

A study on the Women Empowerment of Self Help Group (SHG) Members with special reference to Krishna and Guntur Districts

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Abstract-Women empowerment is emerging as a key challenge for all the communities of a country specially India. In a number of countries, women have to struggle for their rights and living values. The present study is based on quantitative impact analysis of SHGs of Krishna and Guntur district. Data has been collected and analyzed through questionnaires and that was moreover an interview. Target for the respondents were women living in Krishna and Guntur district who had joined SHGs. Descriptive statistics of this study show the significance of the SHGs in the way of improvement of women's socio-economic conditions in the district. To draw valid conclusions and test the results empirically, an exhaustive use of statistical techniques of Analysis Of Variance (ANOVA) was applied. Other tools included descriptive statistics—analyzing frequency, percentage, etc. The SHG beneficiaries of various size groups have registered positive and significant changes in the better economic standards of life.

Keywords: Socio-Economic Factors, Self-Help Group, Women Empowerment

I. INTRODUCTION

Empowerment means transforming from a situation of imposed powerlessness to one of the powers". The status and the role of men and women are generally governed by ones traditions and cultural practices. Women fairly give their sincere efforts to human resource development as mothers and as caretakers. But the same women are not treated equally with men in any aspect of life. Besides that woman responsibilities are crucial for the society, for her family and also for the progress of economy of a country as a whole.

II. CONCEPT OF SELF-HELP GROUP

In India, whether it is the problem of malnutrition or illiteracy; women, particularly rural women, are the most vulnerable compared to other segments of the population. Among several innovative steps for reducing the inequality, the Self Help Group (SHG) concept for microfinance advocated by the noble laureate, Mohammad Yunus, has brought a sea change in the socio – economic welfare of women. Self Help Group (SHG) is a small group of rural poor people, which are financially homogeneous and voluntarily ready to raise a common fund to be borrowed by its all members after a group's decision. The members are focused on the group's wellbeing, group decisions, economic empowerment and other mutual interests of members. A Self Help Group's strength is from 10 to 20 members. Registration of the group is mandatory. The group can be of either only men or of only women. Usually women's groups are found to be executed effectively. This pioneer idea of Self Help Groups (SHG) was introduced by Grameen Bank of Bangladesh, in the year 1975. This unique method was launched to avail credit lending for poor village people.

After that an extraordinary effects of SHGs were also notices in several countries like as India. (Soman et al., 2013).

III. CONCEPT OF WOMEN EMPOWERMENT

The UN Millennium Development Goals, MDGs in South Asia, including Nepal, have acknowledged that transforming poverty-stricken societies to prosperity will not be possible without addressing gender inequality and gender-based poverty (Kabeer, 2003). As a result, it is important for policy makers, researchers, and community-level social workers to understand the relationship between gender inequality, caste-/ethnicity-based exclusion,

genderbased poverty, and the deprivation of basic capabilities. There is research suggesting that these factors may prevent women and their families from escaping poverty (Gang, Sen, & Yun, 2002; Kabeer, 2003). Empowerment can be defined as increase in the degree of freedom of a person in social, psychological and economic matters (e.g. Solava & Sabina, 2007). Empowerment is used as a tool to enable individuals or groups to make important choices of life and to practically transformation of these choices. A woman should not only be considered as beneficiaries but also should be treated as an vigorous contributor in the development of any society or a community. This could be achieved through society participation and affirmation of their rights associated with their socio-economic well-being. Deepthi (2001), Kabeer (1999) mentioned women empowerment as a process of acquiring

an ability, which is helpful for women to make according life choices and further allow them to play their own roles. Indian Government also declared 2001 as the year of 'Women's empowerment'. Empowerment is considered as a multi-dimensional, multi-faceted and multi-layered model.

