

Need of SHGs Today's world is caught in a great economic crisis. Liberalization has brought several multinational companies into developing countries. Due to this the local enterprises are unable to compete with the products that are better in quality as well as lower in prices. In this economic environment, the women Self-help Groups (SHGs) are building themselves up as a power to be reckoned with.

2. Review of the Literature

Hanumantha Rao (2010) in his article "Self-Help Groups: Role of the Andhra Pradesh Grameen Vikas Bank" published in "The Indian Journal of Social Work" discussed how their inclusion can be carried out through the SHGs and described the role played by the Andhra Pradesh Grameen Vikas Bank in linking up SHGs to the Bank through different initiatives such as Palamitra Dairy development Scheme, Suvidha Vikas (transfer of debt) and so on, to make a difference in the lives of poor rural women. 2} Hanumantha Rao, T (2010): Self-help Groups: Role of the Andhra Pradesh Grameen Vikas Bank. **The Indian Journal of Social Work**. Vol. 71. No. 1. January 2010. P. 5562. **Malathi (2010)** in her paper entitled "Understanding SHGs in the Light of Social Capital Theorization" published in „The Indian Journal of Social Work“ stated that social capital literature is replete with concepts of networks; norms and trust that are required for group effectively. In this paper, these very concepts are explored in the mountain state of Himachal Pradesh and are based on an empirical study of SHGs connected to a fruit processing enterprise. It is argued that achievements and challenges cannot be explained by simply using efficiency or motivational models; instead, they should be located in the life-worlds of the members. The significance of social capital in explaining these processes is highlighted, in addition to suggesting interventions. 3} Malathi, A (2010): Understanding SHGs in the Light of Social Capital Theorization. **The Indian Journal of Social Work**. Vol. 71. No. 4. October 2010. P. 577-592. **Tripathy and Jain (2011)** published a paper entitled "Income Impact of Micro-enterprise Finance: An Empirical Study on Government Initiatives in Rural India" in „International Journal of Rural Management“. This paper assesses the distributional implications of the world's largest-ever government operated micro-finance programme and examines the suitability of the

Currently there are more than one lakh women SHGs where in 22.5 lakh women are functioning as members. Their total savings for capital investments is Rs. 320 crores.1} Chitra Devi (2012): Study on Empowerment of Women in Self-Help Groups in Rural Part of Chennai. **Voice of Research**. Vol. 1. No. 1. January 2012. P. 27-30

Self Help Group (SHG)–micro-enterprise framework towards effective income generation and poverty alleviation. The statistical analysis indicates that while internal savings and group corpus have a positive and significant effect on the income growth of beneficiaries, bank credit does not have any such impact. The results also highlight that the socially and economically forward regions are more likely to benefit from this programme. This has policy implications towards effective governance of government operated micro-finance initiatives in developing nations 4} Tripathy, KK and Jain, Sudhir (2011): Income Impact of Microenterprise Finance: An Empirical Study on Government Initiatives in Rural India. **International Journal of Rural Management**. Vol. 7. No. 1 & 2. 2011. P. 5-26. **Gandhi and Udayakumari (2013)** published on "Marketing Strategies of Women Self-Help Groups" in **International Journal of Current Research and Academic Review**". Self Help Groups (SHGs) are now engaging in business activities. They lack in marketing as for the first time they are engaging in business. If they are adequately trained with marketing knowledge, they can excel and in turn take our economy a global leader in this current situation of globalization. The NGOs who have formed the SHGs. The banks who financed the groups and the Government agencies nurturing them must join hands in train the SHG members in business and marketing activities and make them play globally. 5} Gandhi, K and Udayakumari, N (2013): Marketing Strategies of Women Self-Help Groups. **International Journal of Current Research and Academic Review**. Vol. 1. No. 2. 2013. P. 117-122. **Gayathiri (2014)** published on "Impact of Self-Help Group in Socioeconomic Development" in „International Journal of Scientific Research and Management“. The Self-help Group (SHG) method is used by the government, Non-Government Organizations (NGOs) and others worldwide. Thousands of the poor and the marginalized population in India are building their lives, their families and their society through Self help

groups. Self help groups (SHGs) have appeared as popular method in recent years. This movement comes from the people's desires to meet their needs and determine their own destinies through the principle —by the people, for the people and of the people. Self-Help groups (SHGs) have appeared as popular method of working in the company of people in recent

3. Methodology

Objectives of the Study

The objective of the study is to analyse the operating system of SHGs for mobilization of saving, delivery of credit to the needy, repayment of loans and in building up of opinion of SGH members regarding increase in the power of decision making.

