



Research Article

ECONOMIC EMPOWERMENT OF RURAL WOMEN THROUGH SELF HELP GROUPS WITH REFERENCE TO BUNDELKHAND REGION OF MADHYA PRADESH

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Abstract: Traditionally, Indian women provided services to family members, notably the husband and children. As a result, women were not permitted to work outside the home. In most locations, they were not even permitted to pursue further education. Agriculture and allied activities are important in India, which has 70% of its population living in rural areas. It confronts numerous challenges in providing revenue to the rural population. Farmers do not earn enough revenue to support their family's needs most of the time, save during harvest, due to climate, rainfall failure, and other factors. The villagers work hard to run their families and provide for their children's needs. As a result, the ladies began to make revenue. Now, women make significant contributions to the growth of all areas of the country. Women gain economic standing through employment. Economic status elevates social prestige and, as a result, empowerment. Keeping this in mind, all governments strive to elevate the position of women in every manner they can. SHGs are considered as the main channel for generating income to the women in all areas particularly in rural and semi-urban areas. The development of Self-Help Groups (SHGs) demonstrates that women are breaking out of their shells, rejecting their second-class citizenship, and utilizing their abilities and talents for personal and societal good. Previously, SHGs were created by less educated women, but today, even educated women are forming SHGs due to the very clear benefits. In this context, while SHGs are increasing women's socioeconomic situation, each location requires distinct research due to its economic and cultural setting. As a result, the current study was conducted with 120 members of SHGs functioning in the districts of Sagar, Chhatarpur, and Tikamgarh. The current investigation yields several intriguing discoveries. The relationship between several independent variables and the dependent variable is statistically investigated and interpreted in order to draw helpful conclusions. One of the primary conclusions is the members' lack of understanding and competence to carry out the activities on their own. Many practical proposals have been made in the report to ensure the success of this vast rural program.

Keywords: Self Help Groups, Economic Empowerment

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Introduction

SHG is a small voluntary association of rural residents, preferably women from similar socioeconomic backgrounds. In the SHGs, they get together to solve their common problems through self-help and mutual aid. Typically, one SHG can have a maximum of 20 members. They engage in economic activities such as thrift and credit, as well as the usage of communal assets on an equal basis, fostering trust. Self-Help Groups (SHGs) are non-profit organizations that bring people together to work toward a common objective. People who have a shared social background, heritage, caste, or traditional occupation band together for a common goal of raising and managing resources for the benefit of the group members. The process by which the group of people with a common objective are facilitated to come together in order to participated in the development activities i.e., savings, credit, income generation, etc. is called GROUP FORMATION. Although the SHGs can be formed for any development activity, for the financial institutions to use them as a conduit for banking activities, the SHGs should be practicing thrift and credit and be familiar with money management [1-5].

Self Help Groups: Empowerment of The Women

Women's empowerment has three basic dimensions: poverty reduction, job creation and reducing inequality. As levels of poverty challenge the very foundations of the state as an independent economic and political entity, policymakers recognize that development must be people-centred and participatory across multiple interfaces. Poverty alleviation has thus assumed a new thinking and new practices have emerged through integrated community

participation of the women. The basis of the concept of micro finance is self-organization of the women at the community level driven by a desire and an inherent capacity to improve their living conditions by themselves. Inspired by the success of the Bangladesh Grameen experiment, the self-help group approach in India has taken strong roots as an effective and viable channel to take the women to a new domain of economic empowerment and social upliftment. Micro finance, which synergizes the thrift and credit habits of the women in a participatory and informal setting, is now widely acknowledged as a strategic tool to dent poverty in all poverty alleviation programmes. With the fast expanding Self Help Groups' movement across the country, India is poised to provide pragmatic solutions by demonstrating the success of micro finance for improving economic empowerment of the women.

In view of the larger distribution of women geographically as well as the magnitude of the population below poverty line, the central government has taken a proactive stand in dealing with the problem. Policy planners have explored the following approaches in designing different economic empowerment programmes [6-11].

Area development to decrease regional disparities and to take care of vulnerable regions affected by natural calamities.

Sectoral approach to assist the women in their livelihood activities with major emphasis on farming.

Targeted approach for a section of people by creating employment generation through development programmes.

Multipronged approach with integrated spatial and social development and empowering approach through micro finance for self employment enterprises in farm and non-farm sector.

