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A STUDY ON ROLE OF SELF-HELP GROUP AND MICRO FINANCE IN WOMEN EMPOWERMENT

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Abstract:

This article bring that true women empowerment takes place when women confront the existing norms and culture, to effectively improve their livelihood. To strictly recognize the intricacy of women empowerment and its diverse aspects, one has first to look at the surviving definitions of the concept, at how it was considered and at the conclusions taken with regards to microfinance. Micro finance institutions offer plenty of services to the self-help groups and its members. This study envisages on role of self-help group and micro finance in women empowerment. The sample has been collected from the 100 respondents in Madurai and Triunelveli districts. Simple random sampling method had been administered to select the sample from the sampling area. Detailed questionnaire is provided to collect the data from the respondents. Questionnaire is equipped with four sections, first section focus on the personal profile of the women members in SHGs, second section compass with the role of SHGs in women empowerment, third section brings the role of micro finance in women empowerment and fourth section deals with the problems in women empowerment. The collected data has been analyzed with the help of simple percentage analysis, weighted mean score and chi-square test. Finance is one of the most crucial inputs for economic activity, growth and development. In rural areas women living below the poverty line are unable to realize their potential. Micro finance schemes are currently being promoted as a key factor for simultaneously addressing both poverty elimination and empowerment of women. It is concluded that women SHGs made a significant impact on their empowerment both in social and economic framework.

KEYWORDS:

Micro Finance, Self-help groups, Women empowerment, problems in women empowerment, Poverty alleviation

INTRODUCTION :

Women empowerment takes place when women challenge the existing norms and culture, to successfully improve their personal, family, social and economic well being. While doing so, it carefully construes the World Bank's definition of empowerment within the South Asian contexts and makes understandable distinctions between community driven growth, efficiency improving actions that are ethnically considered to be women's domain and activities which truly empower women. Based on this conceptual framework the results of the various committees and interviews analyze the activities through which the Self Help Groups (SHGs) impact the lives of women in India. It is argued that only a fraction of these activities are truly empowering for the participating women, however, drawing inference from the household data, preliminary results indicate that SHGs could be leading to empowerment of women. The

concept of women empowerment is defined as the process by which women take control and ownership of their activities. The central concept of women empowerment has been defined as attentiveness, capacity building leading to greater participation, greater decision making power and control in their societal framework.

Women empowerment is the process of challenging existing power relations and of challenge patriarchal ideology to transform the structures and institutions that reinforce and perpetuate gender discrimination and social inequality, and to enable poor women to gain access to and control over, both material and information resources. India is consists of half of its population as women. They are playing significant role in the development of society and economy at large. Women welfare accessibility to development and participation in decision making process are imperative in the context of their multiple roles in their livelihood. The societal status of women is reliable indicator of the economic development of a nation. On this concept, empowering women becomes inevitable and it is evident through entrepreneurial development in the nation. But the fact is, they are unaware of their prudential role in the society as well as the depth of benefit they possess. Women especially neglected community in the social culture and active member in their family development. Women have the limited opportunity to access resources and employment chances that would make them financially independent. Micro finance schemes are presently being promoted as a key stratagem for concurrently addressing both poverty alleviation and women's empowerment. Before two decades, credit schemes for women were approximately negligible. There were certain misunderstanding about the poor people that they need loan at subsidized rates of interest on soft terms, they lack skills, capacity to save, credit worthiness and therefore are not bankable. However, the practices of several micro finance institutions and SHGs reveal that rural poor are actually efficient users of credit and finance.

STATEMENT OF THE PROBLEM

Empowerment is not fundamentally giving freedom in politics alone; it is a practice having personal, economic, social and political magnitude with individual empowerment being the core of the empowerment process. In fact political empowerment will not be successful in the nonexistence of economic empowerment. The scheme of micro-finance through Self-help groups create empowerment promoting conditions for women to move from positions of marginalization within household decision making process and elimination within community, to one of superior centrality, insertion of voice. Microfinance programs have the prospective to transform power relations and empower the poor women in rural and urban areas. In rationalized microfinance programs, there is a relationship of respect between the provider and the client that is intrinsically empowering. This is true regardless of the methodology or approach. As a consequence, microfinance has become a central component of many donor agencies' and national governments' gender, poverty alleviation, and community development strategies. The self help groups of women as purveyors of microfinance have helped them to take part in development activities. The participation of women in SHGs made a significant impact on their empowerment both in social and economic aspects.