IV. REVIEW OF LITERATURE

According to, Thangamani and Muthuselvi (2013) According to their response to the query regarding for the reason women joining the Self Help Groups as members, 39 of the respondents opined that it is for enriching saving and the rest to attain economic independence. As per the study of Aoki and Pradhan (2013) further revealed that women's participation in self-help groups is also related to improved living conditions, individual independence, and improved employment opportunities. Siddhartha Chatterjee (2013) state that SHG – Bank Linkage through PACS has significantly improved the access to financial services for the rural poor and has considerable positive impact on the socioeconomic conditions and the reduction of poverty of SHG members and their households. It has also empowered women members substantially and contributed to increased self confidence and positive behavioral changes in the post-SHG period as compared to the pre-SHG period. Ranjit Kumar and O P Chandrakar Dr. (2017) in their research the area of Education, Employment and Health Services of women of Self Help Group the condition is yet to be improved. It was not found satisfactory. In this way the hypothesis of the present study were accepted. Minaxi Setia, Manvinder Singh Tandon and Brijpal (2017) primary occupations of the women are agriculture and house wives followed by labor. It found that the before joining SHGs, about 82% of the women were earning less than 7,000 INR per month, whereas after joining SHGs, about 85% of women are able to earn more than 8,000 INR per month. It clearly shows that their income generation level has been significantly improved. It concluded that the primary reason for joining SHGs is to support their family and all respondents felt that SHGs has highly positive impacts on their lives. Gil Yaron, Rebecca Gordon, John Best, and

Sunil Choudhary, (2018) in their research data analyzed, more than 90 per cent of members are from scheduled caste and tribes (62 per cent) or other disadvantaged castes. It also analyses the impact of Rojiroti MF using panel data on 740 new SHG members and 340 women in matched control sites at baseline and after 18 months. We consider changes in assets, children's education, empowerment, and domestic violence among other indicators. **Rijul Sihag (2018)** study found that these groups consisted of mostly 15- 20 membaers, mostly belongs to lower casts and poorer sections. It also revealed that most of the members of groups joined it to generate personal income including training facilities, availability of workplace etc.

V. OBJECTIVES OF THE STUDY

To study the economic empowerment, psychological empowerment, social empowerment, group activity empowerment and decision making empowerment of SHG members.

VI. HYPOTHESIS

On the basis of the objectives of the study, the following hypothesis were framed and administered on the sample data.

There is no significant association Profile of SHG members and empowerment of SHG members.

VII. RESEARCH METHODOLOGY

Quantitative research is chosen for the present study. Survey is a most popular quantitative data collection method that involves the accumulation of data by using a questionnaire to discover the opinions of a population based on a sample from the population. Moreover, there are many techniques used to collect data which include interviews, telephone calls, and observation (Tharenou et al 2007). The sample size determines the accuracy of the data collected. For the purpose of this study, the population chosen is from different demographics and economic backgrounds. A total sample size of 400 has been considered out of which 230 samples from Krishna district, which includes 203 from urban area and 27 samples from rural area. The samples from Guntur district include 146 samples from urban area and 24 samples from rural area.

Data was collected, coded, and entered into the package— Statistical Package for the Social Sciences (SPSS) 21.0, and Microsoft Excel 2010 before processing the same for analysis. Statistical tools were used to analyze the data as per requirements of the objectives. To draw valid conclusions and test the results empirically, an exhaustive use of statistical techniques of Analysis Of Variance (ANOVA) was applied. Other tools included descriptive statistics—analyzing frequency, percentage, etc.

VIII. RESULTS AND FINDINGS

The research findings were tabulated and illustrated with the help of bar diagrams, and other graphical representation tools. Throughout the analysis process, significant tests were used to decide whether to accept or reject the hypotheses concerning the sample data that have been collected (Harris, 1998). The confidence level was taken as 95per cent (or 5per cent level of significant).

8.1 Women Empowerment of Self Help Groups

Table 1 Area wise descriptive statistics of empowerments scores

From the table 1 it is observed that mean of economic empowerment in Guntur rural participants is high and standard deviation of economic empowerment in Krishna rural participants is high comparatively. It found that mean

of psychological empowerment in Guntur rural participants is high and standard deviation of psychological empowerment in Krishna rural participants is high comparatively. It also observed that mean of social empowerment in Guntur urban participants is high and standard deviation of social empowerment in Guntur rural participants is high comparatively. It state that mean of group empowerment in Krishna urban participants is high and standard deviation of group empowerment in Guntur urban participants is high comparatively. It identified that mean of decision making empowerment in Guntur rural participants is high and standard deviation of decision making empowerment in Krishna rural participants is high comparatively.