Sample selection: Total number of SHGs in all the selected two districts was 328. Initially the list of all

years. The main aim of this paper is to examine the impact of Self-help Group in Socio- economic development of India. 6) Gayathiri, S (2014): Impact of Self-Help Group in Socio-economic Development. **International Journal of Scientific Research and Management**. Special Issue On Business Growth and Social Development. 2014. P. 82-86.

the SHG in each block which Representatives from all the districts was procured from District Development Office. Therefore, the list of all the SHGs from all the blocks of all districts was procured for the present investigation. The total numbers of SHGs in the entire two selected block from each district were 16. The distribution of respondents in all the two districts under various blocks is given below:

Table 1. Distribution of respondents

Sl.No.	District/Block Name	Total number of SHGs
(A.)	Udham Singh nagar	8
1.	Sitarganj	4
2.	Gadarpur	4
(B.)	Deharadun	8
3.	Vikasnagar	4
4.	Sahaspur	4

The census method was used to select the women from the selected blocks. From each district investigator tried to contact all the women however due to some reasons the total number of women members of SHGs contacted from selected districts were 198. Some of the respondents could not be contacted at the time of interview due to their non availability. **Research design:** 'Analytical research design' was used for conducting the investigation. In this design, the inquiry is conducted to answer the how and why questions. It is a problem solving methods that consist of : (i) emergence of a problem, (ii) a diagnosis of its causes, (iii) formulating remedial measures, and (iv) suggestions for solutions (Dhonyal, 2007).

Hypotheses of the study

The purpose of this investigation was to test the following postulates/ hypotheses:

Ho: There is socio-personal characteristics of women have no effect on their performance.

Ho: There is economic status of the women have no effect on their performance.

Ho: There is psychological characteristics of the women have no effect on their performance.

Ho: There is socio-personal characteristics have no effect on women performance as SHGs members

Ho: SHG's are playing crucial role in channelization of institutional credit to rural poor women;

4. Results and Discussion:

The findings of the study are presented under the following sub-heads.

4.1 Socio-demographic profile of SHG members: Table-1 gives the distribution of respondents according to socio-demographic

characteristics of the respondents. **Age**-wise break-up of the respondents shows that majority of them (81%) were in the age group of 31-46 years, and the Mean age of the respondents was 35.6 Years (Min. 22, Max. 51) which indicate that the majority of them were relatively young. This indicates that most of the middle aged women were members of the SHG. As regards **education**, 15% were illiterate and almost half of the respondents were education upto primary level, 25 % up to middle level and only 8% upto high school. Education plays a very important role in women empowerment as it gives them a sense of self-confidence and support to participate actively in SHG activities. Education helps women to resist exploitation besides inspiring them to be self reliant. **Caste** plays an important role in social system of India, and social stratification in rural communities is generally based on caste. The caste-wise composition shows that 42 % women in study sample belonged to SC/ST category followed by 39% belonging to Backward and only 18 % belonging to forward castes. **Religion** is a key factor that can affect an individual opting for her role and position in the group. The religion-wise distribution of respondents show that 45 percent were Hindus followed by 40 % Sikhs and only 13% Muslims. This indicates the composition of study sample although in general population, it may be a little bit different. Further, pattern of living is different in rural areas as compared to urban areas. The common

perception is that urban areas are characterised by small **family size** and people living in rural areas has high family size. The results of the study reveals that 52.5 % of the respondents hails from large family size (having more than 6 persons per family) and 36.8% belonged to medium family size (4-6 persons per family), and only 10% were from small family (less than 4 persons per family).

