

Self Help Groups- Boon or Burden



M.S.R. Sessa Giri, Y. Rama Krishna Prasad, S. Ravindra Chary, Y. Gayatri

Abstract: Government has lot of responsibilities to fulfil towards the society. One among them was eradication of poverty in the country. A country like India with huge population the above task is a difficult one. In achieving the above said objective government identified self-help groups (SGHs) as one of the suitable solutions. In this article an in-depth analysis is made to understand the functioning of SGHs and its impact on below poverty people. The primary data was collected in Andhra Pradesh and Telangana states and using statistical tools evaluated the data to conclude the results.

Key words: Self-help groups (SGHs), Decision Making, Poverty, Empowerment and Economic Growth.

I. INTRODUCTION:

Its well-known fact that India got independence in 15 August 1947, till date India is not able to achieve few objectives which are recurring in every Industrial policy of India like regional balanced development, avoiding concentration of economic power, 100% literacy rate and avoiding poverty. After Liberalization- Privatization- Globalisation Era the government policy SGHs accelerated to eliminate poverty in rural India.

Self -Help Groups as the name suggests SGHs are association of economically backward people (Normally size 12 to 20 members) and help is other in an economic activity to increase their standard of living. SGHs can work as informal group or can register under societies act to get recognition. Most of the women in rural area are engaged in SGHs to increase their economic status and there by achieve empowerment in decision making. While reviewing the existing literature it was understood that most of the SHGs are successful and the participants are enjoyed a positive change in their economic status.

II. REVIEW OF LITERATURE:

- Priyanka Kumawat and Vishakha Bansal (2018), in their article entitled "Impact of Self-Help Groups on Empowerment Status of Rural Women in Udaipur District"

with an objective to know the degree of empowerment in SHGs members based on 130 respondents. They found that women got empowerment and also their attitude towards different factors changed drastically for betterment.

- Uma, H. R. and Rupa, K. N., (2013), in their The Role of SHGS in Financial Inclusion: A Case Study, studied the impact of SHGs on financial inclusion with parameters of increase in bank accounts, increase in avail of credit and percentage of repayment during pre- and post-SHG situations. The study revealed positive impact of SHG on financial inclusion. The study found that the percentage of members having bank accounts, credit availed and repayment of credit had increased in post-SHG situation.

- Schuler Margres (1986) described three levels of empowerment to mobilize resources to produce beneficial social change. First one is individual consciousness raising, the second one is the development of collective consciousness and the third is to translate the collective skills and resource in to political and legal action.

- Bandura (1996), according to him empowerment is the process of awareness and capacity building, leading to a greater participation, greater decision-making power and control of the transformation action.

- Karmakar (1999), in his paper Rural Credit and Self-Help Groups-Micro Finance needs and concepts in India stated that a few NGOs had started the savings and the credit programmes among the marine fishing folk through SHGs. He had found that the repayment was 100 percent among women SHG and the choice of the SHG members was limited to certain activities in the initial years because of the limited amount of credit available.

- Beteille (1999), according to him Empowerment means to an end and an end itself. It is about radical social transformation of the ordinary and common people rather than politician's experts and other socially or culturally advantaged persons. He further stated that empowerment and disempowerment go hand in hand: the empowerment of some sections of society has to be accompanied by the disempowerment of other sections of it.

- Vijayanthi (2000), in her study "Women's empowerment through self-help groups – A participatory approach", have made an attempt to study the decision-making levels of husband and wife in a family. She has measured the decision-making power based on 31 items. These items have been grouped in to six factors.

- ✓ The factor one refers to decision making power related to education of children and housing needs of the respondents.

- ✓ The second and third are closely related to decision making power on economic aspects.

- ✓ The fourth factor has been decision making on persons affairs of the respondents.

- ✓ The fifth factor refers to items related to freedom to participate in community activities.

The sixth factor refers to the decision making of the women in the family affairs.

