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SHGS AND WOMEN EMPOWERMENT – A POSITIVE RESULT
FROM VIRALIMALAI TALUK OF TAMIL NADU



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ABSTRACT:

The SHGs functions positively and extended its benefits on income savings, personality, health care, education of children, approaching government officers, mutually helping for others progress and empower themselves ultimately. The perception of women members on the impact of SHG is exceptionally great. They feel proud of being member of Self Help Group. They found their social life becomes easy and are able to transact with bank, loan, investment etc. They feel better than before. The study was conducted with rural women living in Viralimalai block of Pudukkottai District. The sample size is 241 from five panchayats. They are happy that they are respected at home. Their relations identify them as important persons. They are not afraid of going to bank and aware of all transactions. Even mothers-in-law treat them well. Husbands are co-operating and participate in

meaningful discussion. Their life of economic fronts is progressive. Women respondents as members of SHG involved in all entrepreneurial tasks such as hiring out vessels, Xerox centers, Tiffin shops, rearing milch cows and selling milk, goat and sheep rearing etc.

KEYWORDS: SHGs, Women Empowerment, Income, Savings, Viralimalai, Tamil Nadu.

INTRODUCTION:

The biogrammar theory proposed by Anthropologist Lionel Tiger and Robin Fox presupposes that there is a Gender difference in human behavior which is programmed biologically. There are similarities as well as differences. But these characteristics are genetically based. They result from differences between male and female harmonies.

Ann Oakley, a British sociologist and supporter of women liberation movement is of the view that culture determines Gender role and not the Biology. Sexual division of labour is not universal and therefore Biology does not determine the gender roles. Oakley examines a number of societies in which biology appears to have little or no influence on women's role. In many societies land clearance is sole done by women. Cooking is shared by both men and women.

For Shulamith Firestone sexual inequality is rooted in biological differences. She argues that unlike economic class, sex class sprang directly from biological reality. Men and women are not created equally. Because women bear children, they were dependent on men for their survival. The sexual class system can only end when women cease to be slaves to their biology. However she has not underestimated the capabilities of women. Abolition of gender role will always promote welfare of women. The abolition of gender role was possible through SHG by women.

REVIEW OF LITERATURE

Loes Schenk and Sandbergen (1991) observe that, the concept of women's interests assumes compatibility of interest based on biological similarities. Jain (1994) is of the opinion that women have at last been recognized as a largest group for the promotion of economic self reliance. For assuring equality, dignity, justice, prosperity and stability, the contribution of women has to be viewed in a wider perspective. Thus, the SHGs have been found to be an effective tool of micro-credit delivery for women empowerment and rural development (Desai, 2000; Puhazhendhi, 2000). Deepti Agarwal (2001) reported that the status of women is low and their socio economic conditions are much more depressed than that of men. Jeyesh Talati and Venkatakrisnan (2001) explained women's empowerment in Jhabua district, Madhyapradesh. The women 'leaders' elected by the group members were responsible for the maintenance of group records and management of group. These women's groups laid the foundation for the empowerment of women.

Manimekalai and Rajeswari (2002) have studied about empowerment of such micro enterprises of rural women. Their study shows that the rural women entrepreneurs in Tiruchirappalli district have increased after joining the SHGs and they have become owners of fixed assets. The income status of the rural entrepreneurs had increased from the pre SHG level. The concentrating at the lower income slabs decreased while at the higher slabs increasing. Radhakrishna Rao (2002) says, Kerala's remarkable achievements in education and health have been greatly facilitated by its social and physical terrain. Socially speaking, community based social reform movements competed with each other for social advancement. As state by Lalitha and Nagarajan (2002) empowered literally means 'becoming powerful'. Empowerment of rural poor demands that members of village communities should have their own organizations which will serve their own economic needs and problems of rural

poor have not been supplied to the policy making agencies. If SHGs are promoted the group members can agriculture the problems in a better manner.

