

An Economic Impact of Self-Help Group through IVDP for Women in Pochampalli Taluk of Krishnagiri District in Tamil Nadu

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The Integrated Village Development Project (IVDP), founded in 1979 by Mr. Kulandai Francis, is a non-governmental organization working across Krishnagiri, Dharmapuri, and Vellore districts of Tamil Nadu. Its primary aim is to empower rural women through Self-Help Groups (SHGs), enabling financial inclusion, social participation, and economic independence. IVDP has promoted over 16,000 SHGs with 2.8 lakh women members and facilitated financial transactions exceeding ₹12,068 crores. This study, conducted in Pochampalli taluk of Krishnagiri district, explores the socio-economic impact of SHGs formed under the IVDP scheme. The research objectives are to analyze women's economic progress, identify benefits, and evaluate SHG performance. Primary data were collected from 97 respondents across five SHGs using a structured interview schedule, supported by secondary data. Descriptive research design and simple random sampling were employed between November 2024 and April 2025. Findings highlight that SHGs improved women's access to credit, strengthened decision-making, enhanced educational and health outcomes, and promoted self-reliance. The

study concludes that IVDP has been instrumental in uplifting rural women in Pochampalli taluk, fostering sustainable development and long-term community transformation.

Introduction

The Integrated Village Development Project (IVDP) was established in 1979 by Mr. Kulandai Francis. It is a non-governmental organisation that operates in the districts of Vellore, Dharmapuri, and Krishnagiri in Tamil Nadu. Through the creation of mostly female-led Self-Help Groups (SHGs), IVDP seeks to strengthen underserved areas. Self-help groups are essential to India's economic growth and advancement.

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In India, Self-Help Groups (SHGs) are sponsored by the National Bank for Agricultural and Rural Development (NABARD) via non-governmental organisations, regional rural banks, and other channels. to facilitate and encourage credit linkage between these groups and banks. Around the country, there were 85.77 lakh Self-Help Groups as of March 31, 2017. In 1977, Mr. Kulandhai Francis established 20-night schools and first aid clinics in and around Natrampalayam Village in Krishnagiri district. This gave the children a great chance to complete their education without dropping out. For the kids, this was a fantastic way to complete their education without quitting. A self-help group is an association of uniform women between the ages of 18 and 55 who join together especially to fortify themselves in order to achieve socioeconomic development and personal advancement. Since 1979, IVDP, a non-governmental, non-profit organisation, has been promoting women's empowerment via self-help groups. Furthermore, IVDP thinks that economic activities can support women's growth. Economic freedom and self-reliance release them from poverty and men's complete authority over the family and society. Thus far, IVDP has promoted 16,000 self-help groups, with 280000 women members. SHGs can be found in Tamil Nadu's Krishnagiri,

Dharmapuri, Vellore, and Tirupathur districts. SHGs have exchanged more than Rs.12068.55 crores since 1989. Overall, SHG IVDP in Krishnagiri has played a significant role in improving rural communities by fostering women's leadership, improving socioeconomic conditions, and promoting self-reliance. The work of IVDP in Krishnagiri remains a cornerstone of rural development, and thousands of women-led self-help organisations continue to drive transformation across the region. Its focus on empowering women, increasing access to resources, and promoting sustainable community development has had a substantial impact on the socioeconomic conditions of Krishnagiri's rural communities. This research examines the financial gains made by women in self-help organization in Pochampalli taluk, Krishnagiri district, using IVDP.

Statement of the problem

Many rural residents don't have enough assets to be eligible for bank loans. These communities' access to money and financial support is facilitated by self-help groups (SHGs), especially for women and vulnerable sections of the society. This reduces poverty and gives people more power through cooperation and shared budgeting. Women's self-help

organisations gain immensely from the IVDP system. This project offers a range of strategies for empowering women. By reducing their suffering through SHG activities related to health, education, and socioeconomic status, the IVDP plan's main goal is to improve the quality of life for the impoverished and marginalised. “A study on the economic impact of self-help groups through IVDP for women of Pochampalli taluk in Krishnagiri district” is the title of this research work.

Objectives of the Study

1. To analyse the socio-economic impact of women in self-help group through IVDP scheme in Pochampalli taluk of Krishnagiri district.
2. To identify the benefits of self-help groups through IVDP scheme.
3. To evaluate the performance of women in self-Help groups through IVDP scheme.