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She concluded that the decision making has been high in factor -1 that is on freedom to take decisions related to education of the children followed by taking decisions related to family needs of the respondents. Decisions making related to personal affairs of the family attending family functions and involvement in religious activities were taken by both husband and wife.

• Dahich (2001) in his paper “Banking with the poor -need for new savings linked loan products” had examined the poverty incidence, financing for the poverty alleviation programmes and micro credit. In his opinion segregating the small loans to form a separate entity, banks would be able to reduce 89 percent of accounts by losing only 12.9 percent of their lending link as a result of reduction in their transactions costs.

Objectives of the study:

1. To know the formation and working process in SHGs.
2. To verify the knowledge of SHG members in the areas of Government Assistance and role of bank in promoting SHGs.
3. To evaluate whether the basic objective of forming SHGs are attained or not.

Methodology:

- Used Structured questionnaire with Likert 5-point scale.

Methods Used:

- Tabular data
- Percentage.
- Cumulative Percentage.
- Averages.
- Coefficient of variation.
- Chi-Square test
- Factor results.

Data Analysis: Collected data was coded in XL sheet and applied few statistical techniques to draw meaningful conclusions.

Testing of Hypothesis

Alternative hypothesis: Older the SHG more the member strength. Null hypothesis: Existence life period of SHG has no impact on its member Strength.

Observed Data(O)	< 3 years old	3 to 5 years old	>5years old	Total
<10	102	60	10	172
10to 12	48	116	20	184
>12	0	26	74	100
Total	150	202	104	456

Expected Data(E)	< 3 years old	3 to 5 years old	>5years old	Total
<10	57	76	39	172
10to 12	61	82	42	184
>12	33	44	23	100
Total	150	202	104	456

O-E	< 3 years old	3 to 5 years old	>5years old
<10	45	16	-29
10to 12	-13	34	-22
>12	-33	-18	51

(O-E)*(O-E)	< 3 years old	3 to 5 years old	>5years old
<10	2025	256	841
10to 12	169	1156	484
>12	1089	324	2601

(O-E)*(O-E)	< 3 years old	3 to 5 years old	>5years old	Total
<10	35.53	3.36	21.44	60.32
10to 12	2.79	14.18	11.53	28.51
>12	33.11	7.31	114.04	154.46
Total	71.42	24.86	147.02	243.30

The Chi Square calculated value above was 243. This number is greater than the critical value of 9.488(Book value at 5% Significance level), so in this case the null hypothesis is rejected. In other words, there appear to be a significant association between the two variables: that means the existence life period of SHG has direct proportion to its member strength.

Alternative hypothesis: Members savings frequently leads to they are paying loans regularly.

Null hypothesis: Members savings does not lead to paying loans regularly

Observed(O)	WEEKLY ONCE	ONCE IN 15DAYS	MONTHLY	Total
<40	62	56	30	148
40 TO 80	84	62	32	178
>80	48	68	14	130
Total	194	186	76	456

Expected data(E)	WEEKLY ONCE	ONCE IN 15DAYS	MONTHLY	OTHERS
<40	63.0	60.4	24.7	148.0
40 TO 80	75.7	72.6	29.7	178.0
>80	55.3	53.0	21.7	130.0
Total	194.0	186.0	76.0	456.0

O-E	WEEKLY ONCE	ONCE IN 15DAYS	MONTHLY
<40	-1.0	-4.4	5.3
40 TO 80	8.3	-10.6	2.3
>80	-7.3	15.0	-7.7

(O-E)*(O-E)	WEEKLY ONCE	ONCE IN 15DAYS	MONTHLY
<40	1	19.36	28.09
40 TO 80	68.89	112.36	5.29
>80	53.29	225	59.29

(O-E) *(O-E)/E	WEEKLY ONCE	ONCE IN 15DAYS	MONTHLY	Total
<40	0	0.3	1.1	1.5
40 TO 80	0.9	1.8	0.2	2.9
>80	1	4.2	2.7	7.9
Total	1.9	6.4	4.1	12.3

Words, there is a significant association between the two variables: means members who save frequently are going to repay the loans regularly.

