

INDIAN RURAL WOMEN EMPOWERMENT THROUGH SHG PROGRAM: COMMUNICATION SKILLS, THE BEST APPROACH

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ABSTRACT

Women empowerment means “the surest way of making women partners in development”. Communication skills help the women to have their own organization to prove themselves as an equally best partner of development in terms of efficient organizer, manager and developer in business and non-business world.

India is rich in women-power resources. The rural female population is as big as 360 millions but only 31% of them are working population. In recent years, the Governments both Central and state have made their sincere efforts to organize the poor rural women into an informal organization namely ‘Women Self-Help Group’ under the Self-Help Group Programme. The rural women, particularly poor, are not exposed themselves though they have talent because they have dearth of communicating skills. Today’s world is a globalized and technologically progressed world. So the communication skills are today’s need. Imparting of communication skills through training to the members of women self-help groups would help them to have better access to banks, to become successful micro entrepreneurs and self-reliant successful women in all respect. The rural women empowerment could be achieved by imparting them the communication skills. It may make the rural women global competent.

Keywords: DWCD- Department of Women and Child Development, NABARD -National Bank for Agriculture and Rural Development, SHGs- Self-Help Groups, MYRADA-Mysore Re-settlement And Development Agency, NGOs-Non-Government Organizations

JEL Classification Code: ROO.

INTRODUCTION:

The Indian women community should be grateful to Smt. Savitribai Pule (1831-1897) who with the encouragement of her husband Shri. Jyothiba Pule worked a lot for empowerment of the women educationally, socially, morally, economically and politically amidst the fundamentalists strong opposition and thwarting activities. Efforts were being made by Mahatma Gandhiji and others to empower women in various respects.

The Global Conference on Women Empowerment, held in 1988, defined women empowerment as “the surest way of making women partners in development”. Women empowerment is a process nourished by development policies and programmes that could enable women to get enough strength to challenge their submissive social condition or status. However the women empowerment is a global issue and it is an active multidimensional process which would enable women to realize their full identity.

Women need cultural empowerment, social empowerment, economic empowerment and political empowerment. For their achievement, further women need suitable opportunities. The Government of India has been making its sincere efforts to provide suitable opportunity through passing ‘Women Reservation Bill’ but unless the vertical and horizontal reservation provisions are made and made them capable to understand and handle their position, it would become futile effort and cause socio-economic inequality among women, particularly rural women. Embodiment of Communication skills is one of the requirements of women empowerment. So women need an opportunity of learning proper communication skills.

OBJECTIVE:

The main objective of the present research paper is to realize that the rural women in India would come-out with empowerment only when they are properly equipped with communication skills and it would be possible through SHGs.

REVIEW OF LITERATURE:

“Women Self-Help Group (WSHG) Programme is the ever best programme so far implemented by the Government for empowerment of women thereby eradicating rural poverty”. I do endorse this view because after the implementation of this programme many rural women have come out with success stories. Before analyzing the concern topic, I have gone through several literatures available on rural women and women self-help group programme.

INDIAN RURAL POOR WOMEN:

India is rich in women-power resources. According to the Census of India 2001, 48.3% of the Indian population is female-population which is equal to the total female population of three big countries viz. Canada, USA and Russian Federation. But women’s share in literacy and employment is very low. Only 54% of women are literate and majority of them are educated up to middle school level. So they are deprived of communication skills. Similarly only 25% of the total working population is female so they are deprived of employment opportunities. As per 2001 census, 72.2% of the India population has been living in rural areas which covered 6.40 lac villages. The rural female population is as big as 360 millions but only 31% of them are working population. So 69% of women-power resource in rural area is being under-utilized and un-utilized.

