

## Profile of SHG Members and their Relationship with Attitude

N Krishna Priya, G Sivanarayana, P Rambabu, G Raghunadha Reddy and V Srinivasa Rao  
SBVR Agricultural College, Department of Agril Extension, Badvel, Kadapa.

### ABSTRACT

The study was conducted in three districts of Andhra Pradesh i.e. East Godavari, Chittoor and Nalgonda to identify the profile characteristics of the SHG members. The data was collected during the month of October, November and December 2014 by personally interviewing the respondent. Results revealed that majority of the SHG members were in the middle age group (50.83%) followed by illiterate (31.67%), medium family size (60%), married (87.50%), non agricultural labours (31.16%), low level of annual income (82.92%), landless (73.75%), low level of extension participation (62.5%), medium level of extension contact (60.42%), medium level of information source utilization (58.33%), medium level of innovativeness (56.25%), medium level of achievement motivation (77.08%), loan taken for consumption purpose (31.25%), received three trainings (54.58%) and medium level of economic orientation (67.92%). With regard to relationship the variables such as Educational status, Family size, Annual Income, Extension Participation, Extension Contact, Source of information, Achievement Motivation, Innovativeness, Trainings Received and Economic Orientation were found to have positive and significant relationship with attitude of self-help group members.

**Keywords:** Attitude, Profile, SHGs.

The origin of Self Help Groups (SHGs) is the brainchild of Grameen Bank of Bangladesh, founded by Prof. Mohammed Yunus in 1975, who tried out a new approach to rural credit in Bangladesh. Grameen bank gave loans without asking borrowers either to provide collateral or engage in paper work. In India NABARD initiated SHGs in the year 1986-87. But the real effort was taken after 1991-92 from the linkage of SHGs with the banks. A SHG is a small economically homogeneous affinity group of the rural poor voluntarily coming forward to save a small amount of money regularly, which is deposited in a common fund to meet the members emergency needs and to provide collateral free loans decided by the group

In social science, it is essential to know about respondent's profile which would serve as a base for clear and thorough understanding about the subjects. The information about the profile would help in deriving exact results from the data. In this study, fifteen characteristics were taken up for analysis. Distribution of the respondents according to their characteristics and the relevant discussion has been presented in this section. Along with the relationship was also worked out for finding out the strength of the relationship between dependent and independent variables

### MATERIAL AND METHODS

The study was conducted by using ex-post facto research design. The state, Andhra Pradesh was selected purposively as the researcher belonged to this state. One district had been selected from each region of Andhra Pradesh based on highest number of Self

Help Groups i.e. East Godavari from Coastal, Chittoor from Rayalaseema and Nalgonda from Telangana region. Two mandals had been selected from each district based on highest number of SHGs. From East Godavari- Rajahmundry and Kakinada, Thirupati and Madanapalle mandals representing Chittoor region and Meriyalaguda and Naredcharala representing Nalgonda region. From the selected mandals two villages have been randomly selected. From the selected villages two women SHGs from each village have been selected based on a criteria i.e the Self Help Groups, which have been functioning for more than five years. Accordingly, twelve villages and twenty four self help groups were selected. Hence, a total of 240 sample size had been included in the study.

### RESULTS AND DISCUSSION

#### Age

It infers that more than half of the respondents (50.83%) of the SHG members were found to be middle aged followed by (32.92%) of the respondents were young aged and very less percentage (16.25%) of the respondents were found to be old. Majority of the women were middle and young age. These women were generally enthusiastic and innovative in nature and have more strength, vigour, are challenging and were interested to earn more money and to develop their personality. And unlike in the earlier days, the present day young generation was not satisfied with their traditions and customs, which bury their hidden potential talents. In recent years there are plenty of effort from both government and non-governmental

organization towards empowering women. These women can also influence their family members regarding their participation in group activities. The young aged women will be having an inclination to take risks and need for achievement and identity. This might be the reasons for the presence of majority of young women in the women SHGs. The other reason may be that the women of middle age are more efficient and responsible than their younger counter parts and old age women. They aspire to earn more from subsidiary occupation might be the reason to find majority of the women in middle age group. This finding was in line with the results of Mary (2009) and Meti (2013).