The occupation of a person determines the life style and the class/ status of that person. As regards the **occupation** of respondents, the study revealed that a large majority (85.86 %) were housewives and only 14.14% were engaged in some sort of occupation (daily farm labour). This reflects the working status of the women which is going to have a crucial role in their involvement with SHGs. The **income** of an individual /family is an indicator of their class/status in the society besides other attainments. SHG members' position in society is influenced by factors such as their annual income and socio-economic status. In the study sample, most of the women (56%) belonged to medium category followed by 41% belonging to low income group and only 2% belonging to high income group. As regards training received, a large majority of the respondents (91.9%) didn't attend any training and only 8% had reported to have received some training before joining the SHG.

Table 1: Distribution of respondents according to socio-demographic profile characteristics

Sl. No.	Categories	Frequency	Percentage
1.	Age		
	Young (<30 years)	28	14.14
	Middle (31-46 years)	162	81.81
	Old (>47 years)	08	4.04
2.	Education		
	Illiterate	30	15.15
	Primary school	93	46.96
	Middle school	51	25.75
	High school	16	8.08
	Intermediate	8	4.04
3.	Caste		
	Scheduled Caste/ Tribe	83	41.91

	Backward	78	39.39
	Forward	37	18.68
4.	Religion		
	Hindu	90	45.45
	Muslim	27	13.63
	Sikh	81	40.90
5.	Family Size		
	Small (1-4 members)	21	10.60
	Medium (4-6 members)	73	36.86
	Large (More than 6)	104	52.52
6.	Woman's Occupation		
	Housewife	170	85.86
	Daily farm labour	28	14.14
7.	Annual Income		
	Low (Upto Rs. 25,588)	82	41.41
	Medium (Rs. 25,589 to 43,641)	111	56.06
	High (Rs.43,642 and above)	05	2.52
8.	Training Exposure		
	Training not received	182	91.91
	Training received	16	8.08

4.2 Women Empowerment: Contribution of SHGs:

Women empowerment through SHG was studied on three dimensions, i.e. economic, social and political. While economic aspects of women empowerment through SHGs included increase in material possessions of the SHG member, the social dimensions focused on social benefits like

Economic Empowerment:

An attempt was made to find out the economic benefits derived by the respondents as a result of their becoming the member of SHG. The respondents were asked about the major material possessions

recognition by family members, increased self confidence, participation in family decision making, etc. However, the political dimensions included increased participation in social and political organisations such as village panchayat, becoming member / office bearer of an organisation working for the welfare of the women, especially in rural areas.

(household assets) before and after the joining of SHG, and the percentage increase in material possessions was taken as an indicator of their economic empowerment. The results obtained are presented in the table-2.

Table -2: Distribution of respondents according to their economic benefit through SHGs (N=198)

Sl. No.	Activity	Before		After		Percentage Increase
		Number	Percentage	Number	Percentage	
A.	Income	00	00	198	100	100
B.	Material Possession					
1.	TV	176	84	198	100	100
2.	Radio	178	89.89	188	94.94	5.05
3.	Fan	35	17.67	120	60.60	42.93
4.	Chula	198	100	198	100	100
5.	Table / Chairs	68	34.34	167	84.34	50
6.	Other household items (bicycle)	98	49.49	169	85.35	44.86
C.	Livestock Possession					
1.	Cow	189	95.45	196	98.98	3.53
2.	Buffalo	140	70.70	180	90.90	20.2
3.	Sheep	65	32.82	176	88.88	56.06
4.	Goat	80	40.40	125	63.13	22.73
5.	Poultry	36	18.18	90	45.45	27.27
6.	Piggery	-	-	-	-	-
D.	House Repair /Renovations					
	Kachcha	160	80.80	58	29.29	-51.51
	Pucca	80	40.40	186	93.93	53.53

A careful perusal of the results presented in table-2 reveals that all the respondents (100 %) had reported an income earning after joining as against the situation before joining the SHG. Further, almost all the respondents have seen an increase in their material possessions (household assets) although item- wise increase in different material possessions of the respondents varied. For example, before joining the SHG, only 84 percent member had television but after joining the SHG, all the members (100%) had televisions in their home. Further, there was also a substantial increase in the livestock kept by them. The members also spent money on the renovation of their houses as more than half of the respondents reported to have renovated their houses after joining the SHG. This is a reflection of their increased income and control of

financial resources (including decision making on the expenditure pattern) after joining the SHG, indicating the economic empowerment of women by SHG.

