

## **Participatory Poverty Alleviation And Economic Empowerment- Women’s Self Help Groups In Krishna District: Andhra Pradesh**

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**ABSTRACT:** Another popular movement in financial inclusion is establishment of Self Help Groups (SHGs) in 1992. Through this programme financial inclusion had to be achieved to a considerable extent. Inclusive growth is possible through common people coming into the orbit for the development of economy. The term Self Help Group may be referred as a wide range of financial and non-financial associations in the form of Accumulating Saving and Credit Association (ASCA) promoted by government, NGOs or banks.

SHGs are usually groups of women formed together, pool their savings and give loans to members. “There are 2.6 million of SHGs linked to public sector banks reaching nearly 40 million households through its members” (Rekha Rathore & Manika Garg, 2013). “Members of a society and their actions have been affected by one another and public authorities develop interest in the minds of members by pooling resources and sharing costs which is called as collective action” (Garber, 1995). “The development of network is made possible by SHGs through families, relatives, friends, neighbours and those who are associated with shared motivation and concerns come together with a specific intention” (Adams, 1996). The main objective of research paper is to examine the interest of SHGs to join into the group and to know progress of members after joining into group.

**Key words:** Self-Help Group Bank Linkage Programme, Financial Inclusion, economic development, Group members, Socio-economic benefits.

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### **I. INTRODUCTION**

The term financial inclusion may be expressed by Task Force in March 2007 (HM Treasury) as people’s ability to manage their money and it is not only limited to opening of bank account but also providing banking education such as making use of banking facilities and products for better management of their money and capability (S S Sangwan, 2008). In India, multi-model approach was adopted for implementation of financial inclusion. In 1969 and 1980 nationalisation of commercial banks, the Reserve Bank India initiated reformative measures like expansion of rural branches, branch regulations, priority sector lending, differential rate of interest, interest rate ceiling, subsidized rate to priority sector lending, etc. “Lead Bank Scheme in 1970, establishment of Regional Rural Banks in 1975, SHG-Bank Linkage Programme in 1992, Kisan Credit Card Scheme in 2001 and recently General purpose credit cards are the major steps taken to boost financial inclusion” (Uma.H.R, Rupa.K.N. 2013). Generally, there are three models of SHGs viz., the first model says that finance contribution by banks is 17 per cent; in the second model, SHGs formed by NGOs but financed by banks are of 75 per cent; and the last model is formation of group by Intermediaries and other agencies but financed by banks are 8 per cent.

### **II. METHODOLOGY**

In this study a sample of 250 SHGs respondents have taken out of 76,372 SHGs (6, 12,086 Self Help Group members) from total population. It was decided to select the sample on a convenient basis, but due to non-availability of sampling work, there search work was modified and random sampling was adopted. Total population of Krishna District, Andhra Pradesh was 45, 17, 398 as per the census of 2011, density of population (people per square km) is 518. Total mandals and total villages are 49 and 985 respectively. Out of 49 mandals planned to select 25 mandals of Krishna district from each mandal 10 self-help group members were selected.

### **III. PROFILE OF SELF HELP GROUPS**

The following Table: 01 presents the profile of SHGs in Krishna District during 2014-15. The distribution of groups according to age as revealed was that about 39.9% of the sample SHG members are in the age group of 30 to 50 years, while about 36.7% are between 20 to 30 years, 1.6% are below 20 years and 21.8% of the members represent above 50 years age group. It is observed that the domination of younger and middle age groups is favourable in terms of adoption of progressive ideas.

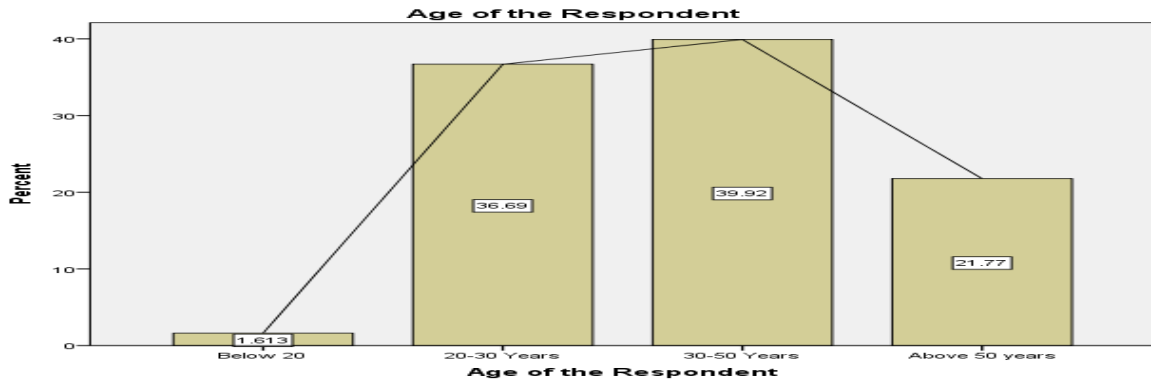


Figure: 1 Age of the respondent

In rural areas, STs exhibit highest level of poverty (47.4%), followed by SC (42.3%) and other backward castes (OBC) (31.9%), against 33.8% for all classes (A. Sundaram, 2012). Caste is an important demographic factor in our society with a lot of socio-economic and political implications. Hence, caste wise distributions of SHG members are considered as important for this study. Well-organized caste groups like schedule castes, schedule tribes, backward castes and forward caste groups are taken into account. Over 40.3% members belonged to backward caste groups and about 27.8% and 11.3% are schedule caste and schedule tribal groups.

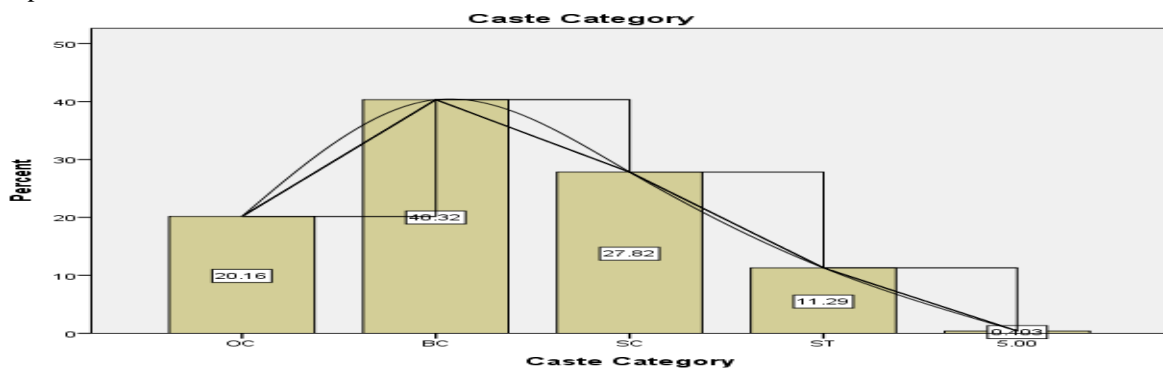


Figure: 2 Caste Categories

The representation of general category in the overall sample size is 20.2%. The respondents in the study cover all sections of society, where in representation of Hindu (79%), Muslims (13.7%) and Christian (7.3%) are ensured.

