/ internet	45	75	15	25
It has been used to explain different aspects related technical Skills	35	58	25	42
It is a combination of information skills and literacy	34	57	26	43
To perform tasks and solve problems in digital environments	36	60	24	40

\*Multiple responses

The above data shows that 91 percent of the SHG Women understood about Whats app usage which is a popular Smartphone messaging service that allow to connect with others to send message and make calls followed by 87 percent of the SHG Women understood that Whats app group can create with friends family class mates etc.,to share information among SHG women because they can use it often in their daily life, 82 percent of the SHG women Known to send a text message that helps to promotes communication among them, 80 percent of SHG understood have gained a knowledge on Money transaction process through ATM, also 57 percent have some knowledge on Intrenet banking and 50 percent of the SHG women have knowledge and 50 spercent of them they do not have any knowledge about Online booking Ticket for transportation.

## **CHAPTER-V**

### **SUMMARY AND CONCLUSION**

Reviewing the social status of women in India, it is observed that during ancient Indian society women were respected very much and there were women scholar as well as rulers. Religion in India accorded high status to “Mother goddess” and several mythological and folklore stories highlight women’s role in religion, politics and social activities. Therefore, Women play an important role in the development of human society.

The innovative study entitled “Developing leadership skills among Self-help group women “was undertaken with the objectives of : Assess the socio economic status of , Assess their knowledge on financial and digital literacy , Identify the skills possessed by , Developing leadership skills among SHG Women, Analyze the constraints faced by SHG Women and Evaluate the impact of the programme of the study. Sixty of the self Help Women were selected as the sample from the Koundampalayam under Coimbatore Corporation which is 13 KM from Coimbatore district. Interview scheduled was used as tools to elicit information for the research study.

#### **FINDINGS**

The salient findings of the study are as the following:

##### **Socio – Economic Characteristics of the SHG Women**

- 38 percent of the SHG Women were under the age group of 30-35, 26 percent were under the age group of (35-40), 23 percent were under the age group of (25-30) and 13 percent are under the age group of (40-45)
- Regarding educational status of the SHG Women 28 percent have studied up to primary level,22 percent of SHG Women studied up to diploma,18 percent of the SHG Women were illiterate, 16 percent have completed their graduation and 15 percent of the Women completed Higher secondary education.
- 58 Percent of women belong to Hindu religion, 26 percent are Christian and 15 percent are muslim.
- Regarding marital status of women 83 percent are married, 12 percent are unmarried and 5 percent are widow.
- 45 percent of SHG Women belongs to nuclear family, where as 38 percent in joint family and 16 percent in extended family.

- 53 percent of the SHG women lives in the semi –pucca type of house, 31 percent of the SHG women lives in pucca and 15 percent of women lives in katcha house.
- 71 Percent of SHG women lives in rented house and 28 percent possess own house.
- 37 percent of women pay the amount between Rs 4000-6000 for their rented house, 21 percent of the women spent between Rs 6000-8000 for their rented house, 20 percent of women pay the amount between 2000-4000, 13 percent of the women were living in the rented house with paid an amount which is more than 10,000 thousand.8 percent of the women were living in the rented amount which is less than 2000.
- 48 percent of the women live in 2-3 rooms, 27 percent of women live in less than 2 rooms, 13 percent of the women live in more than 4 rooms, and eleven percent of the women lives in 3-4 rooms.
- 75 percent of women are doing their own business, 10 percent of the SHG Women are working for their daily wages, 9 percent of them are home makers, and 7 percent are private employees.
- 35 percent of the SHG Women annual income is less than Rs.5000, followed by Rs.5000-10000 (28 percent), Rs.10000-20000 (12 percent), and 13 percent is more than 15,000 as their annual income.

#### **DETAILS ABOUT SHG:**

##### **SHG MEMBERSHIP AND ACTIVITIES**

- 15 percent of the SHG are belongs the Greedam group. 53 percent of the SHG Women joined during in SHG the year 2006-2009 itself.
- 41 percent of SHG women stated that the group considered 12- 20 members.
- 42 percent are living below the poverty line
- 45 percent of the SHG women stated that in order to form SHG and open a bank savings account took 3-6 months because of rules and regulation to as per the requiriments.
- 53 percent of them stated that their Routine meeting of the SHG was from 6 pm onwards stated and 81 per cent of the SHG women maintain their record in regular and up to date basis.

## **BASIC KNOWLEDGE ABOUT SHG**

- 88 percent of the SHG Women reveals that they possess knowledge on propagating resource mobilization.
- 85 percent of the SHG Women reveals that mutually agree to contribute a common fund,
- 40 percent of the SHG women found that they have some basic knowledge to save a small amount of money regularly.
- 67 percent of the women are not able to meet the group members for emergency needs due to the distance and also time.

## **ACTIVITIES UNDERTAKEN SHG BY WOMEN**

- 22 percent of the SHG Women runs a canteen,
- 6 percent doing saree business that helps them in generating their income and also their skills activities.
- 35 percent of the SHG Women invested Rs. 5,000 – 10,000 amounts for investing for income generating activities.
- 11 percent of the SHG women has generated an income of amount Rs.20,000 from SHG activities.

## **LOAN DETAILS OF THE SHG WOMEN**

- 82 percent of the SHG Women received loan.
- 33 percent has received a business loan.
- 13 percent of the SHG Women stated that due to loss in business they have not repaid the loan

## **REASON FOR SAVING**

- 39 percent of SHG women saves money in the bank account for further expenses.
- 38 percent reveals that the reason as to meet the annual expenses of the family.