Table.2: ANOVA results between area and empowerments of SHG member

Variables		Sum of Squares	df	Mean Square	F	Sig.
Economic	Between Groups	2.201	3	.734	.447	.720
	Within Groups	650.696	396	1.643		
	Total	652.897	399			
Psychological	Between Groups	18.805	3	6.268	.874	.455
	Within Groups	2840.035	396	7.172		
	Total	2858.840	399			
Social	Between Groups	13.237	3	4.412	1.930	.124
	Within Groups	905.360	396	2.286		
	Total	918.597	399			
Group	Between Groups	109.824	3	36.608	2.478	.033
	Within Groups	5909.926	396	14.924		
	Total	6019.750	399			
Decision	Between Groups	32.139	3	10.713	1.190	.313
	Within Groups	3565.221	396	9.003		
	Total	3597.360	399			

From the analysis of variance test results, it is observed that there is significance association between area and group empowerment of the respondent. The study found that

Krishna urban participant have more group empowerment and Guntur rural participants have low empowerment than that of the other participants given in the table 2.

Table.3: Age wise descriptive statistics of empowerments scores

Variables	Age	N	Mean	Std. Deviation
Economic	Less than 25	99	31.32	1.376
	26-35	97	31.67	1.248
	36 -45	113	31.39	1.228
	46 and above	91	31.42	1.257
	Total	400	31.45	1.279
Psychological	Less than 25	99	26.89	2.630
	26-35	97	25.41	2.375
	36 -45	113	27.99	2.814
	46 and above	91	26.40	2.086
	Total	400	26.73	2.677
Social	Less than 25	99	31.35	1.631
	26-35	97	31.16	1.412
	36 -45	113	30.94	1.531
	46 and above	91	31.41	1.453
	Total	400	31.20	1.517
Group	Less than 25	99	25.31	3.285
	26-35	97	26.98	3.873

Variables	Age	N	Mean	Std. Deviation
	36 -45	113	24.83	4.092
	46 and above	91	26.60	3.838
	Total	400	25.88	3.884
Decision	Less than 25	99	20.97	2.894
	26-35	97	20.41	3.275
	36 -45	113	21.27	2.742
	46 and above	91	21.15	3.095
	Total	400	20.96	3.003

From the table 3 it is observed that mean of economic empowerment in 26-35 years age group participants is high and standard deviation of economic empowerment in below 25 years age group participants is high comparatively. It also observed that mean of psychological empowerment in 36-45 years age group participants is high and standard deviation of psychological empowerment in 36-45 years age group participants is high comparatively. The research identified that mean of social empowerment in above 45 years age group participants is high and standard deviation

of social empowerment in below 25 years age group participants is high comparatively. It impel that mean of group empowerment in 26-35 years age group participants is high and standard deviation of group empowerment in 36-45 years age group participants is high comparatively. It is observed that mean of decision making empowerment in 36-45 years age group participants is high and standard deviation of decision making empowerment in 26-35 years age group participants is high comparatively.

Table.4: ANOVA results between age and empowerment of SHG member

Variables		Sum of Squares	df	Mean Square	F	Sig.
Economic	Between Groups	6.799	3	2.266	1.389	.246
	Within Groups	646.099	396	1.632		
	Total	652.897	399			
Psychological	Between Groups	360.808	3	120.269	19.066	.000
	Within Groups	2498.032	396	6.308		
	Total	2858.840	399			
Social	Between Groups	14.088	3	4.696	2.056	.006
	Within Groups	904.510	396	2.284		
	Total	918.597	399			
Group	Between Groups	320.935	3	106.978	7.434	.000
	Within Groups	5698.815	396	14.391		
	Total	6019.750	399			
Decision Making	Between Groups	43.064	3	14.355	1.599	.189
	Within Groups	3554.296	396	8.975		
	Total	3597.360	399			