Shetty (2002) reported on the impact of Rural Self Help groups and other forms of micro financing. Dwarakanath (2003) explains, thus led it the emergence of the micro finance interventions throughout the world as a savings and credit movement. Thus, organizations of women around thrift and credit services emerged as one of the effective methods for empowerment of women and eradication of poverty. Meenambigai (2004) stated that self-help groups play a major role in transforming rural economy. Microcredit helps the rural poor to improve their standard of living and fulfills their credit needs. Microcredit encourages savings, promotes income generating activities and benefits women. Tripathy (2004) explained economic empowerment through income generating activities through self help groups and also explained its importance in education, mid -day meals scheme, health, agriculture and allied activities, community action and sustainable development and rural sanitation. Balamirtham and Uma Devi (2009) have studied on the women SHGs in the upliftment of Tsunami victims. The study observed that after Tsunami the SHGs in Kanyakumari district have been more active than ever before. The main reason for the prospering trend among SHGs is the engorgement it got from Government. Laxman B. Bahir (2010) has studied the performance of SHGs in India. His study has explained the Andhra Pradesh, Karnataka, Tamil Nadu and Uttar Pradesh lead the country in SHGs. They account for almost 54 per cent of the SHGs, but more importantly for almost 75 per cent of bank credit. In the last few years, the SHG movement has picked up in other parts of country such as Orissa, West Bengal and Assam. Rajeswari R (2010) has observed that socio economic status of women has improved over the years. The study revealed that increasing participation of women in economic activities through the SHGs, majority of SHGs have come from the rural area.

Though there are many studies available regarding SHGs performance, few have attempted to study the SHGs development over a period, taking more than one point of time for the study.

OBJECTIVE

- To bring out the perception of women members on role and function of Self Help Groups for Women Empowerment in Viralimalai taluk of Tamil Nadu

METHODOLOGY

Thirty five self help group from five panchayats located in North, South, East and West of Viralimalai Block, Pudukkottai district. This block has 43 panchayats altogether having 655 self help groups. Thus, five per cent of self help groups are selected at the first stage. They comprise 482 members. In the second stage fifty percentages of the members i.e. 241 are selected for the study as sample. Every alternative member is interviewed. Hence, it is systematic sampling. The tool of data collection is interview schedule.

PUDUKKOTTAI DISTRICT – PROFILE

Pudukkottai district is spread over 4663.29 sq.kms with a coastal line of 42 kms. It is predominantly rural and agriculture based. It is surrounded by Trichy, Sivaganga, Ramanathapuram and Thanjavur districts. It was historically associated with Pandyas and Thondiman kings. Even today the forts and museum of Pudukkottai, Chithanavasal Jain caves, Kudumiyamalai cave paintings, Thirumayam fort are famous. The population according to 2011 census is 16,18,345. The Literacy rate is 77.19 percent with male literacy being 85.56 percent and female literacy being 69.00 percent. Block soil, Red loamy, Sandy coastal Alluvium, Red sandy soil are found to be popular in this district. April to

June is the hottest months and December to January are the coldest months. High temperature prevails throughout the year. Generally a dry and hot climate prevails. The cultivated crops are cotton, millets, maize Ragi and groundnut; irrigation is predominantly tube well and tank irrigation.

FINDINGS

Under this study the efficient functioning of the self help group, the practical working of the system and related socio economic aspects of Viralimalai area have been studied. Viralimalai is situated 45 Km away the Pudukkottai town. This area is having an elementary school, five matriculation schools and two higher secondary schools. The number of households in this area is 16, 85,614. The population of the area is 3,59,762. There are 97, 563 farmers in the study area who are purely depending on agriculture. Coconut and paddy are cultivated in this area. Since the land is owned by about 97,563 farmers, all the other households go for daily wages and very few persons go for some government works.

Since the women realized the need to strengthen themselves economically and wanted to get out of the social suppressions, they are attracted by this concept of self help group given by the Tamil Nadu government. Viralimalai union is surrounded by many temples. Famous temples are Murugan and Maikannudayal. Thirty five self help group from five panchayats located in North, South, East and West of Viralimalai Block, Pudukkottai district. This block has 43 panchayats altogether having 655 self help groups. Thus, five per cent of self help groups are selected at the first stage. In the second stage fifty percentages of the members i.e. 241 are selected for the study as sample through the systematic random sampling method. The data collected from 241 sample respondents with help of interview schedule.

Table -1: Classification of the Respondents are Respected at their Home

Respected at Home	Frequency	In percentage
Yes	241	100
No	0	0
Total	241	100

Source: Primary data

All the respondents 100 per cent are respected at their home by their husband. This was not case earlier. Thus, women are socially empowered starting at home.