Age	SHG (n=240)	
	Frequency	Percentage
	Young (< 35 years)	79
Middle (35-58 years)	118	50.83
Old (>58 years)	39	16.25
Total	240	100.00

### Education

Education plays a very crucial role in the social and economic development of women. From the table it is observed that 31.67 per cent of the members were under illiterate, followed by 26.67 per cent of them were having high school level, while 17.92 per cent of them were having middle and primary level of education respectively. This situation may be due to the poor educational facilities in rural areas, restrictions in the family for girls to be inside the four walls of house and absence of schools in the village and nearby villages. It might also be a result of the common belief that poor women do not require education because education was too costly and meant only for men and people from the elite class. While, 3.33 and 2.5 per cent of them were collegiate and functionally literate, respectively. It was found that only 3.33% of the respondents have entered college education and it seems to be a great achievement at that time. The reason for those members entering into college might be that they have come from educated family where their brothers, sisters or parents have been educated. The other reason, which can be quoted was that, these members were interested to get higher education and were bold enough to go to the nearby city for education. This result was supported from the research study conducted by Paneer Selvam and Radjaramane (2012), Singh and Mehta (2012), Soroushmehr *et al.* (2012), Meti (2013) and Prakash (2013).

Education	SHG (n=240)	
	Frequency	Percentage
No Schooling/Illiterate	76	31.67
Functionally literate	6	2.50
Primary School	43	17.92
Middle School	43	17.92
High School	64	26.67
Collegiate	8	3.33
Total	240	100.00

### Family size

It could be noted that 60 per cent of the respondents belonged to medium size family, followed by 31.67 per cent of them belonged to small size family and remaining 8.33 per cent were found to have large family size. The reason behind this result was that so many were aware of family planning which was introduced by government of India in the year 1965 and get popularize from 2009. Other reason for this result was that now a days joint family are not prevailing in most of the villages. The other reason might be due to their awareness regarding the increased cost of living and difficulties in maintenance of big family and they might have found it beneficial to have medium families to lead a better and comfortable life. This result was supported by Radhakrishna (2005), Ajmeera (2014).

Family Size	SHG (n=240)	
	Frequency	Percentage
Small (1-3 members)	76	31.67
Medium (4-6 members)	144	60
Large (> 6 members)	20	8.33
Total	240	100

### Material status

It is evident from Table that most (87.50%) of the women self- help group members were found married followed by widows (11.67%) and divorced (0.83%). From the study it revealed that majority of the members were in the age group of less than 34 years and 35-50 years so majority of the respondents are in married category. Moreover system of early marriage followed in rural areas. This might be the possible reason that majority of the enrolled women were married. This results were in line with the findings of Jain and Nai (2013), Prabhakar Raj Kumar and Leelavathi (2014).

Marital Status	SHG (n=240)	
	Frequency	Percentage
Married	210	87.50
Unmarried	0	0.00
Widowed	28	11.67
Divorced	2	0.83
Total	240	100.00

### Occupation of the husband

An overview of table depicts that majority (31.90%) were Non Agricultural Labour followed by less than one third (29.52%) were Agricultural Labour. Less than one tenth percentage were having occupation has Agriculture and private job (8.84%) while (6.98%) were having occupation has Agriculture + Livestock (9.55%). followed by (4.19%) were having main occupation has Car/Auto/Lorry driver, (1.40%) Agriculture + agricultural labour. Only (3.72%) were doing only business. 2.33 per cent were government job holders. 0.93 were Agricultural Labour + Livestock .Very negligible per cent i.e. (0.47%) of members are having their occupation has Agriculture + Business, Agricultural Labour + Business, Caste Occupation and Retired Government Employee. From this results it was concluded that majority were non-agricultural labours because majority of the respondents were landless i.e. 73.75 per cent this might be one of the possible reason.

