



INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE AND MANAGEMENT

CONTENTS

Sr. No.	Title & Name of the Author (s)	Page No.
1.	PRODUCTIVITY AND THE EFFECT OF TAXATION ON ECONOMIC GROWTH IN NIGERIA <i>GODWIN CHIGOZIE OKPARA</i>	6
2.	APPRAISAL OF ENTREPRENEURSHIP DEVELOPMENT PROGRAMMES IN NORTH EAST INDIA WITH PARTICULAR REFERENCE TO TRIPURA <i>DR. SUBRATA DEBNATH</i>	16
3.	ATTITUDINAL AND BIOGRAPHICAL FACTORS RESPONSIBLE FOR LAPSES OCCURING IN THE LIFE INSURANCE SECTOR: A CASE STUDY OF NORTH WEST HARYANA <i>DR. VIKAS DARYAL, MRS. GARIMA GUPTA & MS. PRABHJOT KAUR LAMBA</i>	22
4.	ROLE OF SELF HELP GROUPS (SHPS) IN WOMEN EMPOWERMENT - AN EMPIRICAL STUDY <i>DR. G. SUDARSANA REDDY</i>	29
5.	STOCK RETURNS AND MARKET EFFICIENCY: AN EMPIRICAL STUDY ON INDIAN STOCK MARKET <i>KOUSTUBH KANTI RAY</i>	35
6.	A COMPARATIVE STUDY OF ORGANIZATIONAL CHANGE METHODOLOGIES AND APPROACHES <i>DR. SUNIL KUMAR</i>	42
7.	RELATIONSHIP BETWEEN STOCK PRICE AND EXCHANGE RATE IN INDIA <i>S. SYED AHAMED, DR. K. CHANDRASEKHARA RAO & DR. MALABIKA DEO</i>	51
8.	PORTFOLIO OPTIMIZATION USING DATA ENVELOPMENT ANALYSIS & SHARPE'S METHOD <i>HARENDRA SINGH</i>	56
9.	ENVIRONMENT MANAGEMENT SYSTEM IN INDIAN FOOD PACKAGING INDUSTRY: VARIABLE IDENTIFICATION AND SELECTION <i>ARCHANA SHEKHAWAT & PROF. (DR.) N.V.MURALIDHAR RAO</i>	64
10.	BSE AND SECTORAL INDICES: A COMPARITIVE STUDY <i>M.MADHAVI & RADHIKA.RAAVI</i>	71
11.	ERM: A KEY TO THE SUCCESS OF CRM <i>DR JAKKA SURESH REDDY & C. S. JAYANTHI PRASAD</i>	76
12.	POST - PRODUCTIVITY PERFORMANCE OF INDIAN ESOP PHARMACEUTICAL CORPORATE SECTOR <i>DR. RAMESH KUMAR DHIMAN, DR. SURENDER KUMAR GUPTA & DR. SURIENDER KUMAR NAGIA</i>	80
13.	FINANCIAL INCLUSION: OLD WINE IN NEW BOTTLE <i>DR. GAURAV AGGARWAL, PROF. SUDHIR SAKSENA & MS. SATINDER KAUR</i>	87
14.	WORKING CAPITAL MANAGEMENT AND PROFITABILITY – CASE OF INDIAN PETROCHEMICALS COMPANY- RIL, HPCL, GAIL <i>PRAKASH CHAWLA, SANDHYA HARKAWAT & ILAS KHAI RNAR</i>	90
15.	RELATIONSHIP BETWEEN FII & SENSEX (JANUARY 2007-DECEMBER 2009) <i>DR. JIMMY KAPADIA, MS. POOJA PATEL & MR. BHAVIK PANCHOLI</i>	96
16.	A STUDY OF FINANCIAL PERFORMANCE OF SELECT INDIAN SCHEDULED COMMERCIAL BANKS USING CAMELS METHODOLOGY FOR 2006-2010 <i>PROF. SVETLANA TATUSKAR</i>	105
17.	PASSENGER'S ATTITUDE & SATISFACTION IN RAILWAYS (SPECIAL REFERENCE TO COIMBATORE REGION) <i>DR. N. BHARATHI</i>	121
18.	MEASURING QUALITY OF WORK LIFE: AN INTEGRATION OF CONCEPTUAL RELATIONSHIP WITH PRODUCTIVITY <i>P. MOHANRAJ & R. RAMESH</i>	128
19.	E-BANKING MANAGEMENT: IMPACT, RISKS, SECURITY <i>MRS. BHAVNA BAJPAI</i>	132
20	THE INDIAN RURAL MARKET – AN UNTAMED TIGER <i>PROF. ARPIT R. LOYA</i>	137
	REQUEST FOR FEEDBACK	141

