

Psychological characteristics of shg sociology



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- SUGGESTIONS FOR FURTHER STUDY

This chapter presents the findings of the research survey. It has been divided into five subdivisions. Section I deals with the findings of socio-demographic and psychological features of SHG respondents. Section II is devoted to the findings of economic authorization.

For infinite centuries adult females in India have been subordinated to work forces and socially oppressed. The assorted spiritual patterns in India every bit good as the personal Torahs based on them, confined adult females to a position inferior to that of work forces. But Self-help groups are steadily conveying a soundless revolution in the authorization of adult females.

Self-help group are cardinal elements for the empowerAment of rural adult females which help them to better their socio-demography conditions and ownership of little recognition assets. In the present survey, the socio-demographic and psychological position graduated table of the undermentioned points describes the distribution of SHG members by age, faith, caste, educational position, matrimonial position, type of house, type of household, household size, land keeping and besides the degree of engagement of SHG members in assorted facets like preparation, societal engagement, extension engagement, mass media contacts, decision-making in household and community, attitude towards self-employment, Creditorientation, Perception about SHGs, Self-esteem, Cosmo-politeness for the 400 respondents who were selected from Madanapalle block in Chittoor territory of Andhra Pradesh and Ottapalam block of Palakkad territory,

Kerala. The sample comprises of SHG adult females of DWCRA-SGSY, DWCUA-SJSRY groups from rural and urban countries.

REVEALINGS AND INTERPRETATIONS OF THE TABLES AND GRAPHS GIVEN BELOW

Large bulk are below 35 old ages of age, literate, married, holding atomic and joint household, with 2 kids, both hubby and married woman organizing the members of SHGs, gaining below Rs 25000 to 30000 per annum and have since been going to be active and energetic members of SHGs for more than two old ages. As a consequence of their acute involvement, engagement, active engagement and involvement in disbursement clip usefully and fruitfully. They are able to pass their leisure clip by listening to radio, seeing Television, sing friends and relations in the vicinity and such other activities that help them to bask their life.

Majority of the households do non have any farm land ; have needfully acquired working accomplishments after going members of SHGs ; work up to even 9 hours every twenty-four hours ; on a regular basis take part in SHG activities ; their fiscal position and conditions have significantly improved on history of the SHGs and their association was engineered by NGO staff and equal group people.

All the adult females respondents in both the provinces of Andhra Pradesh and Kerala agreed that self-help groups helped to better their fiscal position. With respect to fiscal autonomy, SHGs both in Andhra Pradesh and Kerala agreed, that fiscal determinations were taken by their hubbies. Cent per cent of respondents from both the provinces were of the position that their

household life conditions have improved after fall ining the SHGs. Majority of the respondents in both the provinces had their monthly nest eggs of Rs. 50-100 per month. Majority of the respondents of Andhra SHGs and Kerala SHGs stated that there was extra employment coevals for more than 200 yearss per annum had after fall ining the Self-help groups. Both in urban groups of Andhra Pradesh and Kerala, SHGs were significantly act uponing the income degrees of the respondents.

A big proportion of Andhra and Kerala SHGs had medium tonss on economic motive. SHG adult females who were working for less than 100 yearss per annum had moved up to higher employment degrees. Womans who were chiefly occupied in agribusiness prior to DWCRA had shifted to other chief businesss such as dairy, weaving, canteens, readymade units, orienting and embellishment, handicrafts etc. The occupational displacement nevertheless was in conformance with their domestic functions. Economic motive has significantly influenced the members of the SHGs in both the States.

Women constitute half of the population and lending well for the socio-economic development of the households and the state as a whole.

However, this part was recognized in domestic domains and non accounted in footings of economic system. Most adult females in India are dependent on land based support than work forces. Yet they have less entree to landownership and other belongings, recognition installations, income bring forthing programmes and live in low poorness. The construct of human poorness has been good defined by Dr. AmartyaSen as a sort of economic inadequacy, as an absence of certain capablenesss and accomplishments, as

a political and economic exclusion. For the authorization of adult females in every field, economic independency is of paramount importance.

The outgrowth of micro-credit system is an alternate system and is by and large recognized as a powerful tool for authorising adult females. To bridge the spread between demand and supply of finances in the lower rounds of the rural economic system, the formal sector took the initiative to develop a supplementary credit delivery mechanism by encouraging institutional agreements outside the fiscal system. Micro-credit is clearly different from other populist poorness relief schemes. This is a construct of economic authorization of adult females through the formation and nurturing of Self-help Groups (SHGs) of the mark population.