(O-E) *(O-E)/E	YES	NO	DON'T KNOW	Total
YES	0.807	0.583	0.001	1.391
NO	2.113	1.527	0.002	3.643
Total	2.92	2.11	0.003	5.033

Expected data(E)	YES	NO	DON'T KNOW	Total
YES	125.9	167.9	36.2	330.0
NO	48.1	64.1	13.8	126.0
Total	174.0	232.0	50.0	456.0

Observed(O)	YES	NO	DON'T KNOW	Total
YES	136	158	36	330
NO	38	74	14	126
Total	174	232	50	456

O-E	YES	NO	DON'T KNOW
YES	-10.1	9.9	0.2
NO	10.1	-9.9	-0.2

O-E	YES	NO	DON'T KNOW
YES	-10.1	9.9	0.2
NO	10.1	-9.9	-0.2

(O-E) *(O-E)/E	YES	NO	DON'T KNOW	Total
YES	0.807	0.583	0.001	1.391
NO	2.113	1.527	0.002	3.643
Total	2.920	2.110	0.003	5.033

The Chi Square calculation above was 5.033. This is less than the critical value of 5.991- Book value at 5% Level of Significance), so in this case the null hypothesis cannot be rejected.

In other words, there is no significant Product/service does not leads to success at Market place.

Alternative hypothesis: members literacy is higher having more empowerment

Null hypothesis: literacy has no connection with empowerment

Observed(O)	SA	A	N	DA	Total
<10	5	86	60	25	176
10to 12	15	83	66	49	213
>12	2	38	19	8	67
Total	22	207	145	82	456

Expected data(E)	SA	A	N	DA	Total
<10	8.5	79.9	56.0	31.6	176.0
10to 12	10.3	96.7	67.7	38.3	213.0
>12	3.2	30.4	21.3	12.0	67.0
Total	22.0	207.0	145.0	82.0	456.0

Observed(O)	SA	A	N	DA	Total
<10	5	86	60	25	176
10to 12	15	83	66	49	213
>12	2	38	19	8	67
Total	22	207	145	82	456

Expected data(E)	SA	A	N	DA	Total
<10	8.5	79.9	56.0	31.6	176.0
10to 12	10.3	96.7	67.7	38.3	213.0
>12	3.2	30.4	21.3	12.0	67.0
Total	22.0	207.0	145.0	82.0	456.0

(O-E) *(O-E)/E	SA	A	N	DA	Total
<10	1.2	0.4	0.2	1.2	3.0
10to 12	6.9	6.2	0.1	9.5	22.7
>12	0.1	0.3	0.0	0.2	0.6
Total	8.2	6.8	0.4	10.9	26.3

The calculated value of Chi Square is 26.3. This is Greater than the critical value of 12.592 (Book value at 5% Level of Significance), so in this case the null hypothesis is rejected. In other words, there is a significant association between the two variables: means higher the literacy higher the empowerment.

Results of Factor Analysis: Fifteen factors are considered to evaluate the extent of empowerment women get by functioning with SHG. In order to get the latent issues of all respondent's factor analysis is applied and the following results are obtained and interpreted. Communalities



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	Initial	Extraction
VAR00001	1	0.89
VAR00002	1	0.75
VAR00003	1	0.903
VAR00004	1	0.784
VAR00005	1	0.815
VAR00006	1	0.665
VAR00007	1	0.903
VAR00008	1	0.666
VAR00009	1	0.453
VAR00010	1	0.653
VAR00011	1	0.374
VAR00012	1	0.812
VAR00013	1	0.351
VAR00014	1	0.533
VAR00015	1	0.773