Recently the Governments, both Central and state, have made their sincere efforts to organize the poor rural women into an informal organization namely, ‘Women Self-Help Group’ under the Self-Help Group Programme initiating through the Department of Women and Child Development (DWCD). Nationalized Commercial Banks, Regional Rural Banks, Co-operative Banks and Non-Government Organizations have also contributed much towards formation of rural women’s self-help groups. The self-help group has become a very good opportunity as well as an instrument to rural women to develop their communication skills. Of course, the promoters have been imparting trainings to the rural poor women under self-help group programme. But it is not sufficient to make them competent to survive in globalized economic system. The rural women are still struggling to get communication skills.

SELF-HELP GROUP PROGRAMME:

It is a programme related to the eradication of poverty in general, rural development through women empowerment in particular. Its initiation-credit goes to National Bank for Agriculture and Rural Development (NABARD). Now the Government Departments, banks and NGOs (None Governmental Organizations) have involved fully in formation and promotion of self-help groups in the country.

A self-help group is a voluntary informal organization of 10-20 persons from same social and economic status

category people, basically poor living below poverty line. These groups are promoted by the Governments, both central and state, nationalized commercial banks, regional rural banks, co-operative banks and non-governmental organizations like MYRADA. The SHG programme has four aspects: (i) Development of Savings-habit (ii) Poor women's access to bank (iii) Development of micro-entrepreneurship and (iv) Women empowerment. Savings mobilization, transaction with modern banks, improvement of entrepreneurial functions, active participations and decision makings are solely depend on the communication skills of the members and their animators or representatives. In the context of globalization, the women should struggle for existence of her organization through her empowerment. Woman's success in building her personality also depends on her writing, correspondence and speaking skills.

DOES RURAL WOMAN NEED COMMUNICATION SKILLS?

This question should be answered very positively and affirmatively under the context of on the eve of passing 'Women Reservation Bill' at the Centre. The rural women, particularly poor are not exposed themselves though they have talent because they have dearth of communicating skills.

WHAT IS A COMMUNICATION SKILL?

Communication is a process of transmission of messages between two or more persons. Giving information, order, suggestions and making appeal are the main aims and objectives of communication. In recent days, the people have the fashion of using the phrase good communication skills. The phrase 'communication skills' implies 'the art of writing well and speaking well'. To make message more effective, it needs an effective art of presentation of the subject-matter. The effective presentation is possible only through the communication skills. One would function more efficiently only when he or she has communication skills. Moreover the communication skills have been classified into four type viz.: (i) Oral Communication (ii) Written Communication (iii) Audio Communication and (iv) Visual Communication. In modern globalize world, these means of communication skills are very effective approach to reach the recipients and to build the harmonious relation among people, as well as between peoples.

COMMUNICATION SKILLS AS 'A DIRE NEED FOR RURAL WOMEN EMPOWERMENT':

For eradication of rural poverty, it needs rural women empowerment. United Nations Development Fund for Women has suggested five criteria for measurement of women empowerment viz.: (i) Economic Participation of women (ii) Economic Opportunities (iii) Political Empowerment (iv) Educational Attainment and (v) Health and Well-being. By using, these paradigms 'Women Empowerment Index' can be constructed to measure and explain the extent of women empowerment in the country. Women empowerment is at lowest level in India.

The Government has been struggling hard for empowerment of women. In 1993, the Government introduced 33% seats reservation for women in local body government viz. village, taluka and zilla panchayats through making amendments to Constitution of India. It has declared 'National Policy for Empowerment Women' in 2001 and introduced the various women empowerment programmes. But these programmes would get meaning only when the target group-women are taken into account separately and they can be made well equipped with communication skills. In most of the cases more than 50% of the benefits are being enjoyed by the middlemen and ineligible beneficiaries in the country.

Now one of the new experiments of the Government is 'Women Self-Help Group Programme'. The rural poor women are directly involved in various economic activities under this programme. The trainings are being imparted to the members by anganawadi workers, Government officials, bank officials and NGO authorities but these trainings solely concentrate on imparting the technical skills mainly related to economic activities. But the members have no opportunity to get communication skills. To make these groups successful in their business activities in modern globalization scenario, communication skills should be imparted to them.

