

The Empowerment Of Women Through Self Help Groups: A Case Study Of SHG's Groups, Pulivendala Mandal, Kadapa District In AP.

Dr. S. Sugunamma

Lecturer in Economics, YSR. Vivekananda Govt. Degree College, AP.

Abstract: Empowerment of women has emerged as an important issue in recent society. Empowerment of women facilitates for sustainable rural development by the uplifting the economic, social and political status of women India. Empowering the women in these aspects is necessary to convert the idle society into self- sustainable society. Women empowerment can be achieved through provision of adequate education facilities, political support and effective legislation system and employment generation for women. Access to credit can help women by enabling them to start and expand small business, often accompanied by market access. The women experienced feelings of freedom, strength, self identity, and increases in levels of confidence, 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. Here, NGO's and self-help groups (SHGs) play a very pivotal role in women empowerment by providing basic education, vocational training, training for self employment, legal aid, protection for women and self awareness programme. Thus they are mainly concerned with the upliftment of the women in the society. The overall objective of the present study is to analysis the economic empowerment of women through SHGs in Four villages of Pulivendala mandal in Kadapa district of Andhra Pradesh.

Keywords: Women Empowerment, Self Help Groups, (SHGs), Rural Development.

I. INTRODUCTION

The introduction of self help groups has been a recent and a revolutionary change in the economic structure of our country. Since independence India is suffering from severe socio-economic problems. Poverty has become a major threat to the economic development of our country. Therefore the planners and policy makers thought of identifying certain avenues and measures to check the wide spread poverty. One such solution is the formulation of self help groups (SHG). In the name itself it is clear that these groups are formed to help by themselves. The role of SHG is very significant in present day context both in motivating women to save at least some money regularly and to use that amount as investment in some income generating activities.

As is evident, poverty has remained the vulnerable challenge in India's development efforts to bring about a perceptible change in the quality of life of its teeming millions. India, being a developing country, a vast section of its population suffers from malnutrition, unemployment and poor health care. This is particularly true in the case of main weaker sections of society namely women, children, scheduled castes and scheduled tribes.

In rural India, the high rate of illiteracy and low economic status of women underline the need to accelerate their earning power by providing the income generating assets. Provisions of employment opportunities and income to rural women are one way to improve their nutrition, health, education and social status. In most of the developing countries greater emphasis is laid on the imperative need for development of

rural women and their active involvement in the mainstream of development. In our country continuous efforts are being made by the union and state governments to improve the status of rural women, especially those below the poverty line through different schemes of rural development.

Ever since independence a number of innovative schemes have been launched for the upliftment of women in our country. There has been a perceptible shift from viewing women as critical agents for socio-economic development. Now the emphasis has shifted from development to empowerment.

Women constitute one half of the segment of pluralism in India. The 2011 census counted 407.1 million females against a total population of 846.3 million in which 207.8 million women live in rural areas and 27 percent of the rural women live below the poverty line. Enhancing women's economic productivity is an important strategy for improving the welfare of 60 million Indian households living below the poverty line. Hence, the emphasis is stressed on the empowerment of rural women focusing on the following aspects.

- ✓ Direct involvement of women in programming and management.
- ✓ Effective collaboration with community organisations.
- ✓ Organising and strengthening of women's self help groups (SHGs).
- ✓ Sensitisation and advocacy of Gender Just Society.
- ✓ Organising women in different groups to undertake certain productive activities to earn their livelihood and to develop rural community.

NEED AND IMPORTANCE OF THE STUDY

Empowerment is closely linked to economic independence. Nothing succeeds better than the power of self help. And when efforts are supported by the private organizations the results could be extremely gratifying. Today self help groups of women in Andhra Pradesh focused around economic activities like savings, collective marketing, and promotion of individual enterprise and in the process moving into the mainstream of society. In the process, leadership qualities blossom, discipline prevails and the true democracy begins to function. This also helps add value to the work they do, to their families and their communities. A heartening fact is that 50 percent of such self help groups in the country have been formed in Andhra Pradesh alone.

A social movement has thus begun wherein rural women started saving money by forming themselves into small groups and came together to decide all issues which affect their life. During the last five-six years saving movement caught up the imagination of women as a mean of self help groups through which they are trying to mould their destiny. The introduction of self help groups has been a recent revolutionary phenomenon in the economic structure of our country. Even since independence India is facing severe socio-economic problems. Poverty has become a major threat to the economic development of our country. Therefore the planners and policy makers thought of identifying certain avenues and measures to check the widespread poverty. One such solution is the formation of self help

Groups (SHGs). The very name indicates that these groups are formed to help by themselves. The role of self help groups is very significant in the present day context both in motivating women to save at least some money regularly and to use that amount as investment in income generating activities. Thus it may be rated as the most successful anti-poverty programmes. Since so much is being said about the programme and contribution to women's empowerment and the expectation continue to be high, the need for taking a look at the present status has been felt. Thus women empowered by economic independence can contribute to society and at the same time improve their standard of living and self esteem can be demonstrated and taken to logical end where an empowered womenfolk will take their right full place in the path of progress.

The government of Andhra Pradesh has taken up the theme of Women's employment as one of the main agenda items to tackle rural poverty through social mobilization. Self help groups (SHG) movement through savings has been taken up by the department of Panchayat Raj and Rural Development to mould the social life of the rural women. Andhra Pradesh is the pioneer state to introduce self help group concept to achieve self sufficiency and to bring social transformation among the rural women living below poverty line. Over 30 lakh women belonging to the weaker sections of the society have become members of these self help groups.

Ever since the inception, self help groups are making great strides in the country and Andhra Pradesh stands foremost in ranking with 373044 self help groups in 2014-2015 and the number of SHGs increased to 436 579 in 2014-2015 and non-governmental organizations are doing Yeomen service in motivating women to form into self help groups.

Hence, the present project title "*Role of Micro Finance in Women's Empowerment (An Empirical Study in Pulivendala Rural SHG's) in AP*" has been embarked.

OBJECTIVES OF THE STUDY

The following are the main objectives of the present study:

- ✓ To analyse the role of self help groups in the social, economic and political empowerment of women.
- ✓ To study the socio-economic condition of women members of selected SHG Groups.
- ✓ To analyze how the programme helped the women beneficiaries especially the SC, ST OC and BC
- ✓ Women to improve their income and Employment in the selected areas.
- ✓ To assess the extent of awareness regarding the governmental programmes.
- ✓ To examine and evaluate the specific problems of beneficiaries with regard to saving, revolving fund, productivity, marketing etc.
- ✓ To identify the problems and to suggest the suitable remedies for effective implementation of SHG'S programme in Rural Areas.

HYPOTHESIS

The following specific hypotheses have been formulated to meet the above objectives of the study:

- ✓ Self Help Groups (SHGs) leads to economic empowerment of women.
- ✓ Economic empowerment of beneficiaries leads to social empowerment in the form of better nutrition, health and general awareness.
- ✓ Self HELP Groups helps in promoting leadership qualities among the beneficiaries.
- ✓ Self Help Groups which is part and parcel of rural life is a good means for empowerment.

II. METHODOLOGY

The neglect of women in the development process and the immediate need for appropriate attention on women to enable them to attain their requisite position in the society has been emphasized. Realising the need Government of India initiated exclusive development programmes for women with active association of State Govt. Government of A.P. is one state in the country which stands as a pioneering state in terms of SHG movement based on micro credit. The state witnessed gigantic studies in terms of women empowerment through micro credit. However, research studies penetrating into the aspects of process, impact and efficacy aspects are always essential to understand the process of SHG movement in a much better way for realising the potential and benefits of SHG movement. This is view; the present study was taken up.