Micro-credit and Micro-finance is emerging as a powerful instrument for poorness relief in the new economic system. In India, micro-finance scene is dominated by SHG-Bank Linkage programme aimed at supplying a cost effectual mechanism for supplying fiscal services to the ' Unreached Poor ' . The SHG programme has been successful in non merely run intoing curious demands of the rural hapless, but besides in beef uping corporate self-help capacities of the hapless at the local degree taking to their authorization.

Authorization is a procedure of alteration by which persons or groups gain power and ability to take control over their lives. It involves increased wellbeing, entree to resources*increased assurance, self-esteem and respect, increased engagement in determination devising and increased control over benefits, resources and ain life. Micro-credit or micro-finance for the hapless adult females has received extended acknowledgment as a

scheme for poorness decrease and for economic authorization. In a state like India, economic uncertainness, loss of support, rising prices, deficiency of entree to natural resources, natural catastrophe make the hapless highly vulnerable. In this context, it would be necessary to guarantee that the hapless are empowered to entree development resources and utilize it to their greatest benefit.

In India, even today in certain parts and States bulk of the adult females are plagued by illiteracy, poverty and deficiency of basic comforts in add-on to the major duty of keeping the household. This necessitated the attempt to place and take up assorted incomes bring forth activities to supplement the household ' s income which resulted in the formation of a big figure of self-help groups in India. As such India has become one of the states where SHGs and micro-enterprise drama an effectual rose in adult females ' s development.

Micro-credit programme through ego aid groups is different from poorness relief programmes. It targets the rural and urban families below the poorness line and assures the hapless adult females of employment and income. Micro recognition nest eggs helps the adult females to come out of the clasps of the usurers. Further, nest eggs can besides be ploughed back into the common fund. Micro recognition through self-help groups helps the hapless adult females to construct their accomplishments and capacities and supply entree to fundss without any collateral and empowers them non merely economically, but besides socially.

Self-Help Group in short, is a sustainable organisational apparatus. which disburses micro-credit to the hapless adult females and encourages them to come in into entrepreneurial activities. Womans lead self-help groups in many parts of our state have achieved success in conveying them to the mainstream of determination devising. Self-help groups serve as a beginning of inspiration and a feasible option for accomplishing the aim of socio-economic development for adult females by affecting them in all development programmes.

In Andhra Pradesh, there are about 6. 5 hundred thousand of SHGs working in the province formed by DRDA under the IndirakranthiPadam (IKP) programme. All the territories in Andhra Pradesh are covered by SHG bank linkage programme and Chittoor is one of the prima territories among them. The SHGs are besides popularly called IKP groups. The survey territory has a recordnumber of 50, 000 SHGs, which figure significantly in a large manner in alleviating poorness and authorising adult females. Similarly the State of Kerala besides has made important paces in the field of micro finance. The success of Kudumbasree and the broad promotion of SHG scheme have attracted several other bureaus. Formal bureaus like District Collectorate, Primary Agricultural Credit Societies, Department of Industries, Development of Agriculture and assorted other authorities bureaus are how actively advancing SHGs in Kerala for the effectual use of their finacess.

The function of NABARD in the growing of SHGs in Kerala is deserving adverting. Kerala remains the 3rd largest in the state next merely to Karnataka and Andhra Pradesh in the affair of the figure of linked groups and accounted for 13 per cent of the entire linked groups in India in 1999 (Kerala <https://assignbuster.com/psychological-characteristics-of-shg-sociology/>

Status focal point paper, NABARD 2000) . The figure of self-help groups increased from 352 in 1994-95 to 2434 in 1999-2000, entering a growing of around seven times over a period of five old ages. The highest figure of groups was in Alappuzha territory (996) and the sum of bank loan distributed was besides the highest in the territory (Rs. 131. 09 hundred thousand) .

In INDIA state, during the past five decennaries attempts have been made to better the position of adult females by assorted schemes and through development programmes. The disregard of adult females in the development procedure and the immediate demand for appropriate attending on adult females to enable to achieve requisition place has been emphasized. The States of Andhra Pradesh and Kerala witness mammoth paces in footings of adult females empowerment through micro recognition. However all SHGs are non every bit successful. Therefore, research on factors which are calculating in the success of SHGs would ease the unsuccessful SHGs in their economic ventures. Research surveies perforating into these facets are ever indispensable to understand therespondents and the responses of the SHG donees were scored for the intent of analysis.