METHODOLOGY:

A brief description about the selection of topic, sources and method of data collection and analytical techniques used during the study: The study has made an intensive reference to the primary data in trying to analyze the study objectives. The data have been collected from the selected areas of Gokak Taluka in Belgaum district through questionnaire. The random samplings of self-help groups have been identified in the select-villages of Gokak Taluka. The study has focused on women's self-help groups. The simple statistical methods like average, ratio percentage etc are used as tools of analysis to find out the role of women's self-help groups in skill development in selected areas.

DATA COLLECTION:

I have selected Gokak Taluka of Belgaum district for my micro level study on impact of women's self-help group programme on communication skills development opportunities in rural sector. On the basis of purposive sampling, I have selected 80 women Self-help groups and 80 member beneficiaries in the selected villages of Gokak Taluka. These data are collected during 2007-2009. While selecting beneficiaries, I have made use of simple random sampling at the rate of 4 self-help groups from each village of selected 20 villages. So the total is 80 women self-help groups of Gokak Taluka. Meanwhile 80 women self-help group members are also selected on the basis of same method. I have taken up this micro level study because the entire programme is based on women empowerment. For the purpose of the study, I have collected data both from primary and secondary sources. For collection of primary data, I have used interview schedule. The interview schedule for member beneficiaries consists of 30 questions. The secondary data are collected from the publications of Karnataka State Government and its departments, periodicals, books, leading news papers, journals electronic media etc.

PRE-TESTING OF SCHEDULE:

The schedule was pre-tested in the field to check whether the information included in the schedule would be sufficient to achieve the objectives of the study or not. After the pre-testing, modifications were incorporated in it for the purpose of final data collection.

RESEARCH IMPLICATIONS:

The data collected from field survey of the selected areas of Gokak Taluka are processed by using tabular, average and percentage methods to find-out the values of the administrative variable to be necessary to explain the need for effective communication skills for Indian rural women empowerment through SHG programme. Both the schedules of questionnaires are processed to work-out the impact of SHG Programme that necessitates imparting of communication skills to the rural women to make it more effective and successful. Beneficiaries are the selective members of the selective SHGs under the study. I have classified the beneficiaries and SHGs selected for the purpose under different headings. Followings are the details of such classifications.

CLASSIFICATION OF BENEFICIARIES ON THE BASIS OF SOCIO-ECONOMIC STATUS:

The classifications of the beneficiaries are made on the basis of their socio-economic status are identified as under:

AGE-WISE CLASSIFICATION OF BENEFICIARIES:

The following Table 5.1 shows that 98.75 per cent of the SHG members are in the age-group of 18-48. It shows that young and energetic women have joined the SHG movement and they are capable to learn communication skills thereby come-out with empowerment.

Table 5.1: Age –Wise Classification of Beneficiaries

Age Group (Years)	No of Respondents	% of Total
18-28	15	18.75
29-38	41	51.25
39-48	23	28.75
49-60	01	01.25
Total	80	100

Source: Field Survey

CASTE-WISE CLASSIFICATION OF BENEFICIARIES:

Table 5.2: Caste-Wise Classification

Caste	No of Respondents	% of Total
Schedule Castes	19	23.75
Schedule Tribes	12	15.00

Other Backward Classes	21	26.25
General	28	35.00
Total	80	100

Source: Field Survey

Out of the total respondents, 35 per cent are from general categories of upper castes like Lingayats, Brahmins etc. Schedule Castes, Schedule Tribes and OBCs constituted 65%. The SC, ST and OBC respondents are from agricultural labour- families. It has ascertained the fact that the more number of beneficiaries are the people of target groups.