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ROLE OF SELF HELP GROUPS (SHPS) IN WOMEN EMPOWERMENT - AN EMPIRICAL STUDY**DR. G. SUDARSANA REDDY**

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ABSTRACT

Microfinance programs like the Self Help Bank Linkage Program in India, have been increasingly promoted for their positive economic impact and the belief that they empower women. The present paper is an attempt to analyze the impact of self-help groups on women empowerment in Bangalore Rural District, Karnataka. The study uses various indicators like women's household decision-making power, financial autonomy, freedom of movement, political participation, acceptance of unequal gender role, exposure to media, access to education, and experience of domestic violence. The data required for the study collected through the distribution of structured questionnaire to 300 SHGs women members. The study reveals that women members of SHGs are empowered and but the level of empowerment is less. They have taken control over their loans and there are able to manage them; participated in purchase decisions in the group and pricing of final products in the SHG and also at home; their self-confidence and mobility have improved; understand the importance of nutrition in the household, taking better care of health and hygiene of their family; they feel that their financial problems at home have come down; they are aware of the local government official, a Member of Legislative Assembly, a Member of Parliament, and the Prime Minister; and they are also aware of the legal procedures – like a man beating his wife, a man divorcing or abandoning his wife, unfair wages, unfair prices, high-handedness of police or government officials. The study concludes that SHGs women members in Bangalore Rural District, Karnataka, have empowered.

KEY WORDS

Microfinance, Self-help Groups, Women Empowerment.

BACKDROP

The empowerment of women is one of the central issue in the process of development of economies all over the world. Empowerment of Rural Women is crucial for the development of the Rural Bharat. Bringing women into the mainstream of development is a major concern for the Government of India, which is why 2001 has been declared as the "Year of Women Empowerment". The programmes for Poverty Alleviation have a women's component to ensure flow of adequate funds to this section.

Pioneering microfinance institutions (MFIs) have already recognized that the twin goals of empowering women and developing poor communities are closely connected. The Nobel Prize-winning Grameen Bank, for example, gives around 96 per cent of its micro-loans to women, while the United Nation (UN) estimates that around 76 per cent of all microfinance clients globally are women. There are two different ways to look at this: one is that microfinance is good for women; the other is that women are good for microfinance, says Susy Cheston of Opportunity International, a US-based organization that gives around 86 per cent of its micro-credit loans to women.

REVIEW OF LITERATURE

EDA and APMAS (2006) say that there exists noticeable synergy between SHGs and local politics since SHG membership helps village women gain experience in - regular meetings, taking decisions, allocating money. This further helps women become more 'visible' in the village, which is important for campaigning. Indian society is split by a hierarchical caste system that has traditionally discriminated against those at the bottom – the Scheduled Castes and Scheduled Tribes. The study says that majority of SHGs are single-caste based, since the groups work on the principle of 'affinity groups' and neighbourhood proximity. At the same time the members it helps distribute the benefits (subsidies) among the single target population. Otherwise, some benefits will go only to some members. Women in SHGs can work together to address issues that affect not only their own members, but others in the larger community. These were all actions by SHG women which represented some degree of *agency* by women, in terms of decision-making and enhancing women's contribution to community in a way that goes beyond traditional gender roles. All members of an SHG save the same amount at each meeting. But all members of an SHG are not economically equal. It means they do not have equal credit absorption and repayment capacity and credit allocation generally takes place according to individual demand and capacity.

Self-help groups is a group wherein people who share common experiences, financial status, problems can offer each other a unique perspective that is not available from those who have not shared these experiences (Matheswaran 2008). SHG concept is needed for special groups like - the Disabled, the Widows, Commercial Sex Workers, Eunuchs, Endangered artisans; Affected Weavers, Youth and HIV affected women, Agricultural and other working women for daily wages.

One of the key benefits of SHGs is women's empowerment and this can be seen with the number of women involved in politics (Reddy CS 2005). SHGs typically consist of Schedule Caste (SC), Scheduled Tribe (ST), Minorities (MN) and Backward Caste (BC). The compositions of SHGs are sometimes exclusively one particular social group or a mix. In the vast majority of SHGs leaders were almost exclusively from the dominant social groups' category. This demonstrates a lack of equality and unity across caste divisions.