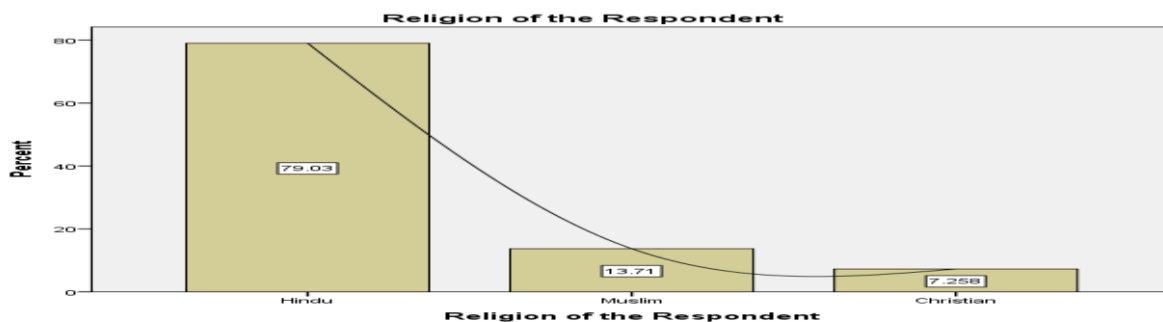
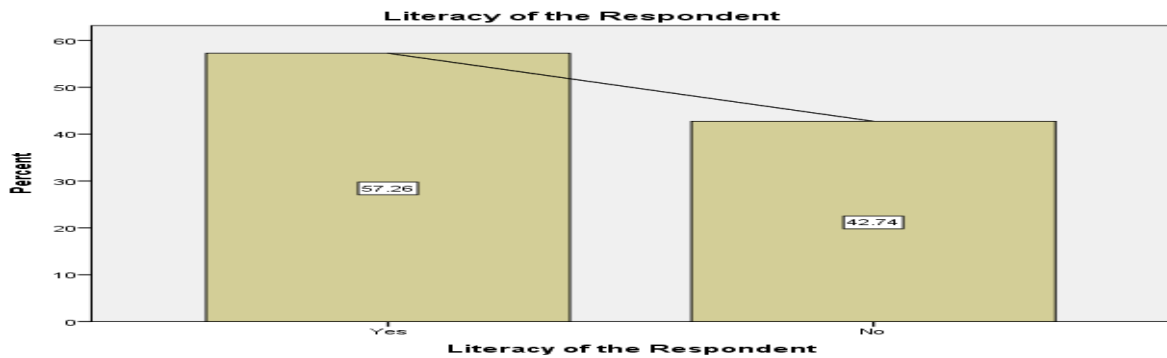


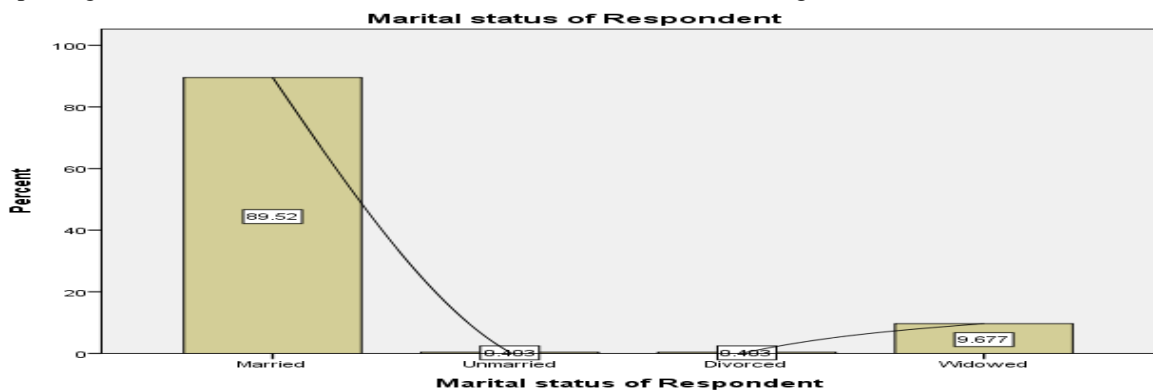
Figure:3 Religion of the Respondent

A great majority of the members are found literate. They are able to read and write. Based on the field study, 142 members are literate and 106 members are illiterates out of 248.



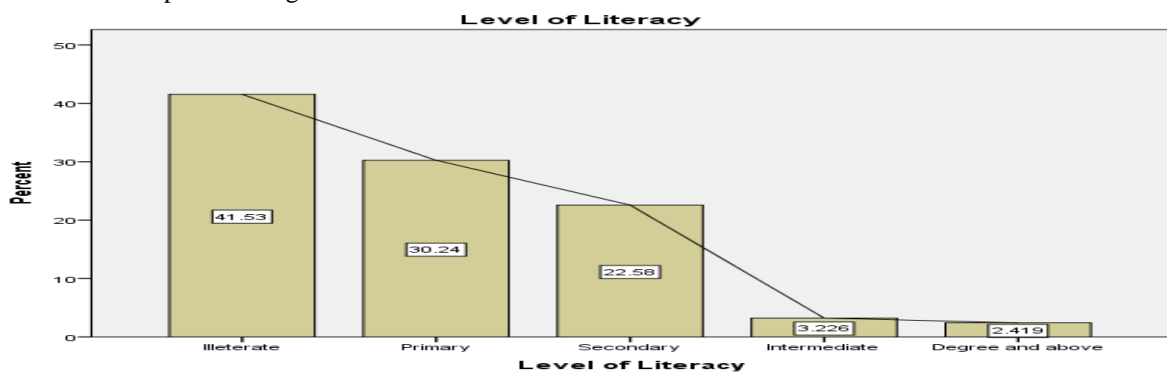
**Figure:4 Literacy of the respondent**

As far as marital status is concerned, the respondents are categorised as married, unmarried, divorced or widowed. A great majority of the respondents are married i.e., 222, widowed are 24 members, 1 member belongs to unmarried and one member from divorced out of 248. It is explored that only married persons are coming forward mostly to take up economic activities through SHGs. Though these members are very large, unmarried women are likely to create the problem of discontinuance of their membership because unmarried people migrate from their home towns to mother-in-law’s house after marriage.



**Figure:5 Marital status of respondent**

Education is the most essential element in the society and aids in the development of personality through spreading of knowledge and skills among the members of the society. It is observed that 103 respondents are illiterate and rest of the respondents’ education levels are primary, secondary, degree or above degree. Based on survey, it is observed that most of them do not have financial literacy because of lack of education. SHG members put their thumb impression at the time of group meetings instead of signatures. Sometimes SHG president signs for the member.



**Figure: 6 Respondents literacy level**

Surveyed on type of family out of 248, majority of the respondents live in nuclear family i.e., 235 and rest of 13 respondents live in joint family. With the help of structured schedule constructed for this purpose, 248 members of SHGs are interviewed. About 82.3% members found residing in their own houses but 17.7% of the members are houseless and the remaining resides in rental houses.