Review of Literature

Velu Suresh Kumar (2015) [12] in his study titled "women empowerment success through self Help Groups" and highlights that the process of women empowerment is conceptualized in terms of personal assertions, self-esteem and confidence. Findings are that SHGs in rural area has created awareness among women both in social and economic aspects. Women can increase their income level and contribute to the development of their family. Many of the women are participating in the financial decisions of the family. Thus, empowerment not only the individual women's but also her family and community. Rajkumar S (2016) [13] in his study "Socio Empowerment" illustrates how the entire socio economic empowerment of poor women has been achieved through SHG in Kumari area of Tamil Nadu. It is conclude that the women are financially self reliance and rural women folk are vest with, equal rights and respect SHG members are developed in various activities like, public speaking personality development group discussion, team building, skill, conflict solving ability, identifying the areas of opportunity and crisis management. The standard of living has been increased and they are not needed with any more training. Perumal (2017) [14] in "SHGs Empowering Women at the gross roots" says, SHG members income has been increased after joining SHGs and now they are independent to meet their personal expenditure of the family but also promotes the savings and with this the objective of the SHGs is fulfilled. Banumathy (2018) [15] in Self Help Groups and Bank Linkages" SHGs will help to transform the rural economy by way of improving the economic status of each and every. Individual member of the SHG in the rural areas apart from providing scope for women empowerment. SHGs play a major role in women Empowerment, Micro Finance through bank linkages in collaboration with NGOs and contribute the rural economy.

Statement of the Problem

Nowadays women are flourishing in all fields. Recently rural poor women are also motivated and associated for mutual help. They have started to improve their status, standard of living and personality. No more women are dependent. They are finding their own way of generating income. They not only improve themselves but they associate other poor women with them and jointly work to improve their status. Self Help Group is such an association started among the poorest women for mutual help. Self Help Groups (SHGs) are mostly informal groups whose members pool savings and re-lend within the group on rotational or need basis. In some cases, internal savings were supplemented by external funds borrowed or donated from volunteer organizations and banks that sponsor SHGs. SHG mobilizes the savings of the poor who cannot expect to save, and the pooled savings can be effectively reused among members. was made. in a way that quickly provides a cheap, simple and flexible solution member and above all without any defaults in repayment by borrowers. The Government of India and State Governments recognize such activities and announce many incentives, subsidies, micro finance and offer more opportunities to develop SHGs. The researcher has undertaken the task of analyzing the economic empowerment of rural women with reference to self help groups in Sagar, Tikamgarh and Chhatarpur District.

Programmes for development of women are a recent phenomenon in India. Traditionally women were dependent and were allowed to perform only restricted activities. But in modern days they flourish in every field and come out with innovations for women development. Only a few educated women are participating in such activities and through many institutions in bringing awareness among women - only few know about the opportunities available. In order to create awareness among the women and to give a detailed analytical performance of micro finance, the researcher has attempted to analyze the economic empowerment of rural women in Sagar, Tikamgarh and Chhatarpur District. This district has a large agricultural community and the women folk are involved in various SHGs. This study has been undertaken to study the impact of SHGs in the development of women economic empowerment.

Objectives of the Study

The main objective of the study is to analyze the economic empowerment of rural women in SHGs in Sagar, Tikamgarh and Chhatarpur District. The specific objectives of the study are:

1. To review the concept of micro finance and SHG women empowerment.
2. To study the socio-economic conditions of members of Self Help Groups.
3. To measure the economic empowerment rural women through Self Help Groups in Sagar, Tikamgarh and Chhatarpur District and
4. To offer valuable suggestions based on findings of this study for the successful implementation of micro finance activities through SHGs.

Material and Methods

This study is based on both primary and secondary data. The main source of the primary data has been collected from SHG members. To elicit information from the members a schedule was designed and administered. The schedule was pre-tested and suitable modifications were carried out. The schedule has been used for collecting information relating to the socio economic conditions and the impact of micro finance on SHG members. The schedule also contains questions relating to the various special features of SHGs. The secondary data are collected from the books, journals, records of Project Officer and Department of Statistics, Sagar, Tikamgarh and Chhatarpur.