EDUCATION-WISE CLASSIFICATION OF MEMBERS:

Table: 5.3: Educational Status-Wise Classification

Educational Status	No of Respondents	% of Total
Illiterate	39	48.75
Up to Primary School	23	28.75
Middle School	01	01.25
High School	14	17.50
Pre-University Course	03	03.75
Degree Level	Nil	Nil
Post-Graduate Level	Nil	Nil
Other	Nil	Nil
Total	80	100

Source: Field Survey

The illiterate rural women constituted 48.75% of the total members. The primary school level educated rural women are the next higher percentage. It shows that SHG programme is more popular among the rural illiterate and primary school level educated women.

MARITAL STATUS:

Table 5.4: Marital Status of Members

Marital Status	No of Respondents	% of Total
Un married	13	16.25
Married	61	76.25
Divorced	01	1.25
Widow	05	06.25
Total	80	100

Source: Field Survey

Out of the total respondents 76.25 % are married women and unmarried women constituted 15.63%. Divorced and widows also participated in the movement. It shows that the family responsibilities urged the women of all marital status to join the SHGs.

OCCUPATIONAL BACKGROUND OF THE RESPONDENTS:

The field survey revealed that the family occupational background of the respondents shows that they are from agricultural labourers, cultivators, petty traders, village artisans, household workers and unemployed.

Table 5.5: Occupational Distribution of Beneficiaries

Occupational Distribution	No of Respondents	% of Total
Cultivators	13	16.25
Agricultural Labourers	30	37.50
Petty Traders	07	08.75
Village Artisans	05	06.25
Household Workers	23	28.75
Unemployed	22	27.50
Total	80	100

Source: Field Survey

Most of the SHG members are agricultural labourers. They are 37.5% of the total members. The next categories are marginal cultivators, household-workers and unemployed. It shows that the representation is from all types of families.

CLASSIFICATION OF BENEFICIARIES ON THE BASIS OF CHANGE IN THEIR OVER-ALL CONDITIONS:

The classifications of beneficiaries are made on the basis of the changes occurred in their over-all conditions after joining SHGs.

IMPROVEMENT OF THE STATUS OF MEMBERS:

In the schedule of questionnaire “Yes or No’ method is used to get the related information; the general observation method is also used to get as much as possible correct information. The same is processed as under:

Table 5.6: Improvement in Status of the Members

Sl. No	Particulars	No of Respondents			
		Yes		No	
1.	Before Joining SHG	Nos	% of Total 80	Nos	% of Total 80
(a)	Economic Freedom	10	12.5	70	87.5
(b)	Borrowing Loans	21	26.25	59	73.75
2.	After Joining SHG				
(a)	Change in Life-style	77	96.25	03	03.75
(b)	Household Problems	10	12.5	70	87.5
(c)	Difficulties in Participation	13	16.25	67	83.75
(d)	Gaining Profits	79	98.75	01	01.25
(e)	Looking different from other	69	86.25	11	13.75
(f)	Gained economic self reliance	71	88.75	09	11.25
(g)	Improvement in Collecting bargaining	67	83.75	13	16.25
(h)	Borrowing loans	75	93.75	05	06.25
(i)	Felt SHG loans are different from other	76	95	04	05
(j)	Personal problems solved	59	73.75	21	26.25
(k)	Co-operation from family Members	74	92.50	06	07.50
(l)	Felt SHG working satisfactorily	70	87.5	10	12.5

Source: Field Survey

BEFORE JOINING SHGs:

Before joining 87.5% of the total members have no economic freedom but only 12.5% members have economic freedom. Moreover 73.75% of the total members have no access to credit but however 26.25% members have borrowed loans that too only from non-institutional credit agencies like friends, relatives and village money lenders.

AFTER JOINING SHGs:

96.25% of the total members expressed their experience that their life-style is changed due to improvement in their economic and social status internally and externally after joining the scheme.