The social courses of micro financing schemes make stronger women's self esteem and self worth, inculcate a superior intellect of awareness of social and political issues leading to improved mobility and abridged traditional isolation of women. Prominently micro-finance schemes facilitate women to contribute to the household economy, increasing their intra-household bargaining authority. Thus, micro financing through self-help groups has transferred the real monetary power in the hands of women and has significantly reduced their addiction on men. But the lack of education often comes in the way and many a times they had to seek help from their husbands or any other educated man/ woman for day-to-day work. The political as well as economic empowerment will not be successful in the nonexistence of women education in skills and profession they require a large amount.

Bank-SHGs linkage models

Since the introduction of financial sector reforms in 1991 the banks are using these distinct linkage models to finance SHGs (M.K.Ghadoliya 2003).

- Model I: - Banks provide micro finance to non-governmental organization (NGOs) for lending to SHGs and ultimately to the micro entrepreneur (It occupies 27% share in SHGs).

- Model II: - Banks provide direct financing directly to SHGs for on landing to micro entrepreneur (It occupies 17% share in SHGs).

- Model III: - Banks finance directly to SHGs for on lending to micro entrepreneur with the intervention of NGO as social mobilizes and facilitators (It occupies 56% share of SHGs)

Model IV: - The fourth model envisages bank loans directly to individual members of SHGs upon recommendations of the SHGs and NGO. In this case, the NGO assists the Bank in monitoring supervising and recovery of loans.

REVIEW OF LITERATURE

In order to understand the intricacy of women empowerment and its diverse aspects, one has first to look at the existing explanations of the concept, at how it was calculated and at the conclusions taken with regards to microfinance. As Mayoux (1997) suggests, empowerment is a process of internal change, or power within, augmentation of capabilities, or power to, and collective mobilization of women, and when possible men, or power with, to the purpose of questioning and changing the subordination connected with gender, or power over. Empowerment signifies increased participation in decision-making and it is this process through which people feel themselves to be capable of making decisions and the right to do so (Kabeer, 2001). Malhotra et. al (2002) constructed a list of the most commonly used dimensions of women's empowerment, drawing from the frameworks developed by various authors in different fields of social sciences. According to Krishna (2003) empowerment means increasing the capacity of individuals or groups to make effective development and life choices and to transform these choices into desired actions and outcomes.

Investing in women's capabilities empowers them to make choices which are a valuable goal in itself but it also contributes to greater economic growth and development. It has been well-documented that an increase in women's resources results in the well-being of the family, especially children (Mayoux, 1997; Kabeer, 2001; Hulme and Mosley, 1997). Holvoet (2005), finds that in direct bank-borrower minimal credit, women do not gain much in terms of decision-making patterns.

Women comprise half of human resources they have been identified as key agents of sustainable development and women's equality is as central to a more holistic approach towards establishing new patterns and process of development that are sustainable. [B. K. Jha, 2009]. Yunus (2007) argues that it is important to distinguish microcredit in all its previous forms from the specific form of credit adopted at the Grameen Bank, which he calls Grameen credit. For some of the other forms of microfinance as a stand-alone means of reaching the poor, and respects in which it has to be complemented by other inputs and services (Mahajan, 2005). There is a strong tendency to move to the top of the clientele group, and to give little attention to the needs of the poorest, with the end result that their proportion diminishes over time (Navajas et. al 2000). The concept and practice of microfinance sector is increasingly adopting a financial systems approach, either by operating on commercial lines or by systematically reducing reliance on interest rate subsidies and aid agency financial support (Basu et al. 2005).