## **FINANCIAL LITERACY AMONG SHG WOMEN**

- 42percent of the respondents opened the bank account in the year 2010-2015.
- 10percent of the SHG Women opened the bank account in the year 2015-2018.
- 22 percent of SHG Women opened the bank account to get a loan.
- 42 percent of the women having account in State Bank which is more comfortable for them to use.
- 35 percent of women frequently deposit money in the bank monthly.
- 10 percent of SHG Women never have the habit of depositing the money.
- 75 percent of the women have savings account and 25 percent has current account.

## **DECISION MAKING CAPACITY**

- 63 percent of the SHG women can happily stated that they themselves take decision on purchasing home appliances.
- 52 percent of the women reveals that their husband has the capacity to take a decision
- 45 percent of them stated that their husband have decision for paying fee for children.

## **USAGE OF MOBILE PHONES BY SHG WOMEN**

- 91 percent of the SHG Women used mobile phone.
- 42 percent of the SHG Women use android phones which indicates the growth of technological development.
- 41 percent of the SHG women spend Rs.10,000 – 15,000 for purchasing a mobile phone.
- 30 percent of the SHG women stated that they use mobile phone to share message among SHG groups for circulating communication.
- 41 percent of the SHG women use online transaction for the purpose of online banking.

## **USAGE OF SOCIAL MEDIA**

- 97 percent of women use social media,
- 5 percent of women using face book ,
- 91percent the SHG women use Whats app ands
- 34 percent of them indicate that they use social media to share their opinion in the group communication.

## **CHALLENGES FACED BY SHG WOMEN**

- 88 percent of SHG women are not getting co- operation among the members.
- 70 percent of the SHG women faced the problem of inadequate training facilities which in turn creates an opportunity for the researcher to conduct training program
- 84 percent of SHG Women's has inadequate information about government schemes.
- 72 percent of SHG women have inadequate financial assistance.
- 16 percent of SHG women tells that the inadequate information about government schemes is not a challenges for SHG it is because they do not know what kind of scheme they need to approach to the government

## **HEALTH AND NUTRITIONAL STATUS OF SHG WOMEN:**

### **HEALTH ISSUES FACED BY SHG WOMEN**

- 83 percent of the SHG women are having anemia due to insufficient nutrients,
- 63 percent are diabetes,
- 30 percent of the women suffer from skin infection,
- 44 percent have hypertension and
- 11 percent having osteoporosis it is interesting to know that most of the women have healthy bones.

### **HEALTH CARE ACTIVITIES OF SHG WOMEN**

- 70 percent of women play with their kids to avoid stress which was the highest and only 17 percent of the SHG women have interest to sing and dance.
- 71 percent of women do not practice yoga and meditation for peaceful mind which shows that women do not care much about their mental health,
- 68 percent of women do not spend much of their time in temple or religious places this reveals that women are occupied with their daily home appliances.
- 52 percent of women do not go for an outing with friends and relatives to relax as they have no time to look after themselves.

### **FOOD HABITS OF SHG WOMEN**

- 63 percent of the SHG Women eat fast food daily which depicts that the food culture has changed a lot where as majority of the SHG women have rice, pulses / grains, green leafy vegetables daily
- 5 percent of the SHG Women eat fish daily which shows that most of them they cannot afford to buy fish every day, and
- 7 percent of them they never have fruits which can lead to deficiency of vitamin and several nutritional deficiencies.

### **D. SKILLS POSSESSED BY SHG WOMEN**

- 80 percent of the SHG Women are self-confident,
- 70 percent of the SHG Women are bold enough to face any problem.
- 80 percent of the SHG Women are disagree that they sing or play musical instrument, this implies that they do not have time to have entertainment since they are busy with their dual work.

## **IMPACT OF THE PROGRAMME**

### **LEADERSHIP SKILL AMONG SHG WOMEN.**

- 93 percent of SHG women learnt mastering & allocating jobs for SHG members
- 39 percent of the women managed project of the SHG group.
- 87 percent of the women creating motivational environment to the members of SHG it shows that the members of SHG are in a good relation with each others,
- 80 percent of the women mastering the budget process by effective plan implementation and evaluated unit budget
- 12 percent of the women cannot enhance the capacity to control and code with jobs which lead to stress.

### **LEADERSHIP QUALITY OF SHG LEADERS**

- Cent percent of the women agree that the leaders of the SHG are having a Leadership quality of being helpful and loyal.
- 50 percent of the women are neutral that they are good delegator.
- 5 percent of the women are strongly disagreeing that leaders know how to influence people and get support.
- Majority of the women leaders have the capacity to cope with the leadership quality as they are able to help others, intelligent, hard worker, good learner and also have the ability to solve problems.

### **KNOWLEDGE ON LEGAL AWARENESS AMONG SHG WOMEN**

- 97 percent of them gained knowledge about Dowry prohibition Act (1961)
- 87 percent of the SHG Women acquired knowledge about Equal Remuneration act (1976)
- 29 percent are found that they do not know about the Maternity Benefit Act (1961).

### **POLICIES & PROGRAMME FOR SHG WOMEN**

- 87per cent of women are very familiar of Pradhan Mantri Gram Panivahan yojana .
- 80 per cent of Pradhan mantri mudra Loan yojana,
- 78 percent about rashtriya mahila kosh scheme.
- 75 per cent was not familiar on Swawlamban Programme for women
- 23 per cent of women to known about helpline scheme for women (1091).