Marking AND ANALYSIS

The agendas were scored by delegating the appropriate weightages to obtain numerical values on the assorted variables measured. The entire tons obtained by each of the 512 respondents on all the variables were computed. The information were carefully analyzed by using appropriate statistical techniques like chi-square, V trial and ' F ' ratio, to cognize whether the independent variables could act upon significantly the

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dependent variables. The outstanding findings of the survey were presented in the undermentioned chapter.

TAMILNADU

Among the assorted poverty alleviating programmes, Swarnajayanti Gram Swarozgar Yojana (SGSY) is comprehensive, more feasible and a bold enterprise. The dramatic characteristic is in footings of its aim, scheme, methodological analysis and sustainability. The SGSY dressed ores on group attack by organizing the hapless into SHGs through societal mobilization. The group attack stems from the thought that the hapless will assist themselves, the administration will assist themselves for their authorization.

Though the SGSY recorded a sulky growing, the public presentation of SHGs in Tamil Nadu has been sporadic. Tamil Nadu has a record worth adverting. The rural and urban hapless in Tamil Nadu brought about a paradigm displacement in development scheme and created employment chances with the formation of SHGs. SHGs screen all facets of self-employment such as organizing the hapless into SHGs, developing recognition, engineering, substructure and selling. This procedure is supposed to take the adult females, to beef up their corporate bargaining power and eventually guarantee their socio-economic empowerment. The nowadays survey aimed at understanding the function of SHGs in the authorization of adult females in Eraiyur Village. The of import findings of the survey are given below.

Out of 112 SHG members (respondents) , about 49. 1 per cent (55 members) are in the class of medium members of one to two old ages

of association with assorted SHGs followed by immature and old who are in the per centum of 37.5 and 13.4 severally.

Illiterate respondents formed 35.7 per cent of the sum. Respondents became literates through non-formal instruction accounted for merely 4.5 per centum. In all the three classes of rank, nonreader respondents dominated; nevertheless, their per centum was least in the class of immature. It is interesting to observe that 40 per cent of the old members educated up to the high school degree.

Hindus were the dominant community among the respondents. They accounted for 92 per cent of all the old members of SHGs. Hindus. The 2nd largest spiritual group was Muslims, who formed 7.1 per centum of the respondents. Backward category respondents comprised 56.3 per cent of the entire respondents. They were followed by MBC and SC/ST communities in the per centums of 21.4 and 17.9 severally. Though BC respondents predominated in immature and average class of members, they formed merely 26.7 per cent in the old group.

As like any other subdivision a bulk of the respondents (80.4 per cent) were married, it is interesting to observe that there was no respondent belonging to the class of ne'er married or individual. Equally many as 19 respondents (17 per cent) were widowed; Divorced or Separate class was an individual instance that represented the group of immature. With respect to the size of household, it is revealed that 17 per cent of the households had less than 2 members (uni-member) households. Hence they actively participated in the SHG as a protective umbrella for them to confront the

society. Many of them were widows. About three-fifth (58 per cent) of the households of the respondents had the size of 2 to 4 members. This household size was more common among the old members and so to the medium members as compared to the immature members.

It is clear that 102 of the 112 (91. 9 per cent) of the families had at least one male member and the remaining 8. 1 per cent families had no male members. Maximal families (39. 2 per cent) had individual male member. Two, three and four male member families were in the per centum of 37. 3, 19. 6 and 3. 9 severally while 99. 1 per cent (111 out of 112) family had at least one female member in the household. However, nearly half (45. 9 per cent) of the families of the respondents had merely individual female member.

Families with two, three and four female members were in the per centum of 39. 6, 12. 6 and 1. 8 severally. The following implications are: 1. More than three-fifth (61. 5 per cent) of the old members had two male members in their household, while a bulk of the immature and average members had individual male member in their family. 2. 93. 4 per cent of the families of old members had less than three female members in their household and no families of them had more than three adult females members.

With respect to the schooling of the kids of the respondents, 80 per cent of the old members had individual school-going kids. Medium members had more figure of school-going kids. It is inferred that 83 per cent of the respondents earned an income less than Rs. 3500 per

month. 42. 9 per cent of the families of the immature members earned less than RS. 1500 per month, while it was 23. 6 per cent for the medium members and 13. 4 per cent for the old members. From this it is believed that the economic place of the families improved as a consequence of their Association with the SHGs.

