

Role of functioning of SHGs on Empowerment of Rural Women

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ABSTRACT

It is a well-known fact that women are an integral part of the society, constituting about half of the total population of the world. The all-round development and harmonious growth of a nation would be possible only when women are given their desired place and position in the society and are treated as equal partners of progress with men. Present work was carried out to know the extent of empowerment due to SHG membership of rural women. Descriptive Research Design was adopted to carry out the research. Multistage purposive random sampling was followed for selection of state, districts, blocks, villages, SHGs and finally the respondents. In majority about forty-three percent respondents were belonging to 35 to 45 years of age, educated up to high school and are also belonging to OBC category, with the earning Rs. 14,000 – 16,000 annually from SHGs. Maximum respondents were belonging to joint family and having a pucca house. About forty-seven per cent respondents were engaged in dairy farming, whereas 71.25 percent respondents were agreed that they have joined SHG to improve financial conditions of their family, whereas about eighty-one per cent respondents were agreed that they have joined SHG to avail benefits of developmental programs of the government. Maximum (65.83%) respondents were agreed on SHG formation for added strength to raise their voice, while 62.9 per cent respondents were agreed on internal loaning under SHGs which gives freedom of spending to women. Total three-fourth respondents were agreed on bookkeeping which helps them in learning the importance of planned economic activity, whereas in majority 68.75 per cent respondents were agreed on SHGs for preparing women to take up more responsibilities in community action program. A little less than eighty per cent respondents were in agreement that entrepreneurial activities in SHGs increases their self-confidence and risk bearing capacity and all most cent percent respondents were agreed that entrepreneurial activities under SHGs have increased their desire to learn more professional skills

Key words: Empowerment of women, SHG formation,

INTRODUCTION

The plans and program pertaining to women are not charity but an investment in the country's future with high rates of return. Confinement and subjugation of women to routine household work and the denial of their involvement in productive skills and decision-making will do irreparable damage to the nation. It enables individuals and groups to change the balance of power by way of knowledge, know-how and experience to strengthen one's capacity and self-reliance.

Women empowerment has been recognized as the central issue in determining the status of women and it has been considered as one of the strategies to tackle the socio-economic poverty. Women have taken up self-help movement through savings as a mass movement. Many factors affect empowerment level of women such as caste, family's

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socioeconomic status, custom, culture, age and education of family members as well as women's herself.

Many factors affected their choice of work as interest and educational background, family, social status, income level, technical knowledge, entrepreneurial background. The major portions of housewives are treated as unemployed because they don't earn money and add to families' income in terms of money. They do twenty-four hours service for their family and add psychological satisfaction in the form of income which is not in terms of money. Some activities like hand-made papers, bee-keeping, making of soap, jaggery, pulse processing, fruit processing and preservation, bamboo and cane work, the weaving of doormats, manufacturing of candles are considered and identified as the convenient business ventures for housewives.

The empowerment is achieved by giving outside motivation to women for development. The SHGs are formed, nourished and managed by the members themselves. The SHGs is recognized by the government and does not require any formal registration. Quick expansion of SHG bank linkage program has thrown up a number challenges. These include maintaining the quality of SHGs, progression from credit to livelihood, making them self-sustainable.

Impact appraisal of SHG movement in India was done by different organizations as NABARD, NGOs etc. It is found that the members make regular savings as prescribed in the rules of the group. The regular meeting of the group is conducted as decided in the norms of the SHG. Children of SHG members are able to access immunization services against the diseases, they are aware of safe cooking fuels (LPG). They are engaged in income generating activities.

The present study has been formulated with the following objectives. Socio-personal characteristics of the respondents and opinion of SHG members towards the functioning of the Self-Help Group were taken care off.

Whereas Singh and Mathur (2005) have reported that empowerment of women through SHGs would lead to only to the individual women and women's groups but also for the family and community as a whole through collective action for development. Mukerjee (2006) has studied that SHGs have a positive impact on economic, political, household decision making and awareness level of the members with respect to social and health issues. Ekaleet *al.* (2007) have revealed that SHG created employment for youth in the village, improved family members health, educational and social status. Their self-confidence, self-esteem, leadership qualities, decision-making ability, risk bearing ability have increased, due to which, their overall standard of living improved which has helped to elevate their quality of life. Seerenagarajan and Narasimhan(2008) have studied that SHGs is a group of rural women or people who have volunteered or organized themselves into a group for the eradication of poverty of its members and to have a sustainable income. Self-employed women are getting better status and it enables her to take part in decision making in the family affairs and outside the family as well. Chandra (2010)has stated that the repayment rate of SHGs are generally good and the work has been found to be positively associated with better education ,better nutrition and increased the ability to mitigate family conflicts results further revealed that

microfinance has gained attention as a way to empower women and alleviate poverty in India. The SHGs is proving successful as it links the existing rural bank structure to the rural areas of the country where the majority of the population lives. Mahmud *et al.* (2012) have studied women's exposure to television was a significant predictor of three of the five indicators and found that a women's years of schooling is significantly associated with one of two self-esteem indicators and with freedom of mobility.