From the above literature survey the authors say that SHG is a group where people with common experiences, financial status, problems join together to offer each other a unique perspective that is not available from those who have not shared these experiences; majority of SHGs are single-caste based & special group based; vast majority of SHGs leaders were almost exclusively from the dominant social groups'; women in SHGs work together to address issues that affect not only their own members, but others in the larger community; there exists noticeable synergy between SHGs and local politics; politics helps women become more 'visible' in the village; all members of an SHG save the same

amount at each meeting and SHG members gets credit allocation according to individual demand and capacity. The present study makes an attempt to know whether the above given issues are holds good or not? Therefore, the present study.

The paper is presented in sections (I) Empowerment of women – concept, (II) Indicators of women empowerment in micro-finance, (III) Objectives, (IV) Methodology, (V) Analysis, (VI) Findings and (VII) Conclusion.

EMPOWERMENT OF WOMEN - CONCEPT

Empowerment is a multi-faceted, multi-dimensional and multi-layered concept. Most of us, when asked, have a great deal of difficulty defining *empowerment*. The word does not even translate literally into many languages. Yet most of us know empowerment when we see it. There are several interpretations about empowerment of women. The following are the few important ones:

Krishna (2003) defines empowerment as *“the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. Central to this process is actions that both build individual and collective assets, and improves the efficiency and fairness of the organizational and institutional context which govern the use of these assets”*. It is important to understand empowerment as a process and not an instrumentalist form of advocacy, which requires measurement and quantification of empowerment.

Kabeer (2006) emphasizes that the ability to exercise choice incorporates three interrelated dimensions: resources, agency and achievements.

Resources: Resources can be material, social or human. They refer not only to conventional economic resources, such as land, equipment, finance, working capital etc. but also to the various human and social resources, which serve to enhance the ability to exercise choice. Human resources are embodied in the individual and encompass his or her knowledge, skills, creativity, and imagination and so on. Resources are distributed through a variety of different institutions and processes and access to resources will be determined by the rules, norms and practices, which prevail in different institutional domains (eg. Family norms, patron-client relationships, informal wage agreements, formal contractual transactions, and public sector entitlements). These rules, norms and practices give some actors authority over others in determining the principles of distribution and exchange within that sphere. Consequently, the distribution of ‘allocative’ resources tends to be embedded within the distribution of ‘authoritative resources’, the ability to define priorities and enforce claims. Heads of households, chiefs of tribes, directors of firms, managers of organisations, elites within a community are all endowed with decision-making authority within particular institutional contexts by virtue of their positioning within those institutions.

The terms on which people gain access to resources are as important as the resources themselves when the issue of empowerment is being considered. Access may be conditional on highly clientilist forms of dependency relationships or extremely exploitative conditions of work or it may be achieved in ways, which offer dignity and a sense of self-worth. Empowerment entails a change in the terms on which resources are acquired as much as an increase in access to resources.

Agency: The second dimension of power relates to *agency*, the ability to define one’s goals and act upon them. Agency is about more than observable action; it also encompasses the meaning, motivation and purpose, which individuals bring to their activity, their *sense* of agency, or ‘the power within’. While agency often tends to be operationalised as ‘individual decision making’, particularly in the mainstream economic literature, in reality, it encompasses a much wider range of purposive actions, including bargaining, negotiation, deception, manipulation, subversion, resistance and protest as well as the more intangible, cognitive processes of reflection and analysis. Agency also encompasses collective, as well as individual, reflection and action.

Agency has both positive and negative meanings in relation to power. In the positive sense of the ‘power to’, it refers to people’s capacity to define their own life-choices and to pursue their own goals, even in the face of opposition from others. Agency can also be exercised in the more negative sense of ‘power over’, in other words, the capacity of an actor or category of actors to over-ride the agency of others, for instance, through the use of violence, coercion and threat. However, power can also operate in the absence of any explicit agency. The norms and rules governing social behaviour tend to ensure that certain outcomes are reproduced without any apparent exercise of agency. Where these outcomes bear on the strategic life choices noted earlier, they testify to the exercise of power as ‘non-decision-making’ (Lukes). The norms of marriage in South Asia, for instance, invest parents with the authority for choosing their children’s partners, but are unlikely to be experienced as a form of power – unless such authority is questioned.