Gangaiah et al. (2006) studied the impact of Self Help Groups on income and employment in Chittoor district of Andhra Pradesh. The opinions of sample respondents revealed that they productively made use the income generated after receiving the loans. Jayachandra and Naidu (2006) conducted a study on impact of dairy co-operatives on income, employment and creation of assets of marginal and small farmers. Devi et al. (2007) studied the impact of training on women Self Help Groups in Cuddalore district of Tamil Nadu, India. It was found that commercial banks, NGOs and government agencies were had imparted training to the members. The technological training programmes attended by the members of women SHGs resulted in the incremental increase in their employment pattern and asset position.

OBJECTIVES OF THE STUDY

This study creates an attempt in this direction with the following objectives.

1. To know the personal profile of SHGs members availing the micro finance products for their betterment.
2. To analyze the role of SHGs in women empowerment in the male dominated economic conditions.
3. To test the role of micro finance in getting women empowerment in the underprivileged situations.
4. To assess the problems in women empowerment in the present day contexts.

RESEARCH METHODOLOGY

Sample and Data

This study consists of 100 women respondents using micro finance schemes from the umbrella of self-help groups. The sample is collected from the districts of Madurai and Tirunelveli. This study includes

various types of self-group engaging different small scale industries. The requisite data for this study were collected from both the primary and secondary sources. The primary data were collected from the selected SHGs, and from the respondents of various members in the SHGs. The progress made by the SHGs and their related details were collected from the secondary sources. They were collected from the reports of the Government of India, Government of Tamil Nadu and Non-Governmental Organizations (NGOs) affianced in promoting the self help groups. All the required primary data were collected during the months May 2012 to July 2012, using structured schedules, which were concluded after pre-testing for their sufficiency with an investigation survey of the area of study. The data collected from the published sources pertained to the latest year of the accessibility of data. A detailed close-ended questionnaire was presented to collect the data from the respondents. Questionnaire is provided in the hands of enumerators to collect data from the concerned respondents. It consists of four sections, first section deliberated to collect the personal profile of the respondents; second section pictured to collect the role of SHGS in women empowerment. Third section planned to collect role of micro finance in women empowerment and fourth section brings the problems in women empowerment.

Selection of Sample and Testing Procedure

Sample is selected on the basis of simple random sampling and sampling frame consists of members from self-help groups. The selection of sample has principally been guided by two active factors, that is, timely and trustworthy response from the SHGs members, and availability of six year experienced members in the SHGs in the sample area. With a view to get reliable data about women empowerment due to micro finance and SHGs, the surrounding factors on this concept are classified into four heads like personal profile of the SHGs members, role of SHGs in women empowerment, role of micro finance in women empowerment, problems in women empowerment. Then the factors are analyzed with due diligence. In order to test its worthiness of data collected, simple percentage analysis, weighted ranking score and the chi-square test are used and necessary hypothesis framed and tested.

DATA ANALYSIS AND DISCUSSIONS

Personal Profile of Respondents

Simple percentage analysis has been utilized to analyze the personal profile of SHGs members. This is presented in detail in the table 1.

Table: 1 – Personal Profile of Respondents

Personal Profile	Particulars	Percentage
Age	18 – 25	7%
	26 – 30	29%
	31 – 40	30%
	41 – 50	24%
	50 & Above	10%
Educational Qualification	Uneducated	43%
	Up to HSC	32%
	Diploma	1%
	Degree and above	24%
Monthly Income	Less than 5,000	18%
	5,001 – 10,000	20%
	10,001 – 15,000	26%
	15,001 – 25,000	32%
	More than 25,001	4%
Marital Status	Married	82%
	Unmarried	18%
Type of business	Agro based	44%
	Service based	11%
	Self-employed	35%
	Business based	10%
Working time	No time limit	64%
	8-12 hours	23%
	Less than 8 hours	13%
Community	FC	4%
	BC	33%
	MBC	35%
	SC/ST	28%
Area	Rural	66%
	Urban	34%
No of years in SHGs	Less than 1 year	12%
	1 – 3 years	23%
	3 – 5 years	38%
	More than 5 years	27%
Use of Micro finance	Less than 1 year	26%
	1 – 3 years	41%
	3 – 5 years	21%
	More than 5 years	12%

(Source: Primary Data)