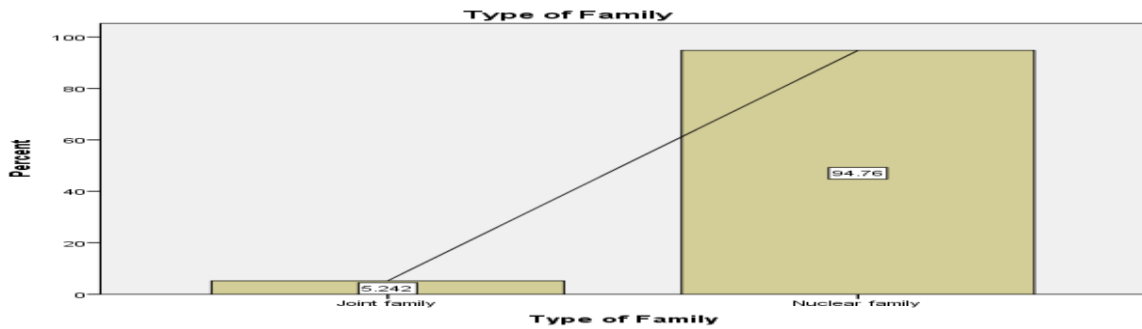


Figure: 7 Respondents' Type of Family

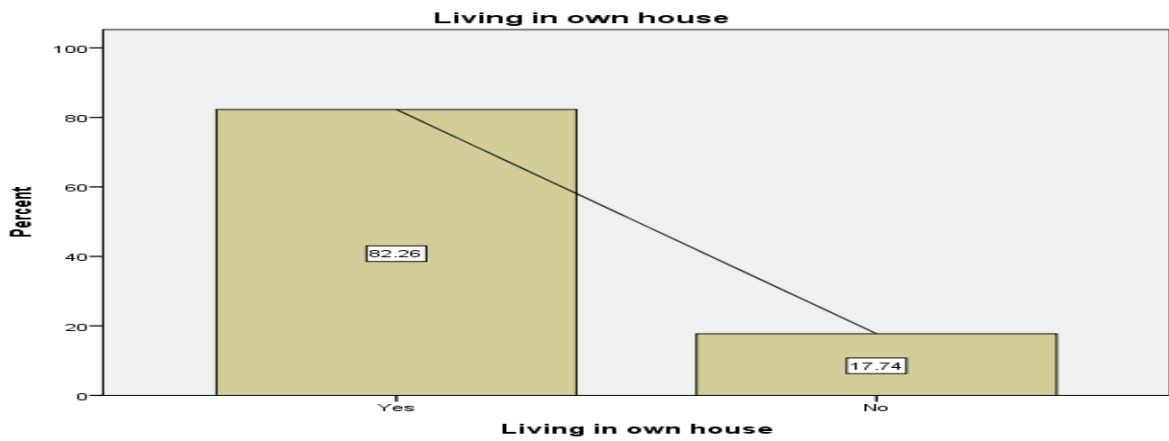


Figure:8 Respondents are living in own house

As per National Sample survey office (NSSO), 51% of the country's total workforce is self-employed and only 15.5% are regular wagers or salaried employees and 33.5% are casual labourers. Out of 248 respondents, 243 respondents expressed that their monthly income is less than Rs.20,000 and the remaining five respondents are in between Rs.20,000-Rs.50,000. It is observed that lack of employment during 365 days is the cause for low income levels.

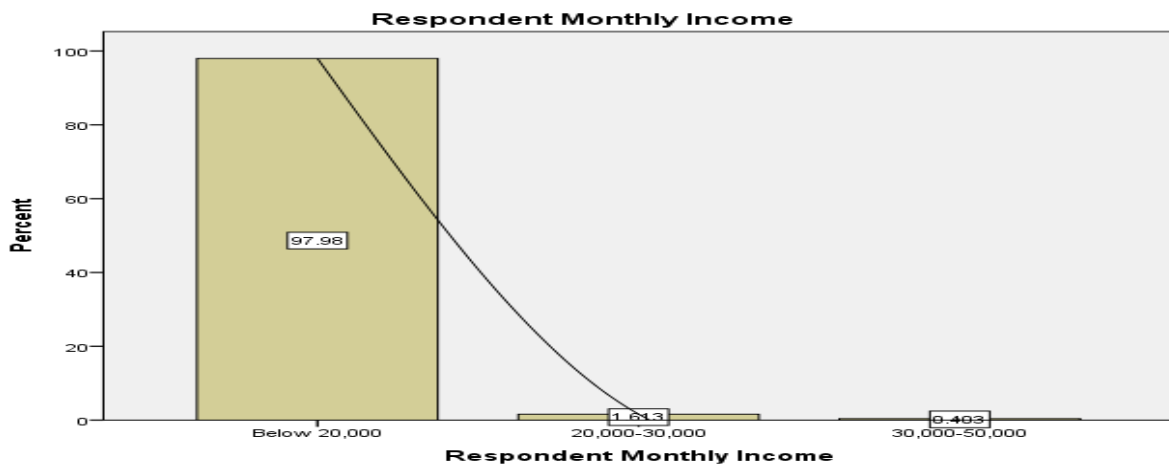


Figure:9 Respondent monthly incomes

It is referred from the table that the economic position of the respondents' family indicated that 98.4 % of them belonged to below Rs.20, 000 monthly expenditure followed by respondents in between to Rs.20, 000 and Rs.30, 000(1.6%).

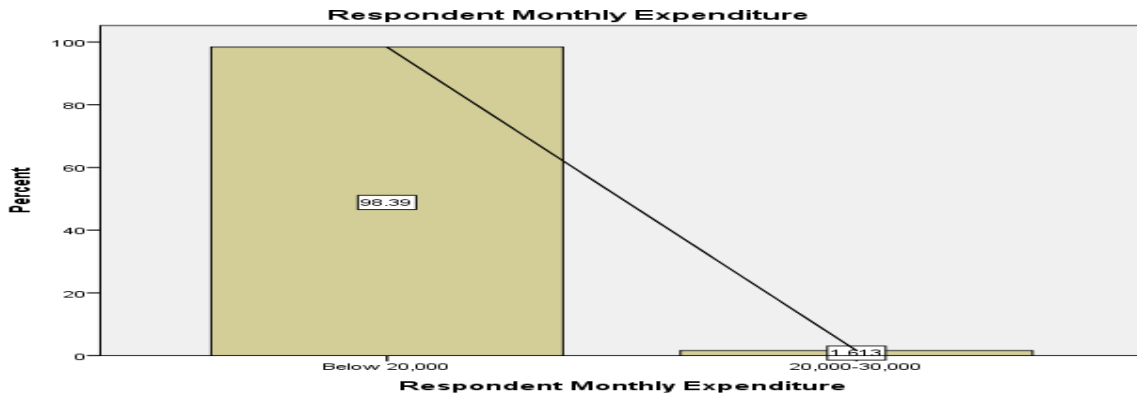


Figure:10 Respondent Monthly Expenditure

**Mechanism:** The group consists of 10 to 20 members. Out of these, the President and the Secretary shall be elected. The group’s total fund is to be deposited in the bank account so created. Periodically they have to meet and they will get ‘Revolving fund’ from District Rural Development Authority (DRDA) and bank as a cash credit facility. This money may be used for internal lending among the members.

**Formation:** The group size is 10-20 members. Generally, smaller size is preferable than big group. It may or may not be registered. In this group, one person can become a member of a SHG, that member may be either a man or a woman. The group members should be of farmers, artisans, craftsmen, house aids, mill workers etc. and the main objectives of this group are development of self-confidence, sharing of views, to understand and gain knowledge about financial services etc.

The ideal size of the group is in between 10 and 20, but in some cases the number would be lower due to either withdrawal of members or incomplete formation of the group. In present study, 236 respondents expressed their group size in which there are groups that are more than 20 members. It is found that 95.2% sample members belonged to SHGs whose size comprises above 10 members, whereas 4.8% of group size is less than 10 members. It is observed that when the group size is big the group members can exchange their ideas and they will be financially benefitted.

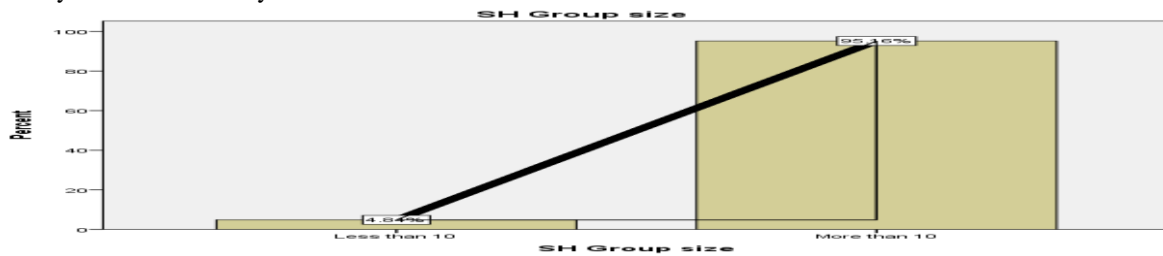


Figure: 11 Size of Self Help Group

The present study provided surveyed information on how long SHG members are continuing as members in their group. It is observed that most of them are members for more than 5 years in their group i.e., about 77.4% (192 respondents), whereas only 56 respondents are members for 1-5 years in that group. As a member it is assumed that continuing for a longer period, he will expect high loan amount from the banker.