Methodology

The study's universe is the Krishnagiri district, and Pochampalli taluk is the research study. This is a natural adaptation of descriptive research. Pochampalli taluk Krishnagiri district is the study area selected by the researcher. SHGs serve as the study's sampling frame, which only includes the district of

Krishnagiri. The basic data collection method is a simple random sampling technique. Data from the respondents was gathered using a standardised interview schedule. The study is exploratory in character and draws on both primary and secondary data. The primary and secondary data will be used for the analysis and primary data will be collect from the SHGs members in the area of study with the help of the pre tested interview schedule. Secondary data will be collected from a variety of journals, publications, working papers, NGO reports, and online sources. Primary data was collected by an interview scheduled in the research area. This study is mainly focused on the Socio-Economic impact of Self-Help Groups through IVDP for women of Pochampalli taluk in Krishnagiri District. There are various SHG groups in Pochampalli taluk belongs to IVDP scheme, from that the study was conducted between 5 SHG groups. This study is mainly focused on the Socio-Economic impact of Self-Help Groups through IVDP for women of Pochampalli taluk in Krishnagiri District. Appropriate primary date was acquired from respondents in the research region using a well-designed questionnaire. The trail ran from November 2024 until April 2025. A systematic interview schedule was created and utilised to collect data from women

SHG members and a required data were collected. There 97 samples collected from the appropriate group members in SHG. Simple Random sampling method was used while collecting the data.

Review of Earlier Studies

Rajeshwari (2001) focused on how women's self-help groups have benefited from microfinance provided by non-governmental organizations (NGOs) in terms of both the growth of these groups and the improvement of women's economic and social standing. It has mastered the ability to plan, coordinate, and manage every facet of a business, from obtaining items to generating funds to determining where and how to diversify and modernize operations. **Rao (2002)** argued that the history of SHGs in India shows that formal financial institutions there have failed to meet the needs of the landless, the marginalised, and the disadvantaged in terms of lending them money. Mutual aid in Indian rural communities may have been the inspiration for SHGs. Savings and loan groups (SHGs) help people save money and invest in businesses that will bring in an income. Evidence from both within and outside of the country suggests that SHGs can help borrowers break the cycle of poverty by increasing their ability to save

and repay loans. **Galab and Rao (2003)** discussed empowerment, poverty reduction, and women's self-help groups. This study looked at a variety of development programs for women's empowerment via self-help groups. The CDF, DWCRA, SAPAP, and APDPIP models are among the models of comparative perspective that are employed. Lastly, they found that by assisting women in meeting their requirements for both production and consumption, SHG membership enhanced their access to funding. **Rasure K.A (2004)** illustrates in his article "women empowerment through self-help-groups" that microfinance through SHGs served as a technique to empower the country's rural women by offering easy access to microcredit for self-employment. According to the report, SHG activities inspire rural poor to save, so breaking the cycle of poverty. **Srivastava (2005)** study used data gathered from a small sample of women in four Indian states (Bihar, Chhattisgarh, Madhya Pradesh, and Uttar Pradesh) who belong to Self Help Groups (SHGs) to show how these women have been able to contribute to household finances through microfinance-based entrepreneurship. **Jain and Tripathy (2011)** observed that The Self-Help Group (SHG)-microenterprise structure was assessed in this study, which also looked at

the distributional effects of the largest government-run microfinance program in history and its ability to help alleviate poverty and generate efficient revenue. Research indicates that whereas both personal cash and collectible assets provide a substantial and beneficial contribution to the rise in beneficiaries' income, bank credit has no such effect. The results also demonstrate that the most financially and ethically developed regions stand to benefit the most from this endeavour. This has implications for policymakers in less developed nations that want to better oversee government-run microfinance programs. **Sinha (2012)** Self-Help Groups (SHGs) are unorganized groups of people that collaborate to achieve a shared objective. Providing for urgent financial needs when they emerge without turning to outside help is a typical objective. A savings and loan group's main objectives are to provide access to credit in order to support economic growth, to expose individuals to the idea of banking (taking out a loan and making monthly payments on it), and to encourage a culture of thrift and savings. **Saravanan ((2016)** studied "The Impact of Self-Help Groups on the Socio-Economic Development of Rural Household Women in Tamil Nadu - A Study." It was carried out in Tamil Nadu state. Investigating how SHGs can improve rural women's socioeconomic