Women although nearly half of Indian population constitute an important segment among Weaker Sections by virtue of their backwardness in terms of social and economic development Irrespective of their caste and creed. In the last few decades this aspect was devoted much at international level and a global movement was initiated in terms of gender sensitization and so on.

This is background an important event took place in Andhra Pradesh i.e., Self Help Group (SHG) Movement, where in Micro Credit and thrift among women was popularised as a movement, leading to emancipation of women from. The clutches of drudgery of domestic work and planning them on par with men in terms of social and economic development Simple- financial transactions, participatory and transparent methods of documentation and implementation have attracted the attention of the rural women in Andhra Pradesh. The popularity of the SHG Movement in Andhra Pradesh attracted the attention of researchers in terms of its impact, evaluation etc. However, the process and facilitation aspects were not covered extensively and the studies conducted in this regard were confined to smaller sample. As the process and facilitation aspects of SHG Movement indicate the factors responsible for its success at threshold level and thus pave an importall insight in terms of replicability. With this background, the present study titled “ROLE OF MICRO FINANCE IN WOMEN EMPOWERMENT (AN EMPIRICAL STUDY IN PULIVENDALA RURAL SHG’S) IN A.P. Kadapa district of Andhra Pradesh.

SAMPLING DESIGN

Since it was impossible to cover the entire study area, a representative sample of 25 women SHG members per village were selected randomly from among the SHGs, which were established at least three years back. The specific condition of three years was imposed keeping in view the continuity and exposure of women to various aspects of SHG movement in the study area to enable the researcher to capture precipitated picture in terms of experiencing the SHG and its related aspects. Thus, the total sampling of the study consists of 150 women SHG members drawn from four villages in Pulivendala mandal in Andhra Pradesh.

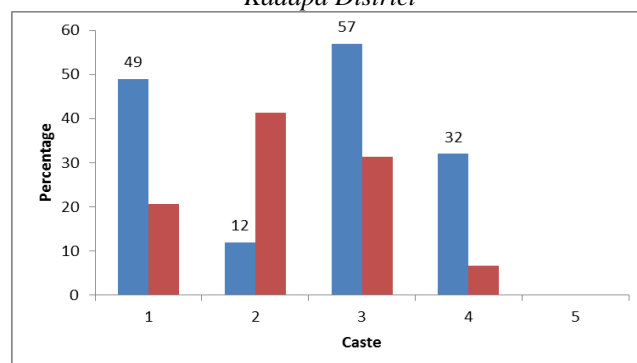
STUDY AREA

The study was conducted in Pulivendala mandal in Andhra Pradesh. The mandal was purposefully selected keeping in view the rural nature of the mandal and also the spread of SHGs in the mandal. Further, the spread of training institutions for women, wherein capacity and skill development programmes have been in vogue for women, has also made an important contribution in selection of the study area. Moreover, the mandal also provides sample opportunities in terms of covering different social and economic categories of people like urban, SC, ST, BC, OC and so on. The table gives the details of the selected villages.

Name of the Mandal	Name of the selected Panchayats
Pulivendala	1.Bayammathota 2.Yerragudipalli 3.Nagariguta 4.Rangapuram

S.NO	CASTE-WISE	NO OF RESPONDENTS	PERCENTAGE
1	SC	49	32.67
2	ST	12	08.00
3	BC	57	38.00
4	Others	32	21.33
TOTAL		150	100.00

Table 1: List Of Selected Villages In Pulivendala Mandal In Kadapa District



ACTIVITIES

Milk and Curd Vending, tailoring, Petty Shop, Multi trade, Saris Business, Vegetable Vending, Agriculture Labours, etc.,

SURVEY

The selected villages are to be surveyed twice. First, a census survey is to be conducted covering all the women belonging to the Scheduled Castes, Scheduled Tribes, Backward Castes and Other castes beneficiaries who received the assets under SHGs.

Secondly, a household survey is to be conducted to find out the extent of income and employment generated from the given asset under the SHG. This survey was also conducted to know the inherent problems in marketing their finished goods and to estimate the number of beneficiaries who could increase their income and employment with a demarcating comparison between Scheduled Castes, Scheduled Tribes, Backward Castes and Other Castes beneficiaries of the SHGs programme.

TOOLS OF DATA COLLECTION

The study is based on collection of data from both primary and secondary sources. The following tools were adopted for the collection of data for the present study. These include:

- ✓ Interview schedule,
- ✓ Personal Interviews,
- ✓ Observation and
- ✓ Official Documents.

The primary data was collected from the sample respondents by adopting the methods of Interview Schedules, Personal Interviews and Observation. To elicit the required information, a well structured schedule was designed with probing questions.

Secondary data relating to the different aspects of self help groups (the structural set up and functional aspects) have been collected from the official records maintained by the nongovernmental organizations in the district. The information regarding various activities of SHGs were collected from the offices of District Rural Development Agency (DRDA), Chief Planning Office (CPO), District Collect orate Office (DCO), National Institute of Rural Development (NIRD), State Institute of Rural Development (SIRD) and other Rural Banks, Co-operatives, Department of Women and Child Welfare, Women's Studies Centre, University libraries etc., The studies and reports brought out by the district Rural development agencies of various districts and other published reports, Books, Articles in Journals, Newspaper clippings and district gazetteers were also referred to draw secondary data.

ANALYSIS OF DATA

The collected data was analysed and tabulated. The data was scrutinized, verified and analysed with the help of computers. Frequency and percentages are computed for interpretation of the data. Apart from tabulation and analysis, necessary Graphs, Diagrams, are also incorporated in the study.

III. LIMITATIONS OF THE STUDY

Though care has been taken to understand the basic issue of the study in a comprehensive manner and designed the study to meet the objectives set for the study and, attempted the analysis accordingly, yet it is beyond the capacity of the researcher to meet certain requirements in this context. Consequently, the study has certain limitations. These are:

- ✓ The study was limited to women members of the self help groups.
- ✓ The study confined to four sample panchayats in chittoor mandal in chittoor district.
- ✓ The study was confined to the only self help group's members and hence the control group method was not used.
- ✓ As the sample were very specific and related to women members and their activities. The appropriate standard tests were not available; hence the researcher constructed the schedule. After pre-test, the scheduled was canvassed in the field.
- ✓ The SHG Groups established the minimum of five years back only interviewed for the purpose of data collection.

Profile of Pulivendala Mandal

Pulivendala Mandal is one of the Developed mandal of Kadapa District in Rayalaseema region. The total geographical area of the mandal is 16286 hectares consisting of 20 Revenue Villages. As per 2001 census, the total population of Pulivendala mandal is 62708 of which, 31584 are men (50.37 per cent) and 31124 are women (49.63 per cent). Among the total population, the Scheduled Castes population account for about 10.5 per cent and the Scheduled Tribes population accounts for 3.7 per cent. The total literacy rate in the mandal is 63.10 per cent (39567). The literate men in the mandal are 58.54 per cent (23163) and the women literates are 41.46 per cent (16404).

CLIMATE

Pulivendala Mandal offers in hospitable climate. The mandal exceedingly hot in summer. In the recent years the summer recorded temperature has crossed 44.8C and minimum temperature has been 25 C and 16 C in every year.

RAINFALL

Pulivendala Mandal lies between the Northern latitudes of 14° 25' and 78° 14' and the years. There is no unanimity in the rainfall. In the year 2016-2017 the annual rainfall was 519.4 mm. There was a low rainfall in the year 2017-2018 with 261.4 mm of annual rainfall. It increased to 652.7 mm of annual rainfall in 2019-2020. There has been a continuous fluctuation in the annual rainfall in Pulivendala mandal of Kadapa district.