## **KNOWLEDGE ON DIGITAL LITERACY**

- 91 percent of the SHG Women understood about Whats app usage which is a popular Smartphone messaging service that allows connecting with others to send message and make calls.
- 87 percent of the SHG Women understood that Whats app group can create with friends family class mates etc., to share information among SHG women because they can use it often in their daily life.
- 82 percent of the SHG women known to send a text message that help to promotes communication among them.
- 80 percent of SHG understood have gained knowledge on Money transaction process through ATM.
- 57 percent have some knowledge on Internet banking
- 50 percent of the SHG women have knowledge
- 50 percent of them they do not have any knowledge about Online booking Ticket for transportation.

## **SUGGESTION**

- NGOs must educate the public about the effectiveness of micro credits and anti poverty programmes. The NGOs should also provide some common services for procurement of raw materials, marketing/quality support.
- The Savings habit must be encouraged as a value in itself and not just as a means of increasing the fund position of the group. It encourages as thrift habit and controls unnecessary consumption.
- The savings habit must be encouraged as a value in itself and not just as a means of increasing the fund position of the group. It encourages as thrift habit and controls unnecessary consumption.
- The NGOs should encourage the SHG to start innovative income generating activities and stabilize the established enterprises.
- The NGOs must strengthen the functioning of the SHGs and enrich the capacities of the women in Self Help Group.
- The Government is to request the financial institution (Banks) to provide credit facilities to the SHGs.

## **CONCLUSION**

The Self Help Group are expected to enhance the equality of status of women as participants, decision makers, and beneficiaries in the democratic, economic, social, and cultural spheres of life. In all stages of economic and social activities, involvement of women becomes essential. The SHGs empower women and train them towards nation building and make them sensitized, self – made and self – disciplined.

The success of SHGs depends upon efficiency and effectiveness of groups. SHGs have initiated to make a significant contribution in poverty alleviation and empowerment of poor, especially women in rural areas of our country.

It is concluded that the SHGs organized in rural areas have improved the socio-economic status of women. The problems which have been encountered by them will be solved by the efforts of government, non- government organizations, international development agencies and through continuous support of family members.

## **BIBLIOGRAPHY**

- Ahmad (2008)"An evaluation of impact of SHG on the social empowerment of women
- AlkaSrivastava (2005) Examining Empowerment, Poverty Alleviation, Education within
- Amita Rani and Pawan Kumar Dhiman (2012) "Towards inclusive rural financial services - Microfinance in India", Edited by Sangita Kamdar, Microfinance, Self-employment and poverty alleviation, Himalaya Publishing House, 2007, p. 58.
- Amita Rani and Pawan Kumar Dhiman (2012) Emerging SHG Federation and Challenges. In Karmakar, K. G. (ed.): Micro Finance in India. pp143-175. New Delhi: Sage Publications.
- AnsumanSahoo (2013)Preparation of an action plan and establishment of an environmental information system for Thiruvananthapuram City: Babu Ambatt (ISBN No. 81-87621-25-7)
- ArghyaKusumMukherjee and AmitKundu (2012) "The SHG model of microfinance : A salient movement towards empowering rural women", Southern Economist, Vol. 44, No. 17, January 2006, p. 31-32.
- Ashe and Parrott (2001)"Capacity building for effective empowerment of women", Kurukshetra, 50, No. 8, June 2008, p. 47.
- Banerjee, (Chatterjee) Tanmoyee. (2009). Economic Impact of Self Help Groups: A Case Study. Journal of Rural Development, 28(4),
- Benjamin Lyngdoh and AmbikaPati (2013), "Microfinance and women empowerment - A study of Kudumbashree project in Kerala", Mahatma Gandhi University, Kottayam, July 2008, p. 42-45.
- Bhashanjaly, Shaily. (2002). 'Need for Empowerment of Women. Social Welfare, 49(5), 21-22.
- ChandralekhaGhoshand Tanmoyee Banerjee (2010)Empowerment Examined. Development in Practice, 1995; 5(2):101-107.
- Chauhan&Bansal (2002) "Empowering women : A alternative strategy from rural India", New Delhi Sage Publication Pvt. Ltd., 2001, p. 24.

- Chiranjeevulu, P. & Krishna Murty, K.. (2011). Women's Empowerment of India A Reality. In Choudhari, Appa Rao and Chitralapudi, S. Kumar, (Eds), Women Empowerment through Self-Help- Groups and Microfinance. Chapter-2. The Associated publishers
- Chitra Devi (2012)"New emerging cooperatives - A critical study of SHG", NCDC Bulletin, Dec. 2008, p. 2-3.
- Christopher Dunford (2006) Malaprabha Grameen Bank Success Story. Social Welfare, Oct 2002, p.28-30
- Arul Paramanandam (2013) "Micro-credits and Business Performance in Nigeria: The case of MFI Finance Enterprises". International Journal of Research in Commerce and Management. Vol.2, Issue No. 11(November), pp 43-49.
- D. Sujatha (2011), "Empowerment of women", Mainstream, Annual 2004, December 25, 2005, p. 67.
- Debadutta Kumar Panda (2009) development in urban areas: A Nigerian case study. Cities 1994; 11(1):57-67.
- Dhanalakshmi and Rajini (2013) "Empowerment of women : A background paper", Women for equality, peace and progress - International Decades for Women All India Mahila Congress, October 2002, p. 156-157.
- Dr. Ahmad, "Technology Model for Women's Empowerment Reaching the unreached",
- Gandhi and Udayakumari (2013)A study of an unorganised, household sector in Adimaly panchayat (Idukki district): Jayashankar. B (ISBN No. 81-87621-26-5)
- Gangaiah.C, Nagaraja.B and Vasudevulu Naidu (2006) Can Heterogeneity and Social Cohesion Coexist in Self Help Groups? An Evidence from a Group in Andhra Pradesh, Indian Journal of Agricultural Economics, 56(3), 2001, 387-400.
- Geethanjali and Prabhakar (2013) Repayment of Loan in Employees' Cooperative Thrift and Credit Societies. Journal of Rural Development, 28 (4), 485-490.
- Gurveen K Sandhu (2013)An evaluation and experiment to develop a model centre with community participation :T. N. Seema ISBN No: 81-87621-30-3
- HanumanthaRao (2010)Empower Women in Developing Countries? Gender and domestic decisions in Sri Lanka, Sociological Forum 1997; 12(4):599-630.