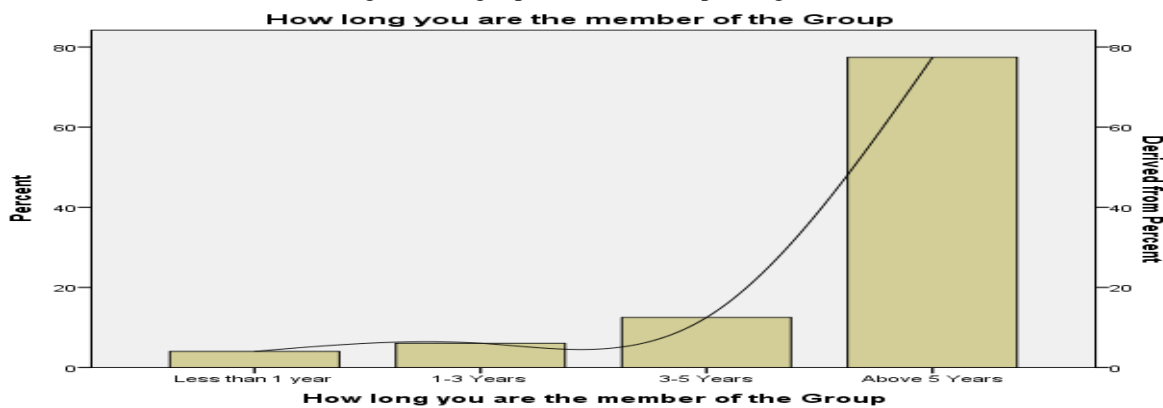


Figure: 12 How long member of the group

Self Help Group (SHG) is a popular method to meet their needs and determine their own needs. It is based on the principle of ‘by the people, for the people and to the people’. “Poor people leading to greater attention to the interpersonal trust and build up networking enhance the collective opportunities of members” (Francois, 2002). The over whelming success of the group depends on networking in rural segment. The government policies and schemes aimed at developmental interventions and these schemes especially meant for development of rural people. Poor people share with one other, support networks and share resources such as primary means of economic survival (Fowler, 1991). Giarchi, (2001) has criticized networks are the theoretically systematic and empirically mechanistic. His opinion networks are in formal domain, whereas ‘Social’ pertains to the informal sector. It is, therefore ‘social circle’ rather than ‘social network’ might conserve better substantive meaning of the informal engagements that develop the schemes. “Participation in rural cooperatives is often seen as an instrument for the empowerment of women, opening new opportunities to master financial skills and create economic enterprises” Malhotra & Mather, (1997).



Figure:13 Motivated person to join Self Help Group

Out of 248 respondents, 235 (94.85%) members have joined in SHGs with the support and motivation by the neighbours and 8 members by the others. Another 5 members joined in their group with the influence of parents.

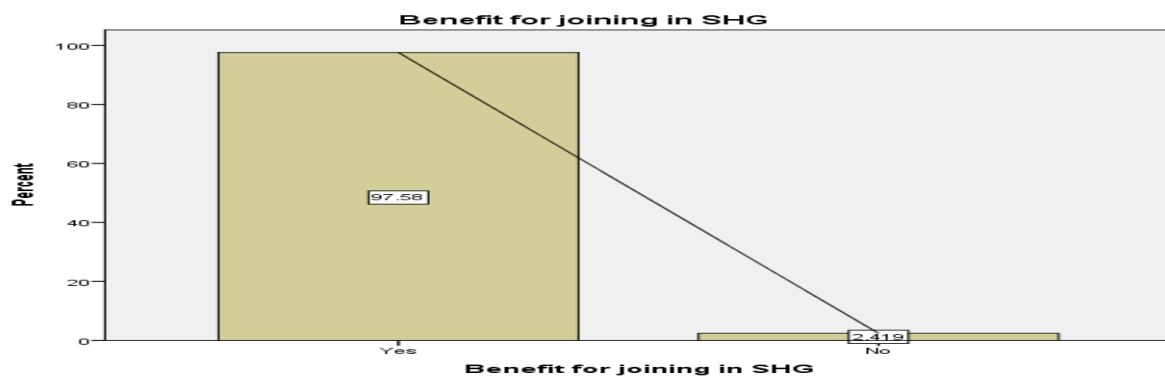


Figure:14 Benefit for Joining in Self Help Group

It could be seen from the table that 97.6 % of the sample SHG members have expressed that they get socio-economic benefits after joining the group while 2.4 % of the respondents disagree with that statement.

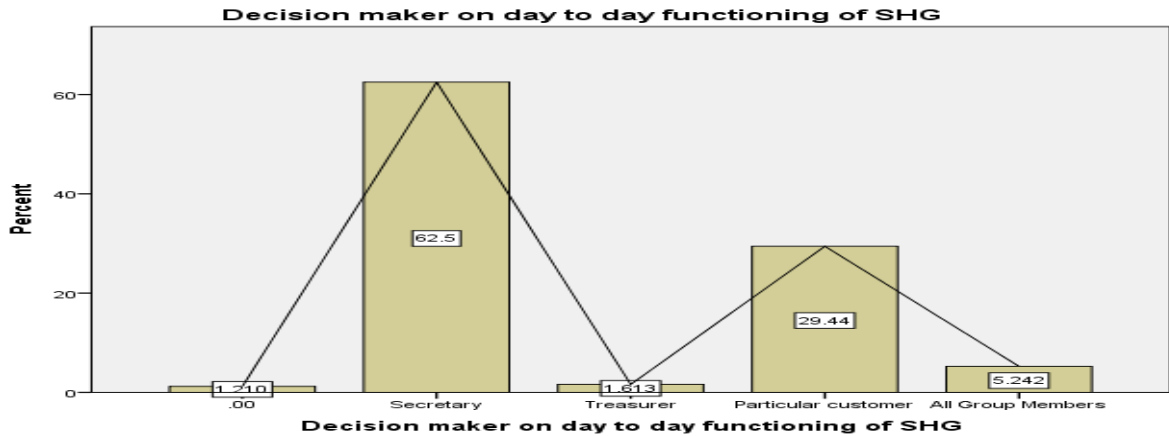


Figure: 15 Decision maker on day to day function of Self Help Group

The SHGs are arriving at a census rather than voting. Decision making influenced by the leaders is not at all desirable. General decisions on day to day functioning of the SHGs are concerned with the majority of the respondents i.e., 155 (62.5%) said that the decisions are taken by the secretary after discussions and 73 (29.4%) respondents expressed that decisions have been taken by the President and 4 respondents have given the voting to the Treasurer and remaining 16 respondents feel that all group members are taking the decisions.