Achievements: Resources and agency together constitute what Sen refers to as capabilities, the potential that people have for living the lives they want, of achieving valued ways of ‘being and doing’. Sen uses the idea of ‘functioning’ to refer to all the possible ways of ‘being and doing’ which are valued by people in a given context and of ‘functioning achievements’ to refer to the particular ways of being and doing which are realised by different individuals. These realised *achievements*, or the failure to do so, constitute our third dimension of power. Clearly, where the failure to achieve valued ways of ‘being and doing’ can be traced to laziness, incompetence or some other reason particular to an individual, then the issue of power is not relevant. When, however, the failure to achieve reflects asymmetries in the underlying distribution of capabilities, it can be taken as a manifestation of disempowerment.

Thus one may conclude that by helping women meet their practical needs and increase their efficacy in their traditional roles, micro finance can help women to gain respect and achieve more in their traditional roles, which in turn can lead to increased esteem and self-confidence. Although increased esteem does not automatically lead to empowerment, it does contribute decisively to women’s ability and willingness to challenge the social injustices and discriminatory systems that they face.

From the above we can say women's empowerment is a process in which women gain greater share of control over resources - material, human and intellectual like knowledge, information, ideas and financial resources like money - and access to money and control over decision-making in the home, community, society and nation, and to gain ‘power’. Put in simple, *“Empowerment means moving from a position of enforced powerlessness to one of power”*.

INDICATORS OF WOMEN EMPOWERMENT IN MICRO-FINANCE

Schuler, Hashemi and Riley’s (2005) Empowerment Index uses eight indicators, each including a variety of specific actions or items:

1. **Freedom of Mobility:** Mobility refers to going to the market, a medical facility, and the movies, outside the village.
2. **Ability to make Small Purchases:** Purchasing small items used daily in food preparation for the family (kerosine oil, cooking oil, and spices), small items for her (hair oil. Soap, Glass bangles), purchasing ice cream or sweets for children. And sometimes decisions were normally made without asking the husband's permission, and if the purchases were made at least in part with money earned by the respondent herself.

3. *Ability to make Larger Purchases:* Large purchases like pots and pans, children's clothing, saris for her and buying the family's daily food. And sometimes they purchases were made at least in part with money earned by the respondent herself.
4. *Involvement in major Household Decisions:* Involvement in decision (individually or jointly with the husband) within the past few years about house repair or renovation, deciding to lease land and buy land, a boat or a bicycle rickshaw.
5. *Relative freedom from Domination by the Family:* Here freedom to buy land, jewelry or livestock from her own money, or purchases made in the family against her will.
6. *Political and Legal Awareness:* Knowing the name of a local government official, a Member of Parliament, and the Prime Minister and the significance of registering a marriage and knowing the law governing inheritance like comes under political and legal awareness.
7. *Involvement in Political Campaigning and Protests:* Just awareness sometimes may not be empowered, but they should involve in campaigning political candidate or had gotten together with others to protest: a man beating his wife, a man divorcing or abandoning his wife, unfair wages, and unfair prices. Misappropriation of relief goods. Or high-handedness of police or government officials.
8. *Economic Security and Contribution to Family Support:* Economic security have when woman owned her house or homestead land, owning any productive asset, having her own cash savings and savings were ever used for business or money-lending.

OBJECTIVES OF THE STUDY

The prime objective of the study is to know the impact of SHGs on women empowerment with special reference to SHGs operating in Thyamagondlu Village, Bangalore rural District, Karnataka. The secondary objectives of the study are:

- 1 To trace the evolution of microfinance in India,
- 2 To understand the concept of women empowerment,
- 3 Identify the indicators of women empowerment in microfinance,
- 4 To know the impact of SHGs on women empowerment.

METHODOLOGY OF THE STUDY

The study is descriptive in nature. The population of the study consists of all the members (around 900) of the Self Help Groups operating in Thyamagondlu Village, Bangalore rural District, Karnataka. With the use of convenience sampling technique the researcher has selected 300 SHG women members as sample size for the study. See Table - 1 for detailed sample size from each area.

The data has been collected from primary as well as secondary sources. The primary data has been obtained from respondents through distribution of questionnaire. The secondary data has been collected from Internet, magazine, editorials, government rules and regulations on finance and micro finance.