	1	2	3	4	5	6
VAR00001	0.083	0.110	.175	-0.053	-0.058	.913
VAR00002	0.034	.0137	-0.201	-0.052	0.825	-0.086
VAR00003	0.741	0.575	0.038	0.113	-0.023	-0.092
VAR00004	0.845	-0.239	-0.098	0.044	-0.037	0.008
VAR00005	0.699	-0.336	-0.451	0.001	-0.066	0.079
VAR00006	-0.790	-0.001	0.166	0.067	0.033	-0.089
VAR00007	0.741	0.575	0.038	0.113	-0.023	-0.092
VAR00008	0.611	-0.478	0.014	0.145	0.123	-0.086
VAR00009	-0.330	0.481	0.245	-0.225	-0.035	-0.029
VAR00010	-0.577	-0.106	-0.354	0.424	-0.032	-0.045
VAR00011	-0.161	0.203	-0.414	-0.214	0.298	-0.012
VAR00012	0.301	-0.132	0.764	-0.214	0.222	-1.159
VAR00013	-0.095	-0.321	0.389	0.260	-0.018	-1.141
VAR00014	-0.007	-0.347	0.015	-0.559	0.257	.183
VAR00015	-0.019	0.031	0.196	0.682	0.428	.291

Extraction Method Principle components

Total Variance Experienced						
Initial Eigenvalues				Extraction sum of squared loadings		
Component	Total	% of Variance	Cumulative %	Total	% of variance	Cumulative %
1	3.874	25.28	25.828	3.874	25.828	25.828
2	1.617	10.781	36.609	1.617	10.781	36.609
3	1.465	9.767	46.375	1.465	9.767	46.375
4	1.226	8.175	54.55	1.226	8.175	54.55
5	1.096	7.306	61.856	1.096	7.306	61.856
6	1.047	6.978	68.824	1.047	6.978	68.834
7	0.961	6.407	75.241			
8	.880	5.867	81.108			
9	0.794	5.295	86.402			
10	0.696	4.639	91.041			
11	0.643	4.288	95.329			
12	0.386	2.571	97.9			
13	0.167	1.116	99.061			
14	0.148	0.984	100			
15	2.22E-16	1.48E-15	100			

Component Matrix.

Extraction Method Principle components

Fifteen questions relating the extent of women empowerment in SHG were factor analysed using principal component analysis with Varimax (orthogonal) rotation. The analysis yielded six factors explaining a total of 68.834% of the variance for the entire set of variables.

Factor 1 was considered Increases creation of personal assets due to the high loadings i.e. 25.828 by the following items: Increased in capability to support the family, increased in access to microfinance, increase in income, increase ability to make decisions regarding the utilisation of money/credit and Increased support during economic crisis are relatively important for women empowerment. This first factor explained 25.828 % of the variance. The second factor Explained 10.781% of the variance whereas other variance of remaining four factors are 9.767, 8.175, 7.306 and 6.978 respectively.

The communality for a given variable can be interpreted as the proportion of variation in that variable explained by the three factors. In other words, if we perform multiple regression of climate against the three common factors, we obtain an $R^2 = 0.90.3$, indicating that about 90.3% of the variation in climate is explained by the factor model i.e. The communalities of the variables included are rather high overall with two variables having a variance of (90.3), those are Increased access to micro finance and Increase capability of managing bank-related activities in common with the other variables in the analysis. This may indicate that the variables chosen for this analysis are only strongly related with each other.

Based On the study and evaluation of the perceptions of the SHG group members on likerts five-point scale (1-5), Bivariate (Yes-No) and appropriate scales is used as explained in methodology chapter. A summary of the perceptions of SHG group members on 1) Functioning of SHG, 2) Loans and savings and 3) empowerment related Outcomes are presented below.