From the analysis of variance test results, it is observed that the significance association between Psychological empowerment and age of the respondent is observed where 36-45 years age group participants have more psychological empowerment and 26-35 years age group participants have low empowerment than that of the other participants. It identified that the significance association between social empowerment and age of the respondent is observed where above 45 years age group participants have more social

empowerment and 36-45 years age group participants have low empowerment than that of the other participants. It is also observed that the significance association between group empowerment and age of the respondent is observed where 26-35 years age group participants have more social empowerment and 36-45 years age group participants have low empowerment than that of the other participants in the table 4.

Table.5: Marital status wise descriptive statistics of empowerments scores

Variables	Marital status	N	Mean	Std. Deviation
Economic	Married	296	31.37	1.282
	Unmarried	73	31.60	1.233
	Widowed/Divorced	31	31.81	1.302

Variables	Marital status	N	Mean	Std. Deviation
	Total	400	31.45	1.279
Psychological	Married	296	26.76	2.634
	Unmarried	73	25.64	2.452
	Widowed/Divorced	31	28.97	2.137
	Total	400	26.73	2.677
Social	Married	296	31.23	1.491
	Unmarried	73	31.33	1.444
	Widowed/Divorced	31	30.68	1.851
	Total	400	31.20	1.517
Group	Married	296	25.99	3.980
	Unmarried	73	25.78	3.297
	Widowed/Divorced	31	25.03	4.239
	Total	400	25.88	3.884
Decision Making	Married	296	20.90	3.070
	Unmarried	73	21.33	3.042
	Widowed/Divorced	31	20.71	2.148
	Total	400	20.96	3.003

From the table 5 it is observed that mean of economic empowerment in Widow/Divorced participants is high and standard deviation of economic empowerment in married participants is high comparatively. It is observed that mean of psychological empowerment in Widow/Divorced participants is high and standard deviation of psychological empowerment in married participants is high comparatively. It is observed that mean of social empowerment in unmarried participants is high and standard deviation of

social empowerment in Widow/Divorced participants is high comparatively. It is observed that mean of group empowerment in married participants is high and standard deviation of group empowerment in Widow/Divorced participants is high comparatively. It is observed that mean of decision making empowerment in unmarried participants is high and standard deviation of decision making empowerment in married participants is high comparatively.

Table.6: ANOVA results between age and empowerment of SHG member

Variables		Sum of Squares	df	Mean Square	F	Sig.
Economic	Between Groups	7.458	2	3.729	2.298	.052
	Within Groups	645.440	397	1.626		
	Total	652.897	399			
Psychological	Between Groups	241.687	2	120.843	18.331	.000
	Within Groups	2617.153	397	6.592		
	Total	2858.840	399			
Social	Between Groups	9.879	2	4.940	2.158	.117
	Within Groups	908.718	397	2.289		
	Total	918.598	399			
Group	Between Groups	26.343	2	13.172	.872	.419
	Within Groups	5993.407	397	15.097		
	Total	6019.750	399			
Decision making	Between Groups	13.110	2	6.555	.726	.484

Variables		Sum of Squares	df	Mean Square	F	Sig.
	Within Groups	3584.250	397	9.028		
	Total	3597.360	399			

From the analysis of variance test results, it is observed that the significance association between psychological empowerment and marital status of the respondents is observed where Widowed/Divorced participant have more

psychological empowerment and unmarried participants have low empowerment than that of the other participants give in table 6.