The district is divided into three revenue divisions namely Sagar, Tikamgarh and Chhatarpur,. Each division is considered a cluster. The 60 SHGs have been selected by simple random sampling method, using the lottery method from each revenue division at the rate of 20. As the study follows Cluster Sampling Method, proper attention was made to include the 3 models of SHG of Direct linkage with banks, NGO as facilitator and NGO as intermediary from each cluster in the sample. The present study selected 120 SHG members from the selected 60 SHGs. In each selected SHG, two members have been selected as sample respondents from the nominal rolls of the respective SHGs by the using the Tippets Random Numbers. Thus, on the whole 120 sample respondents were selected for the study and this number is inclusive of animators and representatives as well as members of the SHG.

Tools of Analysis

After the collection of data, the filled up interview schedules were edited properly. A master table was prepared to sum up all the information. With the help of the master table, classification tables were prepared and they were taken directly for analysis. The general plan of analysis ranges from simple descriptive statistics to chi-square test. The extent and variation of economic empowerment achieved by the members were measured through scale and analysis on the basis of the scores of components. The factor wise analysis was made. The dependent variable 'economic empowerment' was related to independent factors influencing the same. The women members were grouped according to these factors and accordingly their mean and standard deviation of 'economic empowerment scores' for each factor group was calculated. In order to find out the significance of the difference between the average, standard deviation and chi-square test have been applied.

Economic Empowerment of Rural Women Through Self Help Groups Relating to Various Factors

A scale by name 'Economic Empowerment Scale' has been constructed to measure the level of economic empowerment of rural women through self help groups of each member - respondent. This scale contains 20 items relating to various factors of economic empowerment of the self help group members. The responses of the sample respondents to the 20 items have been recorded. The Economic Empowerment Scale has a maximum score of 100. The respondents have been grouped into three categories namely (i) Low (ii) Medium and (iii) High level of economic empowerment. This classification is done according to "Mean + Standard Deviation" criterion. Their mean score is 65.73 and standard deviation is 8.24. The sample members are divided into three categories based on their respective scores. The distribution of respondents according to their levels of economic empowerment is shown in [Table-1].

Table-1 Distribution of sample of members based on their level of economic empowerment

Level of Economic Empowerment	Number of Respondents	Percentage
Low	24	20.00
Medium	71	59.17
High	25	20.83
Total	120	100

It is observed that 24 members have low level of economic empowerment. It works out to 20 per cent. There are 71 members (59.17%) under medium levels of economic empowerment. 25 (20.83%) members belongs to high level economic empowerment group. It is found that majority of the respondents (59.17%) come under medium level economic empowerment group.

Age Group and Economic Empowerment

Age and economic empowerment are inter-related. Moreover age refers to maturity and experience in the job situation. Aged members are expected to possess better knowledge through experience in the field of micro business. The aged respondents are more aware of the micro finance than the younger members, and their levels of economic empowerment may vary. So it is surmised that 'age influences the level of economic empowerment'. The sample respondents are grouped into three age groups. The sample SHG members in the age group up to 30 years have been classified as Young, those between 31 and 50 years as Middle - aged and those above 50 years as Old. [Table-2] reveals the relationship between age and economic empowerment.

Table-2 relationship between age group and economic empowerment

Age Group	Number of Respondents	Average Economic Empowerment	Range	Standard Deviation
Young	25	8.33	20- 41	7.5
Middle-Aged	75	25	21- 45	15.71
Old	20	6.67	22- 38	4.04
Total	120	13.33	-	27.25

The average economic empowerment scores of different age groups vary from 8.33 to 25. There are 25 young respondents with their economic empowerment scores ranging from 20 – 41. Their average economic empowerment score is 8.33. Of the 25 young respondents, 12 respondents (46%) have their economic empowerment scores above average and 13 respondents (54%) have their economic empowerment scores below average and their standard deviation is 7.50. There are 75 middle-aged respondents. Their economic empowerment scores range from 21 – 45. Their average economic empowerment score is 25.00. Of the 75 respondents, 38 respondents (51.33%) have their economic empowerment scores above average and 37 respondents (48.67%) have their economic empowerment scores below average and their standard deviation is 15.71. It is observed from [Table-2] that the middle-aged respondents have secured the highest economic empowerment. It shows that the middle-aged respondents have higher economic empowerment on account of micro finance, than the young and old aged respondents. The table reveals that the highest percentage (23.33) of high level economic empowerment is among the middle aged members. In order to find out the association between the age of the respondents and their economic empowerment towards the empowerment of the self help groups members, the Chi-square test is applied.