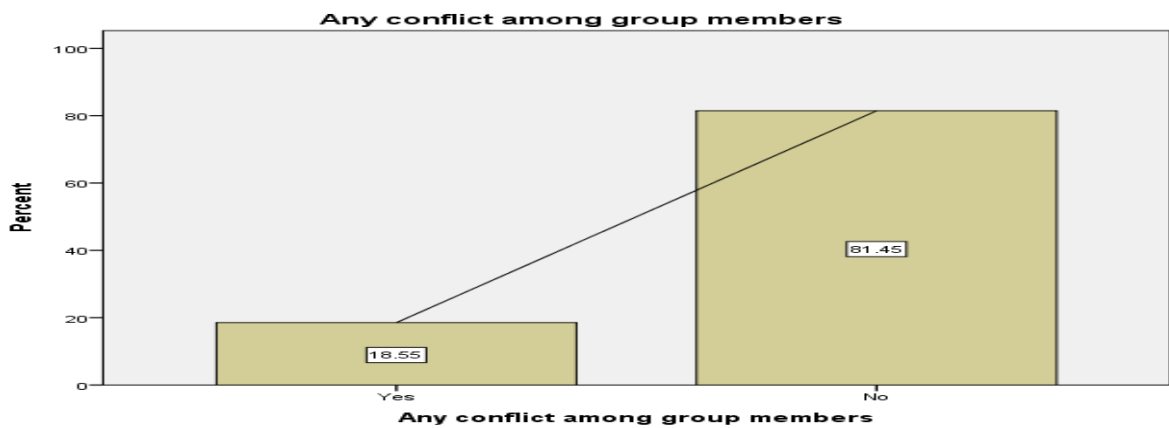


Figure: 16 Conflicts among the group members

The field study has shown that 81.5% of the respondents have not agreed with the conflicts in their groups and rest of the respondents accepted among their groups. Most of the problems are emerged due to financial dealing and autonomy of the leaders.

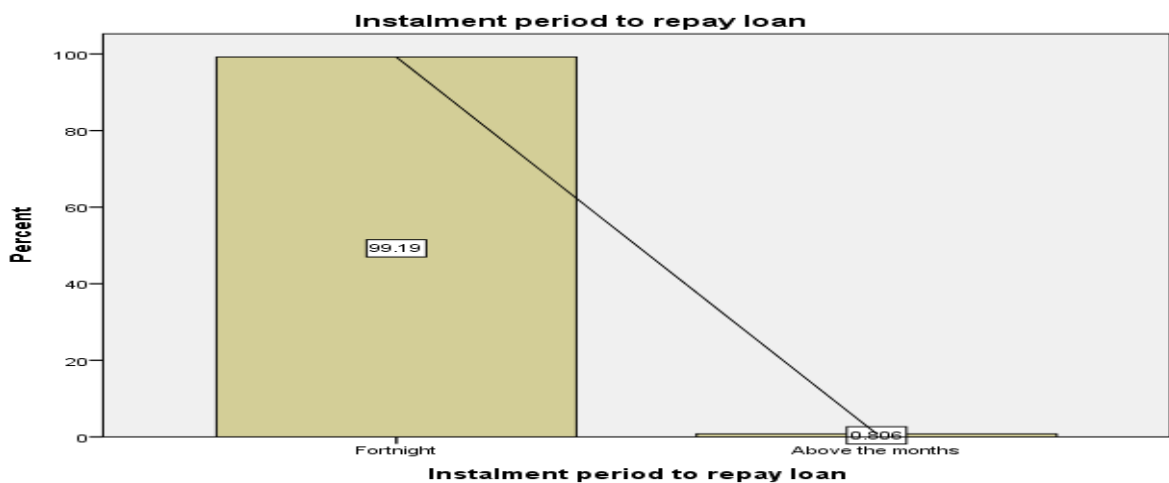


Figure: 17 Instalment period to repay loan

Significantly, 99.2% of women said that they have to repay the loans by every fortnight and only few of them (0.8%) are taking up to one month.

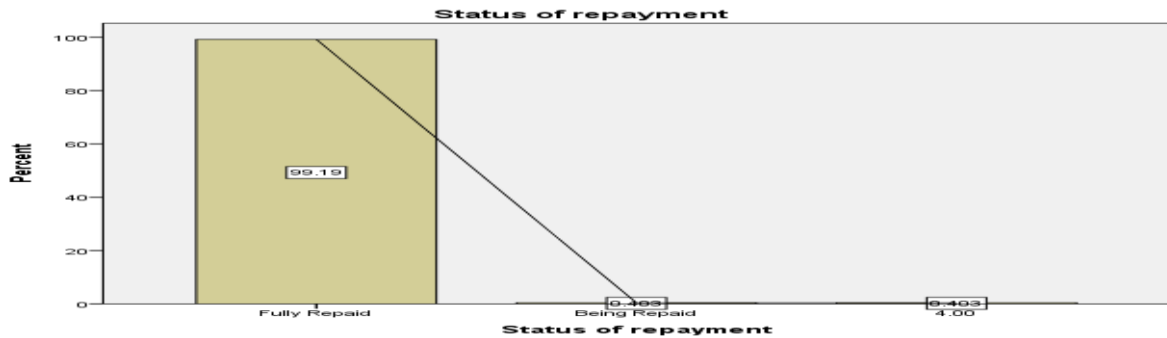


Figure: 18 Status of repayment by SHG Members

The repayment status of loans issued from the common fund is 100 percent. In case of delay in payment of dues by any member, the causes for such faults are debated in the meeting. Group members are collectively responsible for repayment of loans to the bank. It is clearly indicated that about 99.2 percent of borrowers repaid the loan and 0.8 percent of respondents are being repaid.

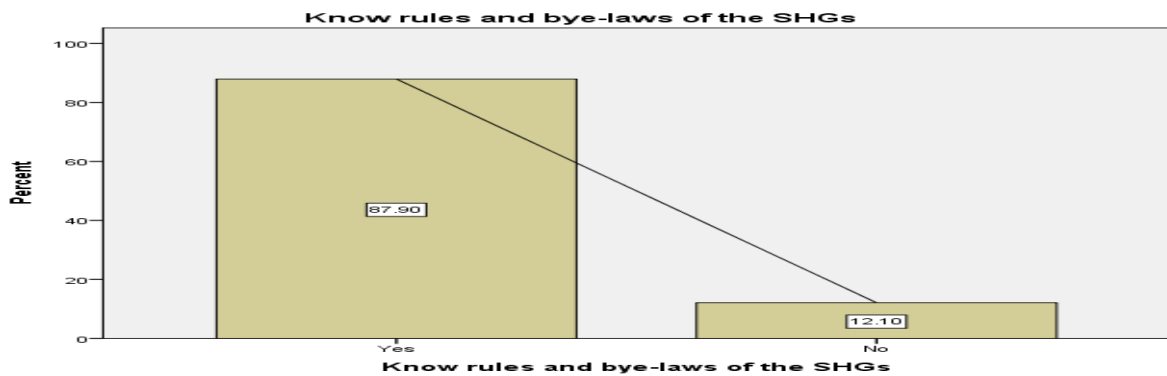


Figure: 19 Know Rules and Bye-laws of the SHGs

In the table majority of the respondents opined that rules and by-laws of the SHGs are known to a majority members of the group and those who know the rules and regulations, are reaping the benefits from the SHG (nearly 87.9%), where as some of the respondents are opined that rules and by-laws are unknown around 12.1%. The reasons for such unawareness are found to be their illiteracy and lack of communication skills.

For the smooth functioning of the SHGs, all its members must know the rules and regulations. If the members are not familiar with the rules and regulations, it is difficult to manage the affairs of the SHGs. From the viewpoint of the SHGs management, the level of awareness of rules and regulations of the SHGs by their members is a decisive factor while evaluating the performance of the group. It is observed that 238 (96%) members reported that they have awareness of rules and regulations and 10 (4%) respondents reported no awareness.