Table – 2: Classification of the Respondents Respected by their Relatives

Respected by their Relatives	Frequency	In percentage
Yes	235	97.5
No	6	2.5
Total	241	100

Source: Primary data

Due to increased financial activities at SHG, bank and investors/entrepreneurial aspects, relatives of our respondents started respect them. Quite surprisingly 97.5 per cent accepted. In other words they proved their competence through functioning in SHG which brought a change in their relatives' perception.

Table – 3: Classification of the Respondents have account in Bank

Account in Bank by SHG	Frequency	In percentage
Yes	239	99.2
No	2	0.8
Total	241	100

Source: Primary data

This table indicates that 99.2 per cent of the respondents have account in bank and 0.8 per cent of the respondents do not have the account. Majority of the respondents have account in bank because if anyone wants to get the loan from bank, she has to maintain an account. That is why the respondents are maintaining account in bank and after opening their SB account, respondents are not borrowing money from money lenders.

Table – 4: Classification of the Respondents Respected by Mother- in - Law

How is your mother - in -law treating you?	Frequency	In percentage
Good	207	85.9
Bad	17	7.1
Both	4	1.7
I can't say	13	5.4
Total	241	100

Source: Primary data.

This table shows that 85.9 per cent of the respondents are treated well, and 7.1 percentages of the respondents are treated badly. Thirdly 1.7 per cent of the respondents are treated both ways. Only 5.4 per cent of the respondents could not say anything. Thus majority of the respondent's mother in laws are treated good, because respondents are economically supporting their families, they stand on their own foot and without support of their spouse. So respondents are running their family smoothly.

Table – 5: Classification of the Respondents Husband's Behaviour

How is your husband's behaviour now?	Frequency	In percentage
Harassment(Beating, Kicking, Scolding, etc)	27	11.2
Giving more respect	191	79.3
Asking my suggestions that's why he respects me	11	4.6
He is depending on my income	10	4.1
He does not listen to my words	1	0.4
Any other response	1	0.4
Total	241	100

Source: Primary data.

This table indicates that only 11.2 per cent of the respondent's husbands are beating and kicking their wives. Majority 79.3 per cent of the respondents' husbands is giving more respect. 4.6 per cent of

the respondents' husbands are asking their suggestions before taking decision. That is why they are giving respect. 4.1per cent of the respondents husbands are depending their income. One respondent's husband does not listen to her words. One of the respondent's husbands is giving some response to her. Thus, majority of the respondent's husbands are giving more respect to their wives.

BEFORE AND AFTER JOINING IN SHG

Table – 6: Classification of the Respondents Income

Changing Income	Before Joining		After Joining	
	Frequency	In percentage	Frequency	In Percentage
Bad	153	63.5	11	4.6
Undecided	68	28.2	5	2.1
Good	20	8.3	225	93.4
Total	241	100	241	100

Source: Primary data.

The SHG brought some changes economically to SHG members. The respondents gradually improved after joining in SHG. This table reveals that 63.5 per cent of the respondents were poor economically before joining SHG. But after five years of joining in SHG they are reduced to 4.6 per cent. Thus 59 per cent of them moved to good condition. 28.2 per cent of the respondents were sometimes good and other time bad and this is undecided. Before joining SHG, this group is also reduced from 28 per cent to 2.1 per cent after joining SHG. In other words, they are also shifted to good condition. Only 8.3 per cent of the respondents' income was good before joining SHG, and almost all of them 93.4 per cent of the respondents Income is good after joining in SHG.

Thus, majority (93.4 per cent) of the respondents are improved in their life economically after joining in SHG, that's why the respondents are respected by their relatives and neighbours.

Table – 7: Classification of the Respondents General Knowledge

Improving General Knowledge	Before Joining		After Joining	
	Frequency	In percentage	Frequency	In percentage
Bad	168	69.7	9	3.7
Undecided	43	17.8	3	1.2
Good	30	12.4	229	95.0
Total	241	100	241	100

Source: Primary data.

The SHG member's General knowledge developed because they are attending various social awareness camps. That's why they are having more chances to equip their knowledge by themselves.

This table indicates that 69.7 per cent of the respondents' general knowledge was very poor before joining in SHG, which was reduced to 3.7 per cent after joining in SHG 17.8 per cent of the respondents were not sure about their general knowledge which diminished to 1.2 per cent. Only 12.4 per cent of the respondents accepted that they were having good general knowledge, which was drastically increased to 95 per cent.