The field survey also revealed that some members have still difficulties. 12.5% of the total members have expressed that they have household problems due to joining the SHG. 16.25% members have ascertained their experience that they have been facing certain difficulties to participate in SHG activities. However it is amazing reality that 98.75% of the SHG members have been gaining profits after joining the scheme. It is affirmed from the field survey that only 5% members have expressed that even after joining SHG they are not looking different from other women who have not joined SHGs. But 95% members have expressed that they are looking different. The most paramount achievement of the SHGs is that 88.75% members have gained economic self-reliance through their economic empowerment. The participation in SHG activities has improved the collecting bargaining power of 83.75% members. The SHG-Bank linkage programme has paved the way for the rural poor women to have access to bank credit on easy terms and conditions. 93.75% of members have availed bank

loans. Even the members expressed that loans from SHGs are different from loans from any other credit agencies. 95% of the members have felt this difference in terms of lowest rate of interest quick and easy procedure of sanction, adequate period of repayment etc. The get-together atmosphere of the SHG has helped to solve the personal and family problems of nearly 73.75% of the members. 92.50% of the members have gained the full co-operation from their family members for attending SHG activities regularly. 87.5% of the members have expressed that their SHGs are working satisfactorily to achieve their objectives. This shows that before joining SHG the rural women have no economic freedom and no access to the bank credit. They were helpless and parasite. But after joining SHG programme, the rural poor women have attained economic freedom, empowerment and self-reliance. Now they are different from what they were before.

IMPACT ON DECISION-MAKING POWER OF THE MEMBERS:

Even in the matter of decision making also we have found a lot of changes in case of SHG members. Before joining SHGs, the husbands/elders were dominant in decision making in household issues e.g. 92.50% in loan decisions, 91.25% in change in household infrastructure and 88.75% in high value house hold purchases. The members dominancy was very poor e.g. 2.5% in loan-decision and the same percentage in change in household infrastructure and high value household purchase. Similarly the member power in decision-making in community/village issue was almost zero. It is shown as:

Table 5.7: Change in Decision-Making Power of the Members

Member's Decision Making Power	Respondents			
	Before Joining SHGs		After Joining SHGs	
	Nos	% of Total	Nos	% of Total
In household issues:				
(1) Loan Decision				
By households/elders only	74	92.50	06	07.50
By members only	02	02.50	69	86.25
Joint decision	05	06.25	09	05.62
(2) change in household infrastructure				
By husbands/elders only	73	91.25	42	52.50
By members only	02	02.50	26	32.50
Joint decision	06	07.50	05	06.25
(3) High value household purchase				
By husbands/elders only	71	88.75	43	53.75
By members only	02	02.50	19	23.75
Joint decision	07	08.75	13	16.25
In Community / village issues				
(1) Maintenance of Infrastructure	00	00	04	05.00
(2) Intermediation to solve problem	00	00	25	31.25
(3) Representation in local body	01	01.25	05	06.25

Source: Field Survey

The table also explains that after joining SHGs the husbands/elders dominancy in decision-making is declined enormously e.g. 7.5% in loan-decision, 52.50% in change in household infrastructure and 53.75% in high value household purchase. The members' dominancy is increased enormously e.g. to 86.25% in loan decision, to 32.5% in change in household infrastructure and to 23.75% in high value household- purchase. Similarly the members' participation is increased much in decision-making in village issues e.g. to 5% in maintenance of infrastructure, to 31.25% in intermediation to solve problems and to 6.25% in representation in local bodies. It shows that the rural poor woman is empowered socially, economically and politically.

WORKING OF SHGs:

The SHG programme has several impacts on the SHGs activities. They are worked-out as under:

SOCIAL-STATUS OF SHGs:

The table given below highlights the categories of people who have joined the SHG movement.

Table 5.8: Social Status of SHGs

Caste	No of SHG	% of Total
Schedule Castes	12	15.00
Schedule Tribes	08	10.00
OBC	22	27.50
General	25	31.25
Mixed Castes	13	16.25
Total	80	100

Source: Field Survey

Among the selected 80 SHGs, 15% are schedule castes; 10% are schedule tribes; 27.50% are OBC categories; 31.87% are general means upper castes SHGs and 15% are mixed castes SHGs, it means the members are from all castes. This implies that SHGs are more popular among OBC and general categories. The mixed caste SHGs show growing sociability among the poor rural women.