It is evident from the table 1; the age of the respondents classified with five intervals; the first consists of 18-25 years of age, 7% of respondents are falling in this category, 29% of respondents are falling in the age group between 26 - 30 years, 30% of respondents are in the age group of 31-40 years, 24% of respondents are falling in the age of 41-50 years and the rest 10% respondents are coming under the portfolio of above 50 years of age. Educational qualification of respondents clearly shows that 43% are uneducated, 32% are up to HSC standard, 1% are diploma holders and remaining 24% are having qualification of degree and more. Monthly income illustrates that 18% of respondents' monthly income coming under less than 5,000. 20% of respondents' monthly income ranges from 5,001 to 10,000, 26% of respondents' monthly income falls between 10,001 to 15,000 and 32% of respondents are in the range of 15,001 to 25,000 and remaining 4% of respondents earnings are more than 25,000. Marital status of the respondents makes clear 82% are married and remaining 18% are unmarried. Respondents type of business is checked with four options and majority of 44% of respondents are belonging to agro-based business, 35% of respondents are engaged in their self-employment, 11% of respondents doing service based work and remaining 10% are doing business based work. Working time pattern of respondents informs that 64% of respondents are working without time limit. 23% of respondents are working 8-12 hours per day, 13% of respondents are working less than 8 hours per day. Community of respondents shows that 35% belong to the MBC group, followed by 33% of the BC group. Another 28% of them belong to the SC/ST group and the rest of the respondents belong to the FC group. Nativity area of the respondents shows that 66% belong to rural and rests are belonging to urban area. Number of years in SHGs reveals that 38% of respondents are falling under the category of 3 -5 years, followed by 27% of respondents are in the group more than 5 years. Use of micro finance clearly shows the information about micro finance scheme usage, 41% of respondents are using this service 1 -3 years, 26% of respondents are using this service less than 1 year.

SHGs and Women Empowerment

The best possible approach to women empowerment is the formation of Self Help Groups particularly among women. This stratagem had obtained obvious results in all over the world. Women self-help groups are increasingly being used as tool for various developmental involvements among women. Promoting savings habit, credit usage and its delivery through self-help groups have also been taken as a means for empowerment of rural and unprivileged urban women. This incorporated advance, whereby not only in India, credit is only an entry point, and a mechanism to workable other aspects of group dynamics and management, also caters to the need for communal intermediation of these groups. A self-help group is envisaged as a sustainable people's institution that provides the poor rural women with space and support necessary for them to take effective steps towards achieving greater control of their lives. SHGs plays considerable role in the uplift of women community in the rural and urban areas. There are thousands of families are running merely with the women income. Deprived category women are facing tremendous problems due to their chronic poverty. Hence establishment of SHGs pave the way for their development, it is presented in the table 2.

Table – 2: Role of SHGs in Women Empowerment

S. No	Role in Women Empowerment	Score		Ranks
		Total	Mean	
1.	High Income	565.3	56.53	I
2.	Permanent Employment	497.4	49.74	II
3.	Steady Income	349.2	34.92	VIII
4.	Loan Opportunity from Banks	485.6	48.56	III
5.	Thrust for Savings	474.3	47.43	IV
6.	Improved Life Style	345.3	34.53	IX
7.	Increased Family income	314.3	31.43	XI
8.	Technical help to develop business	467.2	46.72	V
9.	Additional Income	323.2	32.32	X
10.	Independency	368.6	36.86	VII
11.	Skill Development	432.3	43.23	VI
12.	Recognition in the Society	290.5	29.05	XII

(Source: Primary Data)

It is evident from the table 2, role of SHGs in the women empowerment has been studied thoroughly. The factor high income has secured higher mean score and stood at top, followed by the factor permanent employment which has secured next higher mean score and stood at second. The factor loan opportunity from banks placed third among the factors, thrust for savings is the fourth factor in this category. Technical help to develop business is the fifth rated mean score and stood at fifth, similarly skill development possesses sixth higher mean score and independency has the seventh higher mean score in this group. Likewise, steady income, improved life style, additional income, increased family income and recognition in the society are ranked as eighth, ninth, tenth, eleventh and twelfth respectively.