SOILS

The predominant soils of the mandal are black clay, black loamy, red loamy and red sand. Block clay is the most

superior of soils of the mandal which occupies 47.8 percent. While the red soils constitute 53 percent of the total soil area in the mandal. The black soil of Rangapuram, Rayalapuram and Boggudupalli account for more than 70 percent of the area covered by red soil in the blocks of Yerragudipalli, Ulimella and Nallapreddypalli.

MINERAL RESOURCES

The mandal of pulivendala occupies a pride of place with regard to the deposits of minerals. The important minerals in the mandal are barites, asbestos, black stone, Redstone limestone and dolomite. These are found in the blocks of Rangapuram, Bramhanapalli, Pulivendala blocks. It is estimated that 14.400 tones of asbestos is available between Bramhanapalli and in Pulivendala. According to estimation, 36 million tones of barites are available in the mandal.

LAND UTILIZATION

The total geographical area of the mandal is 40,243 thousand acres, of which 15,711 acres constitute cultivating along with 2,026 acres of the forests and current cultivated area 3,151 and non- agricultural waste land is 3076 acres and cultivated waste land area recorded as 5784 acres. Particulars of land utilization are presented in below table

it is clear from the table that the geographical area of the mandal is 40,243 and cultivated area is 15,711 acres and uncultivated area is 3,076 acres and other cultivated land is 5,784 acres.

LAND UTILIZATION IN PULIVENDALA MANDAL

S.NO	Category	Area in thousands
1	Total reporting area	40,243
2	Net cultivable area	15,711
3	Current fallows	3151
4	Under forest	2026
5	Net available cultivation	3076
6	Other cultivated area	5784

Source: Revenue Office, Pulivendala Mandal.

IRRIGATION FACILITY

The mandal has neither permanent nor major irrigation facilities. the major irrigation sources in the mandal are bore wells, and dug wells. it is basically dependent on the rainfall during monsoon for cultivation. The sources of irrigation through canals covered during Kharif and Rabi seasons is 6654 acres and 4705 acres. The bore well contributed irrigation facilities to 3870 acres during rabbi and 4966 acres during kharif season. The dug well contributed irrigation facilities to 1688 and 835 acres during two seasons.

CROPPING PATTERN

The Gross Cropped Area in Pulivendala mandal is about 10,112 hectares. Cultivation is carried out in Kharif and Rabi seasons. The first season commence form June and the second season commences from November. The Paddy crop is cultivated in 0.72 per cent (73 hectares). Jowar is cultivated in 9.94 per cent (1005 hectares), Red gram is cultivated in 2.05

per cent (207 hectares), Chilies constitutes 0.29 per cent (29 hectares), Mangoes in 0.14 per cent (14 hectares), Lemon in 0.56 Per cent (57 hectares), Cotton in 1.11 per cent (112 hectares), Groundnut in 44.20 per cent (4470 hectares) and Sunflower in 24.99 per cent (2527 hectares).

OCCUPATIONAL DISTRIBUTION

The occupational pattern of workers in the mandal is interesting to note that there has been a marked progress in the economy of Pulivendala in general and in the industrial sphere in particular. The dependence of work force on primary sector constituting cultivators and agriculture. In the secondary sector out of the total main workers, cultivators constitute 18793 and agriculture labourers constitute 4244.

TRANSPORT, COMMUNICATION AND BANKING FACILITIES

The total inhabited villages under Pulivendala mandal are 19, out of which 11 villages are on the main road, villages that are less than 2 kms from the main road are 4 and 2 to 5 kms from the main road are 4 only. The communication facilities in Pulivendala mandal are good. There are 15 post offices, out of which there are sub-post offices including combined offices. There is one Telephone Exchange in the mandal. There are 6 banks, out of which 3 are National Banks, 2 Rural Banks and One Co-operative bank. This data exhibits the linkage services available in Pulivendala mandal.

EDUCATION AND HEALTH FACILITIES

There are 46 Primary Schools under different managements. All these, 27 schools are under the management of Mandal Parishad, one school is under State government, 6 schools are under the Private Aided management and 12 schools are under the Private unaided. The total number of Upper Primary Schools are 24 out of which, 13 schools are under the Mandal Praja Parishad management, one school is under the Private Aided Management and 10 schools are under Private Un-aided Management. The total number of High Schools are 23 out of which, 2 schools are undertaken by state government, 3 are undertaken by Mandal Praja Parishad, 6 are Private Aided and 12 are Private unaided. The total number of Junior Colleges are 3 out of which, one is Government College and 2 are Private Un-aided colleges. There is only one Private Aided Degree college in this Mandal. There are 2 hospitals, out of which one is Primary Health Centre and another one is a Y.S .Raja Reddy Private Hospital and *more important recently sanction new Medical College Sri Y.S. Raja Shekar Reddy Medical College in Pulivendala Constituency.*

SOCIO-ECONOMIC CONDITIONS OF THE SELECTED BENEFICIARIES

For the first time the government of India have launched a programme exclusively for the women to improve their quality of life by providing income-generating assets and also by providing assets to improve their income and employment

level. It is evident from the previous chapters that the scheduled caste women, scheduled tribe women are suffering from various evils like low literacy level meager land holdings, rural indebtedness and unemployment. Even though the government of India has been launching various schemes and providing subsidies due to poor socio-economic background, these rural women are not able to catch the benefits provided by the government and could not generate sufficient income from the various programmes.

The profile of the mandal in which the present study is taken up has been discussed in the previous chapter and for better understanding the problems of rural women, the profile of the selected villages are discussed below. For the purpose of study, three villages i.e., Yerragudipalli, Nagarigutta and Bayammathota have been selected. In brief the profiles of these places are presented in the following paragraphs. For, it is felt that the knowledge relating to area of the village, size of the population, sex-ratio, literacy rate, work force, and other aspects provide sufficient background for understanding the activities of the women in villages.

YERRAGUDIPALLI

Yerragudipalli is a village with an area of 12945.65 acres with 465 households and with a population of 3072, the percentage of female amounts to 49.23. The scheduled castes account to 37.58 per cent and scheduled tribes 10.55 per cent. The literacy rate is 38.29 per cent of which the male literacy is 42.15 per cent and female literacy is 32.65 per cent. The total number of workers in a village is 2000, of which the agricultural labourers are 1072. the total area of cultivated land is 962 hectares. The total cultivators are 1062. The total area of uncultivated land is 266 hectares.

NAGARIGUTTA

Nagarigutta is a village with an area of 20247.75 acres with 2025 households and with a population of 22371 of which 50.49 per cent are females. The literacy rate is 44.59 per cent and among the female the literacy rate is 15.45 per cent and among the male is 25.50 per cent. There is no scheduled caste population in the village. Scheduled tribes accounts to 20.55 per cent. The total number of workers in the village is 15000 of this 13000 are agricultural labourers. The total area of cultivated land is 104.15 hectares. The total cultivators are 935. The total area of uncultivated land is 515 hectares.

BAYAMMATHOTA

Bayammathota is a village with an area of 10230.5 acres with 230 households and with a population of 4049 of which 50.52 per cent are the males. The literacy rate is 38.42 per cent. Among the male literacy rate is 40.52 per cent and among the females the literacy rate is 20.45 per cent. There is no scheduled caste population and scheduled tribe account to 18.50 per cent. The total number of workers in the village is 1000 of this 200 are agricultural labourers. The total area of cultivated land is 350 hectares. The total cultivators are 542. The total area of uncultivated land is 155 hectares.

RANGAPURAM

Rangapuram is a small village with an area of 1850.40 acres with 355 household with a population of 1381 of which 300 belongs to other castes and there is no Scheduled Tribe population. The literacy rate is 40.60 percent. The literacy rate among males is 25.60 percent and female 60 percent. The total number of workers in the village is 750 of which 63 are agricultural labourers.