Table-3 Relationship between age group and economic empowerment

Age Group	Members' Economic Empowerment			Total
	Low	Medium	High	
Young	4 (5)	17 (14.79)	4 (5.21)	25
Middle	14 (15)	43 (44.38)	18 (15.63)	75
Old	6 (4)	11 (11.83)	3 (4.17)	20
Total	24	71	25	120

Null hypothesis: The association between the age group of the respondents and their economic empowerment towards the self help groups is not significant.

As the calculated Chi-square value (2.67) is less than the table value (9.488) at 5% level of significance for 4 degrees of freedom, the null hypothesis is accepted and it could be concluded that the association between the age group of the respondents and their economic empowerment towards the self help groups is not significant.

Residence and Economic Empowerment

The residence of the SHG members has been taken into account for the study. An attempt is made to find whether the level of economic empowerment varies in respect of the residence of the members. It is surmised that 'residence influences the level of economic empowerment' i.e., urban members derive more economic empowerment than rural members. The average economic empowerment scores of different residences vary from 22 to 18. Their average level of economic empowerment score is 20. Of the 66 rural respondents, 32 respondents (49.62%) have their economic empowerment scores above average and 34 respondents (50.38%) have their economic empowerment scores below average. Their average level of economic empowerment score is 22 and their standard deviation is 15.58. Of the 54 urban respondents, 27 respondents (50.47%) have their economic empowerment scores above average and 27 respondents (49.53%) have their scores below average and their standard deviation is 11.26.

Table-4 relationship between residence and economic empowerment

Residence	Number of Respondents	Average Economic Empowerment	Range	Standard Deviation
Rural	66	22	20-41	15.58
Urban	54	18	25-45	11.26
Total	120	20	-	26.84

[Table-4] indicates that the average economic empowerment scores of the respondents are higher among the urban members than those of the rural members. This indicates that the urban members have the high level of economic empowerment. In order to find out the association between the residence of the respondents and their economic empowerment towards the self help groups members, the Chi-square test is applied.

Table-5 relationship between residence and economic empowerment

Residence	Members' Economic Empowerment			Total
	Low	Medium	High	
Rural	13 (13.20)	40 (39.05)	13 (13.75)	66
Urban	11 (10.80)	31 (31.95)	12 (11.25)	54
Total	24	71	25	120

Null hypothesis: The association between the residence of the respondents and their economic empowerment towards self-help groups is not significant.

As the calculated Chi-square value (0.15) is less than the table value (5.991) at 5% level of significance for 2 degrees of freedom, the null hypothesis is accepted and it could be concluded that the association between the residence of the respondents and their economic empowerment towards the self-help groups is not significant.

Marital Status and Economic Empowerment

Marriage burdens men and women with more responsibilities. Married members are supposed to bear higher responsibility and be more committed to their family and society. Therefore, a referential analysis of marital status is appropriate here. The sample members are considered in terms of married and unmarried. An attempt is made to find whether the level of economic empowerment varies due to the marital status of the respondents. It is surmised that 'marital status influences economic empowerment' i.e., married members derive more economic empowerment than their counterparts. The average economic empowerment score of the respondents varies between 9.67 and 30.33 as shown in [Table-6].

Table-6 Relationship between marital status and economic empowerment

Marital Status	Number of Respondents	Average Economic Empowerment	Range	Standard Deviation
Unmarried	29	9.67	22- 41	4.73
Married	91	30.33	20-45	22.28
Total	120	20	-	27.01

There are 29 respondents who are unmarried. Their economic empowerment scores range from 22 – 41. Their average economic empowerment score is 9.67. Of the 29 unmarried respondents, 14 respondents (48.28%) have their economic empowerment scores above average and 15 respondents (51.72%) have their economic empowerment scores below average and their standard deviation is 4.73. It is inferred from the [Table-6] that the average economic empowerment scores of the members who are married is higher than those of the unmarried and it indicates that the married members have higher economic empowerment than the unmarried members.

In order to find out the association between the marital status of the respondents and their economic empowerment towards the self help groups members, the Chi-square test is applied.