Micro Finance and Women Empowerment

Microfinance is now recognized as a means to solve the devastating poverty that faces at least a third of the world's population. Microfinance extends a variety of financial instruments including credit, savings, insurance, mortgages, and retirement plans, all of which are denominated in small amounts, creating them easy to get to individuals previously shut out from official means of borrowing and saving. Microfinance is often attributed with empowering women by cheering organization in groups. However, it has yet to be experienced whether action in groups is more conducive to empowerment than individuals. Microfinance is still measured a comparatively new approach to battle poverty, but the model has been studied and copied sufficient that some opening conclusions can be drawn about its equitable role in intercontinental development. Proponents point to the fact that microfinance does a superior job targeting the poor, and it offers a smart substitute to the top-down macroeconomic approaches that have exemplified traditional expansion policy strategies. Micro financing uses direct appointment with the poor, and looks to the individual and their immediate population to create economic expansion through market-driven business inventiveness.

Table – 2: Role of Micro Finance in Women Empowerment

S. No	Factors	Weighted Mean Score
1.	Provides finance for development	4.45
2.	MF products are highly suitable for business growth	3.98
3.	Timely access is possible	3.87
4.	Improves per capita income of our family	4.23
5.	Paves the way for starting business ventures	4.10
6.	Micro savings enable us to save money	4.31
7.	Micro insurance protects our family from all evils	3.97
8.	Micro credit is very cheaper than other forms of credit	4.12
9.	Working capital finance is easily accessible	4.02
10.	Facilitates strategic partnership and guidance	3.85
11.	Timely availability of technical and development assistance	3.92
12.	Training about the conduction of business is provided	3.64
13.	Subsidy is provided under depressed economic situations	3.89
14.	New business opportunities are provided often	4.03
15.	Suitable for improving livelihood	4.06
16.	Accessibility to maximum loan for business ventures	4.11

(Source: Primary Data)

The above table-3 shows descriptive statistics of respondents regarding role of micro finance in the self-development. The above 16 factors are pooled in five point rating scale ranging from strongly agree to strongly disagree. All items results outcome which are related to the role of micro finance in the women empowerment. Among the sixteen factors, finance provision for development got the maximum score and placed first among the remaining factors. The factors like, micro savings enable us to save money, improves per capita income, micro credit is very cheaper than other forms of credit, accessibility to maximum loan for business ventures, paves the way for starting business ventures, suitable for improving livelihood, new business opportunities are provided often, working capital finance is easily accessible are the highest ranked factors than the other factors. Hence it is clear from the above table; micro finance has a tremendous role in the uplift of women status in society and economy at large.

Testing of Hypothesis

Chi-square test is accomplished to find out the relationship between the personal profile of the respondents and their experience in SHGs and availing micro finance products. Hence, the null hypothesis (H0) state there is no significant relationship between the personal profile of respondents and their experience in SHGs and availing micro finance products. As against to this, the alternate hypothesis (H1) state there is significant relationship between the personal profile of respondents and their experience in SHGs and availing micro finance products.

Table – 4: Chi-square analysis

No relationship between	Degrees of freedom	Table Value	Calculated Value	Result
Age of the respondents and Experience in SHGs	12	11.070	9.454	Accepted
Educational Qualification and Experience in SHGs	9	31.410	18.735	Accepted
Working time of respondents and Experience in SHGs	6	31.410	17.582	Accepted
Type of business and Experience in Micro Finance usage	9	31.410	23.893	Accepted
Area of Respondents and Experience in Micro Finance usage	3	24.996	12.526	Accepted
Monthly income and Experience in Micro Finance usage	12			