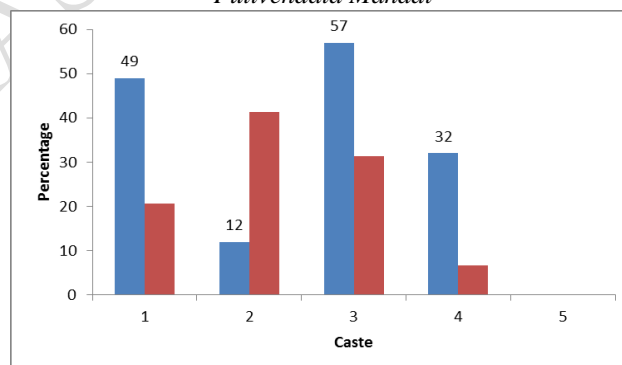
COVERAGE OF BENEFICIARIES (CASTE-WISE)

The table-1 shows the caste-wise distribution of beneficiaries covered under SHG's in selected villages of Pulivendala Mandal.

S.No	Name of the Castes	No of Beneficiaries	Percentage of Total
1	Scheduled Castes	49	32.67
2	Scheduled Tribes	12	08.00
3	Backward Castes	57	38.00
4	Other Castes	32	21.33
Total		150	100.00

Source: Primary data from the field survey

Table 1: Caste-Wise Coverage Of Beneficiaries Of Shgs In Pulivendala Mandal



As per the table -1 in Pulivendala Mandal beneficiaries of different categories are found. There are 32.67 percent of the scheduled castes, 08 percent of the beneficiaries belonging to scheduled tribes, 38. percent of the beneficiaries belonging to backward castes followed by 21.33 percent of the beneficiaries belonging to other castes.

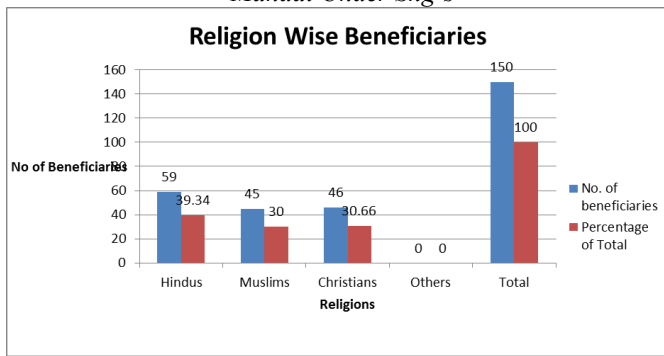
COVERAGE OF BENEFICIARIES (RELIGION-WISE)

According to the religion-wise distribution of beneficiaries covered in the selected villages are presented in the table -2

S.No.	Name of the Religion	No. of beneficiaries	Percentage of Total
1	Hindus	59	39.34
2	Muslims	45	30.00
3	Christians	46	30.66
4	Others	00	00.00
Total		150	100.00

Source: Primary data from the field survey

Table 2: Religion-Wise Of The Beneficiaries Of Pulivendala Mandal Under Shg's



As per the table-2 in pulivendala mandal under religion – wise distribution of the beneficiaries of SHG’S (Self Help Groups) are shown in table -2..As per the table -2 It is found that there are 39.34 percent of the beneficiaries who are Hindus.30 percent of the beneficiaries who are Muslims. 30.66 percent of the beneficiaries who are Christian. There are no beneficiaries belonging to other religions.

COVERAGE OF BENEFICIARIES (LITERACY LEVEL)

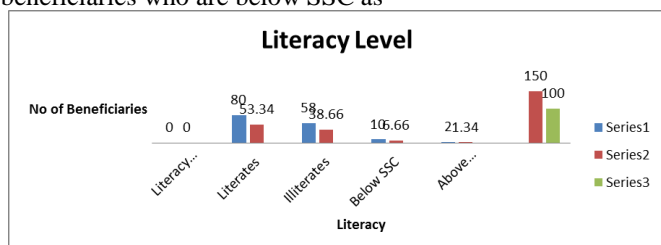
To a large extent the socio - economic life of a society or community is determined by its level of education. Educational levels of the people reflect their socio- economic status. The literacy particulars are presented in table -3

S.No.	Literacy Level	No of beneficiaries	Percentage of Total
1	Literates	80	53.34
2	Illiterates	58	38.66
3	Below SSC	10	06.66
4	Above Intermediate	02	01.34
Total		150	100.00

Source: primary data from the field survey

Table 3: Literacy Particulars Of The Selected Beneficiaries Of Shg's In Pulivendala Mandal

Table-3 shown the level of education of beneficiaries of SHG’S of the total beneficiaries 53.34 percent of the beneficiaries are literates. While 38.66 percent of the beneficiaries are illiterates. There are only 06.66percent of the beneficiaries who are below SSC as



against 1.34 percent intermediate. It is very heartening to know that there are 53.34 percent of the beneficiaries are literates as against only 38.66 percent of the beneficiaries who are illiterates.

COVERAGE OF BENEFICIARIES (AGE-WISE)

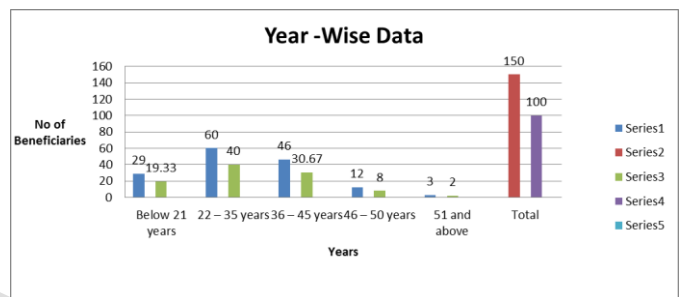
The age of the beneficiaries is also an important factor which enables the beneficiaries to benefit out of the given

asset. The table-4 shows the age-wise coverage of beneficiaries in selected mandal.

S.No	Age	No of beneficiaries	Percentage of Total
1	Below 21 years	29	19.33
2	22 – 35 years	60	40.00
3	36 – 45 years	46	30.67
4	46 – 50 years	12	08.00
5	51 and above	03	02.00
Total		150	100.00

Source: Primary data from the field survey

Table 4: Age-Wise Coverage Of Shg's Beneficiaries In Pulivendala Mandal



According to the table-4 the total sampled size obtained for the purpose of the study comprised of men from different age groups. Out of the total sample size 17.33 percent of the beneficiaries of below 21 years, while 40 percent of the beneficiaries are in the age group of 22 to 35 years. There are 30.67 percent of the beneficiaries who are in the age group of 36 to 45 years as against 10 percent of the beneficiaries who are 46 to 50 years and 02 percent of the beneficiaries who are 51 and above. Most of the beneficiaries are in the age group of 51 years as against only 0p2 percent of the beneficiaries who are 51 and above.

HOUSING CONDITIONS OF THE BENEFICIARIES

A house can be defined in many ways. The official definition of a house could be described as a structure with walls on four sides, a roof on top and an opening in the front and it is a residential abode of an individual where he live with his family.