Occupation of the Husband	SHG (n=240)	
	Frequency	Percentage
Agriculture	19	9.05
Agriculture + Livestock	10	4.76
Agriculture + Business	1	0.48
Agriculture + Private Job	2	0.95
Agriculture+ Agricultural Labour	3	1.43
Agricultural Labour	62	29.52
Agricultural Labour + Livestock	2	0.95
Agricultural Labour + Business	1	0.48
Non-Agricultural Labour	67	31.9
Only Government Job	5	2.38
Only Private Job	19	9.05
Only Business	8	3.81
Caste Occupation	1	0.48
Car/Auto/Lorry Driver	9	4.29
Retired Government Employee	1	0.48
Total	210	100.00

### Annual income

From the table it concludes that more than three fourth of the respondents (82.92%) were having low income level followed by (8.75%) were under high income group and medium income level (8.33%). The

probable reason might be that majority (60%) were non agricultural labours and agricultural labours. The other probable reason might be that most of them i.e. more than 70 per cent were landless holders. This trend might be due to reason that, majority of families had few acres of land and they were not getting good returns from their limited land holding. To meet the day to day expenditure they were depending on the daily wages either from farm operations and other allied works in the village. Hence the income levels of most of the respondents were low. This result were in line with the findings of Meti (2013)

Annual Income	SHG (n=240)	
	Frequency	Percentage
Low (Less than 50,000/-)	199	82.92
Medium (50,000/- -2,00,000/-)	20	8.33
High (More than 2,00,000/-)	21	8.75
Total	240	100.00

### Land Holding

A cursory view of the Table clearly shows that majority (73.75%) of the group members were landless, followed by marginal (22.92%), small (2.50%) and medium (0.83%) of land holdings. From the study it was clear that majority were non agricultural labours this might be one of the reason. The other reason might be that almost 40 per cent of the respondents were having varied occupation. Moreover only 28.84 per cent were agricultural labours. These findings were in line with the study conducted by Singh and Mehta (2012).

Land Holding	SHG (n=240)	
	Frequency	Percentage
Landless	177	73.75
Marginal farmers (Upto 2.5 acres)	55	22.92
Small farmers (2.51-5.00 acres)	6	2.50
Semi- mediumfarmers (5.01-10.0 acres)	0	0.00
Medium Farmers (10.01-25.00 acres)	2	0.83
Big Farmers (Above 25.00 acres)	0	0.00
Total	200	100.00

### Extension participation

From the table it can be inferred that majority (62.50%) of the group members have low extension participation, followed by medium level of extension participation (33.33%) and very negligible per cent were under high level of extension participation (4.17%). The results may be due to lack of access to extension agency. Lack of female extension personnel service in the area may be another important reason for their low extension participation. Lack of awareness on different extension activities may also contribute for the above said observation. Promoting lady extension workers was very much required in this context along with creating awareness on the extension services. Extension participation was low, may be because the women members should leave the house and go to attend demonstrations, field trips, krishimela etc or lack of interest or lack of awareness about extension activities Sharada (2001) founds in agreement.

Extension Participation	SHG (n=240)	
	Frequency	Percentage
Low	150	62.50
Medium	80	33.33
High	10	4.17
Total	240	100.00
	Mean = 20.41	S.D = 6.02

### Extension contact

It could be concluded that majority of the respondents were having medium level of extension contact (60.42%), followed by high level of extension contact (31.25%) and (8.33%) had low level of extension contact

The possible reason might be that majority of the non members were landless holders and more over majority of their husband occupation were government employees so there was less scope to visit various organizations for latest information. Majority of the beneficiaries have medium level of extension contact which may be because of frequent visits made by DRDA staff to the villages, regular meetings of APMs, & ACs, interest on the part of beneficiaries to gain knowledge or learn new skills. They might have been assured that these extension contacts are for their own welfare from which they can get recent information, clarify their doubts, etc. Some beneficiaries have low extension contact; the probable reason could be lack of interest, their ignorance, etc. The results were in line with the study conducted by Gopiram (2005).

Extension Contact	SHG (n=240)	
	Frequency	Percentage
Low	20	8.33
Medium	145	60.42
High	75	31.25
Total	240	100.00
	Mean = 25.28	S D = 7.32

### Source of information

It could be comprehended from the Table that nearly sixty per cent of total respondents (58.33%) were under medium level of information sources utilization followed by (31.25%) were having high level of information sources utilization and only (10.42%) were having low level of information source utilization. This finding is supported by Asokhan (2006)

Source of information	SGH (n=240)	
	Frequency	Percentage
Low	25	10.42
Medium	100	58.33
High	75	31.25
Total	240	100
	Mean = 20.60	S.D. = 1.34

### Innovativeness

It is clearly seen from the Table that more than fifty per cent (56.25%) of the respondents had medium level of innovativeness. While (26.25%) and (17.50%) of them had high and low innovativeness respectively. The reason for majority of the respondents had medium level of innovativeness might be due to the fact that majority of the women belonged to the young and middle age groups (> 85%) and also literates (>65%). This would have made them to accept innovative ideas much earlier than the others. Nearly 70 per cent have medium level of extension participation and also they have medium to high level of extension contact (>90%). Majority of the respondents had medium to high level of source of information utilization i.e. nearly 90 per cent which can contribute to more innovative. This finding was in line with Immanuel and Kangasabapathy (2005).