Therefore, it can be included that SHGs have definitely made an impact on their life through increase in their economic status.

Social Empowerment:

As discussed earlier, the social empowerment focuses on increased recognition of the SHG members in the society as well as in the family before and after their joining of SHG. The increased recognition was taken as an indicator of social empowerment of women through SHG. The results obtained are given in the following table 3:

Table -3: Distribution of respondents according to their economic benefit through SHGs (N=198)

Sl. No.	Activity	Before		After		Percentage Increase
		Number	Percentage	Number	Percentage	
1.	Recognition by family members	35	17.67	198	100	100
2.	Increase in self confidence	36	18.18	198	100	100
3.	Participation in fair/ festival Within /outside the village	80	40.40	198	95.45	55.05

It is evident from the above table that all the respondents (100%) got the social benefits after joining the SHG. Before joining the SHG, none of the respondents reported recognition by family members and had low self confidence. But, after joining the SHG, all the respondents reported that they got the increased recognition by their family member as well as there was a perceptible change in their self confidence. Further, only 40 % of the women reported participation in fairs/ festivals within and outside the village before joining the SHG. However after joining the SHG, All the respondents reported that they have participated in

fairs/ festivals within and outside the village. This is a reflection of their social empowerment through SHG. Therefore it can be conclude that SHGs have brought about social empowerment of women.

Political Empowerment:

Political empowerment of women was conceptualised as the political benefits derived by the respondents before and after joining the SHG. The respondents were probed about the benefits (as given in the table below) derived by them after their joining of SHG. The results obtained are given in the table 4.

Table -4: Distribution of respondents according to their political benefit through SHGs (N=198)

Sl. No.	Activity	Before		After		Percentage Increase
		Number	Percentage	Number	Percentage	
a.	Member of Gram Panchayat	00	00	40	20.20	20.20
b.	Member of Zilla Panchayat	00	00	-	-	-
c.	Member of club	28	14.14	98	49.49	35.35
D	Member of co-operative society	20	10.10	140	70.70	60.60
f.	others	-	-	-	-	-

As is evident from the above table, none of the respondent was member of any gram panchayat before joining the SHG. But, after joining the SHG, we see that 20 % have become members of gram panchayat which indicate their political empowerment. Further, there is a substantial increase in the membership of club or cooperative society after joining the SHG. This is reflective of women empowerment through SHG.

4.3 From Other Programs/ Groups

- All the (cent percent) respondents reported that the changes in the lives of the women, as become a SHGs member, can be attributed largely to the SHG interventions.

4.4 Reasons for Group Formation & Member's Interest: A Comparison

- Almost all the respondents i.e. 93 per cent reported that the order of importance given to the 4 core reasons (to save money regularly, to meet regularly, to start / take part in internal leading, to generate income for the member) is the same for question. What is important is members do not seem to think that creating a source of regular income for the members is an important part of an SHG's job too.

4.5 Change in personal financial position

- As for its influence on the financial status of these women, in the groups, Majority of the respondents 79.79 percentage interviewees agree that their financial position has changed for the better since they joined the SHG and 18.18 percentages says the situation is the same as ever and only 2.02 percentages say that they cannot say anything.
- Majority of the respondents i.e.64.64 percentage in the groups have reported a positive influence on their share in the family income and 23.23 members state that the situation remained the same; only 12.12 percentage members in these categories respectively say that they cannot say anything.
- Among all the respondents, the 48.98 percentage saying that they get to participate in the family's financial decisions and 38.38percent members of the groups reported that they participate as much as before.

4.6 Awareness of Bank's purpose

- Majority of the respondents 73.23 per cent reported that Group members who reported that they use banks for savings to give loans while 15.65 per cent of the Group members mentioned that bank pays interest on savings.
- Eleven per cent member responses are as bank accepts saving I can store cash, gold in bank.

4.7 Response by husbands for joining SHGs

- As for the Senior Household Members, the responses are extremely high among them on all four points for both classes of groups in both types of SHGs; most of the spouses have identified collecting savings as the main objective of the group.
- Among all the husbands and Senior Household Members, forty four per cent of the respondents says that they aware about SHGs followed by 33 per cent husbands and Senior Household Members, who mentioned that very few have seen internal lending as an objective (understandable since young SHGs, which are still in a formative stage, do not get involved in lending very extensively).