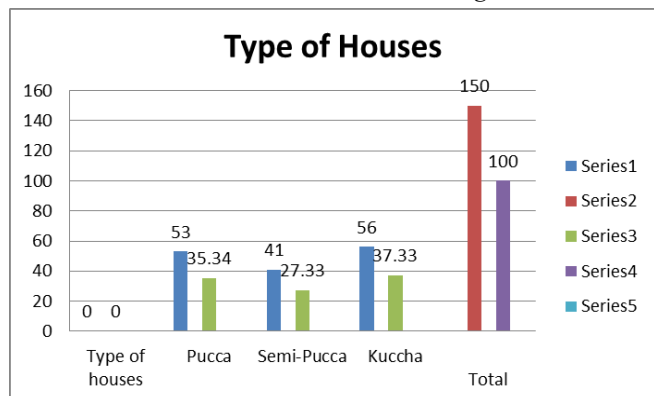
Like mass poverty, scarcity of housing facilities has proved as an intractable problem and remained an abiding feature of the Indian reality, and further lack of shelter or its degradation are an inseparable part of poverty. The houses in which the beneficiaries lived are classified in to three categories. i.e., (i) Pucca (ii) Semi-pucca (iii) Kutcha. The housing particulars of the selected beneficiaries are presented in table 5.10.

S.No	Type of houses	No of houses beneficiaries	Percentage of Total
1	Pucca	53	35.34
2	Semi-Pucca	41	27.33

3	Kuccha	56	37.33
Total		150	100.00

Source: Primary data from the field survey

Table 5: Type Of House Holdings Of Selected Beneficiaries In Pulivendala Mandal Under Shg's



The table- 5 shows the type of house holding in which the beneficiaries live in all the sampled beneficiaries have houses of their own. 35.34 per cent of the beneficiaries have pucca houses, 27.33 per cent of the beneficiaries have semi-pucca houses as against 37.33 per cent of the beneficiaries who have kuccha houses.

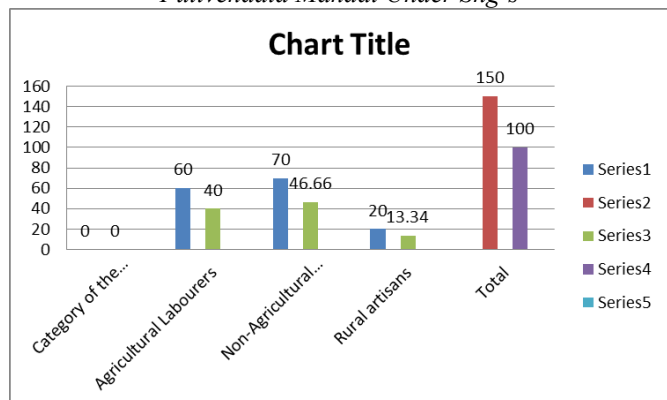
COVERAGE OF THE BENEFICIARIES (CATEGORIES-WISE)

The table-6 shows the category – wise coverage of the beneficiaries in pulivendala mandal.

S.No.	Category of the beneficiaries	No. of beneficiaries	Percentage of Total
1	Agricultural Labourers	60	40.00
2	Non-Agricultural Labourers	70	46.66
3	Rural artisans	20	13.34
Total		150	100.00

Source: Primary data from the field survey

Table 6: Category- Wise Coverage Of Beneficiaries In Pulivendala Mandal Under Shg's



As per the table-6 40 per cent of the beneficiaries are agricultural labourers, while 46.66 per cent of the beneficiaries are non-agricultural labourers as against 13.34 per cent of the beneficiaries who are rural artisans. It is very heartening to note that 46.66 per cent of the beneficiaries are non-agricultural labourers.

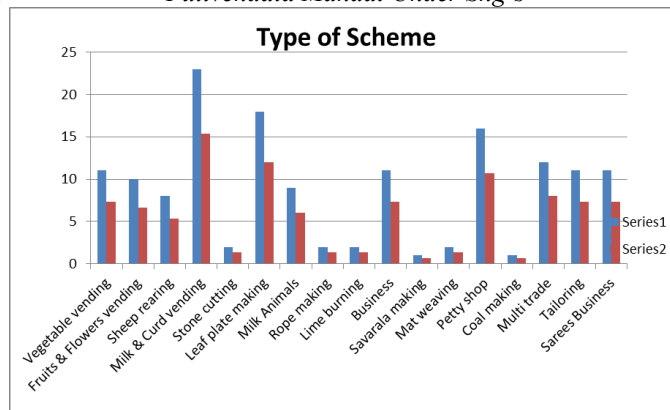
COVERAGE OF BENEFICIARIES (SCHEME – WISE)

The table-7 shows the scheme - wise coverage of the beneficiaries in Pulivendala mandal.

S.No	Name of activity	No of beneficiaries	Percentage of Total
1	Vegetable vending	11	7.33
2	Fruits & Flowers vending	10	6.67
3	Sheep rearing	08	5.34
4	Milk & Curd vending	23	15.34
5	Stone cutting	02	1.33
6	Leaf plate making	18	12.00
7	Milk Animals	09	6.00
8	Rope making	02	1.33
9	Lime burning	02	1.33
10	Business	11	7.33
11	Savarala making	01	0.67
12	Mat weaving	02	1.33
13	Petty shop	16	10.67
14	Coal making	01	0.67
15	Multi trade	12	8.00
16	Tailoring	11	7.33
17	Sarees Business	11	7.33
Total		150	100.00

Source: Primary data from the field survey

Table 7: Scheme- Wise Coverage Of Beneficiaries In Pulivendala Mandal Under Shg's



As per the table-07 10 percent of selected beneficiaries are engaged in Vegetable vending, 6.66 percent of the beneficiaries are engaged in fruits and flower vending, 4 percent of the beneficiaries are engaged in sheep rearing, 18 percent of the beneficiaries are engaged in milk and curd vending, 2.67 percent of the beneficiaries are engaged in stone cutting, 14 percent of the beneficiaries are engaged in leaf plate making, 2.67 percent of the beneficiaries are engaged in milk animals, 2 percent of the beneficiaries are engaged in rope making, 1.33 percent of the beneficiaries are engaged in lime burning, 2.67 percent of the beneficiaries are engaged in business, 1.33 percent of the beneficiaries are engaged in Savarala making, 1.33 percent of the beneficiaries are engaged in mat weaving, 8.67 percent of the beneficiaries are engaged in petty shop, 0.67 percent of the beneficiaries are engaged in

coal making, 8 percent of the beneficiaries are engaged in multi trade, 7.33 percent of the beneficiaries are engaged in tailoring, 8.67 percent of the beneficiaries are engaged in sarees business. Thus beneficiaries of SHG'S are found distributed among different activities.

COVERAGE OF BENEFICIARIES (SCHEME-WISE AND CASTE-WISE)

S.NO	Name of activity	SCs	STs	BCs	OCs	No of Beneficiaries	Percentage
1	Vegetable vending	06	01	02	02	11	7.33
2	Fruits & Flowers vending	01	00	05	04	10	6.67
3	Sheep rearing	04	01	03	00	08	5.34
4	Milk & Curd vending	05	00	11	07	23	15.34
5	Stone cutting	00	02	00	00	02	1.33
6	Leaf plate making	06	00	08	04	18	12.00
7	Milk Animals	04	02	03	00	09	6.00
8	Rope making	00	01	01	00	02	1.33
9	Lime burning	00	02	00	00	02	1.33
10	Business	04	00	03	04	11	7.33
11	Savarala making	00	01	00	00	01	0.67
12	Mat weaving	02	00	00	00	02	1.33
13	Petty shop	04	00	08	04	16	10.67
14	Coal making	00	01	00	00	01	0.67
15	Multi trade	05	01	02	04	12	8.00
16	Tailoring	04	00	06	01	11	7.33
17	Sarees Business	04	00	05	02	11	7.33
	Total	49	12	57	32	150	100.00

Source: Primary data from the field survey

Table 08: Caste-Wise Coverage Of Beneficiaries Under Different Schemes In Pulivendala Mandal Under Shg's