Innovativeness	SHG (n=240)	
	Frequency	Percentage
Low	42	17.5
Medium	135	56.25
High	63	26.25
Total	240	100.00
	Mean = 15.00	S.D. = 2.50

### Achievement motivation

It is quite evident from the Table that about three fourth of the respondents (77.08%) were found to possess a medium level of achievement motivation followed by (12.92%) per cent with high level of achievement motivation. Only 10 per cent of the respondents belonged to the category of low level achievement motivation. Participation in an SHG was effective in developing high self-esteem among the members, perhaps reflecting their desire to attain a higher standard of living which indirectly leads to high achievement motivation. The other reason might be that more than 90 per cent of the members were having medium to high level of extension contact. Moreover, majority of the members i.e. nearly 90 per cent of were having medium to high level of information source utilisation which indirectly leads to achievement motivation. More than 80 per cent of the respondents were having medium to high level of innovativeness which lead them to have more achievement motivation. This results were in agreement with the study conducted by Verma *et al.* (2013).

Achievement Motivation	SHG (n=240)	
	Frequency	Percentage
Low	24	10.00
Medium	185	77.08
High	31	12.92
Total	240	100.00
	Mean= 17.60	S.D. = 2.56

### Purpose of the loan

From the table it was clear that majority (31.25%) of the members had taken consumption loan followed by educational loan (29.17%), Marriage loan (16.67%), Medical loan (10.42%), Business loan (6.25%), clear old debt (2.92%), Dairy loan (2.08), Gold loan (0.83%) and Job loan (0.41%). The probable reason might be that consumption loan taken in order to meet their day-to-day activities and also borrowing money from the friends, relatives, moneylenders which means they have to pay high interest rate which was unaffordable by the Self Help Group's members. The other purpose was educational loan because now a days people were well aware of the importance of education in future so they were very much interested in educating their children in very well educational institutions. Marriage was a very important in every individual life but it needs more financial help so the SHG members were taking loan for marriage purpose.

S No	Purpose	Frequency	Percentage
1	Consumption	75	31.25
2	Educational	70	29.17
3	Marriage	40	16.67
4	Medical	25	10.42
5	Business	15	6.25
6	Dairy	5	2.08
7	Gold	2	0.83
8	Job	1	0.41
9	To clear debt	7	2.92

### Training received

It was noticed from the table that majority (54.58%) received 3 trainings on various activities that was done in self help groups followed by one third (32.50%) of the members received 2 trainings, where as almost nearly ten percent (8.75%) of the members received more than 3 trainings and very negligible per cent (4.17%) members received only one training. The probable reason might be that the members have to acclimatize with the rules and regulations of the group.

Training Received	SHG (n=240)	
	Frequency	Percentage
One Training received	10	4.17
Two trainings received	78	32.5
Three trainings received	131	54.58
More than 3 trainings received	21	8.75
Total	240	100.00

### Economic orientation

The table shows that (67.92%) most of the respondents had medium level of economic orientation followed by 18.75 per cent were found to have high economic orientation. Only 13.33 per cent have low economic orientation. This finding was in agreement with the findings of Goswami and Samajdar (2011).

Economic Orientation	SHG (n=240)	
	Frequency	Percentage
Low	32	13.33
Medium	163	67.92
High	45	18.75
Total	240	100.00
	Mean = 21.10	S.D. = 3.06

It could be stated from Table 2.that all the selected fifteen variables acted as a cause to bring 81 per cent variation towards attitude of self-help group members.