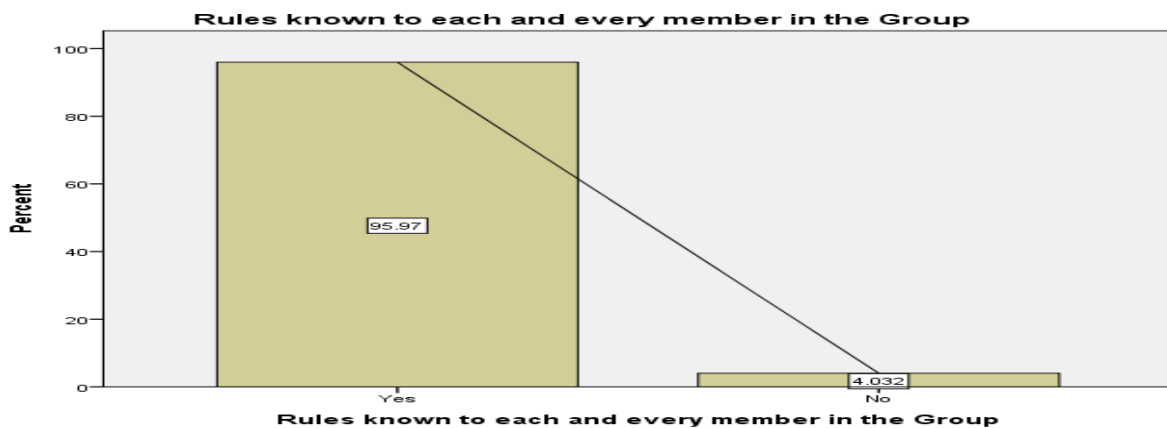


Figure: 20 Rules known to each and every member in the group



From the table 99.6% (247) respondents opined that the required loan amount is adequate, while only 0.4% (1) reported that the sanctioned amount is not adequate. Hence, there is a need to enhance loan amount being sanctioned to SHGs though it is micro credit.

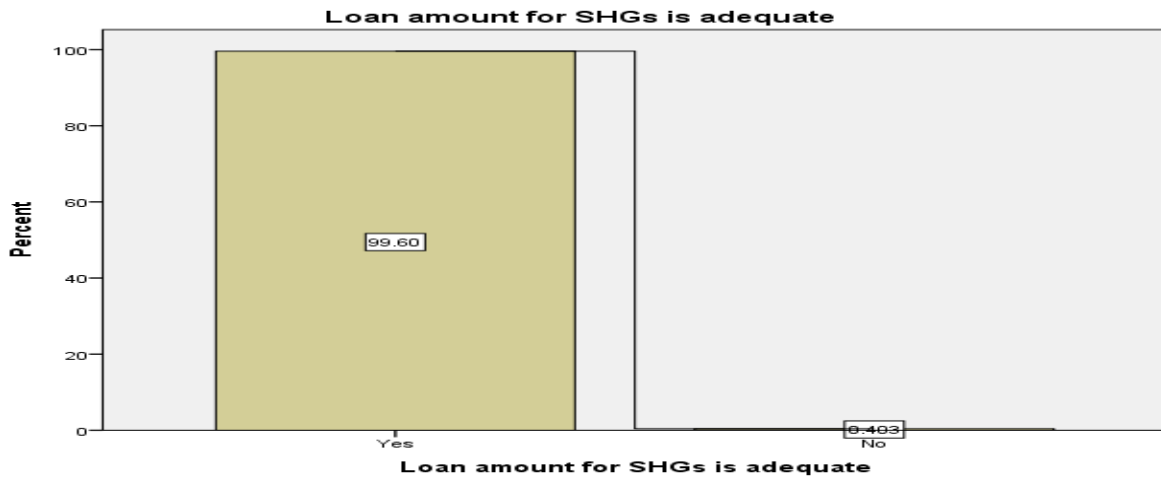


Figure: 21 Loan amount for SHGs is adequate

From the analysis of the table, nearly 15.3% of the respondents reported that they are facing difficulties at the time of getting loans. But about 84.7% of the respondents reported that they didn't face any problem at the time of getting loan amounts from the banker.

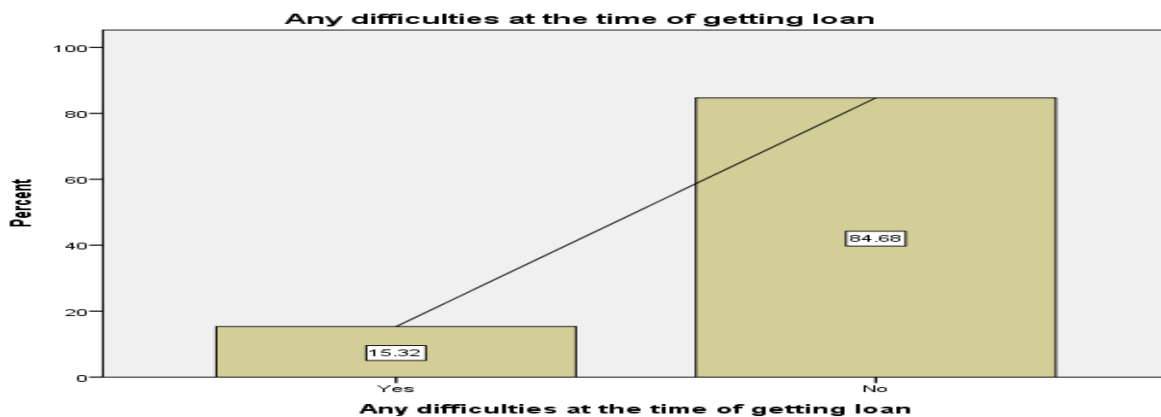


Figure: 22 Any difficulties at the time of getting loan

It is inferred from the table that 186 respondents have no delay in sanctioning of loans by banks (around 75%). A small percentage of the respondents reported that banks are delaying in sanctioning of loans.

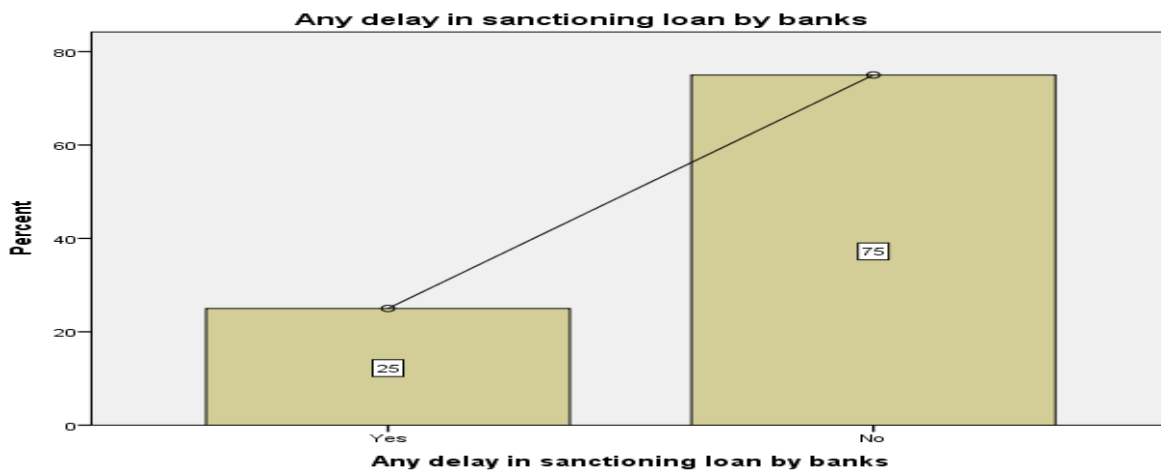


Figure: 23 Any delay in sanctioning loan by banks

The objectives of SHGs include development of leadership qualities, building self-confidence, increasing social awareness, entity of women in family and society, improvement of awareness in health and family welfare, development of economy, increasing income and asset etc. The promotional activity includes conducting surveys, formation of groups and initiating thrifts activity. Runkin, (2001) recent research highlights on micro credit in South Asia has shown that the availability of credit can increase women work burdens, and that men often control the income generated by the credit that women receive.