status is the main objective of this study. To lessen poverty in rural areas, increase employment prospects, and support rural family women's income-generating endeavours. To advance his investigation, the researcher employed secondary data. The self-help group movement in Tamil Nadu and India is covered in this paper. It includes the advantages of microfinance for low-income rural households, the relationship between banks and Self-Help Groups, economic and social empowerment, financial decision-making and saving, loan availability, job opportunities, and the challenge of focusing on the most vulnerable and impoverished groups. Ultimately, the impact on their life was shown to be more than just economic; building self-confidence is usually a longer-term success that forms the basis for both social and economic accomplishments. **Udai Bhana Singh and Tanushree Gupta (2017)** found that everyone needs money for the socioeconomic development of rural and impoverished people, especially women, and that self-help groups have a positive effect on women's empowerment when compared to non-participants because they keep women occupied in the home. **Amsari (2017)** examined the function and effectiveness of SHGs in advancing women's empowerment. The study's main goal is to evaluate SHGs for

their ability to mobilize savings, provide credit to those in need, repay loans, and strengthen their decision-making authority. The Ade family system and the number of dependents in the family are studied in demographic data, which is gathered from primary and secondary sources. The study concentrated on how SHGs support women's empowerment, social cohesiveness, and the consolidation of the poor's socioeconomic status. **Sharma and Anjali (2017)** emphasized the value of SHGs in fostering rural entrepreneurship through the use of local resources, expertise, and skills. **Thipperudrappa and Dhananjaya (2018)** examined the patterns of SHG women's empowerment in India, analyse progressive bank credit provided by SHGs in India, and evaluate advancements in the microfinance industry. All of the data used in this article is secondary. Lastly, they found that SHGs boost the energy of underprivileged women while also raising their socioeconomic and political profile. **Elizabeth (2021)** studied the problems and obstacles faced by female entrepreneurs in micro, small, and medium-sized businesses in Tamil Nadu. This study will assess government promotional policies, conduct a performance review of women entrepreneurs, and look at the factors that influence women entrepreneurs in the MSME market and the main obstacles they

encounter. The study's goals were to identify the main obstacles that women entrepreneurs in the MSME sector encounter. The role that female entrepreneurs play in the MSME sector. The government's initiative to support female entrepreneurs. Women's overall status has increased, but their average level of success as business owners in the MSME sector has not kept pace. **Walter et al. (2021)** unleashed the social capital of self-help groups. Embedded seed practices, the collective structure of women's Self-Help Groups, and the self-image of women as knowledgeable farmers altered the view of household community replacement in the study aimed at analysing women's empowerment and poverty reduction in Uttar Pradesh. This study's primary goal is to examine the technical aspects of plant breeding and seed systems in relation to SHGs and women's empowerment. As women and SHG seed systems improved the rate of varietal replacement of their collected social capital, the second goal of women's empowerment grew. Might assume that it also played a role in the empowerment of women. **Rosina (2021)** mentioned the Indian women's self-help group on trust and social capital in Hyderabad's historic district. Individual rational choices to cooperate with one another are the basis for the study of self-help groups, rather than trust. When it

comes to building and maintaining social capital, trust comes in second. Compared to native SHG members, migrants are more influenced by castes, regions, and faiths. **Narayanamma (2021)** identified social capital is facilitated by self-help organizations in Andhra Pradesh and Telangana state. These groups empower women both within the home and in society at large and play a significant role in health. The breadth of SHG's credibility was discussed in this paper. The government's efforts to advance women empowerment in rural regions to examine the effects of rural development and socioeconomics. The SHG movement must be expanded to include large company models in rural areas in order to succeed in bringing about numerous good, quick changes in the lives of the impoverished in social, economic, and entrepreneurial endeavours. **Nichols (2021)** observed the Self-help groups as developmental platforms: the function of social capital. Both inside SHGs and between SHGs and implementing social capital, research on social capital is crucial. SHG members had conflicting demands on their time and lacked the trust necessary to attend both the health session and the SHG meeting. Although the SHG literature still conceptualizes social capital as being linked to development impact, our data indicates that group members'