Table.7: Family size wise descriptive statistics of empowerments scores

Variables	Family size	N	Mean	Std. Deviation
Economic	Less than 2	114	31.61	1.266
	3-4	265	31.37	1.294
	5 and above	21	31.52	1.123
	Total	400	31.45	1.279
Psychological	Less than 2	114	26.49	2.577
	3-4	265	26.44	2.427
	5 and above	21	31.67	2.796
	Total	400	26.73	2.677
Social	Less than 2	114	31.18	1.583
	3-4	265	31.23	1.482
	5 and above	21	30.90	1.640
	Total	400	31.20	1.517
Group	Less than 2	114	24.99	3.301
	3-4	265	26.78	3.629
	5 and above	21	19.19	1.806
	Total	400	25.88	3.884
Decision	Less than 2	114	21.95	3.016
	3-4	265	20.51	2.981
	5 and above	21	21.24	1.700
	Total	400	20.96	3.003

From the table 7 it is observed that mean of economic empowerment in participants having family size of two is high and standard deviation of economic empowerment in participants having family size of three to four is high comparatively. It is observed that mean of psychological empowerment in participants having family size of five and above is high and standard deviation of psychological empowerment in participants having family size of five and above is high comparatively. It is observed that mean of social empowerment in participants having family size of three to four is high and standard deviation of social

empowerment in participants having family size of two is high comparatively. It is observed that mean of group empowerment in participants having family size of three to four is high and standard deviation of group empowerment in participants having family size of three to four is high comparatively. It is observed that mean of decision making empowerment in participants having family size of two is high and standard deviation of decision making empowerment in participants having family size of two is high comparatively.

Table.8: ANOVA results between family size and empowerment of SHG member

Variables		Sum of Squares	df	Mean Square	F	Sig.
Economic	Between Groups	4.407	2	2.204	1.349	.261
	Within Groups	648.490	397	1.633		
	Total	652.898	399			
Psychological	Between Groups	540.339	2	270.169	46.261	.000
	Within Groups	2318.501	397	5.840		
	Total	2858.840	399			

Social	Between Groups	2.162	2	1.081	.468	.626
	Within Groups	916.435	397	2.308		
	Total	918.598	399			
Group	Between Groups	1246.781	2	623.391	51.852	.000
	Within Groups	4772.969	397	12.023		
	Total	6019.750	399			
Decision making	Between Groups	165.662	2	82.831	9.582	.000
	Within Groups	3431.698	397	8.644		
	Total	3597.360	399			

In the table 8 show the analysis of variance test results, it is observed that the significance association between Psychological empowerment and family size of the respondent is observed where participants having family size five or more have more psychological empowerment and participants having family size of three to four have low empowerment than that of the other participants. It is also observed that the significance association between group empowerment and family size of the respondent is observed where participants having family size of three to four have

more social empowerment and participants having family size of five and above have low empowerment than that of the other participants. It is also observed that the significance association between decision making empowerment and family size of the respondent is observed where participants having family size of less than two have more social empowerment and participants having family size of three to four have low empowerment than that of the other participants.

Table.9: Community wise descriptive statistics of empowerments scores

Variables	Community	N	Mean	Std. Deviation
Economic	SC	211	31.33	1.281
	ST	139	31.60	1.306
	BC	31	31.71	1.243
	Others	19	31.21	.976
	Total	400	31.45	1.279
Psychological	SC	211	27.13	2.414
	ST	139	26.17	2.850
	BC	31	25.97	2.738
	Others	19	27.68	3.128
	Total	400	26.73	2.677
Social	SC	211	31.17	1.524
	ST	139	31.27	1.423
	BC	31	30.90	1.832
	Others	19	31.53	1.577
	Total	400	31.20	1.517
Group	SC	211	25.98	4.226
	ST	139	25.98	3.191
	BC	31	25.87	4.193
	Others	19	24.00	3.844
	Total	400	25.88	3.884
Decision making	SC	211	20.52	2.747
	ST	139	21.77	3.231
	BC	31	20.45	3.097
	Others	19	20.79	2.820
	Total	400	20.96	3.003

From the table 9 it is observed that mean of economic empowerment in other community participants is high and standard deviation of economic empowerment in ST community participants is high comparatively. It is observed

that mean of psychological empowerment in minority and other community participants is high and standard deviation of psychological empowerment in married participants is high comparatively. It is observed that mean of social

empowerment in minority and other community participants is high and standard deviation of social empowerment in BC community participants is high comparatively. It is observed that mean of group empowerment in SC and ST community participants is high and standard deviation of

group empowerment in SC community participants is high comparatively. It is observed that mean of decision making empowerment in ST community participants is high and standard deviation of decision making empowerment in ST community participants is high comparatively.