RESEARCH METHODOLOGY

The various steps were followed in order to conduct the study are: **Research design** Conceptual framework, **Sampling design** Sampling Techniques, Selection of Locale, Selection of Block, Selection of Village, Selection of SHGs and Selection of Respondents. The study was carried out by Descriptive Research Design method. Accordingly, after a thorough and meaningful formulation of the problem, specific objectives were decided. In the light of their objectives, techniques of investigation to be followed, extension tools to be used and the major statistical plan of analysis to be followed were decided. As women groups exclusively dominate the SHGs, their empowerment both on the economic and social fronts is one of the greatest opportunities in the main stream of the development activates. It is conceptualized that Independent variables and socio-Personal variables (i.e. age, education) and the opinion of the rural women in functioning of SHGs that is (women group formation, Regular savings, regular meetings). Multistage purposive random sampling design was used to select the study area and respondents. District Kanpur Nagar [District, blocks, villages and respondents]. from state Uttar Pradesh was deliberately selected purposively for the present study and now Kanpur district divided into 10 blocks and out of them, three blocks were selected purposively i.e. Kalyanpur, Chaubepur and Shivrajpur. Eight villages from each selected block i.e. Hridaypur, Chakrautapur, Horabangar, Pratappurhari, Hindupur, Singhpur Kachhar and Lodhara from Kalyanpur. Dayalpur, Udhatpur, Pachor, Kumikhera, Maharajapur, Pradhan pur, Nathopur and Chadrika from Chaubepur and Selah, Rautapur Khurda, Brajwashnipurwa, Guraini, Jindpur, Ramnagar, Gheemau and Makrand Nevada from Shivrajpur were purposively selected for final data collection. One SHG was purposively selected from each selected village. The selection was made purposive because of its proper functioning. Thus, total twenty four SHGs out of 24 villages were selected. Ten respondents selected randomly from each SHG i.e. 80 respondents from each block. Total 240 respondents selected for final data collection and with reasonable Variables.

The statistical measures those were used in this study as given below:

- i. Frequency** It was used to find out the number of respondents in a particular cell. Frequency = Sum of responses (in numbers)
- ii. Percentage** Single comparison has been made on the basis of percentage. The formula of the percentage as given below:

$$Percentage = \frac{\text{Particular category}}{\text{Total number of respondents}} \times 100$$

- iii. Weighted mean:**

Calculation of the arithmetic mean every item is given equal importance average which is calculated on the basis of these weights is called the weighted average.

$$\text{Weighted mean} = \frac{w_1x_1 + w_2x_2 + w_3x_3 + \dots + w_kx_k}{w_1 + w_2 + w_3 + \dots + w_x} = \frac{\sum wx}{\sum w}$$

Where x = value of an item or observation

W= weighted of x

iv. Rank

Rank was calculated from the values obtained from the weighted mean scores. According to the weighted scores, highest was given ‘Rank I’, second highest was given ‘Rank II’ and so on.

vi. Standard deviation

The standard deviation (S.D.) is known as sum of root mean square deviation.

$$S.D. = \sqrt{\frac{\sum (X - \bar{X})^2}{N}}$$

Where,

S.D. = Standard deviation = Mean of series

N = Total number of items

Where,

O = observed frequency in a cell

E = Expected frequency of the same cell

∑ = Summation taken overall the cell

viii. Z test:

Z test compare two means to determine if there is a significant difference

$$Z = \frac{\bar{X}_1 - \bar{X}_2}{\sqrt{\frac{S_1^2}{N_1} + \frac{S_2^2}{N_2}}}$$

Where,

\bar{X}_1 = Mean of one series

\bar{X}_2 = Mean of second series

S₁ = Standard deviation of one series

S₂ = Standard deviation of second series

N₁ = Size of one series

N₂ = Size of second series

RESULTS AND DISCUSSION

The present study were based on two main objectives such as Socio- Personal the respondents and Opinion of SHG members towards functioning of Self Help Group

Socio - Personal background plays an important role in the life of a person in the society. Thus, an attempt has been made to analyze the profile data of the selected respondents under following heads: personal profile, Family profile, Social and Extension participation, mass media exposure, Loan practices, material possession, Entrepreneurial activities, Reasons for joining SHG and involvement in decision making process.

(Part -I)

Personal and socio-economic characteristics

Table 1: Distribution of Respondents on the Basis of Personal Profile.

N= 240

S.No	Personal Profile	Frequency	Percent
Age			
1	<25	37	15.4
2	25 – 35	69	28.8
3	35 – 45	103	42.9
4	>45	31	12.9
	Total	240	100.0
Educational Level			
1	Illiterate	29	12.1
2	Read and write only	36	15.0
3	Primary	36	15.0
4	Middle school	40	16.7
5	High school	67	27.9
6	Intermediate and above	32	13.3
	Total	240	100.0
Caste			
1	General	51	21.2
2	OBC	113	47.1
3	SC/ST	76	31.7
	Total	240	100.0
Annual Income from SHG (Rs.)			