- Hoque (2008) The Microfinance Review: Journal of the Center for Microfinance Research, Bankers Institute for Development, Lucknow, 1(1) 84-103.
- in Maharashtra", National Commission for Women, New Delhi, p. 6.
- Indrabhusan Singh and UshaKumari (2007) SHGs: Micro-Finance Strategy in Empowering Rural Women, Southern Economist, 49(7), 37-40, (2010)
- JatinPandeyand Rini Roberts (2012) Environmental Factors of Malaria Persistence: A study at Valiyathura, Thiruvananthapuram City: S. Rema Devi & S. Dass (ISBN No. 81-87621-02-3)
- Jitha (2013) Minor Water Bodies in Kottayam Municipality Area: A bio-ecological study Susy Abraham, Madanakumar C. K (ISBN No: 81-87621-33-8)
- Jothy and Sundar (2002) " Paper presented at the Biannual Symposium of the Inter-University Consortium for International Social Development, Cairo, Egypt, July, 1998.
- Kala.G.S (2004) (SHGs) and Empowerment of Women. In Choudhari, Appa Rao and Chitratlapudi, S. Kumar, (Eds), Women Empowerment through Self-Help- Groups and Microfinance, The Associated publishers Ch.14
- Kappa Kondal (2014) "A Study of Kudumbashree Project in Kerla", Mahatma Gandhi University, Kottayam, July 2008, p. 23.
- Krishna Kumari (2014) "Empowerment of women and property, rights key to rural development", Kurukshetra, 54, No. 8, June 2006, p. 14.
- Kulgoud and Sonkamble (2010) Women's Empowerment in Bangladesh. World Development 1996; 24(4):635-653.
- Kurulshetra, 51, No. 7, p. 19.
- Littlefield et al. (2003) Microfinance and Self-Help-Groups. In Self Help Groups and Micro-Credit Institutions. New Delhi: Discovery Publishing House.
- Littlefield et al. (2003) Empowering Rural Women through Self-Help-Groups: Lessons from Maharashtra Rural Credit Project. Indian Journal of Agricultural Economics, 56(3), 427-443.
- Malathi (2010) "Women empowerment through SHGs : A micro study", International Referred Research Journal, Vol. II, Issue 16, January 2011, p. 25.
- Manjula.B "S.H.G.s and Tribal Development in Mizoram", Kurukshetra, January, Vol. 54, No. 3, pp.35-48.
- ManjulaBharathy (2010) Development of Women Ltd. - Credit guidelines for SHGs, Handbook, 2007, p. 5.

- ManjulaBharathy (2010), Measure of Social Performance and Determinants Influencing the Repayment Status of Self-Help Groups Micro Credit Delivery Model in India- A Economic Study,
- ManjuPanwarand Jitendra Kumar (2012)An analysis of Psycho-Social Dynamics of Families of Litigants: Lizy James (ISBN No. 81-87621-12-5)
- Mayoux (2007) "Impact of self Help Groups on income and Employment: A Case Study", Kurukshetra, March, Vol.54, No.5, pp.18.
- Mishra (2005) Microcredit: A Historical Perspective. In Ratnakumar, Frank and Edwinraj, Joel B. (Eds). Cooperatives and Microfinance. pp.37-46. Delhi: Serial Publications.
- Mukhtar Ahmad Bha (2014 ). A Review of SHG Bank-linkage Program in India. Indian Journal of Industrial Economics and Development, 2, 1-10.
- Naraian, Kumkum & Mridubhashini, (2008). Empowering Women through Economic Measures. In Ajit Kumar Sinha(ed), New Dimensions of Women Empowerment. Chapter 14, New Delhi: Deep and Deep Publications. Narayan, D. (ed.) (2005). Measuring Empowerment: Cross-Disciplinary Perspectives, Washington DC: World Bank.
- Narayan Banerjee, (2004). Economic Impact of Self Help Groups: A Case Study. Journal of Rural Development, 28(4),
- Parvathi, S. & Kartikeyan, C. (2002). Empowering the Status of Women. Social
- Parvathi, S. & Kartikeyan, C. (2002). Status of Bank-Linked SHGs: Survey in Rajasthan. The Microfinance Review: Journal of the Center for Microfinance Research, Bankers Institute for Development, Lucknow, 1(1) 105-132
- Pavithra and Narayana (2013) Microcredit Driven Rural Enterprises Lessons from SHGs Assisted under SGSY Scheme. Journal for Rural Development, 24(3),353-376
- Purushottam, et al (2010)"A study on self help groups in Tirunelveli district", Manonmaniam Sundavanar University, Tirunelveli, January 2010.
- Rahman (2007) "Empowerment of women through political Groups", Kissan World, March, 2007, Vol. 34, No.3, pp. 48-52.
- Rajani K.G, (2014) enhancing women's empowerment through capacity building programme : Reflections from J & K. Journal of Business Management and Social Sciences Research, 2.