It is found that 5. 6 per cent of the families incurred an outgo of less than Rs. 2000, while 22. 3 per cent families incurred outgo of Rs. 3500 waterless above, It is learnt that the families of immature members incurred the highest outgo of Rs. 3500 and supra. The chief ground is that they spend more on the refund of the old loans. As a whole the families of old members could brace their outgo based on their income.

Regular readers of newspaper accounted for merely 10. 7 per cent of the respondents. Among the three classs of members respondents of medium age of rank had more newspaper readers (12. 7 per cent) as compared to the immature and old. Listening of the wireless was non a really popular wont among these respondents. Over 42 per cent of the respondents did non listen to radio. It is found that more per centum of hearers were the immature and average members when compared to the old. Television was found the most popular medium as around \$ 7 per cent of -all respondents watch Television. The frequence of visits of the respondents outside their small town was rather high. They shared more than 70 per cent of the entire respondents. Such visits of the old members were comparatively low because many of them are from thePollachi Town. All the travels were non due to the SHG activities but It was besides influenced by the nature of their business and the environment of the respondent within the family.

It is clear from the intents that 55.4 per cent of the respondents joined the SHGs for group formation and to profit from the advantages of group formation. However, 44.6 per cent of the respondents joined the SHGs to avail the benefit for her. What is of import is that the respondents did not look to believe that making a beginning of regular income was an of import portion of SHGs aim. Clearly not many respondents expect the SHG motion was to make this for them.

All the old class of respondents agreed that their fiscal place had improved since they joined the SHGs. As against 87.3 per cent of the medium members and 76.2 per cent of the immature members, merely 19 per cent of the immature members and 9.1 per cent of the medium members expressed that their fiscal place remained the same. From this it is clear that the influence of SHG had made enormous betterment in the fiscal place of the members.

It is interesting to see that the older members had expressed comparatively a lesser degree of assurance and sense of easiness. This paradox was because of the ground that younger members had better educational attainment as compared to the medium and older members. However, the difference in the rate of assurance degree was meagre. It is chiefly due to the influence of the SHGs on the member's level of comfort and assurance.

It is revealed that half of the entire respondents contribute 10 to 15 per cent of their entire household income. Contribution of the respondents to the entire household income of less than 10 per cent accounted for merely 12 per cent of the entire respondents. Not even a individual older member

belonged to this group. It is found that 58.3 per cent of the older members contributed 10 to 50 per cent of the household income and 41.7 per cent contributed 50 to 100 per cent. It is interesting to observe that 57.1 per cent of the older member families had a individual individual in the class of non-earning members while the younger and average member 's families had more figure of non-earning members.

Though the ownership of house, many of which may be hereditary places had been go throughing down from coevals to coevals, it may non alter as a consequence of engagement of adult females in SHGs. It is found that 60 per cent of the older members own the house either by ego or her hubby, though 33.3 per cent or one 3rd lived in rented houses. However, 11.9 and 20.0 per cent of tie respondents in immature or average member 's families severally lived in a house owned by others. Respondents lived in rented houses were minimal among immature members ; hitherto it was comparatively more in medium and older member families. The of import ground is that such members lived in " town and other urban countries. The ownership of residential land was few in the caseof all classs of rank. ' However, one-third (33.3 per cent) of the older members owned residential land when compared to 19 and 18.2 per centums of younger and average members severally.

It is found that more than 80 per cent of the respondents did non have even a cent of farm land. In fact the older members were weaker than the late made members because many of the old members hail from town and urban countries. The survey shows that medium members participated on a regular basis in the SHG meetings when compared to the immature, and old,

however all the groups attended more than 80 per cent of the meetings. Merely 2.7 per cent of the respondents opined that they ne'er attended any SHG meetings in the last twelvemonth. All the respondents of this class belonged to the medium group of members. The findings show that merely 36.6 per cent of the respondents attended meetings of the Bankss on a regular basis. More than half (53.3 per cent) of the older group of members on a regular basis attended bank meetings. The younger group attended non merely lesser figure of meetings but they reported that they ne'er had any function in the decision-making of the Bankss.