- It was found that The Cronbach's alpha test was performed and it resulted in an overall score of 0.826 indicating very good internal consistency of the items.
- It was found that most of the SHG are existing from more than two years (62.28%) and only 37.72 are existing from less than two years.
- It was observed that the total of 76.98% SHG strength is below 15 in number and rest above 15.
- It was observed that the total of 85.53% SHG members educational qualification is below intermediate and rest all above intermediate qualified.
- It was found that the total of 78.95% members joined SHG because to enhance their social or economic status and rest all opined that they joined SHG because of Promoting Saving habit or initiate group activity or community development or they are influenced by friends and relatives.
- It was observed that the total of 91.89% members joined SHG have less than 25000 rupees income per month (out of which majority i.e. 72.37% have less than 15000 rupees income per month) and rest 8.73percent of members earn more than 25000 rupees per month.
- It was identified that the total of 55.26% members joined SHG while they are taking care of livestock they have followed by 26.32% of them used to work in agriculture fields rest 18.42% used to work in mining and quarrying or in construction or in forestry and others.
- It was found that the total of 75.44% members of SHG agreed that SHG is having rules and regulations in written and rest said their SHG don't have any written rules and regulations.
- It was observed that the total of 78.95% members of SHG agreed that SHG is having rules and regulations updated time to time and rest said they are not updated since long time.
- It was found the total of 42.54% members of SHG agreed that they will conduct meetings once in fortnight, where as 29.82% of them said they will conduct once in a week. Only 27.63% of them opined that they conduct once in a month.
- It was Noted that the total of 13.60% members of SHG agreed that they will attend less than 40% of meetings conducted, where as 80.7% of them said that they attend nearly 40%to 80% of meetings and rest said they attend more than 80%of meetings conducted by SHG.
- It was found that the total of 46.05% members of SHG agreed that they select their leader by way of elections and 24.12% of members expressed that leadership in their group is on rotation bases. 21.93 % of SHG members opined that they choose their leader by just proposed by the members itself.
- It was noted that the total of 21.49% members of SHG agreed that they have transparency in their group activities whereas78.51% of them said that there is no transparency in their group activities.
- It was found that the total of 76.32% members of SHG agreed that they attend some or the other training programme and remaining 23.68% of them opined that they did not attend any training programme up to now.
- It was found that the total of as maximum as91.23 % members of SHG agreed that they undergone training relating to either income generation activity or in marketing their goods/services and remaining 8.77 percent of SHG group members are trained in the areas of banking operations, Improving technical skills or in Management skills.
- It was noted that the total of 66.67% members of SHG agreed that they are motivated to improve interaction and communication whereas others said that they are motivated to conflict resolution or Enhancing social capital.
- It was observed that the total of 40.35% members of SHG agreed that they will be a part of decision making whereas 59.65% of them said that their ideas are not considered for decision making.
- It is noted that the total of 96.49% members of SHG agreed that they will attend Trade fairs, exhibitions in order to promote and sale their goods/services.
- It was noted that the total of 72.37 % members of SHG agreed that they will maintain minutes book where as others opined that they will not maintain minutes book.
- It was found that the total of 72.81 % members of SHG agreed that they will maintain attendance register and others said that their SHG will not maintain any attendance register for its members.
- It was noted that the total of 30.26 % members of SHG agreed that they maintain cashbook and others said that their SHG will not maintain any cash book.
- It was found that the total of 46.49 % members of SHG agreed that they will maintain ledger book and rest are opined that they don't maintain any ledger book.
- It was noted that the total of 45.18% members of SHG agreed that they Maintain Bank Passbook and remaining are unaware or said they will not maintain the same.
- It was identified that the total of 45.18 % members of SHG agreed that they will maintain individual pass book whereas others said they will not maintain individual passbook.
- It was noted that the total of 57.02 % members of SHG agreed that they will maintain payment details and others are not.
- It was noted that the total of 21.49 % members of SHG agreed that they will always update all the records in time whereas56.14 % of them said often they update the records and rest opined that rarely they update the records.
- It was noted that the total of 70.17 % members of SHG agreed or strongly agreed that they feel joining in SHG leads to increased access to micro finance whereas 7.02 percent does not agree that joining in SHG leads to increased access to micro finance and rest are neutral.
- It was found that the total of 86.4 % members of SHG agreed or strongly agreed that by joining in SHG leads to increased income whereas 13.6 percent are neutral and none of them are either disagree or strongly disagree.
- It was noted that the total of 78.61 % members of SHG agreed or strongly agreed that by joining in SHG leads increase in ability to make decisions regarding the utilisation of money/credit, whereas 21.49 percent are neutral and 7.89 percent of them are either disagree or strongly disagree.
- It was found that the total of 86.4 % members of SHG agreed or strongly agreed that by joining in SHG leads to increased income whereas 13.6 percent are neutral and none of them are either disagree or strongly disagree.