- Rajareddy and Reddy (2010) "Microcredit programme monitoring system : A review of MVRADA experience", Search Bulletin, 14, No. 13, March 1999, p.7.
- Rajasekaranand Sindhu (2013) A case study in Kalliyoor panchayat, Thiruvananthapuram M. Raheena Beegum (ISBN No: 81-87621-37-0)
- Ramakrishna, et al (2013) Beneficiary Participation in Irrigation Water Management: The Kerala experience C. J. Joseph (ISBN No: 81-87621-38-9)
- Reji, (2013). Socio-Economic Impact of Microfinance: A Study of Neighborhood Groups (NHGs) in Nilambur Block of Malappuram District, Kerala. Indian Journal of Agricultural Economics, 64(2), 246-257.
- Sahu Lopamudra and Singh Suresh K. (2012), "Women empowerment : A conceptual analysis", Vimala Books and Publications, Kanjirappally, 2005, p. 38.
- Sambhu Charity Chepchirchir (2013) Biodiversity Conservation and Livelihood Issues of Tribesfolk: A case study of Periyar Tiger Reserve Arun L K, Jayasankar B, Kurian Mathew Abraham (ISBN No: 81-87621-39- 7)
- Sambhu Charity Chepchirchir (2013) Empowering the Indian Woman. New Delhi: Publications Division, Ministry of Information and Broadcasting, Govt. of India. Pp. 227-228.
- Sanjay Kanti Das (2012) "Rural women empowerment and entrepreneurship development", Gandhigram Rural Institute, Dindigul District, Tamil Nadu, 2010, p. 3.
- Sanjay Kanti Das (2012) A Pre-harvest Survey in Select Crop Fields and Survey on Grain Storage Losses: Punnen Kurian (ISBN No. 81-87621-16-8)
- Sanjay Kanti Das (2012) Can Heterogeneity and Social Cohesion Coexist in Self Help Groups? An Evidence from a Group in Andhra Pradesh, Indian Journal of Agricultural Economics, 56(3), 2001, 387-400.
- Sanjay Yadav (2013) Arn, A.L. and Lily, FB., Evaluation Report of Saptagram Nari Swanirvar Parishad (Oxford: Oxfam, 1992).
- Sanjeev and Thangavel (2012) Policies for Socio-Economic Development of Women. Social Welfare, 49(7), 24-27.
- Self Help Groups; a qualitative study, Uttarakhand, New Delhi, 2007.
- Setty (2002) An evaluation of impact of SHGs on the social empowerment of women in Maharashtra, (2006) 12Jan.
- Smita G. Sabhlok (2011), "The role of financial institution in development of women entrepreneur", Kurukshetra, Vol. 53, No. 16, April 2005, p. 12.

- Srinivas (2010), "Rural credit and self help groups - Microfinance needs and concepts in India", New Delhi, Sage Publication India Pvt. Ltd., 2003, p. 231.
- Srinivas, et al (2010) Livelihood Promotion among SHGs In Karmakar, K. G. (ed.) Micro Finance in India. Pp135-142. New Delhi: Sage Publications.
- SudarsanNayak (2006-2007) Women Empowerment. In by Ajit. Kumar Sinha (Ed) New Dimensions of Women Empowerment. Chapter 5, pp55-71. New Delhi: Deep and Deep Publications.
- Suguna, B. (2006). Empowerment of Rural Women through Self Help Groups. Delhi: Discovery Publishing House.
- Sujatha, D. (2011). Women Empowerment through Self Help Groups: A special focus on vazianagram district, Andhra Pradesh. In Choudhari, Appa Rao and Chitratlapudi, S. Kumar, (Eds), Women Empowerment through Self-Help-Groups and Microfinance, Ch.16. The Associated publishers Sunny, Dolly. (2008). Self-employment and Sustainable Development through Self-Help Groups (SHGs). In Rout, Himanshu & Panda, Prashant Kumar (eds.) Gender and Development in India: Dimensions and Strategies. New Delhi: New Century publications.
- SumanRohila and Bhuvaneshwari Swami (2007) " Self Help Groups" - A Study in A.P. District, HRD Times,.
- SumanRohila and Bhuvaneshwari Swami (2007) Self Help Groups in Indian AgribusinessReplications from case studies, Artha Vijnana, 37(4), 380- 388, (2005)
- Sundaram (2012) Planning to People's Planning: Experiences of the Indian States of West Bengal and Kerala: Charvak (ISBN No. 81-87621-21-4)
- Tanmoyee Banerjee (Chatterjee). (2009). Economic Impact of Self Help Groups: A Case Study. Journal of Rural Development, 28(4), pp451-467.
- Tanmoyee Banerjee and ChandralekhaGhosh (2012) Commodification of buildings and labour market dynamics: K. N. Harilal, Mathew Andrews (ISBN No. 81-87621-22-2)
- Tanya Jakimowand Patrick Kilby (2006)The Role of NGO and Women's Perception of Empowerment: An Anthropological Study in a Village. Empowerment, 1999, 6.