Table-7 Relationship between marital status and economic empowerment

Marital Status	Members' Economic Empowerment			Total
	Low	Medium	High	
Unmarried	8 (5.80)	15 (17.16)	6 (6.04)	29
Married	16 (18.20)	56 (53.84)	19 (18.96)	91
Total	24	71	25	120

Null hypothesis: The association between the marital status of the respondents and their economic empowerment towards self help groups is not significant.

As the calculated Chi-square value (1.46) is less than the table value (5.991) at 5% level of significance for 2 degrees of freedom, the null hypothesis is accepted and it could be concluded that the association between the marital status of the respondents and their economic empowerment towards the self help groups is not significant.

Social Status and Economic Empowerment

Social status of members is considered to assess the level of economic empowerment. The official recognition of caste on social status like Scheduled Caste, Backward Caste and Forward Caste are taken into account. An attempt has been made to analyze whether the economic empowerment varies between the various categories of members. For this it is surmised that the 'social status influences economic empowerment' i.e., members belonging to forward social status derive more economic empowerment than the others. The average economic empowerment scores vary between 12.33 and 7.67. There are 37 respondents who belong to Scheduled Caste, their average economic status is 12.33 and varies from range 25 – 40. Of the 37 respondents, 19 respondents (51.35%) have their economic empowerment scores above average and 18 respondents (48.65%) have their economic empowerment scores below average and their standard deviation is 10.12.

Table-8 relationship between social status and economic empowerment

Social Status	Number of Respondents	Average Economic Empowerment	Range	Standard Deviation
Scheduled Caste	37	12.33	25-40	10.12
Backward Caste	60	20	20-41	14.8
Forward Caste	23	7.67	27-46	2.08
Total	120	40	-	27

It is inferred from [Table-8] that the average economic empowerment scores of Forward Caste is higher than the other groups. Hence it indicates that the Forward Caste members have high economic empowerment than the others. It indicates that among the three groups, backward caste and Forward caste group is significant. In order to find out the association between the social status of the respondents and their economic empowerment towards the self help groups members, the Chi-square test is applied.

Table-9 Relationship between social status and economic empowerment

Social Status	Members' Economic Empowerment			Total
	Low	Medium	High	
Scheduled Caste	7 (7.40)	24 (21.89)	6 (7.71)	37
Backward Caste	10 (12)	37 (35.50)	13 (12.50)	60
Forward Caste	7 (4.79)	10 (13.61)	6 (4.79)	23
Total	24	71	25	120

Null hypothesis: The association between the social status of the respondents and their economic empowerment towards self help groups is not significant.

As the calculated Chi-square value (3.53) is less than the table value (9.488) at 5% level of significance for 4 degrees of freedom, the null hypothesis is accepted and it could be concluded that the association between the social status of the respondents and their economic empowerment towards the self help groups is not significant.

Educational Qualification and Economic Empowerment

Educated members might be aware of the ways and means of utilizing the micro finance. Therefore, members with high educational status may derive more economic empowerment from the micro finance. To find this, it is surmised that

'education influences the level of economic empowerment' i.e., the higher the level of education, the more would be the economic empowerment. For this, the sample members are classified according to their level of education as illiterate, primary and secondary as shown in [Table-10].

Table-10 Relationship Between Role in SHG and Economic Empowerment

Role in SHG	Number of Respondents	Average Economic Empowerment	Range	Standard Deviation
Member	65	21.67	22-42	18.5
Representative	37	12.33	24-45	5.86
Animator	18	6	28-42	2.65
Total	120	13.33	-	27.01

The next group consists of 18 respondents designated as animators. Their economic empowerment scores range from 28 to 42. Their average level of economic empowerment score is 6. Of the 18 respondents, 10 respondents (55.56%) have their scores above average and 8 respondents (44.44%) have their economic empowerment scores below average. Their standard deviation is 2.65. It could be observed from the table that, the average economic empowerment of respondents designated as representative is the highest. In order to find out the association between the role in SHG of the respondents and their economic empowerment towards the self-help groups members, the Chi-square test is applied.

Table-11 Relationship between role in SHG and economic empowerment

Role in SHG	Members' Economic Empowerment			Total
	Low	Medium	High	
Member	12 (13.00)	43 (38.46)	10 (13.54)	65
Representative	8 (7.40)	19 (21.89)	10 (7.71)	37
Animator	4 (3.60)	9 (10.65)	5 (3.75)	18
Total	24	71	25	120

Null hypothesis: The association between the role in SHG of the respondents and their economic empowerment towards self help groups is not significant.