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- It was noted that the total of 70.17 % members of SHG agreed or strongly agreed that by joining in SHG leads groups help in Increase capability of managing bank-related activities whereas 22.81 percent are neutral and rest are either disagree or strongly disagree.
- It was identified that the total of 93.42 % members of SHG agreed that they by joining the group their confidence increased, only 6.58percent of them are neutral and no one follow under either disagree or highly disagree.
- It was noted that the total of 50.43 % members of SHG agreed that by joining in SHG increases decision making for family, where as 31.58% of them are neutral in this aspect and rest are either disagree or highly disagree with the above statement.
- It was noted that the total of 52.63% members of SHG agreed or highly agreed that they by way of joining the group they are able to enhance their communication skills, whereas 23.25% of them are neutral in this aspect and 24.12% of members expressed there is no relation between joining group and thereby increasing communication skills.
- It was observed that the total of 87.71% members of SHG agreed that they experienced increased support during crisis and 12.28% of them are neutral in this aspect. None of them either highly disagreed or dis agreed on this aspect.
- It was noted that the total of 21.93% members of SHG highly agreed or agreed that joining SHG help in increasing social recognition, 25.44% are neutral in this regard and 52.63 % disagree with the statement that joining in SHG help in increasing social recognition.
- It was found that the total of 37.28 % members of SHG agreed that by joining in SHG help in participation of community activities whereas 35.53% members are either disagree or highly disagree on the fact that joining in SHG help in participation of community activities and rest all neutral.
- It was noted that the total of 55.26 % members of SHG disagree or highly disagree on the fact that joining in SHG increased social recognition for them whereas remaining 44.74% are neutral in this aspect. Surprisingly none of them agreed with the above statement.
- It was found that the total of 31.58 % members of SHG highly agreed or agreed that joining in SHG increased social recognition whereas 15.79 %of them are neutral and 52.63% of them are either disagreed or highly disagree with the above statement.
- It was noted that the total of 60.96 % members of SHG agreed that joining in SHG they are doing economic or social mobilization activities whereas 14.04% of them said no for the same and 25% of SHG members opined that they don't know.
- It was found that the total of 39.04% members of SHG mentioned that they are into petty business whereas 38.1%of them are into home need production and rest are linked to agriculture.
- It was noted that the total of 46.05 % members of SHG agreed that they Market Their Goods /Services in the local markets only whereas 31.58% of them said that they market in the entire region and only 22.37% of them opined that their products sold in the entire nation.
- It was found that the total of 64.91% members of SHG agreed that they identified training wing for marketing activities, whereas remaining 35.09% opined that they are no such activities in their SHG.
- It was noted that the total of 53.51% members of SHG agreed that they identified linkage with marketing agencies/cooperative bodies to promote their goods and services whereas 46.49% of them opined that their SHG does not have any linkages with marketing agencies/cooperative bodies to promote their goods and services.
- It was identified that the total of 50.88 % members of SHG agreed that their group has conducted market survey before starting the unit whereas 38.16% of them said that their group did not conducted any prior survey about the potentiality of goods/services planned to produce in new start up and remaining 10.96% opined they don't know.
- It was noted that the total of 72.37% members of SHG agreed that they face problems in selling goods/services whereas rest 27.63% expressed that they don't have any problems in selling goods/services.
- It was found that the total of 37.72 % members of SHG agreed that mode of transport from unit to market is a main problem, followed by distance to market (25.44%) and price of goods/services (19.74%) and remaining 17.1% identifies lack of knowledge and other reasons as problems.
- It was noted that the total of 63.16 % members of SHG agreed that they will save in every week or once in 15day rest consume more than 15days to save money.
- It was found that the total of 57.12 % members of SHG stated that they save less than Rs.100 and rest all more than 100 rupees every time they save.
- It was noted that the total of 41.23% members of SHG agreed that they will revise their savings time to time whereas 58,77% of them said that they are not going to revise savings.
- It was found that the total of 77.19 % members of SHG agreed that the purpose of their savings is either to meet future requirements or to gain economic stability whereas 22.81% of members opined that their saving purpose is to pay loan requirements.
- It was noted that that the total of 51.32 % members of SHG agreed that they save with banks whereas 18.86 % of them said that they save with other members and rest saves in other ways.
- It was identified that the total of 55.26 % members of SHG agreed that they their group has taken loans from banks or from financial institute whereas others said they did not.
- It was noted that the total of 39.91 % members of SHG agreed that they took loans to clear earlier loans whereas 25.44 expressed that loan taken for group activities and 21.93% took loan s for personal use and rest 12.72% aid other reasons for taking loans.
- It was found that the total of 56.58% members of SHG agreed that they are repaying loans in time and remaining 43.42% are not regular in repayments.