Figure: 24 Improves monthly savings after joining SHGs

“Village banks are providing group loans in villages as a result it develops their savings, productions, physical assets and productive expenditure” as expressed by Colemann (1999). SHGs borrow at lower interest rate from village banks and then lending out money at mark up. They engaged in arbitrage process and conducted a survey by puhazhendi, V and Satyasai, K.J.S. NABARD (2000). Majority of the respondents, 98%, agree that they are getting benefits after joining SHG but only 2% of respondents are neutral; and 97.6% of respondents are agreed there is development after joining SHGs only 2% of respondents are neutral.

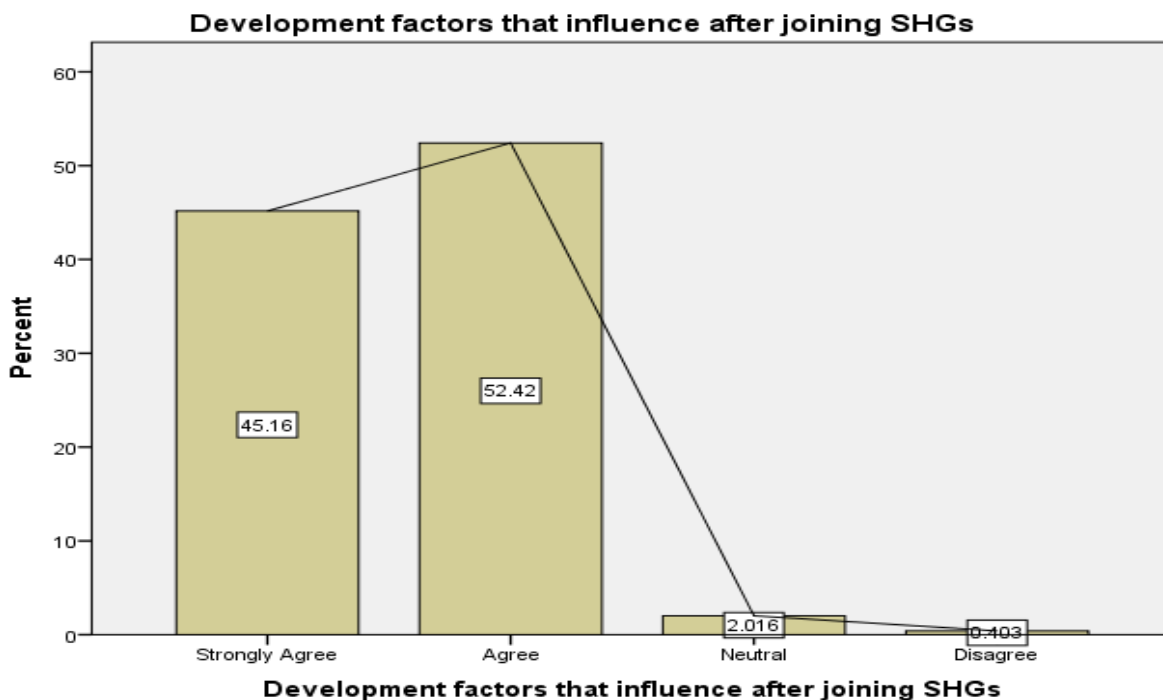


Figure: 25 Development factors that influence after joining SHGs

IV. SELF HELP GROUPS IN KRISHNA DISTRICT

Sl. No.	Characteristics	Number of Respondents	Percentage%
Q.1.	<b>Age</b>		
	Below 20	4	1.6
	20-30 Years	91	36.7
	30-50 Years	99	39.9
	Above 50 years	54	21.8
	Total	248	100.0
Q.2.	<b>Caste</b>		
	OC	50	20.2
	BC	100	40.3
	SC	69	27.8
	ST	28	11.7
	Total	248	100.0
Q.3.	<b>Religion</b>		
	Hindu	196	79.0
	Muslim	34	13.7
	Christian	18	7.3
	Total	248	100.0
Q.4.	<b>Literacy</b>		
	Yes	142	57.3
	No	106	42.7
	Total	248	100.0
Q.5.	<b>Level of literacy</b>		
	Illeterate	103	41.5
	Primary	75	30.2
	Secondary	56	22.6
	Intermediate	8	3.2
	Degree and above	6	2.4
	Total	248	100.0
Q.6.	<b>Marital status</b>		
	Married	222	89.5
	Unmarried	1	.4
	Divorced	1	.4
	Widowed	24	9.7
	Total	248	100.0
Q.7.	<b>Type of Family</b>		
	Joint family	13	5.2
	Nuclear family	235	94.8
	Total	248	100.0
Q.8.	<b>Living in own House</b>		
	Yes	204	82.3
	No	44	17.7
	Total	248	100.0
Q.9.	<b>Monthly Income</b>		
	Below 20,000	243	98.0
	20,000-30,000	4	1.6
	30,000-50,000	1	.4
	Total	248	100.0
	<b>Monthly Expenditure</b>		

Q.10	Below 20,000	244	98.4
	20,000-30,000	4	1.6
	Total	248	100.0
Q.11	<b>Group Size</b>		
	Less than 10	12	4.8
	More than 10	236	95.2
	Total	248	100.0
Q.12	<b>How long you are the member of the Group</b>		
	Less than 1 year	10	4.0
	1-3 Years	15	6.0
	3-5 Years	31	12.5
	Above 5 Years	192	77.4
	Total	248	100.0
Q.13	<b>Motivated person to join SHG</b>		
	Parent	5	2.0
	Neighbours	235	94.8
	Others	8	3.2
	Total	248	100.0
Q.14	<b>Benefit for joining in SHG</b>		
	Yes	242	97.6
	No	6	2.4
	Total	248	100.0
Q.15	<b>Decision maker on day to day functioning of SHG</b>		
	Secretary	158	63.7
	Treasurer	4	1.6
	Particular customer	73	29.4
	All Group Members	13	5.2
	Total	248	100.0
Q.16	<b>Any conflict among group members</b>		
	Yes	46	18.5
	No	202	81.5
	Total	248	100.0
Q.18	<b>Instalment period to repay loan</b>		
	Fortnight	246	99.2
	Above the months	2	.8
	Total	248	100.0
Q.19	<b>Status of repayment</b>		
	Fully Repaid	246	99.2
	Being Repaid	2	0.8
	Total	248	100.0
Q.20	<b>Know rules and bye-laws of the SHGs</b>		
	Yes	218	87.9
	No	30	12.1
	Total	248	100.0
Q.21	<b>Rules known to each and every member in the Group</b>		
	Yes	238	96.0
	No	10	4.0
	Total	248	100.0
	<b>Loan amount for SHGs is adequate</b>		

Q.22	Yes	247	99.6
	No	1	.4
	Total	248	100.0
Q.23	<b>Any difficulties at the time of getting loan</b>		
	Yes	38	15.3
	No	210	84.7
	Total	248	100.0
Q.24	<b>Any delay in sanctioning loan by banks</b>		
	Yes	62	25.0
	No	186	75.0
	Total	248	100.0
Q.25	<b>Benefits acquiring after joining SHG:</b> --Improves your monthly savings after joining SHGs, Credit facilities are improved, Conducting meetings regularly, Getting training facility, Learn new skills, Preparing agenda for every meeting distribute to the group members, Opinion on employment generation through SHGs, To increase the self-confidence, Social status and decision making power gained, Participation in social activities improved, Aware about the banking procedures.		
	Strongly Agree	114	46.0
	Agree	129	52.0
	Neutral	5	2.0
	Total	248	100.0
Q.26	<b>Development factors that influence after joining SHGs:</b> --SHGs involved in political party, after association with SHGs you feel that you are politically achieved, the positive attitude of banks towards SHGs, the positive attitude of family members when you are functioning with the group.		
	Strongly Agree	112	45.2
	Agree	130	52.4
	Neutral	5	2.0
	Disagree	1	.4
	Total	248	100.0