Table 1
Distribution of Sample Size on the Basis of Area

Self Help Group	Village	Sample Size
Mahimashree Mahila Swasahaya Sangha	Kannuhalli	20
Stree Shakthi Sangha	Manne	20
Imdiragandhi Swa Sahaya Sangha	Thyamagondlu	120
Jannath Muslim Mahila Swa Sahaya Sangha	Thyamagondlu	20
Rani Chennamma Mahila Swa Sahaya Sangha	Thvarekere	20
Sonia Gandhi Mahila Swa Sahaya Sangha	Muddalinganahalli	20
Stree Shakthi Sangha	Ram pur	20
Jai Bharat Stree Shakthi Sangha	Obalapur	20
Sri Ganesh Stree Sangha	Vinayakanagar	20
Stree Shakthi Sangha	Kuntabhomanahalli	20
Total		300

All the Tables presented in the study are constructed based on the primary data.

DEMOGRAPHIC CHARACTERISTICS

Demography refers to the characteristics of the population. Demographics are the vital statistics that describe population. People constitute markets; demographics are of special interest to marketing executives. Demographic characteristics include gender, age, education, occupation, monthly family income, and family size. In the present study gender, age and education has been covered. Table-2 depicts the demographic characteristic of respondents

AGE

Table – 2 indicates that 50 per cent of the respondents are falling in the age group of 36-45. Age of SHG members ranges between 16 years to 65 years. It indicates that age is not the basis for SHG membership; any person who is unemployed can join in the SHG.

Table 2
Demographic Characteristics of Respondents

Characteristics	No. of Respondents	Percentage
Age		
< 15	00	00
16- 25	06	02
26- 35	30	10

36-45	150	50
46-55	90	30
56- 65	24	8
> 65	00	00
Total	300	100
Education		
< SSLC	240	80
SSLC	36	12
PUC	24	8
> Degree	00	00
Total	300	100

EDUCATION

From the above Table - 2 it is clear that 92 per cent of the respondents are falling in the education category of SSLC and less than SSLC. It shows that members' do not have jobs due to low education qualification. SHG membership is for unemployed and it is not based on the education qualification.

Table 3
Caste-wise Distributions of Respondents

Caste	No. of Respondents	Percentage
Brahmin	60	20
Vokkaliga	42	14
Lingayat	48	16
SC	36	12
ST	42	14
Others	72	24
Total	300	300

As said in the above SHG membership is for unemployed and it is not for a specific age group, education level and not on the basis of specific cast (See Table -3).

IMPACT OF SHGS ON WOMEN EMPOWERMENT

Table 4
Control of their Loans and Management

Opinion	No. of Respondents	Percentage
Yes	240	80
No	60	20
Total	300	300

Above Table - 4 shows that 80 per cent SHGs members (women) have taken control over their loans and there are able to manage them. Another concern is over the feminization of debt, where women are seen as becoming mediators between the male members of their family and the micro finance institutions. We can say that it is an indication of women empowerment.

Table 5
Participation in Purchasing Decisions at Home and in the SHG

Opinion	No. of Respondents	Percentage
Yes	231	77
No	69	23
Total	300	300

Generally rural women do not participate in purchasing decision. But Women (77 per cent) after joining SHGs they are able to participate in purchase decisions at home. Not only they participate in decision making at home but also participate in purchase of raw materials and pricing of final products in the SHG.

Table 6
Increased Self Confidence and Mobility

Opinion	No. of Respondents	Percentage
Yes	264	88
No	36	12
Total	300	300

The level of self-confidence and mobility are also important constituents of empowerment. It is very interesting to see that 88 per cent (see Table-6) of the respondents say that their confidence level and mobility has increased after joining the group. This helped members in

expressing their views in meetings. The interaction with officials had greatly increased; this was an indicator of greater mobility, confidence, exposure and better communication skills.

Table 7
Decision-making within the Household

Opinion	No. of Respondents	Percentage
Family Planning	237	79
Children's Marriage	252	84
Buying and Selling Assets	135	45
Sending Daughter to School	225	74

From the above Table – 7 we can say that SHG members (above 75 per cent of women) have involvement in the decision-making in their family in - family planning, children's marriage, buying and selling assets, sending daughter to school. These decisions, which have traditionally been within the male domain, reflect that although the women have been empowered, SHGs have not been able to positively impact their decision-making in buying and selling assets. A slight change, however, has been noticed in the inclusion of women in the decision-making process of sending their daughters to school.

Table 8
Improving Efficiency of Activities that are Culturally considered within the Woman's Domain.