- It was noted that the total of 39.69 % members of SHG agreed that they are not able to repay loans in time because they used money for personal expenses rather to keep in business. Nearly 23.68% of members said that no profit in business is the main reason for irregular loan payments whereas 19.30% of them expressed that the loan amount they used to clear earlier loans and 15.79% of them said credit sales is the main reason why they are not able to pay loans in time further 1.54 % said that their money was theft.
- It was observed that the total of 16.67 % members of SHG agreed that they are monitored by group members for proper utilisation of funds. But surprisingly 83.33% of them said that they are not monitored by any.
- It was noted that the total of 38.16 % members of SHG stated that they are not getting loans from banks mainly because of lack of knowledge followed by 35.53% of them said the reason for not getting loans is banks and financial institutes have stringent rules. Interestingly 21.05% of them said bankers' poor attitude is the reason for not getting loans.
- It was found that the total of 65.79 % members of SHG agreed that at times they will take loans from existing other members in the group whereas remaining disagree on the same.
- It was noted that the total of 41.67% members of SHG agreed that grant of loan to group member is in the hands of bankers and 38.6% of people opined that it will be decided in the group meetings whereas 15.35% of them stated that leader may influence in getting loans.
- It was found that the total of 72.81 % members of SHG agreed that ton bank loans interest rates are uniform whereas remaining opined that it vary prom person to person or from business to business.
- It was noted that the total of 35.96 % members of SHG agreed that SHG maintain emergency fund whereas majority of 6404% of them opined that their group will not maintain any emergency fund.
- It was noted that the total of 42.54% members of SHG stated that on an average less than 40% of amount was paid promptly and then they are some deviations in repayment cycle whereas 40.79% of them paid up to 80% of loans in time and rest paid loans promptly till clearing loans.
- It was found the total of 20.61 % members of SHG agreed that they are not having any loans at present whereas 47.37% of them are opined that they still have loans and are going smoothly and 52.63% of loans are irregular payments.

III. RESULTS OF TESTING OF HYPOTHESIS.

- It was found that The Chi Square calculated value above was 243. This number is greater than the critical value of 9.488(Book value at 5% Significance level), so in this case the null hypothesis is rejected. In other words, there appear to be a significant association between the two variables: that means the existence life period of SHG has direct proportion to its member strength.
- It was found that the calculated value of Chi Square is 12.3. This number is Greater than the critical value of 9.488 (Book value at 5% Level of Significance), so in this case the null hypothesis is rejected. In other words, there does appear to be a significant association between the

two variables: means members who save frequently are going to repay the loans regularly.