TABLE: 02 TEST STATISTICS

Particulars	Chi-Square	df	Asymp. Sig.
<b>What are the benefits acquiring after joining Self Help Group?</b>			
Improves your monthly savings after joining SHGs	186.097 <sup>a</sup>	3	0.000
Credit facilities are improved after joining SHGs	185.419 <sup>a</sup>	3	0.000
SHGs conducting meeting regularly	264.226 <sup>a</sup>	3	0.000
Getting training facility after joining SHGs	201.597 <sup>b</sup>	4	0.000
Learn new skills after joining SHGs	79.581 <sup>a</sup>	3	0.000
For every meeting preparing agenda for your group members	156.831 <sup>c</sup>	2	0.000
Your opinion on employment generation through SHGs	75.000 <sup>a</sup>	3	0.000
SHGs helps to increase the self-confidence	228.484 <sup>a</sup>	3	0.000
Social status and decision making power gained after joining SHGs	122.815 <sup>c</sup>	2	0.000
Participation in social	243.411 <sup>b</sup>	2	0.000
Aware about the banking procedure after joining SHGs	127.508 <sup>c</sup>	4	0.000

a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 62.0.

b. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 49.6.

c. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 82.7.

TABLE:03 TEST STATISTICS

Particulars	After joining SHGs you involved in political party	After associated with SHGs you feel that you are political achieved	The positive attitude of banks towards SHGs	The positive attitude of your family members while you are functioning with the group	Monthly income increased after joining SHGs
Chi-Square	218.895 <sup>a</sup>	25.024 <sup>a</sup>	134.815 <sup>b</sup>	234.419 <sup>c</sup>	388.290 <sup>a</sup>
Df	4	4	2	3	4
Asymp. Sig.	.000	.000	.000	.000	.000

a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 49.6.

b. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 82.7.

c. cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 62.0.

The Non-parametric Chi-Square analysis express the information on the relationship between the variables and substantially higher value obtained by SHGs are (i) conducting regular meeting (3rd variable) and through this activity (ii) build-up their confidence (8<sup>th</sup> variable) as well as (iii) increasing recognition in the society (10<sup>th</sup> variable). From the Table:02 highlights variable: 3rd, 8<sup>th</sup>& 10<sup>th</sup> obtained higher values than other variables, while in the rest of the variables, the Chi-Square value is less than the above values and in all variables the 'p' value is 0.000.

Table: 03 says Chi-square analysis in non-parametric. The relationship between variable of development factors is influenced after joining SHGs. From this analysis, high values obtained in monthly income is increased after joining SHGs. Substantial Chi-Square value is 388.290 and 'p' value is 0.000. ***H5 can be accepted i.e., those who have taken membership they are getting monthly income after joining SHGs.***

#### CHALLENGES

Pooled savings of SHGs are not secured. Sometimes, it is misplaced and there is a chance of fraud. Well-established SHGs have systematic principles that have been following, whereas newly started SHGs are susceptible for fraudulent activity. These members do not have management skills and have limited financial strength. Most of SHGs' members are illiterate and less qualified, so they do not have professional knowledge. It may be summarised that rural people have been vastly benefited through financial inclusion and have been helped in their socio economic uplift. Particularly, the SHGs are feeling that, all of them have one common goal i.e., seeking a better standard of living. It is therefore concluded that micro finance benefited rural people. It helped them to uplift their socio-economic conditions. It is beneficial to change material aspects of life as well as the ideas, value and attitudes of the people.

#### V. SUGGESTIONS AND CONCLUSION

1. Timely release of funds based on eligible subsidy, counselling and awareness campaign for long-term benefits of human capital development should be done. Pavalavaddi (Rs. 0.25/- interest) facility has been provided by limited banks. This facility should be extended by other banks. It is the responsibility of group members to invest their time for capacity building, hand holding and development support.
2. From 1<sup>st</sup> April to the end of September 2014, the disbursed (farming and non-farm sector) amount is Rs.313 crores. Avoiding misuse of money by SHGs, periodical meeting and workshops should be conducted by government and other NGOs to get awareness of bank loan, proper account keeping, self-management, decision making etc. Most of the bankers were disassociated with village people. Hence, government and other NGOs interaction with rural people help to enhance group cohesiveness.
3. Women should be properly educated to enhance their capabilities of managing their communities and community projects. The state government and NGOs should take initiative to monitor performance of SHGs in regular intervals. Establishing a computerized MIS is essential for evaluating SHGs to monitor their performance on a regular basis.
4. The Global Financial Inclusion data base (2012) found that women are particularly disadvantaged when comes to the access of financial services. Only 37% of women in developing countries have bank account, whereas men have 46%. In South Asia, the gender gap in formal account ownership is highest. It is 41% and 25% for men and women respectively. Hence, SHGs women groups should enter into formal financial system and thereby reducing gap to improve rural development of an economy.

SHGs play key role in upgrading standard of life of the poor. They can overcome emergency requirements and set themselves from the clutches of money lenders. It helps in increased self-esteem, programme participation and changes in decision-making at family level. SHG members have been playing a considerable role in training for execution of various programs, infrastructure development, marketing and technology support, communication levels of members, self-confidence, frequency of interaction with outsiders, change in the saving pattern, involvement in the politics, achieving social harmony, achieving social justice, sustainable quality and accountability, equity with in SHGs, financial values etc.

SHGs are one of the tools for women empowerment which develops the economy and the group members should take care of the personal needs of the members and their families such as health care, education, employment, marriage etc. It also empowers poor women in financial support and helps to withstand in the community.

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- 21) Are rules known to each and every member in the group? (i) Yes (ii) No ( )  
 22) Is loan amount for SHGs is adequate? (i) Yes (ii) No ( )  
 23) Did you face any difficulties at the time of getting loan? (i) Yes (ii) No ( )  
 24) Is there any delay in sanctioning loan by banks? (i) Yes (ii) No ( )

**Use the following key to indicate your level of Agreement with the following statement**

**1= Strongly Agree:      2=Agree:      3=Neutral      4=Disagree      5=Strongly Disagree**

**25) What are the benefits acquiring after joining Self Help Group?**

S.No	Statement	1	2	3	4	5
i.	Improves your monthly savings after joining SHGs					
ii.	Credit facilities are improved after joining SHGs					
iii.	SHGs conducting meeting regularly					
iv.	Getting training facility after joining SHGs					
v.	Learn new skills after joining SHGs					
vi.	For every meeting preparing agenda for your group members					
vii.	Your Opinion on employment generation through SHGs					
viii.	SHGs helps to increase the self confidence					
ix.	Social status and decision making power gained after joining SHGs					
x.	Participation in social activities improved after joining SHGs					
xi.	Aware about the banking procedure after joining SHGs					

**Use the following key to indicate your level of Agreement with the following statement**

**1= Strongly Agree:      2=Agree:      3=Neutral      4=Disagree      5=Strongly Disagree**

**26) What are the development factors that influence after joining SHGs?**

S.No	Statement	1	2	3	4	5
i.	After joining SHGs you involved in political party					
ii.	After associated with SHGs you feel that you are political achieved					
iii.	The positive attitude of banks towards SHGs					
iv.	The positive attitude of your husband, children, and your father-in-law and mother-in-law while you are functioning with the group					
v.	Monthly income increased after Joining SHGs					