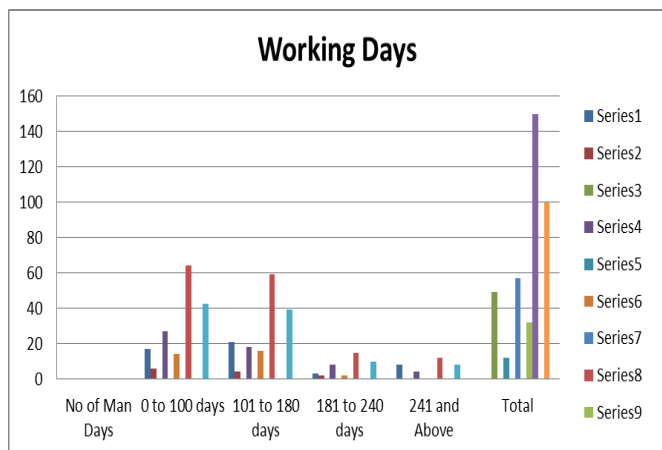
As per the table-08 there are 7.33 percent of the beneficiaries of vegetable vending comprising of different castes namely 6 from scheduled castes, 01 from scheduled tribes, 02 from backward castes and 6 from other castes. There are 6 percent of the beneficiaries of fruits and flowers vending comprising of different castes namely 01 from scheduled castes, 05 from backward castes and 04 from the other castes. There are 5.34 percent of the beneficiaries of sheep rearing comprising of different castes namely 04 from scheduled castes, 01 from scheduled tribes. There are no beneficiaries from either from backward castes and other castes. There are 15.34 percent of the beneficiaries of milk and curd vending comprising of different castes namely 5 from scheduled castes, 11 from backward castes 07 from other castes. There are 1.33of the beneficiaries are stone cutting comprising of different namely 01 from scheduled tribes, there are no beneficiaries from either from scheduled castes,

backward castes and other castes. There are 12 percent of the beneficiaries of leaf plate making comprising of different castes namely 6 from scheduled castes, 8 from backward castes, 04from other castes. There are no beneficiaries from either from scheduled tribes. There are 06.% of the beneficiaries of milk animals comprising of different castes namely 04 from scheduled tribes, 02 from backward castes. There are no beneficiaries from either from scheduled castes and other castes. There are 1.33 percent of the beneficiaries of rope making comprising of different castes namely 01 from scheduled tribes, there are no beneficiaries from either from scheduled castes, backward castes and other castes. There are 1.33 percent of the beneficiaries of lime burning comprising of different castes namely 2 from scheduled tribes, there are no beneficiaries from either from scheduled castes, backward castes and other castes. There are 7.33 percent of the beneficiaries of business comprising of different castes namely 04 from other caste , there are no beneficiaries from either from scheduled castes, scheduled tribes and other caste. There are 0.67 percent of the beneficiaries of Savarala making comprising of different castes namely 01 from scheduled tribes. There are no beneficiaries from either from scheduled caste, backward caste and other caste. There are 1.33 beneficiaries of mat weaving 02 from scheduled caste. There are no beneficiaries from either from scheduled tribes, backward castes and other castes. There are 10.67 percent of the beneficiaries from petty shop comprising of different caste namely 01 from scheduled caste, 04 from scheduled caste, 08 from backward caste and 04 from other caste. There are 0.67 percent of the beneficiaries of coal making comprising of different caste namely 01 from scheduled tribes; there are no beneficiaries in other castes. There are 08 percent of the beneficiaries from multi trade comprising of different castes namely 05 from scheduled caste, 01 from scheduled tribes, 02 from backward caste and 04 from other castes. There are 7.33 percent of the beneficiaries of tailoring comprising of different caste namely 04 from scheduled caste, 06 from backward caste and 01 from other caste. There are no beneficiaries in scheduled tribes. There are 7.33 percent of the beneficiaries of sarees business comprising of different caste namely 04 from scheduled caste, 05 from backward caste, and 02 from other castes.

S. No	No of Man Days	S C	ST	BC	OC	Total No of Beneficiaries	Percentage of Total
1	0 to 100 days	17	06	27	14	64	42.67
2	101 to 180 days	21	04	18	16	59	39.33
3	181 to 240 days	03	02	08	02	15	10.00
4	241 and Above	08	00	04	00	12	08.00
Total		49	12	57	32	150	100

Source: Primary data from the field survey

Table 09: Employment Generation By The Beneficiaries Before Joining In Shg's Of Pulivendala Mandal



As per the table 09 it is found that 42.67 percent of the beneficiaries comprising of Scheduled Castes, Scheduled Tribes, Backward Castes and Other Castes have employment between 0 to 100 days, 39.33 percent of the beneficiaries comprising of Scheduled Castes, Scheduled Tribes, Backward Castes and Other Castes have employment between 101 to 180 days, 10.00 percent of the beneficiaries comprising of Scheduled castes, scheduled Tribes, Backward castes, and other castes have Employment between 181 to 240days, 08.00 percent of the beneficiaries comprising of Scheduled castes, scheduled Tribes, Backward castes, and other caste have Employment of 241 days and above.

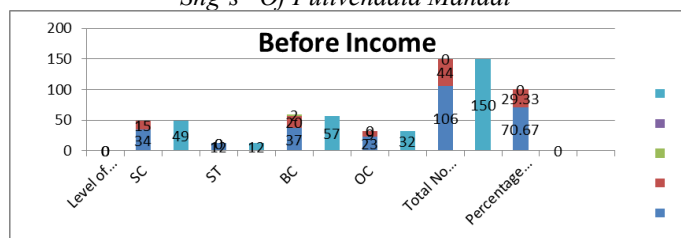
INCOME GENERATION OF THE BENEFICIARIES BEFORE JOINING SHG'S (CASTE - WISE)

The table-10 shows the particulars of income of the beneficiaries before joining in SHG'S of Pulivendala mandal.

S.No	Level of income	SC	ST	BC	OC	Total No Beneficiaries	Percentage of Total
1	Below 6000	34	12	37	23	106	70.67
2	6001 – 10,000	15	00	20	09	044	29.33
3	10001 –15000	00	00	02	00	00	00.00
4	15000 above	00	00	00	00	00	00.00
Total		49	12	57	32	150	100.00

Source: primary data from the field survey

Table 10: Income Of The Beneficiaries Before Joining In Shg's Of Pulivendala Mandal



As per the table -10 it is found that 70.67 percent of the beneficiaries have the income below Rs.6000, 29.33 percent of the beneficiaries have income between Rs.6001 to 10,000, Zero percent of the beneficiaries have the income between Rs.10001 to 15,000, Zero percent of the beneficiaries have income between Rs.15000 and above.

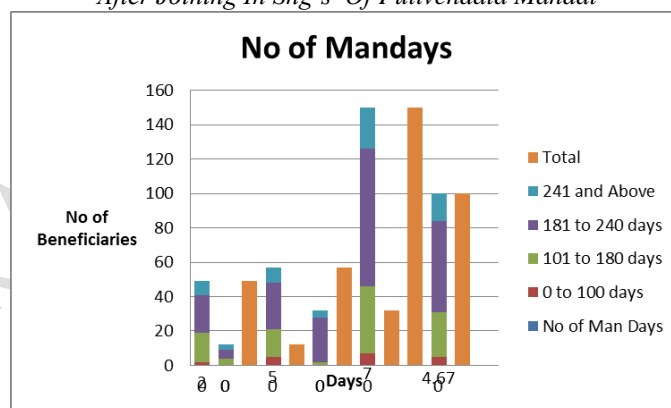
EMPLOYMENT GENERATION BY THE BENEFICIARIES AFTER JOINING IN SHG'S (CASTE – WISE)

The table-11 shows the particulars of employment after joining in SHG'S of Pulivendala Mandal.