- Tarakumari, P. & Masenamma, Ch. (2011). Impact of SHGs on Empowerment of Rural Women A case study of Bheemunipatnam. In Choudhari, Appa Rao and Chitratalapudi, S. Kumar, (Eds), Women Empowerment through Self-Help-Groups and Microfinance, Ch.
- Tracey L. Moyle, et al (2006) Impact of SGSY on SHG- Bank Linkages. In Karmakar, K. G. (ed.) Microfinance in India, Part III, SHG Bank Linkage Programme. p.188. New Delhi: Sage Publications.
- Tripathy and Jain (2011)"Self Help Groups, Reading Materials and Related Literature", Gulburga district, 2001, p. 127.
- U M Gopal Krishna (2017). Annual Report of Ministry of Health and Family Welfare, New Delhi: Ministry of Health and Family Welfare.
- Uma Narang (2012) A case study of a major section in Kerala: P. R. Suresh (ISBN No. 81-87621-23-0)
- Vel Suresh Kumar (2005) Lijjat and Women's Empowerment Beyond the Obvious. Economic & Political Weekly, 40(6), 579-583.
- Vighneshwar Swamy and Tulasi Mala (2013) Banking with Poor Self-employed Women. In Karmakar, K. G. (ed.) Microfinance in India, Part IV, Successful Micro Finance Models. p.262. New Delhi: Sage Publications.
- Vighneshwar Swamy and Tulasi Mala (2013) Banking with Poor Self-employed Women. In Karmakar, K. G. (ed.) Microfinance in India, Part IV, Successful Micro Finance Models. p.262. New Delhi: Sage Publications.
- Vijayalaxmi, et al (2010)"Towards inclusives rural financial services - Microfinance in India", Edited by Sangita Kamdar, Microfinance, Self-employment and poverty alleviation, Himalaya Publishing House, 2007, p. 61.
- Welfare, 49(5),

**APPENDIX -I**  
**AVINASHILINGAM INSTITUTE FOR HOME SCIENCE &**  
**HIGHER EDUCATION FOR WOMEN**  
**DEVELOPING LEADERSHIP SKILLS AMONG SELF-HELP**  
**GROUP WOMEN**

**I. SOCIO – ECONOMIC CHARACTERISTICS OF THE SHG WOMEN**

Characteristic		TickBelow
Age	25 – 30 years	
	30 – 35 years	
	35 – 40 years	
	40 – 45 years	
Education	Illiterate	
	Primary	
	Hr. Secondary	
	Diploma	
	Graduate	
Religion	Hindu	
	Christian	
	Muslim	
Marital Status	Married	
	Un Married	
	Widow	
Type of Family	Nuclear Family	
	Joint Family	
	Extended Family	
Owner Ship status of the house	Own House	
	Rent house	
In Rented Amount	Less than 2000	
	2000 – 4000	
	4000 – 6000	
	6000 – 8000	
	More than 10,000	
Type of House	Katcha	
	Semi – pucca	
	pucca	
No. of. rooms	Less than 2	
	2 – 3	
	3 – 4	
	More than 4	
Occupation	Private Employee	
	Own – Business	
	Daily wages	
	Home – maker	
Family Monthly Income	Less than 5000	
	5000 to 10000	
	10000 to 15000	
	More than 15000	

## FAMILY BACKGROUND

Age	Education	Occupation	Monthly Income

### B. DETAILS ABOUT SHG:

#### a. SHG MEMBERSHIP AND ACTIVITIES

#### II. DETAILS ABOUT SHG MEMBERSHIP AND ACTIVITIES

Group Details		Tick Below
Name of the SHG		
Year of Joining SHG Member	a) 2000 – 2003	
	b) 2003 – 2006	
	c) 2006 – 2009	
	d) 2009 – 2012	
	e) 2012 – 2015	
	f) 2015 – 2018	
Size of the SHG	a) Below 10 members	
	b) 10-20 members	
	c) Above 20 members	
Economic status of SHG members	a) All are below poverty line	
	b) Majority are BPL	
	c) Few are BPL	
Time taken to form SHG & opening of Bank Saving account	a) Within 3 Months	
	b) 3 to 6 Months	
	c) More than 6 months	
Timing of the routine meeting	a) 6 pm onwards	
	b) 6-7 pm	
	c) No specific timings	
Maintenance of records of the group	a) Regular and up to date	
	b) Irregular and not up to date	

## b. BASIC KNOWLEDGE ABOUT SHG

Basic Knowledge	Yes	No
save small amount of money regularly		
Mutually agree to contribute a common fund		
Meets the group members for emergency needs		
Provide collective decision through group meeting		
Create awareness about common laws & rights		
Provide collateral free loan with terms of the group members		
Promotes resource mobilization		
Propagates resource mobilization		
Propagate entrepreneurship development among women		
Maintain documentation of loan activity regularly		
Solve conflicts through collective leadership mutual discussion		

## c. ACTIVITIES UNDERTAKEN SHG WOMEN

Activities	Tick below	
Activities carried out by SHG members	a) Candel preparation	
	b) Embroidery class	
	c) Running Tailoring center	
	d) Carpet making	
	e) Pickel making	
	f) Vegetable vending	
	g) Saree business	
	h) Running a canteen	
Amount invested for generating Income (monthly Rs).	a) Below 5,000	
	b) 5,000 – 10,000	
	c) 10,000 – 15,000	
	d) 15,000 – 20,000	
	e) Above 20,000	
Income Generated from activities (monthly Rs).	a) Below 5,000	
	b) 5,000 – 10,000	
	c) 10,000 – 15,000	
	d) 15,000 – 20,000	
	e) Above 20,000	