As the calculated Chi-square value (3.37) is less than the table value (9.488) at 5% level of significance for 4 degrees of freedom, the null hypothesis is accepted and it could be concluded that the association between the role in SHG of the respondents and their economic empowerment towards the self help groups is not significant.

Income And Economic Empowerment

The income of the sample members has been taken into account for the study. It is expected that the higher the income level of the members is, the more would be the economic empowerment. To find this, it is surmised that 'income influences the level of economic empowerment' i.e., the higher the income is, the more would be the economic empowerment. For this, the sample respondents are split into three groups based on their monthly income namely those upto Rs.2,000 (low), those with Rs.2,001 to Rs.4,000 (Middle) and above Rs.4,000 (High) as shown in [Table-12].

Table-12 Relationship between monthly income and economic empowerment

Monthly Income	Number of Respondents	Average Economic Empowerment	Range	Standard Deviation
Low	47	15.67	20-42	13.32
Middle	36	12	21-43	9.17
High	37	12.33	22-45	5.51
Total	120	13.33	-	28

It could be noted from [Table-12] that there are 47 respondents belonging to low income group and their average economic empowerment score is 15.67. Their economic empowerment scores range from 20 to 42. Of the 47 respondents, 21 respondents (44.68%) have their scores above average, 26 respondents (55.32%) have their economic empowerment scores below average and their standard deviation is 13.32. There are 37 respondents of higher income group and their economic empowerment scores range from 22 to 45. Their average level of economic empowerment is 12.33. Of the 37 respondents, 22 (59.46%) have their scores above average, 15 respondents (40.54%) have their economic empowerment scores below average and their standard deviation is 5.51. It is inferred from [Table-12] that the average economic empowerment of high income group is the highest.

It clearly shows that the members of high income groups have high economic empowerment than the low and middle income groups of members. In order to find out the association between the income of the respondents and their economic empowerment towards the self help groups members, the Chi-square test is applied.

Participation and Economic Empowerment

The respondents who have actively participated in SHG receive more benefits out of the micro finance, as they know the various Acts, provisions, procedures and the like. Hence an attempt is made to identify whether participation influences the level of economic empowerment or not and so it is surmised that 'participation in SHG influences the level of economic empowerment' i.e., active members derive more economic empowerment than others. For this purpose, the sample members are classified into two groups namely, Non-active and Active, as shown in [Table-13].

Table-13 Relationship between participation and economic empowerment

Participation	Number of Respondents	Average Economic Empowerment	Range	Standard Deviation
Non-Active	34	11.33	26-45	2.31
Active	86	28.67	20-42	24.54
Total	120	20	-	26.85

There are 34 respondents who are non-active in SHG. Their economic empowerment scores range from 26 to 45. Their average level of economic empowerment score is 11.33. Of the 34 respondents, 18 respondents (53.62%) have their scores above average, 16 respondents (46.38%) have their economic empowerment scores below average and their standard deviation is 2.31. It is inferred from [Table-13] that the average economic empowerment score of the respondents is higher among the members who are active in SHG than those of the other category. In order to find out the association between the participation of the respondents and their economic empowerment towards the self help groups members, the Chi-square test is applied.

Table-14 Relationship between participation and economic empowerment

Participation	Members' Economic Empowerment			Total
	Low	Medium	High	
Non - Active	10 (6.80)	14 (20.12)	10 (7.08)	34
Active	14 (17.20)	57 (50.88)	15 (17.92)	86
Total	24	71	25	120

Null hypothesis: The association between the participation of the respondents and their economic empowerment towards self help groups is not significant.

As the calculated Chi-square value (6.37) is greater than the table value (5.991) at 5% level of significance for 2 degrees of freedom, the null hypothesis is rejected and it could be concluded that the association between the participation of the respondents and their economic empowerment towards the self help groups is significant.

Suggestions For Improvement of SHG

In the light of the findings made in this study, the following suggestions are offered to improve the function of the self helps groups.