Thus, one of the pre-requisites of empowerment is general knowledge which was gained tremendously by the women members of self help groups.

Table – 8: Classification of the Respondents Decision Making Skills

Decision making skills	Before Joining		After Joining	
	Frequency	In percentage	Frequency	In percentage
Bad	114	47.3	12	5.0
Undecided	65	27.0	3	1.2
Good	62	25.7	226	93.8
Total	241	100	241	100

Source: Primary data.

Women have been depending men for many years, because they were not developing educationally, economically but, now women are standing on their own feet after independence. Nowadays, women are encouraged socially, economically and educationally, so increased their decision making skills.

This table reveals that 47.3 per cent of the respondents did not know how to take decision before joining in SHG and which was decreased to five per cent. Only 27 per cent of the respondents took good decision before joining in SHG which has increased to 93.8 per cent and are developed educationally, economically and socially. That is why there is increase their knowledge in decision making. Thus, majority 93.8 per cent of the respondents are taking good decision in the critical situation, because they equipped their knowledge in SHG. This is an important finding of the study because decision making is an essential quality for successful living in modern society.

Table – 9: Changes in Income wise Classification of the Respondents

Changing Income	Before Joining		After Joining	
	Frequency	In percentage	Frequency	In percentage
Bad	40	16.6	11	4.6
Undecided	196	81.3	5	2.1
Good	5	2.1	225	93.4
Total	241	100	241	100

Source: Primary data.

The majority of the rural people are depending seasonal income, so they are not earning regularly. There is no regular work that is why increasing migration from rural to urban. The rural women after joining in SHG are involved in rearing milch cows and sheep. Some of them started shops providing Xerox facilities, hiring out vessels, Tiffin shops, Tea shops etc. Therefore, their economic status is improved gradually. Rural women previously were going for daily wage, but after joining in SHG women are empowered economically.

This table reveals that 16.6 per cent of the respondents' income was bad before joining in SHG. Only 2.1 per cent of the respondents' income was good before joining in SHG, but now 93.4 per cent of the respondents' income increased dramatically. The details and interpretations are following. More than respondents picked up hiring vessels. Normally they get Rs.7000 for hiring out vessels per day. On an average they get offer for 10 days in a month. Thus, they get an income of Rs.7000 per month. This is shared by 15 respondents equally Rs.4700. Before joining SHG, their income per month was Rs. 3000. Thus the income is increased to 50 per cent

Similarly, taking another example of providing Xerox facilities give more income. They get business every day a minimum of Rs.1000 and a maximum of Rs.2000 per day. Thus the individual get an income of Rs.60,000 per month. The electricity charges and shop rent costs up to Rs.7000. In addition, the cost for raw materials like, paper print materials etc go around Rs.3000. Adjusting both expenditures, the individual get an income of Rs.50,000. Thus the income is increased to 166 per cent. Thus, SHG enabled the women for initial investment of small enterprises and also motivated the women to work hard and achieving an economical improvement of increasing the income an economical improvement of increasing the income with a change of 50 per cent to 166 per cent. In addition their personality and sociologically is improved.

Table – 10: Approaching the Government Officers

Approaching Bank, Police and other Govt. Officers	Before Joining		After Joining	
	Frequency	In percentage	Frequency	In percentage
Bad	160	66.4	6	2.5
Undecided	39	16.2	1	0.4
Good	42	17.4	234	97.1
Total	241	100	241	100

Source: Primary data.

The majority of the rural women did not get the higher education and mostly they are working in agricultural field. They did not have a chance to interact with official authorities. But after joining in the SHG they are teaching everyone about official approaches. Earlier to join SHG, the women are afraid of going to police. They sought the help of other relatives to accompany them. They could not even open the initial conversation. They were unaware of the bureaucratically procedures like writing complaint, asking for action taken etc. But now, it becomes easy to go to police station, and make the points clearly so that police also co-operate with them. They talk about civil rights. Officials give them first priority due to their empowerment by SHG. Some of them are surprised about their improvement

.So is the case going to the bank. They know the work division of various officials like counters, manager, accountant, ATM operations, mortgaging jewels etc. Because of the group discussion in SHG they understand the process of transaction and communicate with bank officials. They repay the loan and check for the balance. If the individual has any complicated problems the other members of the SHG discuss it and attend the problem collectively. Earlier they were all individuals. Now they are all in a group known as SHG, which shows collective social solidarity.