Opinion	No. of Respondents	Percentage
Improved nutrition in the household	207	69
Taking better care of health and hygiene of their children	219	73
Helping in social functions	240	80

Table-8 indicates that SHG members understand the importance of nutrition in the household (69 per cent), taking better care of health and hygiene of their children (73 per cent); and participating in social functions like marriage and even started celebrating children's birth days.

Table 9
Reduction of Tough Times in SHG Members' Families after Joining SHGs

Opinion	No. of Respondents	Percentage
Decreased	195	65
No Impact	105	35
Total	300	300

Table – 9 shows that 65 per cent of the respondents feel that financial problems at home came down due to joining SHGs and start working in the groups. But there are 35 per cent of the people directly say that there is no impact of SHGs on their families.

Table 10
Political and Legal Awareness among SHG Members

Opinion	No. of Respondents	Percentage
Aware	225	75
Not Aware	75	25
Total	300	300

Awareness about political and legal procedures has increased among SHG women members (75 per cent). They are aware of the local government official, a Member of Legislative Assembly, a Member of Parliament, and the Prime Minister. They are also aware of the legal procedures that help in complaining about domestic violence, a man divorcing or abandoning his wife, unfair wages, unfair prices, high-handedness of police or government officials.

FINDINGS FROM THE STUDY

From the foregoing analysis the following findings have been extracted:

- Half of the respondents are falling in the age group of 36-45. SHG members' age ranges between 16 years to 65 years. It indicates that age is not the basis for SHG membership; any person who is unemployed can join in the SHG.
- About 92 per cent of the respondents are falling in the education category of SSLC and less than SSLC and they do not have jobs due to low education qualification. It indicates that SHG membership is for unemployed and it is not based on the education qualification, any body can join in the SHG. At the same time no discrimination among different cast people; SHG membership is opened for all the casts. In other words, it is not for a specific age group, education level and not on the basis of specific cast
- Majority of the SHGs members have taken control over their loans and there are able to manage them. Another concern is over the feminization of debt, where women are seen as becoming mediators between the male members of their family and the micro finance institutions.
- Generally rural women do not participate in purchasing decision. But the present study shows that 77 per cent of the SHG members were able to participate in purchase decisions in the group and pricing of final products in the SHG. Not only have they participated in decision making at home.
- Self-confidence and mobility are also important constituents of empowerment. It is very interesting to see that 88 per cent of the respondents feel that their confidence level and mobility has increased after joining the group. These helped members in expressing their views in meetings, in interaction with officials and were an indicator of greater mobility, confidence, exposure and better communication skills.
- Above 75 per cent of SHG members have involved in decision-making in their family in - family planning, children's marriage, buying and selling assets, sending daughter to school. These decisions, which have traditionally been within the male domain, reflect that although the women have been empowered. But SHGs have not been able to positively impact their decision-making in buying and selling assets. A slight change, however, has been noticed in the inclusion of women in the decision-making process of sending their daughters to school.

- One very interesting thing to note here is that SHG members were able to understand the importance of nutrition in the household, taking better care of health and hygiene of their family. They also started in helping in the social functions like marriage and even started celebrating children's birthdays.
- Majority of the respondents feel that financial problems at home have come down due joining SHGs and start working in the groups.
- Awareness about political and legal procedures increased among SHG women members. They are aware of the local government official, a Member of Legislative Assembly, a Member of Parliament, and the Prime Minister. They are also aware of the legal procedures – like a man beating his wife, a man divorcing or abandoning his wife, unfair wages, unfair prices, high-handedness of police or government officials.
- One very interesting to disclose here is that empowerment also led conflicts in some of the SHG members' family. The house owners disclosed this.

CONCLUSION

The empowerment of women is one of the central issues in the process of development of countries all over the world and it is also crucial for the development of the Rural Bharat. Bringing women into the mainstream of development is a major concern for the Government of India. Pioneering microfinance institutions (MFIs) have already recognized that the twin goals of empowering women and developing poor communities are closely connected. The Nobel Prize-winning Grameen Bank, for example, gives around 96 per cent of its micro-loans to women, while the UN estimates that around 76 per cent of all microfinance clients globally are women.

Women empowerment is the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. As per Schuler, Hashemi and Riley's empowerment index most of the SHGs members in Thyamagondlu Village, Bangalore rural District, Karnataka, were empowered, but the level of empowerment need to be improved. At the same time there is a need to educate empowered women in reducing conflicts at home particularly with head of the house.

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Sd/-

Co-ordinator