TYPES OF SHGs:

On the basis of nature of working, it is found that there are three types of SHGs as shown in the table below:

Table 5.9: Types of SHGs

Types	No of SHG	% of Total
Productive	58	72.50
Non-Productive	09	11.25
Mixed	13	16.25
Total	80	100

Source: Field Survey

72.50% of SHGs have taken the production of various products. 11.25% SHGs have been rendering financial and non-financial services i.e. non-production activities. 16.25% SHG have undertaken both production and non-production activities which are called the mixed type of SHGs. It ascertains that the more number of SHG are engaged in production of various products such as dairy products, food articles etc.

PRODUCTS OF SHGs:

SHGs produce several products. The most important are:

Table 5.10: Products Produced by SHGs.

Particulars	No of SHGs	% of Total (80)
Dairy Products	42	52.25
Food Products	08	10.00
Poultry	05	06.25
Goatry/Sheep Rearing	10	12.50
Pottery	01	01.25
Agarabatti	03	03.75
Vermi Compose	02	02.50
Others	Nil	Nil
Total	71	88.75

Source: Field Survey

88.75% of SHGs are producing various commodities. Out of which 52.25% SHGs are producing dairy products like Milk, Curd, and Ghee etc; 12.5% SHGs are rearing goats and sheep; 10% SHGs are producing food products like Papad, Roti, and Pickles etc. It indicates that more numbers of SHGs are engaged in production activities.

TRADING ACTIVITIES OF SHGs:

Besides production some SHGs have taken interest in trading activities.

Table 5.11: Trading Activities of SHGs

Trading Activities	No of SHGs	% of Total (80)
Pan shop	02	02.50
Bangle	03	03.75
Flower	01	01.25
Garment	02	02.50
Embroidery	05	06.25
Tailoring	06	07.50
Flour Mill	04	05.00
Other	Nil	Nil
Total	23	28.75

Source: Field Survey

Embroidery, Flour mill and Tailoring are the important trade activities under taken by SHGs. The next trading activities of the SHGs are selling bangles, pan shop, garment, and flower-selling. This implies that the rural poor women have also undertaken trade activities which suit them.

STATUS OF PRODUCTION, SALE AND PRICING ACTIVITIES:

The success and its sustainability of SHGs mainly depend on their marketing techniques and skills. SHGs have adopted several methods to propagate and to arrange for sale their products in local markets as well in towns and cities. It is shown in the following table 5.12

Table 5.12: SHGs' Status of Production, Sale and Pricing

Sl.No	Particulars	No of SHG	% of Total (80)
1.	Sale Method		
	Exhibition in fairs	03	03.75
	Middleman	34	42.50
	Direct	35	43.75
2.	Market Place		
	Local	44	55.00
	Town	28	35.00
	Regional	--	--
	National / International	--	--
3.	Quality of products		
	Excellent	20	25.00
	Good	53	66.25
	Unsatisfactory	--	--
4.	Pricing of Product		
	Full-Cost with Profits	43	53.75
	Demand Based.	28	35.00
5.	Scale of Production		
	Large/Medium	--	--
	Small	73	91.25

Source: Field Survey

42.50% of SHGs sell their products to the middleman. The rest are selling their products directly to the customers. 55% of SHGs sell their products in local market and rest in town. They have no access to sale their products in regional, national and international markets. 65.62% SHGs produce the good quality products and

25% SHGs produce excellent quality products. It means there is very good reaction from the consumers side. Almost all productive SHGs have undertaken their production at small scale. It implies that SHGs are well flourished in rural atmosphere in terms of production and marketing activities.