This table shows that 66.4 per cent of the respondents did not know about approaches, and 2.5 per cent of the respondents only having the problems of approaching, because they did not get a chance to visit Govt. officers, so they are lacking in approaches. 17.4 per cent of the respondents had known the approaches in various places. Because this people social background is different from others, and 97.1 per cent of the respondents have known good approach to various places. This is the Herculean achievements. Because of the rural people did not have chance to develop their approaching skills. But it is being developed by SHG.

Table - 11: Classification of the Respondents Saving Habits

Increasing Saving Habits	Before Joining		After Joining	
	Frequency	In percentage	Frequency	In percentage
Bad	143	59.3	6	2.5
Undecided	40	16.6	2	0.8
Good	58	24.1	233	96.7
Total	241	100	241	100

Source: Primary data.

The rural people were borrowing money from money lenders for high interest, so they could not repay the capital amount. The aim of SHG is to abolish money lenders. Now a days the SHG members are getting money from their SHG in low interest. The saving habit is being motivated by SHG. So women are not spending money lavishly.

This table reveals that 59.3 per cent of the respondents did not have the habits of saving, because they did not have sufficient income and women were depending men.

Only 24.1 per cent of the respondents had the habit of saving. Because their spouses earning sufficiently. But 96.7 per cent of the respondents are having the habit of saving after joining SHG. Basically rural people are economically poor but now, they are encouraged for saving and they are empowered economically. They saved money in bank for children education and unexpected expenses. They save in the form of house construction. Another form of saving is domestic animals like goat, sheep and cows. Some of them save in the form of jewels. They know the difference between thrift and lavishness. SHG is solely responsible for that.

Table -12: Classifications of the Respondents Reading Habits

Reading habits	Before Joining		After Joining	
	Frequency	In percentage	Frequency	In percentage
Bad	152	63.1	24	10.0
Undecided	27	11.2	4	1.7
Good	62	25.7	213	88.4
Total	241	100	241	100

Source: Primary data.

The rural people did not have time to read news papers and they did not have money to buy it, but they are encouraged by SHG to develop the knowledge wise. This table reveals that 63 per cent of the respondents did not have the reading habit before joining in SHG. And only 10 per cent of the respondents are having the problem of reading after joining in SHG. This is the good change in their life. 25.7 per cent of the respondents had the habit of reading before joining in SHG. Now, 88.4 per cent of the respondents are spending their leisure time for reading and writing. Knowledge is power. Knowledge is gained through reading and thinking. Even schools could not fulfill this process. But SHG contribute towards it because it is need based. Thus now members understand the benefit of gathering knowledge and wisdom through reading.

Table – 13: Classification of the Respondents SHG Meeting

How many days once the shg meeting is being held	Frequency	In percentage
15 days once	36	14.9
Monthly once	199	82.6
Weekly once	6	2.5
Total	241	100.0

Source: Primary data.

This table shows that 14.9 per cent of the respondents attend the meeting once in fifteen days and 82.6 per cent of the respondents attend the meeting monthly once. Only 2.5 per cent of the respondents attend the meeting weekly once. Thus, majority of the (82.6 per cent) respondents attend the meeting monthly once, because majority of the respondents are going to do agricultural related work. So they have no time to attend the meeting regularly. In spite of it, they show greater awareness in understanding their role, operating with money transactions and adjust with other for solving their problems.

Table – 14: Classification of the Respondents Status in SHG

Positive in SHG	Frequency	In percentage
Member	210	87
Treasurer	11	4.6
Secretary	20	8.3
Total	241	100

Source: Primary data.

Rural women were spending their time in agricultural field. So their status was not high before joining in SHG. But after joining in SHG the SHG members are getting various positions in SHG. So they are developing knowledge wise and economic wise.

This table reveals that 87.1 per cent of the respondents are becoming Member in SHG 4.6 per cent of the respondents are Treasurer in SHG. And 8.3 per cent of the respondents are Secretary in SHG. Thus, 8.3 per cent of the respondents are Secretary SHG. So their status is increased and they have more knowledge about Govt. activities. So SHG developed the knowledge and also their status. By becoming Secretary the respondents correspond with the higher officials, Members, bank officials, and legal procedures. Though it is difficult but people enjoy after becoming members of SHG.