potential and demands need to be better understood. SHGs aim to empower women by giving them more agency so they won't have to spend too much time on SHG activities. **(Srivastava and Roya, 2021)** expressed the self-help group's involvement in Swarozgaris, marketing development, and technology support level, as well as the monthly change in the members' saving habits. Their fundamental needs and quality of life have improved in the SHG. The self-help group offers self-employment alternatives to rural disadvantaged people, empowering women both socially and economically. **Jigsaw et al. (2022)** examine how finance helps rural Indian women create sustainable microbusiness. Examine how social capital contributes to the growth of sustainable microbusiness among rural women and get knowledge about the development of social capital microbusiness. This study aims to comprehend rural women's social capital and the establishment of sustainable micro-enterprises. NGOs, SHGs, and SHG Federations evaluated social capital in this study and characterized its qualities and attributes. **Sai (2021)** aimed to evaluate SHGs' efficacy, specifically with regard to their capacity to raise members' social and economic status. The basic data for the study was gathered by surveying 560 sample families from 223 SHGs spread

across 11 states and four regions of the country using a structured questionnaire. The study demonstrated that SHGs, as a formal organization, may assist the underprivileged in rural areas on both an economic and social level. The latter advantage was thought to be more important. Despite the fact that SHG success differed significantly between regions, the southern region might outperform the others. The SHG's program has been shown to be more popular in the southern region.

Analysis and Interpretation of Data

This chapter discusses the analysis and interpretation of the data gathered from the sample respondents. This chapter examined the “A Study on Economic Impact of Self-Help Group through IVDP for Women in Pochampalli Taluk of Krishnagiri District”. Primary data is collected using the planned interview schedule. The socioeconomic conditions of women in Self-Help Group assessed using a variety of variables such as gender, marital status, family details, job, saving details after and before, asset created after SHG, amount benefited, satisfaction level and socio-economic conditions. The total numbers of respondents are 97 from that entire 97 of the respondents were females. In Self Help Groups women are the most dominated persons. Self-help group helps

the women to save their money by providing various schemes through IVDP. Females are the home makers of family; they may be employed or unemployed. Self Help group was made for women empowerment; they provide loans for empowering the women in household.

Table 1.1 Socio-economics details of the SHC women respondents in the study area.

Marital Status	No. of Respondents	Per cent	Educational Qualification	No. of Respondents	Per cent
Married	75	77.3	Illiterate	18	18.6
Unmarried	12	12.4	Primary	14	14.4
Widow	7	7.2	Secondary	17	17.5
Divorce	3	3.1	Higher	17	17.5
Total	97	100	Higher secondary	10	10.3
			Graduate	17	17.5
			Post Graduate	4	4.1
			Total	97	100
Family Details	No. of Respondents	Per cent	Nature of Job	No. of Respondents	Per cent
Joint family	53	54.6	Government	1	1.0
Nuclear family	40	41.2	Private	35	36.1
Separated	4	4.1	Agriculture labour	47	48.5
Total	97	100	Homemaker	14	14.4
			Total	97	100
Nature of Job	No. of Respondents	Per cent	Group belongs to bank	No. of Respondents	Per cent
Government	1	1.0	Indian bank	20	20.6
Private	35	36.1	Tamil Nadu Grama Bank	77	79.4
Agriculture Labour	47	48.5	Total	97	100
Homemaker	14	14.4	Amount Utilized	No. of Respondents	Per cent
Total	97	100	Education	29	29.9
Satisfaction Level	No. of respondents	Per cent	Repayment of Debt	35	36.1
Yes	54	55.7	Agriculture	25	25.8
No	43	44.3	Total	97	100
Total	97	100			

Source: Computed from Primary Data

Table 1.2: Savings and Economic details of SHC Women Respondents in the Study Area.

Interest rate (in per cent)	No. of Respondents	Per Cent	Times of repayment	No. of Respondents	Per cent
1	20	20.6	One time	25	25.8
2	77	79.4	Two time	72	74.2
Total	97	100	Total	97	100
Problems from family	No. of Respondents	Per cent	Self-development	No. of Respondents	Per cent
Yes	31	32.0	Yes	36	37.1
No	66	68.0	No	61	62.9
Total	97	100	Total	97	100
Before saving of SHG	No. of Respondents	Per cent	After saving of SHG	No. of respondents	Per cent
Rs 100	48	49.5	300	50	51.5
Rs 200	39	40.2	500	44	45.4
Rs 300	10	10.3	1000	3	3.1
Total	97	100	Total	97	100
Asset Creation	No. of respondents	Per cent	Economic status	No. of respondents	Per cent
Yes	11	11.3	Increased Income	26	26.8
No	32	33.0	Improved Financial Literacy	16	16.5
Partially	54	55.6	Enhanced Entrepreneurial Skill	4	4.1
Total	97	100	Increased Confidence and Self-esteem	11	11.3
			Improved Social Status	11	11.3
			Better Health and Nutrition	6	6.2
			Increased Access to Education	16	16.5
			Reduced Poverty	6	6.2
			Empowerment and Autonomy	1	1.0
			Total	97	100