Table.10: ANOVA results between community and empowerment of SHG member

Variables		Sum of Squares	df	Mean Square	F	Sig.
Economic	Between Groups	9.679	3	3.226	1.986	.115
	Within Groups	643.218	396	1.624		
	Total	652.897	399			
Psychological	Between Groups	113.028	3	37.676	5.434	.001
	Within Groups	2745.812	396	6.934		
	Total	2858.840	399			
Social	Between Groups	5.682	3	1.894	.822	.483
	Within Groups	912.916	396	2.305		
	Total	918.598	399			
Group	Between Groups	70.449	3	23.483	1.563	.198
	Within Groups	5949.301	396	15.023		
	Total	6019.750	399			
Decision Making	Between Groups	141.200	3	47.067	5.393	.001
	Within Groups	3456.160	396	8.728		
	Total	3597.360	399			

In table 10 denotes that the analysis of variance test results, it is observed that the significance association between psychological empowerment and community of the respondents is observed where other community participant have more psychological empowerment and BC community participants have low empowerment than that of the other

participants. It is also observed that the significance association between decision making empowerment and community of the respondents is observed where ST community participant have more psychological empowerment and BC community participants have low empowerment than that of the other participants.

Table 11 Experience wise descriptive statistics of empowerments scores

Variables	Experience of SHGs	N	Mean	Std. Deviation
Economic	Upto 5 years	159	31.45	1.306
	6 to10	151	31.44	1.294
	11 years and above	84	31.43	1.245
	Total	394	31.44	1.285
Psychological	Upto 5 years	159	26.66	2.631
	6 to10	151	27.06	2.935
	11 years and above	84	26.30	2.133
	Total	394	26.74	2.668
Social	Upto 5 years	159	31.21	1.623
	6 to10	151	31.10	1.446
	11 years and above	84	31.36	1.478
	Total	394	31.20	1.525
Group	Upto 5 years	159	25.38	3.589

Variables	Experience of SHGs	N	Mean	Std. Deviation
	6 to10	151	26.39	4.294
	11 years and above	84	26.01	3.558
	Total	394	25.90	3.885
Decision	Upto 5years	159	20.68	2.913
	6 to10	151	20.89	2.998
	11 years and above	84	21.50	3.149
	Total	394	20.94	3.005

From the table 11 it is observed that mean of economic empowerment in upto 5 years experienced participants is high and standard deviation of economic empowerment in upto 5 years experienced participants is high comparatively. It is observed that mean of psychological empowerment in 6-10 years experienced participants is high and standard deviation of psychological empowerment in 6-10 years experienced participants is high comparatively. It is observed that mean of social empowerment in more than 10 years experienced participants is high and standard

deviation of social empowerment in upto 5 years experienced participants is high comparatively. It is observed that mean of group empowerment in 6-10 years experienced participants is high and standard deviation of group empowerment in 6-10 years experienced participants is high comparatively. It is observed that mean of decision making empowerment in more than 10 years experienced participants is high and standard deviation of decision making empowerment in more than 10 years experienced participants is high comparatively.

Table.12: ANOVA results between years of membership and empowerment of SHG member

Variables		Sum of Squares	df	Mean Square	F	Sig.
Economic	Between Groups	.019	2	.009	.006	.994
	Within Groups	649.019	391	1.660		
	Total	649.038	393			
Psychological	Between Groups	35.865	2	17.432	2.325	.059
	Within Groups	2763.683	391	8.068		
	Total	2796.548	393			
Social	Between Groups	3.612	2	1.806	.775	.461
	Within Groups	910.947	391	2.330		
	Total	914.558	393			
Group	Between Groups	81.846	2	42.423	2.701	.058
	Within Groups	5852.294	391	15.968		
	Total	5933.140	393			
Decision Making	Between Groups	37.468	2	18.734	2.086	.126
	Within Groups	3511.946	391	8.982		
	Total	3549.414	393			

In table 12 show the there is no significance association between years of SHG membership and empowerments

from the ANOVA results as all the 'p' values are greater than 0.05.