S. No	No of Man Days	S C	S T	B C	O C	Total No of Beneficiaries	Percent age of Total
1	0 to 100 days	02	00	05	00	07	04.67
2	101 to 180 days	17	04	16	02	39	26.00
3	181 to 240 days	22	05	27	26	80	53.33
4	241 and Above	08	03	09	04	24	16.00
Total		49	12	57	32	150	100.00

Source: Primary data from the field survey

Table 11: Employment Generation By The Beneficiaries After Joining In Shg's Of Pulivendala Mandal



As per the table-11 it is found that 04.67 percent of the beneficiaries comprising of Scheduled Castes, Scheduled Tribes, Backward Castes and Other Castes have employment between 0 to 100 days, 26.00 percent of the beneficiaries comprising of Scheduled Castes, Scheduled Tribes, Backward Castes and Other Castes have employment between 101 to 180 days, 53.33 percent of the beneficiaries comprising of Scheduled Castes, Scheduled Tribes, Backward Castes and Other Castes have employment between 181 to 240 days as against 16.00percent of the beneficiaries comprising of Scheduled Castes, Scheduled Tribes, Backward Castes and Other Castes have employment between 241 days and above.

INCOME GENERATION OF THE BENEFICIARIES AFTER JOINING SHG'S (CASTE-WISE)

The table-12 shows the particulars of income of the beneficiaries after joining in SHG'S of Pulivendala Mandal.

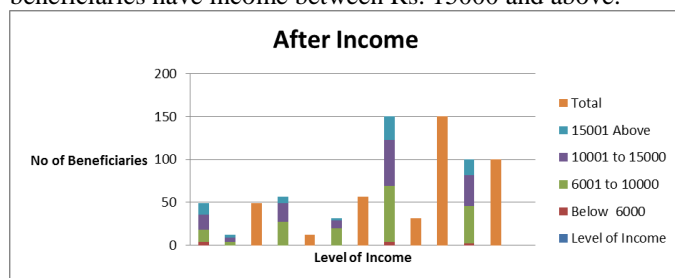
S. No.	Level of Income	S C	S T	B C	O C	Total No. of benefici aries	Percent age of Total
1	Below 6000	04	00	00	00	04	2.67
2	6001 to	14	04	27	20	65	43.33

	10000						
3	10001 to 15000	18	05	22	09	54	36.00
4	15001 Above	13	03	08	03	27	18.00
Total		49	12	57	32	150	100.00

Source: Primary data from the field survey

Table 12: Income Of The Beneficiaries After Joining In Shg's Of Pulivendala Mandal

As per the table-12 it is found that there are 2.67 percent of the beneficiaries who have the income below Rs. 6000, 43.33 percent of the beneficiaries have income between Rs.6001 to 10000, 36.00 percent of the beneficiaries have income between Rs. 10001 to 15000, 18 percent of the beneficiaries have income between Rs. 15000 and above.



As per the table-12 it is found that there are 2.67 percent of the beneficiaries who have the income below Rs. 6000, 43.33 percent of the beneficiaries have income between Rs.6001 to 10000, 36.00 percent of the beneficiaries have income between Rs. 10001 to 15000, 18 percent of the beneficiaries have income between Rs. 15000 and above.

IV. CONCLUSION

Pulivendala Mandal is one of the Developed mandal of Kadapa District in Rayalaseema region. The total geographical area of the mandal is 16,286 hectares consisting of 20 Revenue Villages. As per 2011 census, the total population of Pulivendala mandal is 62,708 of which 31,584 are men (50.37 per cent) and 31,124 are women (49.63 per cent). Among the total population, the Scheduled Castes population account for about 10.5 per cent and the Scheduled Tribes population accounts for 3.7 per cent. The total literacy rate in the mandal is 63.10 per cent (39,567). The literate men in the mandal are 58.54 per cent (23,163) and the women literates are 41.46 per cent (16,404).

The Gross Cropped Area in Pulivendala mandal is about 10,112 hectares. Cultivation is carried out in Kharif and Rabi seasons. The first season commence form June and the second season commences from November. The Paddy crop is cultivated in 0.72 per cent (73 hectares). Jowar is cultivated in 9.94 per cent (1005 hectares), Red gram is cultivated in 2.05 per cent (207 hectares), Chilies constitutes 0.29 per cent (29 hectares), Mangoes in 0.14 per cent (14 hectares), Lemon in 0.56 Per cent (57 hectares), Cotton in 1.11 per cent (112 hectares), Groundnut in 44.20 per cent (4470 hectares) and Sunflower in 24.99 per cent (2527 hectares). The Programme of SHG'S was first implemented in the year 1982-83.

There were 692 beneficiaries constituting 2.50 percent. It was highest in the year 2013-14 with number of 3875 beneficiaries constituting 14 percent there was increasing trend in the number of beneficiaries under SHG'S over the years. To know whether the growth rate in the number of beneficiaries is significant or not Lenoir Growth Rate is calculated.

The data shows that there in Pulivendala Mandal beneficiaries of different categories are found. There are 32.67 percent of the scheduled castes, 08 percent of the beneficiaries belonging to scheduled tribes 38. Percent of the beneficiaries belonging to backward castes followed by 21.33 percent of the beneficiaries belonging to other castes.

The data shown the level of education of beneficiaries of SHG'S of the total beneficiaries 53.34 percent of the beneficiaries are literates. While 38.66 percent of the beneficiaries are illiterates. There are only 06.66percent of the beneficiaries who are below SSC as against 1.34 percent intermediate. It is very heartening to know that there are 53.34 percent of the beneficiaries are literates as against only 38.66 percent of the beneficiaries who are illiterates.

According to the total sampled size obtained for the purpose of the study comprised of men from different age groups. Out of the total sample size 17.33 percent of the beneficiaries of below 21 years, while 40 percent of the beneficiaries are in the age group of 22 to 35 years. There are 30.67 percent of the beneficiaries who are in the age group of 36 to 45 years as against 10 percent of the beneficiaries who are 46 to 50 years and 02 percent of the beneficiaries who are 51 and above. Most of the beneficiaries are in the age group of 51 years as against only 0p2 percent of the beneficiaries who are 51 and above.

The data shows that type of house holding in which the beneficiaries live in all the sampled beneficiaries have houses of their own. 35.34 per cent of the beneficiaries have pucca houses, 27.33 per cent of the beneficiaries have semi-pucca houses as against 37.33 per cent of the beneficiaries who have kuccha houses.

The data shows that 40 per cent of the beneficiaries are agricultural labourers, while 46.66 per cent of the beneficiaries are non-agricultural labourers as against 13.34 per cent of the beneficiaries who are rural artisans. It is very heartening to note that 46.66 per cent of the beneficiaries are non-agricultural labourers.

The data shows that 10 percent of selected beneficiaries are engaged in Vegetable vending, 6.66 percent of the beneficiaries are engaged in fruits and flower vending, 4 percent of the beneficiaries are engaged in sheep rearing, 18 percent of the beneficiaries are engaged in milk and curd vending, 2.67 percent of the beneficiaries are engaged in stone cutting, 14 percent of the beneficiaries are engaged in leaf plate making, 2.67 percent of the beneficiaries are engaged in milk animals, 2 percent of the beneficiaries are engaged in rope making, 1.33 percent of the beneficiaries are engaged in lime burning, 2.67 percent of the beneficiaries are engaged in business, 1.33 percent of the beneficiaries are engaged in Savarala making, 1.33 percent of the beneficiaries are engaged in mat weaving, 8.67 percent of the beneficiaries are engaged in petty shop, 0.67 percent of the beneficiaries are engaged in coal making, 8 percent of the beneficiaries are engaged in

multi trade, 7.33 percent of the beneficiaries are engaged in tailoring, 8.67 percent of the beneficiaries are engaged in sarees business. Thus beneficiaries of SHG'S are found distributed among different activities.