Source: Computed from Primary Data

Table No.1.1 and 1.2 shows the socio-economic analysis of the SHG women respondents reveals that the majority (77.3 per cent) are married, while the remaining include unmarried, widows, and divorcees, indicating that SHGs encompass women across diverse marital categories. Educational attainment shows a mixed profile: although 18.6 per cent of the respondents are illiterate, a significant proportion has achieved secondary (17.5 per cent), higher secondary (10.3 per cent), and graduate levels (17.5 per cent), demonstrating that SHGs draw participation from women with varied literacy backgrounds. With respect to family structure, more than half of the respondents (54.6 per cent) belong to joint families, and occupational patterns show a predominance of agricultural labour (48.5 per cent), followed by private employment (36.1 per cent) and homemakers (14.4 per cent), highlighting the dependence on rural-based livelihoods. Financial linkages are primarily maintained with the Tamil Nadu Grama Bank, which covers 79.4 per cent of the respondents, while Indian Bank supports the remaining members. The credit obtained is predominantly utilized for debt repayment (36.1 per cent) and education (29.9 per cent), with a smaller proportion invested in agriculture (25.8 per cent), reflecting both a reliance on SHG loans for

financial relief and their role in enabling social investment. Notably, more than half of the respondents (55.7 per cent) expressed satisfaction with SHG activities, though 44.3 per cent reported dissatisfaction, pointing to uneven outcomes of SHG interventions. A significant improvement in savings habits is observed after joining SHGs, as contributions increased from Rs.100–200 per month prior to membership to Rs.300–500 in the post-membership phase. Repayment performance remains encouraging, with 74.2 per cent repaying loans in two instalments, indicating strong credit discipline. Beyond financial benefits, SHGs have contributed to asset creation (fully for 11.3 per cent and partially for 55.6 per cent) and have enhanced economic outcomes such as income generation, financial literacy, and entrepreneurial skills. The social dimensions of empowerment are equally significant. Participation in SHGs has resulted in increased confidence, self-esteem, and improved social status for many women. Furthermore, respondents reported better access to education, health, and nutrition, alongside reductions in poverty and greater autonomy in decision-making. Collectively, the findings underscore that SHGs are not only instrumental in strengthening the economic resilience of rural women but also play a

transformative role in enhancing their social empowerment and overall quality of life.

NULL HYPOTHESIS (HO)

The null hypothesis is that there is no significant difference in job satisfaction between the different job types.

ALTERNATIVE HYPOTHESIS

The alternative hypothesis is that there is a significant difference in job satisfaction between the different job types. The p-value (0.006), which is less than the typical significance level of 0.05, we reject the null hypothesis (HO).

Table 1.3: Regression Summary Output

Coefficients					
Model		Unstandardized Coefficients	Standardized Coefficients	t	Sig.
		B	Std. Error	Beta	
1	(Constant)	.966	.070	13.883	.000
	amount	.326	.026	12.762	.000

a. Dependent Variable: Interest rate
Source: Calculated from Primary Data

Table No.1.3 shows the findings of a linear regression study, in which "interest rate" is the dependent variable and "how much amount" is the independent variable. As a result, the amount and interest rate have a statistically significant positive association. There is a 0.326 per cent increase in interest. This implies that the interest rate tends to rise in tandem with the amount. The intercept, which is also the constant term, is 0.996. This indicates that the interest rate should be 0.966 per cent when the amount is zero. For the

quantity, the coefficient is 0.326. This indicates that an increase of 0.326 per cent is anticipated in the interest rate. The p-value is 0.000, and the t-statistic and p-value are 12.762. We reject the null hypothesis that the coefficient for the quantity is zero since the p-value is less than 0.005.

Table 1.4: ANOVA RESULTS

ANOVA					
NATURE OF JOB	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	4.845	2	2.422	5.332	.006
Within Groups	42.702	94	.454		
Total	47.546	96			

Source: Calculated from Primary Data

From the above table, it was found that there was a considerable distinction (F=5.332) is significant at the 0.006 level, indicating that there are significant differences in job satisfaction between the different job types. The p-value (0.006) is less than the typical significance level of 0.005, which supports the conclusion that the differences between groups are statistically significant.