Table.13: Group size wise descriptive statistics of empowerments scores

Variables	Group size	N	Mean	Std. Deviation
Economic	Seven	1	32.00	.
	Eight	4	31.50	.577
	Nine	72	31.43	1.197
	Ten	323	31.45	1.307
	Total	400	31.45	1.279
Psychological	Seven	1	28.00	.
	Eight	4	27.75	2.986
	Nine	72	26.46	2.545

	Ten	323	26.77	2.708
	Total	400	26.73	2.677
Social	Seven	1	33.00	.
	Eight	4	31.75	.500
	Nine	72	31.08	1.489
	Ten	323	31.22	1.531
	Total	400	31.20	1.517
Group	Seven	1	26.00	.
	Eight	4	23.25	1.708
	Nine	72	24.38	2.899
	Ten	323	26.24	4.011
	Total	400	25.88	3.884
Decision Making	Seven	1	25.00	.
	Eight	4	21.75	1.708
	Nine	72	18.92	2.413
	Ten	323	21.39	2.946
	Total	400	20.96	3.003

From the table 13 it is observed that mean of economic empowerment in participants from small group is high and standard deviation of economic empowerment in participants from big group is high comparatively. It is observed that mean of psychological empowerment in participants from small group is high and standard deviation of psychological empowerment in participants from big group is high comparatively. It is also observed that mean of social empowerment in participants from small size is high

and standard deviation of social empowerment in participants from big group is high comparatively. It found that mean of group empowerment in participants from big group is high and standard deviation of group empowerment in participants from big group is high comparatively. It is observed that mean of decision making empowerment in participants from small group is high and standard deviation of decision making empowerment in participants from big group is high comparatively.

Table.14: ANOVA results between group size and empowerment of SHG member

Variables		Sum of Squares		Mean Square	F	Sig.
Economic	Between Groups	.338	3	.113	.068	.977
	Within Groups	652.560	396	1.648		
	Total	652.898	399			
Psychological	Between Groups	11.713	3	3.904	.543	.653
	Within Groups	2847.127	396	7.190		
	Total	2858.840	399			
Social	Between Groups	5.518	3	1.839	.798	.496
	Within Groups	913.080	396	2.306		
	Total	918.598	399			
Group	Between Groups	232.961	3	77.654	5.314	.001
	Within Groups	5786.789	396	14.613		
	Total	6019.750	399			
Decision Making	Between Groups	380.045	3	126.682	15.592	.000
	Within Groups	3217.315	396	8.125		
	Total	3597.360	399			

From the table 14 representation analysis of variance test results, it is observed that the significance association between group empowerment and group size of the respondents is observed where participant with group size of ten have more group empowerment and participants with

group size of eight have low empowerment than that of the other participants. It is also observed that the significance association between decision making empowerment and group size of the respondents is observed where participants with group size of eight have more decision making

empowerment and participants with group size nine have

low empowerment than that of the other participants.

Table.15: Loan amount wise descriptive statistics of empowerments scores

Variables		N	Mean	Std. Deviation
Economic	Less than Rs. 20, 000	13	32.15	1.214
	Rs. 20, 001 to Rs. 40, 000	38	31.32	1.141
	Rs. 40, 001 to Rs. 60, 000	59	31.51	1.265
	Above Rs. 60, 000	290	31.42	1.298
	Total	400	31.45	1.279
Psychological	Less than Rs. 20, 000	13	26.62	1.758
	Rs. 20, 001 to Rs. 40, 000	38	29.26	3.236
	Rs. 40, 001 to Rs. 60, 000	59	27.03	2.000
	Above Rs. 60, 000	290	26.34	2.570
	Total	400	26.73	2.677
Social	Less than Rs. 20, 000	13	31.54	1.613
	Rs. 20, 001 to Rs. 40, 000	38	29.68	1.919
	Rs. 40, 001 to Rs. 60, 000	59	31.31	1.477
	Above Rs. 60, 000	290	31.37	1.351
	Total	400	31.20	1.517
Group	Less than Rs. 20, 000	13	24.38	1.502
	Rs. 20, 001 to Rs. 40, 000	38	26.87	5.453
	Rs. 40, 001 to Rs. 60, 000	59	25.51	2.979
	Above Rs. 60, 000	290	25.89	3.859
	Total	400	25.88	3.884
Decision	Less than Rs. 20, 000	13	19.46	3.573
	Rs. 20, 001 to Rs. 40, 000	38	20.82	2.426
	Rs. 40, 001 to Rs. 60, 000	59	21.24	2.487
	Above Rs. 60, 000	290	20.99	3.131
	Total	400	20.96	3.003