1	< 12,000	22	9.2
2	12,000 – 14,000	52	21.7
3	14,000 – 16,000	62	25.8
4	16,000 – 18,000	23	9.6
5	>18,000	81	33.6
	Total	240	100.0

Personal Profile of Respondents:

1. Age: The period of human life measured by years from birth is expressed here. About forty-three percent respondents were belonging to 35 to 45 years of age followed by 28.75 per cent were of 25 to 35 years. Minimum, about thirteen per cent respondents were above 45 years while 15.41 per cent respondents were upto 25 years of age. Similarly Banerjee (2002) in his study conducted in Tamil Nadu reported that members in the age group of above 40 years participated actively in the group activities. Groups that were had 42 percent of the members of age above 40 years.

As per Fig. 1 the majority of respondents were from OBC caste and were belonging to 35 to 45 years of age, followed by 25 to 35 years of age from OBC and SC/ST caste.

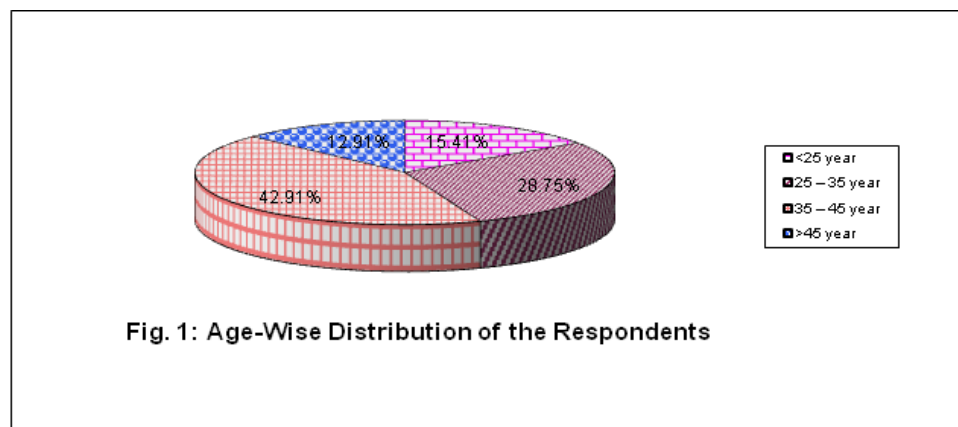


Fig. 1: Age-Wise Distribution of the Respondents

2. Educational Level: Number of classes in the formal education system were attained by respondents are presented in table 1. About twenty-Eight percent respondents were educated up to high school whereas, 13.33 per cent intermediate and above respectively, followed by 16.66 per cent respondents were educated up to middle school while 12.08 per cent respondents were found illiterate. An equal percent i.e. fifteen per cent respondents were identified who can read and write and having educational qualification up to primary level respectively. Whereas Vasudevarao’s (2003) has studied in three districts of Andhra Pradesh and found that groups of illiterates were formed only by 11 percent respondents while 60 percent respondents had been admitted to the school. It could be concluded from the above studies that, the majority of the women SHG

members were formed from illiterate and whereas among literates, the majority were educated up to the primary level only.

Fig.1 and its corresponding values revealed that Maximum (6.7%) and (10.00%) respondents from OBC were found illiterate and educated up to primary level respectively. 14.60 % OBC respondents were educated up to high school level. About eight per cent from SC/ST caste group were found who can sign only.

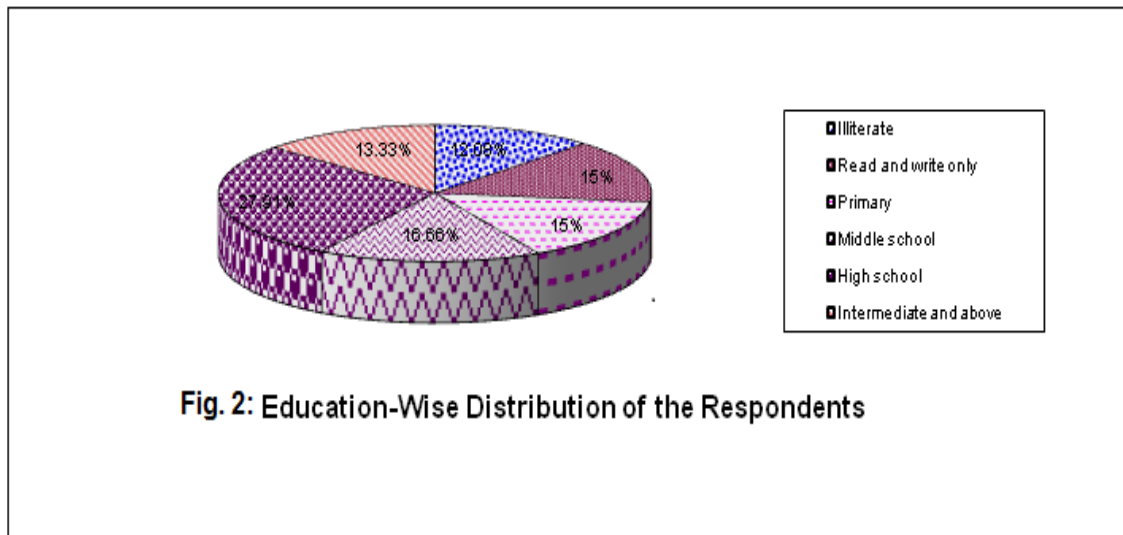


Fig. 2: Education-Wise Distribution of the Respondents

3. Caste: Caste is defined as the form of social stratification characterized by endogamy, non-commonality and hereditary occupation (Wikipedia 2015). As per table.1 the majority (47.08%) of respondents were belonging to OBC caste, followed by 31.66 per cent respondents were of SC/ST category. About twenty-one percent respondents belonged to general caste.