As per the table-09 there are 7.33 percent of the beneficiaries of vegetable vending comprising of different castes namely 6 from scheduled castes, 01 from scheduled tribes, 02 from backward castes and 6 from other castes. There are 6 percent of the beneficiaries of fruits and flowers vending comprising of different castes namely 01 from scheduled castes, 05 from backward castes and 04 from the other castes. There are 5.34 percent of the beneficiaries of sheep rearing comprising of different castes namely 04 from scheduled castes, 01 from scheduled tribes. There are no beneficiaries from either from backward castes and other castes. There are 15.34 percent of the beneficiaries of milk and curd vending comprising of different castes namely 5 from scheduled castes, 11 from backward castes 07 from other castes. There are 1.33of the beneficiaries are stone cutting comprising of different namely 01 from scheduled tribes, there are no beneficiaries from either from scheduled castes, backward castes and other castes. There are 12 percent of the beneficiaries of leaf plate making comprising of different castes namely 6 from scheduled castes, 8 from backward castes, 04from other castes. There are no beneficiaries from either from scheduled tribes. There are 06.% of the beneficiaries of milk animals comprising of different castes namely 04 from scheduled tribes, 02 from backward castes. There are no beneficiaries from either from scheduled castes and other castes. There are 1.33 percent of the beneficiaries of rope making comprising of different castes namely 01 from scheduled tribes, there are no beneficiaries from either from scheduled castes, backward castes and other castes. There are 1.33 percent of the beneficiaries of lime burning comprising of different castes namely 2 from scheduled tribes, there are no beneficiaries from either from scheduled castes, backward castes and other castes. There are 7.33 percent of the beneficiaries of business comprising of different castes namely 04 from other caste , there are no beneficiaries from either from scheduled castes, scheduled tribes and other caste. There are 0.67 percent of the beneficiaries of Savarala making comprising of different castes namely 01 from scheduled tribes. There are no beneficiaries from either from scheduled caste, backward caste and other caste. There are 1.33 beneficiaries of mat weaving 02 from scheduled caste. There are no beneficiaries from either from scheduled tribes, backward castes and other castes. There are 10.67 percent of the beneficiaries from petty shop comprising of different caste namely 01 from scheduled caste, 04 from scheduled caste, 08 from backward caste and 04 from other caste. There are 0.67 percent of the beneficiaries of coal making comprising of different caste namely 01 from scheduled tribes; there are no beneficiaries in other castes. There are 08 percent of the beneficiaries from multi trade comprising of different castes namely 05 from scheduled caste, 01 from scheduled tribes, 02 from backward caste and 04 from other castes. There are 7.33 percent of the beneficiaries of tailoring comprising of different caste namely 04 from scheduled caste, 06 from backward caste and 01 from other caste. There are no beneficiaries in scheduled tribes. There are 7.33 percent of the beneficiaries of

sarees business comprising of different caste namely 04 from scheduled caste, 05 from backward caste, and 02 from other castes.

As per the table it is found that 42.67 percent of the beneficiaries comprising of Scheduled Castes, Scheduled Tribes, Backward Castes and Other Castes have employment between 0 to 100 days, 39.33 percent of the beneficiaries comprising of Scheduled Castes, Scheduled Tribes, Backward Castes and Other Castes have employment between 101 to 180 days, 10.00 percent of the beneficiaries comprising of Scheduled castes, scheduled Tribes, Backward castes, and other castes have Employment between 181 to240days, 08.00 percent of the beneficiaries comprising of Scheduled castes, scheduled Tribes, Backward castes, and other caste have Employment of 241 days and above.

As per the table it is found that 70.67 percent of the beneficiaries have the income below Rs.6000, 29.33 percent of the beneficiaries have income between Rs.6001 to 10,000, Zero percent of the beneficiaries have the income between Rs.10001 to 15,000, Zero percent of the beneficiaries have income between Rs.15000 and above.

As per the table-shows that it is found that 04.67 percent of the beneficiaries comprising of Scheduled Castes, Scheduled Tribes, Backward Castes and Other Castes have employment between 0 to 100 days, 26.00 percent of the beneficiaries comprising of Scheduled Castes, Scheduled Tribes, Backward Castes and Other Castes have employment between 101 to 180 days, 53.33 percent of the beneficiaries comprising of Scheduled Castes, Scheduled Tribes, Backward Castes and Other Castes have employment between 181 to 240 days as against 16.00 percent of the beneficiaries comprising of Scheduled Castes, Scheduled Tribes, Backward Castes and Other Castes have employment between 241 days and above.

As per the table-16 it is found that there are 2.67 percent of the beneficiaries who have the income below Rs. 6000, 43.33 percent of the beneficiaries have income between Rs.6001 to 10000, 36.00 percent of the beneficiaries have income between Rs. 10001 to 15000, 18 percent of the beneficiaries have income between Rs. 15000 and above.

MAJORITY FINDINGS

The findings and results of this study are mentioned below:

- ✓ The social profile of self-help group members indicates that majority of members are from tribal background.
- ✓ From the study it is found that the operational efficiency of the SHGs is not same because of their internal problems and effective leadership.
- ✓ It is found that micro finance through SHGs helps to improve the economic conditions of the women section and it has brought mental satisfaction to their family members.
- ✓ 90% respondents accept that they play an important role in decision making which is an important factor of women empowerment.
- ✓ Micro finance through self help groups improves the literacy levels of women and also improves their awareness on child education.

- ✓ Women are economically and socially empowered after getting micro finance through Self
- ✓ Help Groups as most of the respondents reported that their poverty level has reduced than earlier.
- ✓ Women's access to SHGs has enabled them to make a greater contribution to household income and enable them to bring about wider changes in gender inequality.
- ✓ There is a significant improvement in saving habit of women in the study area and the inclusion of formal financial institutions through self help groups.
- ✓ SHGs and Bank linkage programme developed by NABARD provide only savings and credit services and provision of insurance is almost nil or very less in the surveyed SHGs.
- ✓ The SHGs disburse loans for consumption and production purposes for the members. The member of SHGs perceives several benefits as economic independence, self confidence, provision of saving and freedom from debts.

India, majority of our population live in rural area and women living in rural India have no idea about the importance of women's empowerment as they are not properly educated. Women have been playing an important role for the socio-economic development of the society since time immemorial. They are considered as the back bone of a family. But women in particular often bear the brunt of poverty and limited access to economic opportunities, including unfavourable financial access. Thus it is very important to empower the rural women through self-help groups for economic development. From the study, it is found that micro finance through self-help group is helping the poor and upgrading women empowerment by making them financially strong. SHGs have increased their habit of savings and investment in some developmental activities. Thus it is universally accepted that SHGs and Bank linkage programme has profound influence on the economic status, decision making process and level of dependence of women in India.

SUGGESTIONS

- ✓ The following suggestions are forwarded for promoting SHGs and Bank linkage programme in the study area for empowering rural women.
- ✓ The SHGs should open Bank A/C in the nearby bank where the organization or groups are formulated.
- ✓ The group should maintain proper accounts records, savings records and loan register.
- ✓ The rural people, especially the women community should be educated about the various financial services and products offered by various financial institutions and banks.
- ✓ The awareness schemes or advertisement programs should be enhanced, especially in the regional languages.
- ✓ ATMs cash dispensing machines can be modified suitably to make them user friendly for people who are illiterate, less educated or do not know English.

CONCLUSIONS

Women constitute nearly half of the world's population. But how many women have any idea on empowerment? In

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