The variables such as Educational status, Family size, Annual Income, Extension Participation, Extension Contact, Source of information, Achievement Motivation, Innovativeness, Trainings Received and Economic Orientation were found to have positive and significant relationship with attitude of self-help group members

### Age Vs Attitude

The results in Table 1 revealed that the computed r-value (-0.494\*\*) for age and attitude of women towards self help groups. Women members' age showed negatively significant relationship with attitude of women towards self help groups. This indicated that as the age increased the attitude of members decreased. The results were in consonance with the results Kumar *et al.* (2008) and Sravan (2012).

**Table 1: Correlation and Multiple Regression Analysis between the profile of SHG Members and their Attitude**

S. No	Name of variables	'r' value	Regression coefficient	Std.error	't' value
1	Age	-0.494**	-0.073	0.105	-1.601
2	Educational status	0.750**	0.123	0.751	2.082**
3	Family Size	0.273**	-0.007	1.237	-0.201
4	Marital status	-0.279**	-0.055	2.345	-1.635
5	Occupational of the Husband	0.005	-0.005	0.236	-0.019
6	Annual Income	0.136*	0.039	1.951	1.167
7	Land Holding	0.077	0.02	1.302	0.517
8	Extension Participation	0.862**	0.27	0.34	2.743*
9	Extension contact	0.861**	0.193	0.348	1.558
10	Source of information	0.851**	0.086	0.188	0.736
11	Achievement motivation	0.708**	0.067	0.445	1.24
12	Innovativeness	0.723**	0.07	0.458	1.263
13	Training received	0.394**	-0.025	1.299	-0.577
14	Loan matrix	-0.182**	-0.002	0.371	-0.049
15	Economic orientation	0.716**	0.133	0.355	2.608**
NS -Non significant *** - Significant at 0.01 level ** -Significant at 0.05 level * - Significant at 0.1 level of probability F = 53.06 R <sup>2</sup> =0.81 Constant=114.468					

### Education Vs Attitude

The results in Table 1.revealed that the computed r-value (0.750\*\*) for education and attitude of women towards self help groups showed highly positive and significant relationship with their attitude. Educated Women members will have more information seeking behaviour. From the same study it was also revealed that nearly 90 per cent of the respondents were having medium to high level of information source utilization which also contribute to their attitude level. Similar findings were reported by Kumar *et al.* (2008) and Sravan (2012).

### Family Size Vs Attitude

The results in Table 1.exhibited that the computed r-value (0.273\*\*) for family size. From

the study it was revealed that more than 90 per cent were having medium to small family size. As the family size increases attitude towards SHGs increases but their low economic status forced them to join in the group which indirectly created favourable attitude towards SHGs.

### Marital Status Vs Attitude

The results in Table 1. presented that the computed r-value (-0.279\*\*) for marital status and attitude of women towards self-help groups showed negative significant relationship with their attitude. It was obvious that married women have more responsibility towards their family so they require more financial strength to cope up with the requirements and lead a stable life.

### **Occupation of the Husband Vs Attitude**

The results presented in the Table 1. revealed that the computed r-value (0.005NS) for occupation of the husband and their attitude towards self help groups. It showed non significant relationship with their attitude towards self help groups.

### **Annual Income Vs Attitude**

Persual of the table 1.revealed that there was positive and significant (0.136\*) relationship between annual income and attitude. This indicated that as the annual income of the respondents increased attitude towards self help groups also increased. The possible reason might be that majority of the respondents were undertaking economic activities after joining in the group so which indirectly created income to the respondents which lead to increase in their income level.Similar trend was reported by Kishore (2006).

### **Land Holding Vs Attitude**

From the table 1.it was clear that there was positive and non-significant (0.077NS) relationship between land holding and attitude. The possible reason might be that majority of the respondents were not possessing land i.e. 73.73 per cent. So there was no relationship between land holding and attitude towards self help groups. This was in agreement with the findings of Thaker and Khare (2003) and Sravan (2012)

### **Extension Participation Vs Attitude**

Table 1. indicates that there was a positive and significant relationship between extension participation and attitude. That means as the extension participation of the respondents increases attitude towards self help groups also increases. This inferred that, Extension participation enables the respondents to participate in various meetings which enables them to create positive attitude towards the group activity.

### **Extension Contact Vs Attitude**

The results from the table 1.indicated that extension contact and attitude of women members towards self help groups were positively and significantly related. This inferred that, Extension contact enables the respondents to have different kinds of information, in turn enlarge their sphere of knowledge about group benefits. Hence, the above relationship noticed. It was obvious that the higher contacts, higher will be the knowledge.Similar studies conducted by Naik (2009).