4. Annual Income from SHG: About one-fourth respondents were earning Rs. 14,000–16,000 annually from SHG while about thirty-four percent respondents were earning more than Rs. 18,000 per year. Equal about ten percent respondents were getting less than Rs. 12,000, and 16,000 – 18,000 per year respectively. Apart from this, about twenty-two percent respondents were earning Rs. 12,000 – 14,000 annually from SHG.

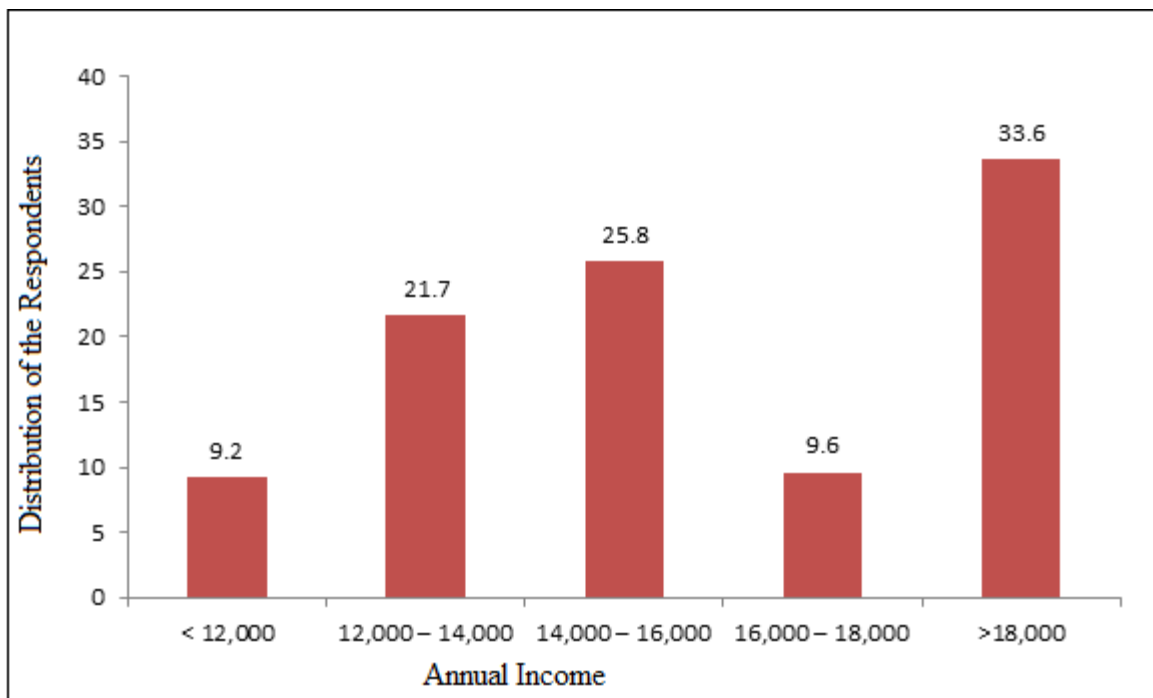


Fig. 3 Distribution of respondent's vs annual Income

Table 2: Distribution of Respondents on the basis Entrepreneurial Activities.

N = 240

S.No	Entrepreneurial activities	Regularly	Occasionally	Never
A	Agricultural activities			
1	Vegetable & seed production	65 (27.10)	70 (29.17)	105 (43.75)
2	Honey bee keeping	16 (6.67)	8 (3.33)	216 (90.00)
3	Dairy farming	112 (46.67)	50 (20.83)	178 (74.17)
4	Goatary/ Poultry farming	85 (35.42)	60 (25.00)	95 (39.58)
5	Vegetable vending	107 (44.58)	33 (13.75)	100 (41.66)
6	Vermi compost &NADEP	32 (13.33)	59 (24.58)	149 (62.08)
B.	Non-Agricultural activities			
1	Food processing	83 (34.58)	29 (12.10)	128 (53.33)
2	Agarbatti making	8 (3.33)	94 (39.17)	138 (57.50)
3	Candle making	13 (5.42)	128 (53.33)	99 (41.25)

4	Tailoring	70 (29.17)	53 (22.10)	137 (57.10)
5	Flour milling	3 (1.25)	2 (0.83)	235 (97.92)
6	Shop at local level	133 (55.42)	00 (0.00)	107 (44.58)
7	Basket making/ mat making	29 (12.10)	41 (17.10)	170 (70.83)

(Figure in Parenthesis indicates percentage)