**d. LOAN DETAILS OF THE SHG WOMEN**

<b>Loan Details</b>		<b>Tick Below</b>
Received Loan From Bank	a) Yes	
	b) No	
If yes, type of loan	a) Home loan	
	b) Education	
	c) Business	
	d) Health Loan	
Purpose of getting loan	a) Family consumption expenses	
	b) Ceremonial Expenses	
	c) Medical Expenses	
	d) Education Expenses	
	e) Restival Expenses	
	f) House repairs	
	g) Repayment of loans	
	h) Business	
Amount Received as Loan (Rs)	a) 10,000 – 20,000	
	b) 20,000 – 30,000	
	c) 30,000 – 40,000	
	d) More than 40,000	
Year of received Loan	a) Before – 2005	
	b) 2005 – 2010	
	c) 2010 – 2015	
	d) 2015 – 2018	
Repaid the Loan	a) Yes	
	b) No	
If No, Reason for nonpayment of Loan	a) Very Low Income	
	b) Increase the interest	
	c) Loss in Business	
	d) Family problem	
	e) Health issues	

**e. REASON FOR SAVING**

Particulars		Tick below
Type of saving	a) Piggy bank	
	b) Bank account	
	c) Monthly chits	
Reason for saving	a) Become financially independent	
	b) Get out of personal debt	
	c) Meet the annual expenses of the family	

**f. FINANCIAL LITERACY AMONG SHG WOMEN**

Financial literacy		Tick Below
Year of opening the bank account	a) Before 2005	
	b) 2005-2010	
	c) 2010-2015	
	d) 2015-2018	
Reason for opening bank account	a) Getting loan	
	b) Maintain bank statement	
	c) Manage personal	
	d) Online transactions	
	e) Mandatory for SHG	
Name of Account Holding Bank	a) Indian Bank	
	b) State Bank	
	c) Co – operative bank	
	d) Canara Bank	
Frequency of deposit	a) Weekly	
	b) Monthly	
	c) Often	
	d) Never	
Type of Account	a) Saving Account	
	b) Current Account	

### g. DECISION MAKING CAPACITY

Decision making	Self	Husband	Elders
Purchasing of grocery			
Purchasing of clothes			
Purchasing of property			
Purchase of medicine			
Purchase of home appliances			
Purchase of vehicle			
Decision about paying fee for children			

### h. USAGE OF MOBILE PHONES BY SHG WOMEN

Usage Of Mobile Phones		Tick Below
Use of Mobile phone	a) Yes	
	b) No	
Type of mobile phone	a) Basic Mobile	
	b) Android Mobile	
	c) Smart phone	
	d) Window phone	
	e) Tablets	
Amount spend for purchasing mobile phone	a) Below 10,000	
	b) 10,000 – 15,000	
	c) 15,000 – 20,000	
	d) 20,000 – 25,000	
	e) Above 30,000	
Reasoning for using Mobile phone	a) To communicate with SHG women	
	b) To share message among SHG Groups	
	c) Use mobile Transaction	
	d) To advertise my products online websites	
	e) To share photos & videos among SHG Groups	
	f) To Access the interest	
Purpose of online transactions	a) Online Banking	
	b) Entertainment	
	c) Paying bills	
	d) Online Purchasing	
	e) Ticket Booking	
	f) Online Jobs	

### **i. USAGE OF SOCIAL MEDIA**

Usage of social media	a) Yes	
	b) No	
If yes, name of the social media	a) Face book	
	b) What app	
	c) Twitter	
	d) Messenger	
	e) Instagram	
Purpose of using social media	a) To stay up to data with news & current	
	b) To share opinion	
	c) To meet News people	
	d) To Share photos & videos with others	
	e) To develop social interaction	

### **j. CHALLENGES FACED BY SHG WOMEN**

<b>Challenges</b>	<b>Yes</b>	<b>No</b>
Inadequate training Facilities		
Adjustment problems with SHG members		
Problems in Marketing the product produced by SHG		
Lack of stability & unity among SHG women and its leader		
Week financial management		
Inadequate financial assistance		
Adequate & ill trained staff		
Exploitation of strong SHG members		
Absences of quality production for income generation		
No co-operation among SHG member		
Inadequate information about government schemes		
Non co-operative attitude of the financial institutions to fund SHG		

**C. HEALTH AND NUTRITIONAL STATUS OF SHG WOMEN:****a .HEALTH ISSUES FACED BY SHG WOMEN**

<b>Health Issues</b>	<b>Yes</b>	<b>No</b>
Diabetes		
High Blood Pressure		
Anemia		
Obesity		
Pneumonia		
Asthma		
Bones, Muscles, Joint Pain		
Sight, Speech, Hearing		
Skin Infection		
Osteoporosis		
Hyper tension		
Arthritis		

**b .HEALTH CARE ACTIVITIES OF SHG WOMEN**

<b>Self – Care Activities</b>	<b>Yes</b>	<b>No</b>
Going for an daily walk to keep fit.		
Have a controlled diet		
Practice yoga and meditation for peaceful mind		
Take a mid – day nap to avoid stress		
Play with yours kids		
Go for an outing with friends and relatives to relax		
Spend time in temples and religions places		
Go on a long drive with family		
Sit in the sun and visualize nature		
Sing and dance for a song		

**c. FOOD HABITS OF SHG WOMEN**

<b>Food Habits</b>	<b>Daily</b>	<b>Once In A Week</b>	<b>Twice In A Week</b>	<b>Never</b>
Green Leafy Vegetables				
Pulses / Grains				
Fruits / Vegetables				
Milk Products				
Rice				
Chapatti				
Sweets				
Meat				
Egg				
Fish				
Fast Food				
Junk Food				