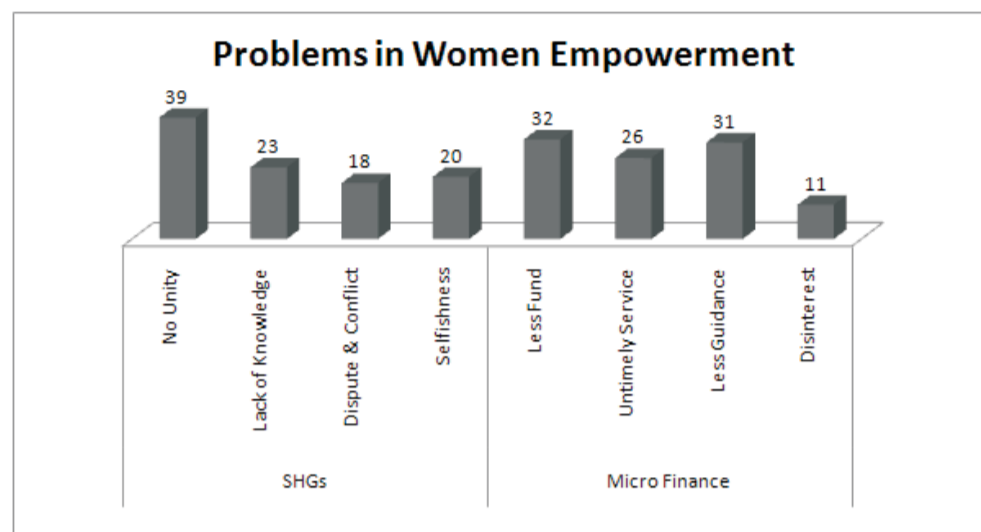
(Source: Primary Data)

It could be recognized from the table 4 that the calculated chi-square value is less than table value at 5% level of significant and the null hypothesis is accepted for all hypotheses. Hence there is no significant relationship between personal profile of the respondents and their experience in SHGs and availing micro finance products.

Problems in Women Empowerment

Micro finance institutions provide multiple services to the women involved in self-help groups. Despite these services from micro finance authorities, women members create several problems themselves while availing services from the MF institutions. Hence the problems are segregated into two types, that is, problems in SHGs and problems in micro finance. The respondents are asked to rate their problems according to their experience. These are listed in the figure 1.

Figure – 1: Problems in Women Empowerment



(Source: Primary Data)

It is ascertained from the above figure 1, four types of major problems are hitting the conduction and performance of SHGs, that is no unity in the team members, lack of knowledge in the operation of SHGs, various dispute and conflict among the team members and selfishness of head and all team members. In this category no unity is the major threat and it is accepted by 39 respondents. Similarly, less fund support to the group, untimely services from the micro finance institutions, less guidance on the groups business and disinterest of micro finance authorities in the provision of services to the SHGs. Here, less fund and less guidance from the micro finance institutions are the major problem to the SHGs. Hence paying utmost attention on the provision of timely service and developing team spirit among the members can avoid problems in the women empowerment.

CONCLUSION

Empowerment procedures of women have to be analyzed against the backdrop of the socio-economic context they live in. This investigation of women with respect to the availing services from micro finance, changes in livelihood conditions and the social improvement reveals that many paces have been made in the right direction and women are in the process of empowering themselves. But examining the evidence on some key issues both within the quantitative domestic data of women and the SHGs, suggests that a lot need to change to make women truly empowered. Personal profile of the respondents clearly shows that 30% of respondents are concerned to the age group of 31 - 40 years of age. 43% of respondents are uneducated, 32% of respondents monthly income falls in the range of 15,001 to 25,000. 82% of respondents are married, agro based business is the highest (44%) of different types of business activities. 64% of respondents are working without fixing time limit to their work. Backward and most backward are predominant communities in the SHGs. 66% of respondents are belonging to rural areas, 38% of respondents are involving SHGs activities for 3 -5 years. 41% of respondents are using micro finance products from 1 – 3 years. Role of SHGs in women empowerment highly brings high income to their family. Role of micro finance in women empowerment stresses that provision of finance for their development is the highest rated factor in this commotion. Chi-square test makes clear vision on the different hypothesis on relationship between personal profile and their experience in SHGs and micro finance. Null hypothesis is accepted all cases. Problems in women empowerment is no unity among the members and less fund for beneficiaries to get anticipated services.

On the basis of evidence along with a more stringent elucidation of women empowerment, it is difficult to consider that a minimum micro finance schemes would have sustainable impact on the women empowerment. SHGs is the greater part of groups are linked with the help of micro finance that provide support in financial services and specialized training, have a greater ability to make a optimistic impact on women empowerment. If women empowerment is to be pursued as a serious objective, taking effort to strengthen SHGs and micro finance will eliminate the problems in women empowerment and paves the way for women empowerment.

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