As per the table.2 about forty-seven percent respondents were regularly engaged in dairy farming, followed by 44.58 percent respondents regularly engaged in vegetable vending. More than thirty-five percent respondents regularly engaged in goatary, while 27.10 percent respondents reported for regular engagement in vegetable and seed production. Minimum (7.00%) respondents were found regularly engaged in Honey bee keeping, whereas about thirteen percent regularly engaged in Vermi Compost and NADEP compost making, but in contrast to this ninety percent respondents ‘never’ engaged in Honey beekeeping. About sixty-two percent respondents were neverfound engaged in Vermi Compost and NADEP compost making. A little less than thirty percent respondents occasionally found engaged in vegetable and seed production, followed by twenty-five percent occasionally found engaged in poultry farming ,whereas 24.58 per cent respondents occasionallygot engaged in vermicompost& NADEP compost making. About twenty-one percent respondents occasionally were engaged in dairy farming, followed by about fourteen percent occasionally engaged in vegetable vending activities

Among non-agricultural activities, about fifty-five percent respondents were found regularly engaged in local level shop, followed by about thirty-five percent regularly engaged in food processing work. About twenty-nine percent respondents were regularly engaged in tailoring followed by about twelve percent respondents were regularly engaged in basket /mat making. Minimum i.e. (5.42%) and 3.33percent respondents were regularly engaged in candle and agarbatti making respectively. More than fifty-seven per cent respondents never engaged in agarbatti making, while about ninety-eight per cent never did flour milling. About fifty-three per cent respondents occasionally made candle followed by 39.17 per cent occasionally made agarbatti. About twenty-two per cent respondents occasionally engaged in tailoring while about twelve per cent occasionally engaged in “food processing activities.

Concluding table.2 in the case of agriculture base entrepreneurial activities majority respondents were regularly engaged in vegetable vending and dairy farming. In the case of non-agriculture based entrepreneurial activities, majority respondents were regularly engaged in the shop at the local level and food processing while occasionally engaged in tailoring.

Table 3: Distribution of Respondents on the basis of reasons for Joining SHGs

N = 240

S.No	Reasons for joining SHGs	Agree	Partially agree	Disagree	Mean Score	Rank
1	To improve financial condition of family	171 (71.25)	63 (26.25)	6 (2.50)	2.69	II
2	To improve sociability	135 (56.25)	72 (30.00)	33 (13.75)	2.43	IV
3	To make goods use of leisure time	105 (43.75)	92 (38.33)	43 (17.92)	2.26	V
4	To avail benefits of developmental programs of the government	195 (21.25)	23 (9.58)	22 (9.17)	2.72	I
5	To inculcate habit of savings	183 (76.25)	19 (7.92)	38 (15.83)	2.53	III

(Figure in Parenthesis indicates percentage)

As per table.3 Majority (71.25%) respondents were agree on that, they have joined SHG to improve financial conditions of their family, followed by 26.25 per cent respondents were partially agree on this while very few i.e. only 2.50 percent respondents were disagreed on to improve financial condition as it is one of the reasons to join SHG with mean score 2.69, Rank II. About eighty-one percent respondents were agree that they join SHG to avail benefits of developmental program of the government, whereas, about ten percent were partially agree and 9.17 per cent were disagree to join SHG as one of the reasons (mean score 2.72, Rank I). About forty-four percent respondents were reported agree on as they joined SHG to make good use of their leisure time, followed by 38.33 percent respondents were partially agree, whereas, about eighteen percent were disagreed that they have joined SHG to make good use of their leisure time with mean score 2.26, Rank V. Majority (76.25%) respondents agreed on that they have joined SHG to inculcate the habit of saving, but in contrast about sixteen percent respondents were disagree, while about eight percent respondents were reported partially agreed on the statement for calculating habit of saving (mean score 2.53, Rank III). Maximum (56.25%) respondents were found agree on that they have joined SHG to improve sociability; followed by 30.00 percent respondents were partially agreed on this. Only about fourteen percent were disagree on that they have joined SHG to improve sociability with mean score 2.43, Rank IV.

This is concluded from table.3 that major reason why respondents joined SHG, is to avail benefits of developmental program of the government (Mean score 2.53, Rank I and second important reason to join SHG is to improve financial condition of their family. The rural poor are incapacitated due to various reasons because most of them are illiterate with low motivation and poor economic base. Individually a poor man is not the only weak in socio-economically but also lacks access of the knowledge and information which are the most important components of today's development process. However in a group they are

motivated to overcome all of these shortcomings, Hence SHGs provide the way for all round development and this is the reasons why people coming forward and form SHG so easily.