### **Source of Information Vs Attitude**

Table 1 .indicates that there was a positive and significant relationship between source of information

and attitude. The computed r- value was 0.891\*\*. This shows that if there was more information source utilization than there will be more favourable attitude towards SHGs. Because they can seek more information which will make them to know the cons and pros of the program. This finding was supported by the findings of Hemanth (2002).

### **Achievement Motivation Vs Attitude**

It was stated from table 1. that there was a positive and highly significant relationship between achievement motivation and attitude. The computed r- value was 0.708\*\*. This indicates that as the achievement increases positive attitude of members towards SHGs increases.The results were in consonance with the results of Reddy *et al.* (2006) and Kumar *et al.* (2008) and Obaiah and Raju (2008).

### **Innovativeness Vs Attitude**

It was evident from the table 1.that there was positive and significant relationship between innovativeness and attitude. The computed r-value was 0.723\*\*. More innovativeness more positive attitude towards SHGs. As most of the respondents were well educated so they can seek more information on various innovative income generating activities.This finding was in concurrence with that of Reddy *et al.* (2006), Kumar *et al.* (2008) and Obaiah and Raju (2008).

### **Training Received Vs Attitude**

It could be seen from the table 1.that there was positive and significant relationship between training received and attitude. The computed r-value was 0.394\*\*. If more number of trainings received more was the attitude towards SHGs. Training is an essential process of increasing knowledge, changing attitudes and developing skills through instructions, demonstrations and through training techniques, confidence among the participants can be developed. It enhances their self-confidence and competencies in job as well as proficiency in communicating the desired knowledge among peers and clients. SHG members showed an enhancement in positive thinking thus implying that training helped in developing positive attitude for employing new techniques. These findings were in line with the results of Naik (2009) and Sravan (2012).

### **Loan Matrix Vs Attitude**

The results furnished in the table 1, indicated that there was negative and significant relationship between loan matrix and attitude. The computed r-value was -0.182\*\*

### Economic Orientation Vs Attitude

Table 1 explains that there was positive and significant relationship between economic orientation and attitude towards SHGs. The computed r-value was 0.716\*\*. This might be due to that training will help them to improve in terms of their knowledge, attitude and skills towards their income generating activities which leads to high economic gains. This finding was supported by the findings of Ramakrishnan *et al.* (2004), Meshram *et al.* (2006) and Sravan (2012).

### Multiple regression analysis of profile of SHG members and attitude of women towards self help groups

It is evident from the table 1, that though all the independent variables contributed to the total variation, in particular education, extension participation and economic orientation were significantly contributed towards attitude at 0.01 per cent level of probability and at 0.05 per cent level of probability. The MLR equation is as follows,

$$Y = 114.468 - 0.073x_1 + 0.123x_2 - 0.007x_3 - 0.055x_4 - 0.005x_5 + 0.039x_6 + 0.020x_7 + 0.270x_8 + 0.193x_9 + 0.086x_{10} + 0.067x_{11} + 0.070x_{12} - 0.025x_{13} - 0.002x_{14} + 0.133x_{15}$$

From the table 1, it could be inferred that the multiple regression equation with fifteen selected independent variables put together contributed 81.00 per cent to the total variance in the Attitude; remaining 19 per cent was due to the extraneous effects of the variables.