GENERAL CHARACTERISTICS OF THE SHGs:

Hundred percent of SHGs have registered their names, maintained bye-laws, minute books, books of accounts and imparted trainings to their members. 92.50% of SHGs have followed the democratic way of electing their representatives or officials and 85% SHGs have maintained rotation for electing the officials or representative. 90% SHGs have their own dress-code to wear at specific occasions. 93.75% SHGs have unity and co-ordination among their members. Only 10% SHGs have been paying remuneration to their officials or representatives 92.5% SHGs have met their operational cost by using their some part of profits. It shows that majority of the SHGs are functioning successfully. Imparting training to their members is a part working of SHGs but no efforts have been made to develop communication skills among the members, within the group and with outside the group. These SHGs' general characteristics are shown in the table 5.13

Table 5.13: General Characteristics of the SHGs

Sl.No	Details	No of SHGs	% of Total (80)
1.	Registration	80	100
2.	Bye-Laws	80	100
3.	Periodic Meetings Conducted	71	88.75
4.	Minute Books and Books of Accounts Maintained	80	100
5.	Election of Officials	74	92.50
6.	Rotation of officials	68	85.00
7.	Dress –Code	72	90.00
8.	Unity among members.	75	93.75
9.	Remuneration to officials	08	10.00
10.	Operation cost met out of profits.	74	92.50
11.	Importing Training to Members	80	100

Source: Field Survey

WOMEN EMPOWERMENT THROUGH SHGs:

One of the major issues of SHGs is to empower rural women. It is worked-out in Table 5.14 by using collected data.

Table 5.14: Women Empowerment

Sl.No	Particulars	No of SHG	% of Total (80)
1	Social	23	28.75
2	Economic	45	56.25
3	Political	26	32.50

Source: Field Survey

28.75% SHGs women members have gained social empowerment; 56.25% have gained economic power but the political empowerment is as low as 36.35%. It acclaims that the SHG programme is on the path of success to achieve its goals provided its members are well equipped with better communication skills.

FINDINGS AND SUGGESTIONS:

The findings of overall research study and my useful suggestions are discussed as under:

TO MAKE MEETINGS EFFECTIVE AND MEANINGFUL:

The various studies on self-help group programme found out the fact that about 48.75% of the women members are illiterate and 30% of them are educated up to middle school level. So there is need to educate them in proper way. First of all they should be made literate in local, regional and English languages. They should be taught simple language with adequate proper vocabulary and grammar. The animator, representative and every member should be made to learn oral and writing communication skills. The oral communication skill is necessary to conduct meeting successfully. If chairman and members have very good oral communication skill, they would present the items or motion effectively, discuss them thoroughly and resolve them more successfully. The writing skill would help them to record the proceedings in systematic way. Moreover, the oral

Communication skill would help the group to conduct meetings of their suppliers, distributors, customers and others to make their business success.

TO ENHANCE THE MARKETING SKILLS:

The sale-methods being used by the SHG members are still primitive: 42.5% sale is through middlemen. In addition, they are unable to sell their produces at regional, national and internal levels. For sale of their produces, they have to depend 55% on local and 35% on nearby town places. It is all because of lack communication skills. The writing communication skills would help the self-help group members to correspond more effectively with their suppliers, bankers, distributors and customers. Writing of business letters is a very good means to approach their respondents like suppliers, distributors, customers and others. Governments, NGOs, Linkage-Banks and Higher Education Institutions should lay down the programmes and courses to impart communication skills in local and English languages.

FOR MAINTAINING OF TRANSPARENCY AND ACCOUNTABILITY:

For conduct of periodical meetings, writing its proceedings, amendments in bye-laws, etc need effective communication skills. The drafting of report is one of the communication skills. The animator or representative and members of the group need to prepare various reports on progress of the group, the business activities etc of the group carried out during the year. So they must be well acquainted with the preparation of report-drafting like introduction, salutation, planning the structure, preparing for writing up, writing up, conclusions and recommendations. It builds confidence and trust among members: the transparency and accountability could be maintained.