(Functioning of SHGs)

Table 4: Opinion of the Respondents Regarding Functioning of SHGs

N = 240

Activities	Agree	Partially Agree	Disagree	Mean Score	Rank
SHGs formation					
Recognition in society	117(48.75)	74(30.83)	49(20.41)	2.28	III
Added strength to raise the voice	158(65.83)	42(17.50)	40(16.66)	2.49	I
Feeling of security	143(59.58)	60(25.00)	37(15.41)	2.44	II
Savings					
Inculcates habit of saving more and more	139(57.91)	72(30.00)	29(12.08)	2.46	II
Desire to work more, save more and improve the standard of living	166(69.16)	46(19.16)	28(11.66)	2.58	I
Internal loaning					
Decreases ill effects of borrowing from money lenders.	129(53.75)	81(33.75)	30(12.50)	2.41	II
Easier and quicker to obtain	144(60.00)	51(21.25)	45(18.75)	2.41	II
Gives freedom of spending to women	151(62.91)	40(16.66)	49(20.41)	2.43	I
Bank saving					
Exposure of formal sources of credit	132(55.00)	76(31.66)	32(13.33)	2.42	I
Acquaintance with the banking operations	114(47.50)	66(27.50)	60(25.00)	2.23	III
Understanding schemes and loaning procedures.	133(55.41)	39(16.25)	68(28.33)	2.27	II
Book keeping/ Training/ Leadership					
Developing skill of financial management.	119(49.58)	70(29.16)	51(21.25)	2.28	IV
Importance of planned economic activity.	180(75.00)	47(19.58)	13(5.41)	2.70	I
Development of professional and entrepreneurial skills.	103(42.91)	93(38.75)	44(18.33)	2.25	V

Develops functional literacy and education.	61(25.41)	141(58.75)	38(15.83)	2.10	VI
Prepares to take up more responsibilities in community action program.	165(68.75)	62(25.83)	13(5.41)	2.63	II
Able to train to others	140(58.33)	77(32.08)	23(9.58)	2.49	III
Entrepreneurial activities					
Increase in self-confidence and risk bearing capacity	190(79.16)	50(20.83)	0.0(0.00)	2.79	II
Strong desire to earn and make better living	179(74.58)	43(17.91)	18(7.50)	2.67	III
Increase desire to learn more professional skills	206(85.83)	34(14.16)	00(0.00)	2.86	I
Brings more people in national activity.	109(45.41)	81(33.75)	50(20.83)	2.25	IV
Marketing					
Compete with professional wholesalers, retailers and dealer.	95(39.58)	92(37.91)	54(22.50)	2.17	III
Expands service area.	104(43.33)	87(36.25)	49(20.40)	2.23	II
Communication skills and marketing techniques.	119(49.58)	70(29.16)	51(21.25)	2.28	I
Activities of SHGs					
Contact with personnel from government and private organization, NGOs and others.	82(34.16)	114(47.50)	44(18.33)	2.16	IV
Knowledge of how to get things done with the community.	101(42.08)	101(42.08)	38(15.83)	2.26	III
Better exposure	179(74.58)	61(25.41)	00(0.00)	2.75	I
Sharing of experience with the others members of SHGs.	132(55.00)	88(36.66)	20(8.33)	2.47	II

(Figure in Parenthesis indicates percentage)

Opinion of SHGs Members Regarding Functioning of SHG:

As per table.4 SHGs today has play a major role in poverty alleviation in rural India. A growing number of poor people (mostly women) in various parts of India are the member of SHG and actively engage in saving and credit, as well as in other activities. The saving and credit focus in the SHG is the most prominent element and offer a chance to create some control over capital, albeit in very small amounts. The SHG system has proven to be very relevant and effective in offering women the possibility to break poverty. Keeping in mind the importance of SHG, in micro financing an enquiry related to the opinion of respondents regarding the functioning of SHG has been made and results are presented in table.4. Majority (48.75%) respondents were agreed that SHG formation given recognition in society followed by 30.83 per cent respondents were partially agreed on this while about twenty per cent were found disagrees on the fact that SHG formation provides social recognition with Mean Score 2.28, identified Rank III. On the other hand, maximum 65.83% respondents were agreed on SHG formation for added strength to raise their voice, but more than seventeen and sixteen per cent were partially agreed and disagree respectively with Mean Score 2.49, Rank I. About sixty per cent respondents were in disagreeing to the fact that SHG gives them feeling of security, followed by 25.00 per cent were partially agreed on this whereas, about sixteen per cent respondents were in view that SHG not provides them a feeling of security with Mean Score 2.44, Rank II. Saving an essential part of SHGs functioning a little less than sixty per cent respondents were agreed on the fact that SHG inculcate the habit of saving more and more. Only twelve per cent respondents were disagree on SHG inculcate the habit of saving more and more with the Mean Score, 2.46, Ranks II. Desire to work more, save more and improve the standard of living, 69.16 percent respondents were found agree on this statement while 19.2 per cent were partially agree. Only about twelve percent respondents were found disagree on desire to work more, save more and improve the standard of living is an integral part of SHG with the Mean Score 2.59, Rank I. More than fifty per cent respondents were agreed that internal loaning in SHGs decreases ill effects of borrowing from money lenders, followed 33.75 percent respondents were partially agreed on internal loaning decreases ill effects of borrowing from money lenders while 12.50 percent respondents were found disagree on this with Mean Score 2.41, Rank II. Loan in SHG is easier and quicker to obtain, Sixty percent respondents were agreed on the statement but in contrast to this about nineteen percent were reported disagree. More than twenty per cent respondents were partially agree on internal loaning under SHGs is easier and quicker to obtain, with Mean Score 2.41, Rank II. Beside this 62.16 percent, respondents were agreed on internal loaning under SHGs gives freedom of spending to women while 20.41 per cent were disagree on this statement. About seventeen percent respondents were found partially agree on internal loaning gives freedom of spending to women with Mean Score 2.43, Rank I. Maximum (53.75%) respondents were in agreement that bank saving is the exposure of formal sources of credit followed by about thirty-two percent respondents were partially agree on this statement. Very few i.e. only thirteen percent were not in support (Mean Score 2.42, Rank I). More or less one fourth respondents were found partially agree and disagree respectively that bank saving is an acquaintance with banking operations, but 47.50 percent respondents were in agreement that since saving is being deposited in banks so this provide opportunity to get an acquaintance with banking operations with Mean Score 2.23, Rank III. More than fifty percent respondents reported agree on bank saving which may provide understanding of schemes and loaning procedure but in contrast 28.33 per cent respondents were not in agreement. Only about sixteen percent respondents were partially agree that bank savings may provide an understanding of schemes and loaning procedure with Mean Score 2.27, Ranks II.