### LITERATURE CITED

- Ajmeera R 2014** Self Help groups in empowering women: a study in Warangal District, Telangana State. *International Journal of Commerce, Business and Management*. 3(5):659-667.
- Asokhan M 2006** Empowerment of rural women through self-help groups-An empirical analysis. Unpub. Ph.D. Thesis, Tamil Nadu Agricultural University, Coimbatore, India.
- Gopiram M 2005** Knowledge and adoption of Turmeric farmers in Kadapa district of Andhra Pradesh. M. Sc. (Ag.) Thesis. Acharya N G Ranga Agricultural University, Hyderabad, India.
- Goswami B and Samajdar T 2011** Knowledge of Fish growers about Fish Culture Practices. *Indian Research Journal of Extension Education*. 11(2): 25-30.
- Immanuel S and Kangasabapathy K 2005** Constraints in linkage between fishermen and extension personnel in marine fisheries. *Journal of Extension Education*. 17(3&4): 3792-3794.
- Jain D and Nai P 2013** SHG helping empower rural women – A study. *International Journal of Social Science & Interdisciplinary Research*. 2 (7): 126-135
- Kishore M S 2006** Beneficiaries' attitude and project facilitation services of Sujala watershed project. M. Sc. (Ag) Thesis, University of Agricultural Sciences, Dharwad, India
- Kumar P G, Sastry T P and Prasad S V 2008** Attitude of farmers towards Rythumitra Television Programme. *Journal of Research ANGRAU*. 36(2&3): 79-81.
- Mary Karuna Jeba M V 2009** Role of tank irrigation system in sustaining the livelihood status of the SHG's: A case study. Unpub. M.Sc. (Ag.) Thesis, Tamil Nadu Agricultural University, Coimbatore, India
- Mehta S K, Mishra H G and Singh A 2011** Role of self help groups in socio-economic change of vulnerable poor of jammu region *International Conference on Economics and Finance Research IPEDR* 4: 519-523
- Meshram V, Pyasi V K, Chobitkar N, Rawat S and Ahirwar R F 2006** Attitude of beneficiaries to swarnajayanthi gram swarojgar yojana. *Indian Research Journal of Extension Education*. 6(3): 1-3.
- Meti S K 2013** Social and economic empowerment of farm women in agro based entrepreneurship for sustainable income. *Proceeding of the International Conference on Social Science Research*, ICSSR 2013 (e-ISBN 978-967- 11768-1-8). 4-5 June 2013, Penang, MALAYSIA. Organized by WorldConferences.net.
- Naik N 2009** Knowledge of FFS farmers in rice and its relationship with profile characteristics. *Journal of Extension Education*. 21(4): 4312-4317.
- Obaiah M C and Raju A K 2008** Attitude of participant and non-participant farmers towards farmers field schools. *Mysore Journal of Agricultural Sciences*. 42(2): 316-322.
- Paneer Selvam R and Radjaramane V 2012** Self help groups and social empowerment: an impact assesment in the selected villages of Coimbatore District. *International Journal of Development Research*. 2 (1):1001-1007.
- Prabhakar Raj Kumar K and Leelavathi R 2014** Significance of self help groups in Tamil Nadu. *International Review of Research in Emerging Markets and the Global Economy*. 1 (1):22-32



- Prakash M 2013** Self help groups and women empowerment with special reference to jimmandiyur village of Pochampalli Taluk. *International Journal of Advanced Research in Management and Social Sciences*. 2 (3):85-91
- Radhakrishna S G 2005** capacity building activities of shgsof sulaja watershed in kolar district-an analysis. M.Sc. (Ag.) Thesis, University of Agricultural Sciences, Bangalore.
- Ramakrishnan K, Ramachandrareddy D and Mahendran S 2004** Factors associated with the attitude of trainees towards TANWA Project. *Journal of Research, ANGRAU*. 32(4): 93-95.
- Sharada O 2001** Empowerment of rural women in SHG in Prakasam district of Andhra Pradesh-An analysis. M.Sc. (Ag.) Thesis, University of Agricultural Sciences, Bangalore
- Singh A and Mehta S K 2012** Impact of self help groups in Jammu. *The Romanian Economic Journal*. 15(46): 167-204
- Soroushmehr H, Kalantari K, Fami H and Sarani V 2012** Investigation of self-help groups (SHGs) effect on rural women empowerment (Hamedan County, Iran). *Journal of Agricultural Science*. 4(1): 1-11
- Sravan K T 2012** A study on entrepreneurs of vermicompost technology in Guntur district of Andhra Pradesh. *M. Sc. (Ag.) Thesis*. Acharya N G Ranga Agricultural University, Hyderabad, India.
- Thaker D M and Khera A O 2003** Farmers attitude towards recharging of wells. *The Andhra Agricultural Journal*. 50(3&4): 391-393.
- Verma N K, Pandey D K and Upadhyay A D 2013** Performance Evaluation of Fishery Based Self Help Groups in West Tripura. *Indian Reserach Journal of Extension Education* 13 (3):15-18.

Received on 07.04.2017 and revised on 17.04.2017