**D. SKILLS POSSESSED BY SHG WOMEN**

<b>Skills</b>	<b>Agree</b>	<b>Partially Agree</b>	<b>Disagree</b>
Oration			
Singing			
Dancing			
Playing musical instruments			
Puzzle Arrangement			
Driving Arrangements			
Driving Two wheeler			
Driving Four Wheeler			
Effective communication			
Public speaking			
Motivate others			
Delegation of work			
Positive attitude			
Creative thinking			
Taking responsibility			
Self – confidence			
Effectively managing the time			
Boldness			
Innovation			
Problem solver			

## E. IMPACT OF THE PROGRAMME

### a. LEADERSHIP SKILL AMONG SHG WOMEN

Leadership Skills		Yes	NO
Technical / Analytic Skill	Mastering & allocating jobs for SHG members		
	Time management		
	Project Management of the SHG groups		
	Monitoring the Performance within the group member		
	Enhancement Training & development skills among SHG groups		
Relational Skills	Communication in a clear expectations to the group's members		
	Build personal relationship with team member		
	Create motivation environment.		
Financial and information technology Skills	Mastering the budget process by effective plan implementation and evaluated unit budget		
	Understanding financial reports and maintaining loan details		
	Handling financial crisis		
	Using data to guide management decision		
	Managing Stress that enhance to control.		
	Balancing family work and personal life by competing expectations and demand of SHG		
	Mobilizing of available recourse		

**b. KNOWLEDGE ON LEGAL AWARENESS AMONG SHG WOMEN**

Legal Awareness	Yes	No
Equal Remuneration act (1976)		
The Hindu marriage Act (1966)		
The immoral Traffic (prohibition) Act of 1956		
Dowry prohibition Act (1961)		
The indecent representation of women (prohibition) Act of (1986)		
The commission of sati (prohibition) Act (1987)		
Maternity Benefit Act (1961)		
Family courts Act (1984)		
Medical termination of pregnancy Act (1971)		
The national commission for women act (1990)		

**c. POLICIES & PROGRAMME FOR SHG WOMEN**

Policies & programme	Yes	No
Pradhan Mantri Gram Panivahan yojana (interest – free Loan to women SHG in areas on the purchase of small commercial vehicle, to boost public transport & general emplacement		
Women helpline scheme for women (1091) women helpline is meant to provide 24 hours immediate & emergency response to women effected by violence		
Pradhan mantri mudra Loan yojana (To provide loan at % interest of SHGs)		
Support to training & employment programme for women (training for women through a variety of action oriented project.		
Annapurna scheme (small business entrepreneurs who are setting up food catering industry in order to sell products meals., snacks., etc		
The rashtriya mahila kosh (national credit fund for women the credit available for lower income		
Swayamsiddha(holistic empowerment of women, improving access of women to micro-credit, economic resources.)		
Swawlamban Programme(provide training and skills to women to facilitate them to obtain employment or self employment)		
Swadhar(providing relief and rehabilitation to women in difficult circumstances.)		

**d. KNOWLEDGE ON DIGITAL LITERACY****KNOWLEDGE ON DIGITAL LITERACY**

<b>Knowledge</b>	<b>Yes</b>	<b>No</b>
Using of Whats app		
What app group can create with friend's family class mates etc., to share information among SHG women		
Text message communication that promotes communication among SHG women		
Money transaction by transferring money from Atm		
Internet banking		
Online booking Tickets for Transport		
Is the ability of people to adapt to the web/ internet		
It has been used to explain different aspects related technical Skills		
It is a combination of information skills and literacy		
To perform tasks and solve problems in digital environments		

## INSTITUTIONAL HUMAN ETHICS COMMITTEE



*Avinashilingam*

Institute for Home Science and Higher Education for Women

*University*

(Estd. u/s 3 of UGC Act 1956)

### **Chairman**

Dr. S. Ramalingam  
Principal, PSG Institute  
of Medical Sciences  
& Research, Coimbatore

### **Member Secretary**

Dr.S.UmaMageshwari  
Associate Professor,  
Department of Food Service  
Management & Dietetics

### **Members**

Dr. S. Kowsalya  
Dr.P.R.Padma  
Mr. K.Arulmoli (Legal Expert)  
Dr. N.S. Rohini  
Dr.A. Saraswathy  
Mrs. V. Mangayarkarasi  
Dr.Subhashini K. Sripathi  
Mrs. S. Radha Devi  
Dr.G.Victoria Naomi  
Dr. Judith Justin  
Dr.AnithaSubash

19<sup>th</sup> March 2018

To  
Ms. P. Abinaya  
Department of Home Science Extension Education and  
Communication  
Avinashilingam Institute for Home Science and  
Higher Education for Women  
Coimbatore – 641 043

Dear Abinaya,

Ref: Your proposal No. IHEC/17-18/EXT/01 “Developing  
Leadership Skills among Self-help Group Women” submitted  
for approval of the IHEC on 14<sup>th</sup> December.

The Institutional Human Ethics Committee of our University hereby  
grants approval to your research proposal No. IHEC/17-18/EXT/01  
“Developing Leadership Skills among Self-help Group Women”  
submitted by you. The Approval number for the same is AUW/  
IHEC/ EXT -17-18/XPD/01.

We wish you all the best in your research endeavours.

Regards,

*S. Uma Mageshwari*  
Dr.S.Uma Mageshwari  
Member Secretary