From the table 15 it is observed that mean of economic empowerment in participants taking loan above forty thousand is high and standard deviation of economic empowerment in participants taking loan above forty thousand is high comparatively. It is observed that mean of psychological empowerment in participants taking loan below sixty thousand is high and standard deviation of psychological empowerment in participants taking loan of twenty to forty thousand is high comparatively. It is observed that mean of social empowerment in participants taking loan below twenty thousand is high and standard

deviation of social empowerment in participants taking loan of twenty to forty thousand is high comparatively. It is observed that mean of group empowerment in participants taking loan of twenty to forty thousand is high and standard deviation of group empowerment in participants taking loan of twenty to forty thousand is high comparatively. It is observed that mean of decision making empowerment in participants taking loan of forty to sixty thousand is high and standard deviation of decision making empowerment in participants taking loan below twenty thousand is high comparatively.

Table.16: ANOVA results between loan amount and empowerment of SHG member

		Sum of Squares	df	Mean Square	F	Sig.
Economic	Between Groups	7.573	3	2.524	1.549	.201
	Within Groups	645.324	396	1.630		

		Sum of Squares	df	Mean Square	F	Sig.
Psychological	Total	652.898	399			
	Between Groups	293.259	3	97.753	15.088	.000
	Within Groups	2565.581	396	6.479		
	Total	2858.840	399			
Social	Between Groups	97.393	3	32.464	15.655	.000
	Within Groups	821.205	396	2.074		
	Total	918.597	399			
Group	Between Groups	74.340	3	24.780	1.651	.177
	Within Groups	5945.410	396	15.014		
	Total	6019.750	399			
Decision Making	Between Groups	34.772	3	11.591	1.288	.278
	Within Groups	3562.588	396	8.996		
	Total	3597.360	399			

In the research table 16 shows the analysis of variance test results, it is observed that the significance association between psychological empowerment and loan amount of the respondents is observed where participant taking loan of twenty to forty thousand have more psychological empowerment and participants taking loan above sixty thousand have low empowerment than that of the other participants. It is also observed that the significance association between social empowerment and group size of the respondents is observed where participants taking loan below twenty thousand have more social empowerment and participants taking loan of twenty to forty thousand have low empowerment than that of the other participants.

IX. CONCLUSION

In most of the developing countries today, more and more emphasis is laid on the need for women's active participation in the main stream of development process. The social development on the other hand is based upon the active participation of women in developmental activities. Women's empowerment cannot be ignored while devising various policies for rural and socio-economic development. They enhance the equality of status of women as participants, decision maker and beneficiaries in the democratic, economic, social and physiological spheres of life. Since long the Self-Help Group (SHGs) has played a major role in the awareness creating and economic upliftment of women in order to analyze the role played by Self-Help Group (SHGs) in Empowerment of women in creating social, economic, physiological, group investment and decision making and others awareness present study have been undertaken.

Thus, it can be concluded from the analysis that the SHG finance has helped to empower the rural women of the study area in their economic sphere of life. The results also showed that the SHG beneficiaries of various size groups have registered positive and significant changes

with regard to better economic standards of life. The beneficiaries of lower size groups showed remarkable changes of better economic life as there was availability of financial sources to generate incomes in a sustainable manner.

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