1. The government should come forward to provide minimum entrepreneurship programme through District Industries Center. This may pave the way for practical and technical training in new areas. Natural talents, aptitudes, capabilities can be multiplied through training programmes to develop self-confidence, self-esteem, assertiveness, courage and risk.
2. Training programmes should be designed in such manners that members can benefit out of their strengths and overcome their weakness; and should provide special assistance for selection of procedure / service so that members can be in a position to perceive and respond to various profitable opportunities.
3. Income generating activity should be based on available local resources and reasonably assured market with profits. Goods to be produced should be either for local needs or to facilitate traditional manufacture.
4. The process of SHGs formation has to be systematic, whether it is formed by a bank or an NGO. Due to their closeness to the people and flexibility of operations,

the NGOs seem to be better equipped to undertake SHGs formation.

5. Every group should frame a policy on how to manage the savings of members who leave the group voluntarily or are asked to leave for some unavoidable reason.
6. Strong members of old groups can be motivated to take up promotional and conflict resolution responsibilities in the new SHGs. They can visit problematic / sick groups to explain and resolve various issues for smooth functioning of new SHGs.
7. Training in book-keeping, accounts, fund management and other financial matters related to SHGs are essential to make the members competent enough to deal with the increasing volume of transaction.
8. Annual Plans for SHGs activities should be done by the group in consultation with the NGOs. The group leaders from different villages can meet once in a month and present the progress of their groups. Such review by all the groups will promote mutual learning.
9. Exposure visits to relatively successful group ventures of other SHGs can be organized to share the knowledge, experience and expertise.
10. Most of the SHGs procure their raw materials locally for the production. When there is shortage or non-availability of raw materials agencies like SHGs Resource Bank may be established and help the SHGs. These agencies may create a link with SHGs and they may try to solve the problems of SHGs.
11. The commercial banks should give wider publicity on the availability of credit facilities that can be offered to the SHGs. Government should also play an important role in that and it can give information to the public through the District Development Authorities and lead bank. The bank officials can give more information on the procedures in getting the loan, utilization of loan amount repayment and other related information in securing the credit. Simple procedures and the right encouragement from these bank officials may enable women to form more SHGs in their locality.
12. Government should make the rural people to realize that SHGs are the main medium for rural employment generation, Encouragement and support by the Government will solve the problem of rural unemployment. The entrepreneurial abilities are realized by everyone and India needs rural entrepreneurs to solve the employment problems. This paves a way for women empowerment in India.

Conclusion

With a view to promote the habit of thrift and savings among the members effectively and efficiently, starting a co-operative thrift society by all the groups under cluster level would go a long way in promoting their savings and curtailing their unnecessary expenditure in their families. The Government, NGO and Financial agencies should help the SHGs in selecting the project or the venture. Depending upon the local condition, availability of raw materials and other factors they can advice SHGs to select the feasible and profitable venture. Ideas of SHGs should be scrutinized with the help of management experts before the venture is finalized. Error in selecting the project may make for closure, as a result the time and money put in the project could become wasteful. Hence, right direction may enable the SHGs to select the right venture.

Most of the SHGs procure their raw materials locally for the production. When there is shortage or non-availability of raw materials agencies like Co-operative agricultural societies and marketing societies should come forward to help the SHGs. These agencies may create a link with SHGs and they may try to solve the problems of SHGs. The financial institutions should give wider publicity on the availability of credit facilities that can be offered to the SHGs. Government should also play an important role in that and it can give information to the public through the District Development Authorities. The financial agencies can give more information on the procedures in getting the loan, utilization of loan amount repayment and other related information in securing the credit. Simple procedures and the right encouragement from these financial agencies may enable women to form more SHGs in their locality. Failures in many organizations are due to ineffective management, and SHGs are not free from that. Simple management techniques and applications can be taught to them with the help of management faculties and experts. Government should make the rural people to realize that SHGs are the main medium for rural employment generation.

Encouragement and support by the Government will solve the problem of rural unemployment. The entrepreneurial abilities are realized by everyone and India needs rural entrepreneurs to solve the employment problems. This paves a way for women empowerment in India. In any credit facility, loan repayment is important. SHGs borrow funds mainly from the financial agencies. Such agencies should guide them about repayment. The mounting over-dues is the biggest problem for the co-operatives and this should not happen in the case of SHGs. As most of the SHGs depend on revolving credit, repayment is also important to them. Proper guide and advice will enhance the ability of repayment for SHGs.

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Application of research: This research is applicable for different SHG which are running throughout the country.

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