4.8 Opinion of husbands

- Almost all the husbands were decidedly positive, and mainly because they think that the association with the SHG has been helpful to the family.
- Respectively 35.35 per cent and 34.34 per cent of them are willing to support the involvement of the present SHG member as well as any other female members of the family who may like to get involved with a group in future.

5. Conclusion

In rural areas, still there are more joint families and in urban areas there are more nuclear families, in which the women covered under the study are living. It is surprising to note that though women are participating in income generating activities, still in majority of the families, they don't possess decision making authority. Further, majority of the respondents have more number of children as they are not practicing family planning. In Uttarakhand too, the main thrust of the women's empowerment program is on setting up SHGs and in making credit facilities available to them so that they can engage in economic activities.

The needs of women are therefore not the central concern of micro-credit. By targeting women, it is the institutions, the family, and the economy that benefit from the poor women's own savings and resources. The present study was an attempt to find out the socio-personal, economic, communication pattern and psychological characteristics of SHGs members. In addition to it, this study was also focused to understand the role performance of SHGs and women empowerment. On the basis of the major findings of the study, it was concluded that emergence of women at the grass root level was dominated by educated, middle aged and of reserved categories women with medium economic status. Regarding their communication behaviour, they used medium level of information seeking behaviour, information sharing behaviour, mass media exposure and extension agency contact. Majority of the respondents did not hold any position in social organization. They had medium level of social progressiveness, decision making ability, and self esteem.

Strategy for Enhancing the Performance of Women in SHGs

The recommendations have been made in view of the expressed opinion of the respondents, observations of the investigator and the inferences drawn from the study. Based on the findings of the study, it can be said that imparting training emerged as a critical determinant for improving their role performance and enhancing their leadership abilities of EWRs. The study further revealed that attitude of men towards women entry into politics has begun to change from total rejection to limited encouragement. This trend needs to be strengthened through some capacity building training programme and orientation courses. Women leaders under PRIs were getting training but it is limited to only *Panchayat* activities. Hence, training should not only be made mandatory for all EWRs but it should be organized regularly taking up multiple dimensions like leadership skills, management skills, communication skills, administrative issues, budgeting and finance, implementation of development schemes etc. Social power' plays an important role in generating/sustaining inequalities between men and

women. The women's perceptions which also we have taken show that the women in Uttarakhand have a more than average level of understanding about their legal and political rights. This is an indication that women are very much aware of the variables which can lead them towards empowerment. It is advised that future researchers who are interested in women's empowerment in Uttarakhand can concentrate more on variables that have a positive impact on women empowerment. The government and non-government agencies can work on towards enhancing the women's traits and capabilities. Participation in seminars and lectures and encouragement for taking waged employment would help or strengthen the role of women in decision making. Based on research findings we came with certain recommendations for the agencies working for women empowerment. Economic self-sufficiency is necessary, though it is not a sufficient condition for empowerment of women. The recent policy framework of international agencies such as the World Bank that emphasize institutional reforms along with human development is a positive step in this direction (World Bank 2001). As mentioned in the theoretical debate on empowerment, empowerment is itself a form of power. In feminist literature, 'power' is disaggregated into 'power over' (domination), 'power to' (capacity), 'power within' (inner strength), and 'power with' (achieved through cooperation and alliance). The NGO experience highlighted the use of traditional media in the training programs organized for women. While appropriate media was used in some other cases, depending upon the availability of resources, it might be useful to explore how the ICTs (the traditional as well as the sophisticated computer-based technologies) can be used effectively in the women's empowerment programs. In Uttarakhand too, the main thrust of the women's empowerment program is on setting up SHGs and in making credit facilities available to them so that they can engage in economic activities.

Scope for Future Research: The present study was conducted with limited sample size in order to derive wider generalization a study could be conducted with large sample size. The present study has reinforced the understanding that SHGs can effectively contribute to empower the rural

women. The finding of the present study has underscored the need to look at the contributory factors that increase women empowerment and crucially affect the relationship between women empowerment and their attributes.

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