It is interesting to observe that about 60 per cent of the respondents participated ' m the meetings of the small town Panchayat. About 73.3 per cent 1 of the members of old groups attended the meetings of the small town Panchayat as compared to the 61.8 per cent and 52.4 per centums severally of the same of medium and immature group members. Merely 11.9 per centum and 5.5 per centum members of immature and average group neverattendedPanchayat meetings, nevertheless, all the members of old groups attended the Panchayat meetings.

Suggestions

The groups should be provided external aid during its infant phase.

The deliberations of a large group involve more attempts for the energizer.

Many of the energizers spend their clip voluntarily for the group. Hence there should be a specific lower limit and maximal figure of members, runing from 5 to 15.

There is a demand to affect nonsubjective yardsticks on which the facilitator will be allowed to organize or advance groups. The proved path record should be a lower limit of 2 old ages.

If a group is given an chance to organize and work under SGSY, the same group members should non be given another chance, if they are found defaulters.

Ability and entrepreneurship should be the clinching factors for availing fiscal aid.

The members of each SHG should be cognizant of its regulations and ordinances. The operation of the group should be in a heartfelt way on that footing without giving a opportunity of an person ' s say in every affair.

Most successful SHG in each Village should be encouraged by giving more inducement. The success narrative of that peculiar SHG should be known to the members of other-SHG.

Government administration and the persons should be encouraged in propagating the thoughts of SHGs.

ANDRA PRADESH AND KERALA

A high per centum of the rural and urban SHG of Andhra Pradesh of Kerala Self Help groups belonged to the age group of 31-50 old ages.

A big proportionrural and urban SHGs of Andhra Pradesh, of Kerala rural and urban SHGs belongs to Hindu faith.

A bulk of the of rural and urban SHGs of Andhra Pradesh and of Kerala SHGs belonged to backward castes.

About one-quarter of rural SHGs and of urban SHGs of Andhra Pradesh had instruction above high school degree ; among Kerala SHGs more than half of the rural SHGs of urban SHGs had instruction above high school degree.

A high proportion of Andhra rural and urban SHGs and of rural and urban SHGs respondents of Kerala were married.

About three-quarters of rural SHGs and of urban SHGs of Andhra Pradesh of Kerala SHGs were populating in tiled houses.

More than half of rural and urban SHGs of Andhra Pradesh, more than three fourths of Kerala rural and urban SHGs belonged to atomic households.

More than half of rural and urban SHGs of Andhra Pradesh of Kerala SHG had less than four members in their household.

A greater proportion of respondents of rural and urban SHGs of Andhra Pradesh of rural and urban SHGs of Kerala owned less than 5 cents of land.

More than half of rural SHGs of Andhra Pradesh were non-agricultural laborers of urban SHGs were engaged in concern and other activities while among Kerala SHGs of rural SHGs were engaged in farming and of urban SHGs were non-agricultural laborers.

Higher proportion of rural and urban SHGs of Andhra Pradesh of Kerala rural and urban SHGs members had an one-year income of rupees 10, 000-25, 000 per annum.

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About half of rural SHGs and of urban SHGs of Andhra Pradesh attended three or more training programmes of rural SHGs of urban SHGs of Kerala attended three or more preparation programmes.

About cent per centum of rural and urban SHGs of Andhra Pradesh and of Kerala SHGs were members of one organisation.

Of the socio-psychological variables there is important difference between rural and urban SHGs, of Andhra Pradesh with the dimensions, extension engagement, mass media contact, attitude towards self-employment, determination devising in household and community and ego esteem. While among Kerala rural and urban SHGs the important difference was found for the dimensions extension engagement and mass media contact.

With respect to economic authorization cent per cent of respondents in both the States of Andhra Pradesh and Kerala opined that there is an addition in adult females gaining capacity and betterment in fiscal position of the household after fall ining Self-help groups.

Kerala self-help groups had important difference with the constituents of authorization like achievement motive, hazard taking ability and assurance.

Age have important influence on mass media contact, determination devising in household and community and recognition orientation among Kerala self-help groups.

Education have an impact on variables like mass media contact, decision-making in household and community and attitude towards self-employment

among Andhra SHGs and among Kerala SHGs important difference was found with respect to determination devising in household and community.

Since the consequence of instruction on constituents of empowerment Andhra SHGs have important difference in constituents such as achievement-motivation, risk-taking ability and ego assurance.

About all the respondents in both the States expressed that their household life conditions have improved after fall ining the SHGs.