- It was found that the Chi Square calculation above was 5.033. This number is less than the critical value of 5.991 (Book value at 5% Level of Significance), so in this case the null hypothesis cannot be rejected. In other words, there does not appear to be a significant association between the two variables: means demand forecasting before start of Product/service does not leads to success at Market place.
- It was found that the calculated value of Chi Square is 26.3. This number is Greater than the critical value of 12.592 (Book value at 5% Level of Significance), so in this case the null hypothesis is rejected. In other words, there does appear to be a significant association between the two variables: means higher the literacy higher the empowerment.

IV. RESULTS OF FACTOR ANALYSIS:

- It was noted that, fifteen questions relating the extent of women empowerment in SHG were factor analysed using principal component analysis with Varimax (orthogonal) rotation. The analysis yielded six factors explaining a total of 68.834% of the variance for the entire set of variables. Factor 1 was labelled Increases creation of personal assets due to the high loadings i.e. 25.828.
- Identified that obtained an $R^2 = 0.903$, indicating that about 90.3% of the variation in climate is explained by the factor model

Future Scope: The study was confined only to rangareddy district of Telangana State and for further researchers may choose greater research frame and may increase the sample size for much more accurate results.

Policy conclusions

After the wide-ranging study the following suggestions are listed for better working of SHGs in India and there by members will gain confidence, knowledge, economic stability and may taste success.

- In SHG some members are illiterate and they may not exactly know how to get benefits from government policies and some lack interpersonal communication skills to share their ideas and others may have ego feelings may lead to individual approach in various aspects which is not wise thing to do. Unity is strength, all the group members irrespective of caste, colour, breed and any other should combinedly try to get Any benefits from group or from Government.
- Imparting the true meaning of SHG in the minds of members is important, that will help members to realise SHG does not mean only getting benefits or loans at a low interest rates, by educating members should work towards self-reliance, developing economically and there by empowerment.
- In the study findings it was noted that most of the SHGs are not conducting any demand analysis prior to start producing/manufacturing goods/services. This is one of the main reason for failure. Hence all SHGs should conduct demand survey accurately before launching any business., which in turn will enhance the success rate at market front.

Self Help Groups- Boon or Burden

- At the beginning members of SHG will not have any idea about the functioning of group. Hence sufficient training should be given to all members on all aspects (Bank related, marketing of goods/services/basic education/interpersonal communication skills/decision making/group dynamics etc.) of SHGs. Choosing right trainer, right time and convenient place for training.
 - Government should address some of the problems faced by SHG members (Credit sales, Theft etc, no one can do anything) like mode of transportation or reducing the physical distance for going to market. Since in this study most of the members expressed that markets are far from their places.
 - The attitude of bankers should be changed towards SHGs. As many of members expressed that Stringent and lengthy procedures in getting loans and poor attitude of bankers is a big problem in getting loans in time.
 - In the present study it was found that literacy rate was very low in rural women and government should take care of imparting basic education to all the members.
 - SHGs need to identify the well-established marketer in the market and establish an agreement to supply the total produced products as per his specifications this will reduce marketing problems for SHGs.
 - Meetings should be conducted frequently in consultation with participated women (About their convenient time) and all participants are encouraged to ask doubts and suitable solutions are provided for their doubts.
 - In the study it was found that many SHGs are not maintaining all records relating to SHGs. Maintaining all records (Meeting minutes, passbooks, cash book, ledger etc. which will bring transparency and accountability.
 - It was noted from the study that in most of SHGs members suggestions are not considered, which is not correct all the time. At the end of the day it is the members of group are going to achieve the group objectives and they better know the practical problems; hence their suggestions and complaints should be attended promptly.
 - In SHGs, the leaders should guide/monitor their members in proper utilisation of funds. It was evident from the study that 43.42% of members are not paying loans which is not a good sign. As maximum as 83% of respondents opined that they are not guided properly in utilisation and repayment of borrowed funds. Leader/seniors has to monitor and educate members the benefits of prompt payments and if not evils.
 - From the study it was noted that at times conflict among members may spoil the group synergy. The team leader should take care of solving conflicts when they are small and always should impart, we feeling in the minds of all group members.

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