About fifty percent respondents were in agreement that bookkeeping under SHG develops skill of financial management followed by 29.16 percent respondents were partial agree on this. More than twenty percent respondents were not found agree on bookkeeping under SHG functioning that it develops the skill of financial management with Mean Score 2.28, Rank IV. Total three-fourth respondents were agreed on bookkeeping helps to learn importance of planned economic activity, whereas, about twenty percent were partially agree about learning importance of planned economic activity. Minimum only 5.41 percent respondents were disagree on bookkeeping that SHGs helps them learning importance of planned economic activity with Mean Score 2.70 and Rank I. Training under SHGs is a way of development of professional and entrepreneurial skills about forty-three percent respondents were in agreement while very little less than this i.e. 38.75 per cent respondents were partially agree but 18.3 per cent respondents were disagree on training under SHGs provides opportunity to development of professional and entrepreneurial skills with Mean Score 2.25, Rank IV. Apart from this, a little less than sixty percent respondents were reported partially agree on trainings in SHG for developing functional literacy and education and one-fourth respondents were agree on this. About sixteen percent respondents were not at all in agreement that trainings in SHGs develop functional literacy and education in their members with Means Score 2.10, Rank VI.

Majority (68.75%) respondents were agree on SHGs for preparing women to take up more responsibilities in community action program and thus helps in developing leadership quality, followed by 25.8 percent respondents were partially agree. Only about five percent respondents were disagree on SHG functioning that it develops leadership quality in members with Mean Score 2.63 Rank II. Maximum (58.33%) respondents were found agreed that leadership develops ability to train to others, followed by 32.1 percent respondents were found partially agreed. About ten percent respondents were disagree on the statement that leadership develops ability to train other with Mean Score 2.49, Rank III.

A little less than eighty percent respondents were in agreement that entrepreneurial activities in SHGs increases self- confidence and risk bearing capacity followed by about twenty-one percent were partially agree with Mean Score 2.79, Rank II. About seventy-five percent respondents were found agree on that through entrepreneurial activities they have grown strong desire to earn and make better living followed by 17.9 percent respondents were reported their partial agreement with entrepreneurial activities fill in them strong desire to earn and make better living while 7.50 percent, have disagreed with this statement (Mean Score 2.67, Rank III). All most cent percent respondents were more or less in agreement that entrepreneurial activities under SHGs have increased a desire to learn more professional skills and about eighty-six percent respondents were agree on this whereas, about fourteen percent were partially agree, but no single respondents reported disagree on entrepreneurial activities under SHGs have increased a desire to learn more professional skills with Mean Score 2.86, Rank I. About forty-five percent respondents were in agreement that entrepreneurial activities under SHG, Brought more people in this national activity followed by 33.75 percent respondents were partially agree whereas, more than twenty percent respondents were disagree on the statement that entrepreneurial activities of SHGs can bring more people in national activities with Mean Score 2.25, Rank IV.

More than thirty-five percent respondents were found agreed and partially agreed respectively on the statement that marketing gives an opportunity to compete with professional whole seller and dealers whereas, 22.50 percent, were disagreed on this statement with Mean Score 2.17, Rank III. A little less than forty-five percent respondents were in agreement that marketing expands service area followed by 36.25 percent were in partial agreement. About twenty percent respondents were disagree on marketing expands

services area with Mean Score 2.23, Rank II. About half of total respondents were reported to agree on marketing enhance communication skills and marketing techniques followed by 29.16 percent respondents were partially agreed on this. More than twenty percent respondents were disagreed on marketing enhance communication skills and marketing techniques with Mean Score 2.28, Rank I.

About seventy-five percent respondents were agreed that meetings of SHG members provide better exposure while about twenty-five percent respondents were partially agreed with Mean Score 2.75, Rank I. More than fifty percent respondents were reported agree that in meetings SHG members are provided an opportunity to sharing of experiences with other members of SHGs followed by about thirty-seven percent were partially agree on this. Only 8.3 percent respondents disagreed on this, that in meetings members shares experience with other members of SHGs with Mean Score 2.47, Ranks II. Majority (47.50%) respondents were in partially agree that different activities of SHGs give chance to contact with personnel from Government, private organizations, NGOs and others, followed by 34.16 percent were agreed on this while about eighteen percent respondents were disagree that activities of SHGs provide a chance to contact with personnel from government and private organization, NGOs and others with Mean Score 2.16, Rank IV. An equal percent i.e. 42.08 percent respondents were agree and partially agree respectively on that if anyone has knowledge of how to get things done with the community can perform activities of SHGs while about sixteen per cent were disagree of this statement with Mean Score 2.26, Rank III.