Thus, there is constant progress in their activity. Similarly by becoming Treasurer the respondent understand the care to be taken on money transactions, because responsibility for others money needs extra concentration. It is also given them power to take right decisions with the strength of being to Treasurer. As a result, SHG simultaneously gives the training in official communication and money transactions.

Table - 15: Respondents Role in Strengthening the SHG

Role in SHG	Frequency	In percentage
Making close relationship	92	38.2
Create the health consciousness	75	31.1
Flexibility among SHG members	26	10.8
Women entrepreneur	35	14.5
Insisting to everyone give the vocational education to their children	11	4.6
House wives are getting the training to improve in their life	2	0.8
Total	241	100

Source: Primary data.

This table brings out the role played by respondents as they understand. There are six kinds of roles. Predominantly they have close relationships, health consciousness and entrepreneurship skills. They mutually help each other like children education etc. Thus they play different roles. Unity is strength, so women are encouraged for participating in public function. The women are having the

capable of strengthen their SHG.

This table says that 38.2 per cent of the respondents are making close relationship with SHG members. 31.1 per cent of the respondents are having health consciousness. 10.8 per cent of the respondents are having flexibility among the SHG members. The rural women are spending their time for strengthening the SHG because they have known very well about cooperation and its importance.

Table -16: Communities of the Respondents

COMMUNITY	Frequency	In percentage
Forward Community (FC / OC)	2	0.8
Backward Community (BC)	65	27.0
Most Backward Community (MBC)	84	34.9
Scheduled Caste (SC)	87	36.1
Scheduled Tribes (ST)	1	0.4
Scheduled Caste Arundathiar (SCA)	2	0.8
TOTAL	241	100

Source: Primary data.

This table reveals that 0.8 per cent of the respondents are being to OC / FC, 34.9 per cent of the respondents are from Most Backward Community, 36.1 per cent of the respondents are SC, 0.4 per cent of the respondents are belong to ST community and 0.8 per cent of the respondents are belong to SCA community. Now, majority of the respondents are belonging to SC Community in SHG. Scheduled caste respondents are encouraged by peer groups and their spouses. So, the Scheduled Caste is developing economically.

CONCLUSION

As the paper title say, SHG functions positively and extended its benefits on income savings, personality, health care, education of children, approaching government officers, mutually helping for others progress and empower themselves ultimately. The perception of women members on the impact of SHG is exceptionally great. They feel proud of being member of Self Help Group. They found their social life becomes easy and are able to transact with bank, loan, investment etc. They feel better than before. The study was conducted with rural women living in Viralimalai block, Pudukkottai District. The sample size is 241 from five panchayats. They are happy that they are respected at home. Their relations identify them as important persons. They are not afraid of going to bank and aware of all transactions. Even mothers-in-law treat them well. Husbands are co-operating and participate in meaningful discussion. Their life of economic fronts is progressive. Their general knowledge is improved. Above all, they evolved as decision makers even in critical situations. All these improvements are associated with their involvement of Self Help Groups.

Women respondents as members of SHG involved in all entrepreneurial tasks such as hiring out vessels, Xerox centers, Tiffin shops, rearing milch cows and selling milk, goat and sheep rearing etc. Further they regularly meet and share their knowledge apart from taking loans and settling the accounts. This inturn reflects in their day to day activity. They are gaining respect from others – husband, mother-in-law, police, bank officials and the list extended further. The income is increased from 50 per cent to 166 per cent depending up on the nature of work. On the other hand they learned

to move with authorities and aware of bureaucratically procedures to get the things done. Their personality development is remarkable. Further they help those who face problems. They talk about civil rights. They are very conscious of repaying the loan and exercise extraordinary memory comparable to urban working women. Collective solidarity seems to be sole source of ultimate success. They attend problems collectively. SHG increased the habit of saving. The respondents ceased to borrow from money lenders. They saved money for health, education, house construction etc. They also save in different forms. They gain knowledge through reading and become wise. They obtain different skills by becoming Secretaries and Treasures. They further contributed to strengthen collective solidarity through having closeness, sharing health consciousness, becoming entrepreneurs, giving vocational education to children, flexible in decision making etc. Thus, SHG is formed to be a motivating agency for rural women. This can be further strengthened by involving committed and unbiased social scientists for guidance, counseling and problem solving purposes.

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