Cent per centum of the respondents in both the provinces have their monthly nest eggs of Rs. 50 to 100.

More than three fourths of Andhra Pradesh SHGs had an employment coevals of above 200 yearss per annum and of Kerala SHGs had an employment coevals for more than 200 yearss per annum.

Among urban SHGs of Andhra Pradesh there is important difference in income degrees of SHG members before and after fall ining in Self aid groups.

With respect to increase in income Kerala rural and urban SHGs shows important difference in the degrees of income before and after fall ining self-help groups.

Economic motive differs significantly in instance of rural and urban self-help groups of Andhra Pradesh.

The constituents of authorization like, achievement motive, hazard taking ability, decision-making ability, direction orientation and initiativeness had important difference between rural and urban SHGs of Andhra Pradesh.

A comparative analysis of the group variables among urban SHGs of Andhra Pradesh and Kerala indicates that there was important difference in the variables like group interaction, group motive, need satisfaction, group end accomplishment, transparence, interpersonal communicating, group leading, interpersonal trust and answerability.

Suggestion

In order to do self-help groups economically feasible and more functional in nature and to integrate women into the mainstream of development instead than insulating their activities. Following are a few suggestions to better the public presentation of the self-help group members.

Most of the members of self-help groups are illiterate. Hence, they should be given instruction by set uping non-formal instruction Centres in each country both for supplying basic instruction every bit good as go oning of instruction.

Periodic time-to-time acquisition by giving preparation for updating the cognition of the self-help groups for sharpening their accomplishments, and for making a right positive attitude in them, do them discoverers and early adoptive parents would be a great assisting resource.

The preparation programmes and meetings should be conducted at the residential countries of the members in which there is every possibility of adult females to go to it.

Training should be supported by extension service and equal supply of inputs, even after the completion of the preparation, and the preparation establishment should keep close contacts with the trainees in order to measure their public presentation or determine their jobs, if any.

Government should give particular preparation to self aid group members in handcrafts. This type of preparation may assist them to better their quality of merchandises and besides better their criterion of life.

Government functionaries should collaborate with group leaders and members for successful execution of the strategies.

Some of the SHG donees had no clear thought about thrift and loans. They have to be educated and consciousness has to be created with respect to the procedure of these strategies.

Awareness programmes are to be conducted to the members sing wellness, instruction and environmental conditions.

Attempts should be putforth by the group to guarantee consistent and compatible quality of the merchandises manufactured by them.

The sum sanctioned under the strategy is frequently unequal for economic viability of the group. Therefore, it should be raised to a feasible degree.

Conveyance installations should be provided to self-help groups adult females for marketing their merchandises.

The grass root degree functionaries responsible for the execution of the programme should be given inducements to actuate the groups for better public presentation.

It should be made mandatory for the authorities establishment to buy the needed points from self-help groups merely, capable to their handiness. This would work out the market jobs to a great extent.

To promote SHG adult females, NGOs must assist them get down new concern ventures like exposure lamination, paper machine, sericulture, basket weaving, mat weaving, safety lucifer devising, fireworks manual activity, taper devising.

Giving them orientation, initiation preparation and introduce them with the aims and some of the rules of working in groups and in community would travel a long manner for their success.

Rural female work force is a heterogenous group. Some of the groups have hidden possible and accomplishments. Hence, while adult females were brought under certain mark groups, traditional accomplishments are to be located and, if possible programmes are to be undertaken to heighten their accomplishments and to take-up programmes consequently.

The selected mark group should be brought under accomplishment motive preparation in order to do the self employment programmes more effectual and digesting.

A sense of entrepreneurship and net income motive every bit good as an attitude of cosmopolites and venture-some-ness should be developed in them.

Educational establishments should be given duty for implementing and supervising the self-help groups successfully.

The bing accomplishments need to be upgraded and new accomplishments related to their several countries of production and selling should be imparted. Womans should undergo some vocational preparation to use the money decently.

There should be regular monitoring and effectual follow up of the unit.

SUGGESTIONS FOR FURTHER STUDY

A comparative survey can be undertaken on samples of agenda castes and agenda folks of similar instruction and economic background.

More sample could be covered so that accurate generalisations could be drawn.

Similar survey may be undertaken on adult females empowerment through NGO intercessions in other parts of India.

A comparative probe can be undertaken to cognize the life manners of SHG donees before and after fall ining in the self-help groups.