Major findings of the Study

- It is found in the study that the majority of the sample women fall under the category of gender. It is revealed that SHG plays a crucial role in women and their empowerment. There are 97 of the entire women respondents.
- Regarding the marital status of the respondents, almost 77.3 percent of

the total sample women were married and about 12.4 percent were unmarried, rest 7.2 and 3.1 were widows and divorced.

- Many of the sample respondents were living in a joint family and it were about 53 of the total sample of 97 taken for the study and the remaining were living in a nuclear type of family. The type of family pulls the women to join SHG and got more impact on the cost of expenditure and socio-economic impacts on the amount given by the SHG through IVDP.
- Education is the backbone of human life, when individuals are well educated, they are in a position to get better jobs in the society and are able to raise up their standard of living. Since the sample women were of heterogeneous many were of well-educated holding graduation, primary, secondary and higher secondary and only 18 of them were illiterate.
- Since the women study based on the average education, the majority of the women working as an agriculture labor. Only one of the respondents found working in the government sector others are

working in private sectors and 14 of the respondents were homemaker.

- The core point that the majority of sample respondent's bank group were belongs to Tamil Nadu grama bank and rest of 20 respondents were belongs to Indian Bank. It is revealed that these are the banks which has the SHG with IVDP and acquires the benefits given from the IVDP.
- The majority of 97 sample respondents were responded that the amounts given from the bank were benefited to the respondent and their family. The amounts are utilized by the respondents in the way of spending's in education, repayment of debt and in agriculture development. Majority of 35 respondents were utilizing the amount in repaying the dept. that the women from the joint family contributes their way of support in repaying the depts borrowed with the help of amount given by SHG.
- It is clear that the satisfaction level of the respondents, majority of 54 respondents were highly agreed that the amount given the state of satisfaction. The rest of 43

respondents were not felt satisfied because of the financial crisis in their family.

- As per the results, it is clear that the respondent paid the interest amount twice a month. Only few of them paying the amount one time a month. The majority of the respondents responded that there is an extra benefit given by the SHG through IVDP scheme. The scheme has given educational scholarships for the women's family, free cancer checkup for the women's in SHG, agriculture benefits and giving a benefit for the widow women. As per majority of the women falls under the category of married women, they were not a beneficiaries of these schemes.
- There are no problems faced by the women's in SHG through IVDP and the respondents do not feel that the SHG helps in their self-development. They could save Rs.500 after joining SHG their savings were increased compared to before savings Rs.100.
- The socio-economic status includes increased income, improved financial literacy, enhanced entrepreneurial skill, increased confidence and self-esteem,

improved social status, better health and nutrition, increased access to education, reduced poverty, empowerment and autonomy. It is clear from the above table that the self-help groups help to develop the socio-economic conditions of the women's.

- As a result, the amount and interest rate have a statistically significant positive association. There is a 0.326per cent increase in interest. This implies that the interest rate tends to rise in tandem with the amount. The intercept, which is also the constant term, is 0.996. This indicates that the interest rate should be 0.966per cent when the amount is zero. For the quantity, the coefficient is 0.326. This indicates that an increase of 0.326per cent is anticipated in the interest rate. The p-value is 0.000, and the t-statistic and p-value are 12.762. Reject the null hypothesis that the coefficient for the quantity is zero since the p-value is less than 0.005.
- There was a considerable distinction ($F=5.332$) is signification at the 0.006 level, indicating that there are significant

different in job satisfaction between the different job's types. The p-value (0.006) is less than the typical significance level of 0.005, which supports the conclusion that the different between groups are statistically significant.

SUGGESTIONS

❖ Employment opportunities could potentially be generated within the study area.

It is essential to promote participation in Self-Help Groups (SHGs) for all women, without exception. Individuals should work to increase their family income.

❖ SHG expansion should take into account a number of factors, including social and economic ones. The expectation of personal benefits should motivate members to actively engage in all meetings.

❖ Within the Krishnagiri district's Pochampalli taluk, SHG members should work to provide job opportunities. Furthermore, the establishment of more SHGs in the research area might be taken into consideration.

Conclusion

The self-help group members have seen both social and financial progress in their life. Rural women have found that joining

the SHG has been quite helpful because group dynamics provide them with support. These members experience economic and social development in the chosen field of study. By improving rural women's status, knowledge, abilities, and general growth, the organisation plays a crucial part in helping them. As a result, this organisation is a vital resource for empowering and promoting the growth of rural women.

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