Summaring (table.4)that majority of respondents were in agreement that SHGs gives recognition in society, added strength to raise voice and gives feeling of security and desire to work and save more to improve the standard of living. The majority were also agreed on internal loaning under SHG decreases ill effects of borrowing from money lenders and easier and quicker to obtain also gives freedom of spending to women, bank saving under SHG provides an acquaintance with banking operations, gives an understanding of schemes and loaning procedure. SHG also provides an opportunity to develop functional literacy, entrepreneurial skills, and leadership quality with better exposure so develops ability to train others by sharing experiences.

Table 5: Difference in the opinion regarding functioning of SHGs and time period of SHGs membership.

S.No	Opinion regarding functioning of SHGs	Up to 3 years	3 to 5 years	Z
		Mean ± SD	Mean ± SD	
1	SHGs formation	2.00 ± 0.45	2.81 ± 0.25	17.237*
2	Savings	2.30 ± 0.60	2.74 ± 0.38	6.787*
3	Internal Loaning	2.01 ± 0.49	2.83 ± 0.22	16.724*
4	Savings in banks	1.93 ± 0.40	2.68 ± 0.31	16.235*
5	Book keeping	2.18 ± 0.52	2.80 ± 0.28	11.500*
6	Training	2.05 ± 0.37	2.29 ± 0.47	4.395*
7	Leadership the group	2.40 ± 0.48	2.73 ± 0.27	6.564*
8	Meetings various SHGs members	2.55 ± 0.40	2.66 ± 0.31	2.381*

N = 240

(Significant value of Z at 5.0% is 1.96)

Ho: There is no Significant Difference between Functioning of SHGs and time of SHGs Membership.

Table.5 shows the results of Z test which was computed to ascertain statistically the difference between the opinion of respondents having up to 3 years and 3 to 5 years SHG memberships period regarding the functioning of SHG. The computed Z value showed that there is significant difference exist between the opinion of respondents having up to 3 years and 3 to 5 years of SHG membership. From the mean value it can be observed that respondents having 3 to 5 years SHG membership were more keen on SHG formation, savings, internal loaning, savings in banks, bookkeeping, training, leadership, group meetings, Entrepreneurial activities, marketing and activities of SHG. Respondents belonging to 3 to 5 years of SHG membership were very prompt in saving for SHG and depositing them in bank, keeping their records and more leadership quality was also found in comparison to respondents having to up to 3 year SHG membership period.

SUMMARY AND CONCLUSION

It is concluded from the present study that SHGs today play a major role in poverty alleviation in rural India. A growing number of poor people (mostly women) in various parts of India are the member of SHG and actively engage in saving and credit, as well as in other activities. The majority of respondents were in agreement that SHGs gives recognition in society, added strength to raise their voice and gives the feeling of security and desire to work and save more money to improve their standard of living.

Majority (48.75%) respondents were agreed that SHG formation has given recognition in society with Mean Score 2.28 identified Rank III. On the other hand maximum (65.83%) were agreed on SHG formation for added strength to raise their voice with Mean Score 2.49, Rank I. About sixty percent respondents were in agreement to SHG gives them feeling of security. Desire to work more, save more and improve the standard of living

69.216 percent respondents were found agreed on this statement (Mean Score 2.59, Rank I) while 62.16 percent respondents were agreed on internal loaning under SHGs, gives freedom of spending to women. Maximum (53.75%) respondents were in agreement that bank saving is exposure of formal sources of credit. More than fifty percent respondents reported agreed on the statement that bank saving may provide understanding of schemes and loaning procedure whereas, about fifty percent respondents were in agreement that bookkeeping under SHG develops the skill of financial management. Total three-fourth respondents were agreed on bookkeeping helps learning importance of planned economic activity. About forty-three percent respondents were in agreement that training under SHGs is a way of development of professional and entrepreneurial skills. Apart from this a little less than sixty percent respondents were reported partially agreed on trainings in SHG develop functional literacy and education. Majority (68.75%) respondents were agreed on SHGs prepare women to take up more responsibilities in community action program while maximum (58.33%) respondents were found agreed on, that leadership develops the ability to train to others. A little less than eighty percent respondents were in agreement that entrepreneurial activities in SHGs increases self-confidence and risk bearing capacity. About seventy-five percent respondents were found agreed on the statement that through entrepreneurial activities they have grown strong desire to earn and make better living All most cent percent respondents were found more or less in agreement that entrepreneurial activities under SHGs have increased a desire to learn more professional skills. About half of total respondents were reported to agree on marketing enhances their communication skills and marketing techniques. About seventy-five percent respondents were agreed that meetings of SHG members provide better exposure. More than fifty percent respondents were reported agreed that in meetings of SHG, members are getting an opportunity for sharing of their experiences with other members of SHGs.

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