TO IMPROVE EDUCATION LEVEL:

Once the rural women enter the business world, small or big, through self-help group, they should necessarily improve their education level. The communication skills and personality development short-term courses would initially help the rural women to improve their education level. It also helps them to come-out as successful micro-enterprise. Recently, the Government has thought of inviting foreign investment and collaboration in rural sector. Indian and foreign multinational companies have also thought of to have memorandum of understanding with the self-help groups in India in rural sector. Hence it is inevitable on part of the groups to learn communication skills.

PARTICIPATION IN TRAINING PROGRAMME:

The globalization has spread widely the technological up-graduation anywhere and everywhere. The self-help groups have to be trained for communication skills development along with other skills. Communication skills acquisition through training is considered as a source of women empowerment. The rural women acquire technical, managerial, marketing and other skills through trainings. But the successful utilization of these skills depends on communication skills. So first we should impart training of giving communication skills to the self-help group members. Then only they will become successful rural women micro-entrepreneurs and their groups will be sustainable.

IMPROVEMENT IN CAPACITY TO MOBILIZE FUNDS:

Under the self-help group programme, the rural women have to mobilize funds. In addition to their regular savings, they should also raise funds from other sources like bank, co-operatives, Government etc. but its success depends on their approach to the sources of funds or credit agencies in rural as well as urban areas. If they have art of communication skills, they would present their proposals very systematically and would make them successful in raising funds. It also frees the group from dependence on middlemen or agents. It may also improve their bargaining power with the credit agencies. For financial discipline, the group should acquire communication skills.

IMPROVEMENT OF DECISION-MAKING ABILITY:

Better communication skills definitely culminate the knowledge, skills and confidence i.e. decision - making ability among the rural poor women. The oral communication skill would definitely help the women to convince the issue or matters to the members at family level, group level and community level. Communication skills make the rural women capable to discuss and convince the issues with other. They also make the rural

women to take meaningful active part in decision making. It makes the woman a successful business enterprise and a good social and political leader in the society. The better and effective communication skills enable them globalize their produces and improve the quality of their produces to international standards.

CHANGES IN LIFE-STYLE:

The communication skills would necessarily make the rural women the successful entrepreneurs, decision-makers and better organizers. It would improve living socio-economic conditions of the rural poor women. Their access to banks, acquiring of education, health care and nutrition, consumption etc, would change the life-style of rural poor women. Rural people will become self-reliance in all respects.

SOCIO-ECONOMIC AND POLITICAL EMPOWERMENT:

A few properly educated women are successful in their functions and power-operations. Self-help groups are organized and functioning on democratic principles. They improve rural women position in long-run in all respects. The present, to be passed and implemented, 'Women Reservation Bill' has no provisions of vertical and horizontal reservations but it definitely create the great gulf between privileged and under-privileged women in rural and urban areas so to empower rural women there is need for the provisions of vertical and horizontal reservations for women. The embodiment of communication skills among the rural women through SHG programme would definitely identify and send capable and suitable rural women representatives to both Parliamentary House and Legislative Assembly.

SUMMARY AND CONCLUSIONS:

Today's world is a globalized and technologically progressed world. So the communication skills are today's need. The means of communications have been increasing and improving keeping pace with the time and changes. Whether it is East or West, affluent society or poor society, rich developed country or poor backward country, the women have been being exploited in various forms and their freedom, rights and claims have been suppressed since the growth of civilization. It is only in recent years, the modern society has given stress on issue of women empowerment. As a matter of eradication of rural poverty programmes, the Women Self-Help Group Programme is introduced in rural areas by the Government of India and its States. Since the major chunk of rural poor woman population is illiterate and educated up to middle school level, they need better communication skills like oral, written, audio and visual communication skills. Imparting of communication skills through training to the members of women self-help groups, would help them to have better access to banks, to become successful micro entrepreneurs, the self-reliant successful women in all respect and to represent rural women-community at Centre and State.

To sum up, the rural women empowerment could be achieved through better and effective communication skills: It may make the rural women global competent and component. The SHGs prove themselves to be the best instrument of Indian rural women empowerment, if they are equipped with suitable communication skills.

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