



A STUDY ON WOMEN EMPOWERMENT THROUGH SELF-HELP GROUPS IN ERODE DISTRICT

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Abstract:

Rural women today have been suffering a lot due to the feeling of helplessness and lack of decision-making capabilities in financial matters. Self help groups (SHGs) are the most recent development for them which could enable them to come forward and make them self dependent and self employed. The main objective of this study is to the empowerment of women through SHGs in the rural areas. Self-help Groups have been playing considerable role in training of Swarozgaris, infrastructure, development, marketing, technology support, communication level of members, self confidence among members, change in family violence, frequency of interaction with outsiders, change in the saving pattern of SHG members, change in the cumulative saving pattern of SHG members per month, involvement in politics, achieving social harmony, achieving social justice, involvement in community action, sustainable quality and accountability, equity within SHGs, defaults and recoveries, and sustainability -financial value.

Key Words: Self Help Group, Self-Dependent, Self-Employed & Empowerment.

Introduction:

Meaning of Empowerment:

Empowerment is a process by which women gains greater control over resources like income, knowledge, information, technology, skill and training, challenge the ideology of patriarchy and Participate in leadership, decision making process, enhance the self-image of women, to become active participants in the process of change and to develop the skills to assert themselves.

Self- help groups (SHGs) play a major role in poverty alleviation in rural India. A growing number of poor people in various parts of India are members of SHGs and actively engage in savings and credit, as well as in other activities such as income generation, natural resources management, literacy, child care and nutrition, etc. The SHG system has proven to be very relevant and effective in offering women the possibility to break gradually away from exploitation and isolation.

Review of Literature:

Devi S. Kavitha (2014) has reviewed on the topic "Micro Finance and Women Empowerment" in this article the presentation was a succinct and applicative manner of several decision making processes. The ability to generate and control their own income can further empower poor women. Research shows that credit extended to women has a significant impact on their families' quality of life. Of these methods micro finance providers tend to involve the husbands of their female clients when talking business, because his support is vital. Additionally, any plan to fight poverty cannot solely focus on one gender and circumstances therefore; many micro finance programs serve men as well.

Dhanalakshmi and Rajini (2013) writes on "A Review of the Literature: Women Empowerment through Self-Help Groups (SHGs)" in International Journal of Research in Commerce and Management. This paper looks at the literature around the Self Help

Groups (SHGs) movement in India. It is hoped that it will be useful to fellow researchers who are undertaking studies in this area. It exposes the historical background of Self Help Groups in Indian context. This paper reviews literature on the subject's empowerment process in relation to a Self-Help Group as well as related literature. It is important to note that most literature has been focusing on empowerment as the outcome not as the process.

Jatin Pandey and Rini Roberts (2012) write on "A Study on Empowerment of Rural Women through Self-Help Groups" in National Monthly Refereed Journal of Research in Commerce and management. The study is conducted at Chamarajnagar in Southern State of Karnataka. This study seeks to examine the impact of participation in Self Help Groups on the empowerment of women while conceptualizing any programme for rural women in the context of the great importance being given to the group approach.

Access to credit can help women by enabling them to start and expand small businesses, often accompanied by market access. The women experienced feelings of freedom, strength, self identity and increases in levels of confidence and self-esteem. Besides, involvement in SHGs has enabled women to have a voice in the community affairs and they have been able to tackle problems and have gained power over decision making in the households. Though women hardly involve themselves in politics, their participation in SHGs has altered them, and these women have realized the importance and the right to vote without being influenced by anyone.

Objectives of Study:

The objectives of the present study are as follows:

- a. To know the socio-economic profile of SHGs beneficiaries.
- b. To study the pattern of income and expenditure of the respondents before and after joining SHGs.
- c. To find the economic status of SHGs of women in Erode district.
- d. To provide suggestions for improving SHGs status in Erode district.

Scope of Study:

In rural India, the high rate of illiteracy & low economic status of women need for increasing their earning power by providing the income generating assets. Provision of employment opportunities and income for rural women is one of the ways to improve their empowerment. The present study has been undertaken to promote the women empowerment through SHGs with innovative & moderate manner to bring valuable suggestions to improve the performance of SHGs.

Sampling Design/Size:

To know the status of SHGs, women empowerment through self-help groups and their socio economic impact in Erode district is selected for the study. In Erode district there are 6 Taluks viz. Erode, Bhavani, Gobichettipalayam, Perundurai, Sathyamangalam and Anthiyur. All six Taluks were covered in the study. As per random sampling technique the sample of 25 respondents from each Taluk of SHG women were selected.

Analysis and Interpretation:

1. Demographic Profile:

Analysis of women empowerment through SHGs through this study is based on the factors like age, family system and number of dependents in the family etc. are considered and analyzed in demographic information.

The reasons for joining SHGs, income after joining SHGs, savings after joining SHGs, expenditure and powers in important decisions are some of the factors that are analyzed in women empowerment.

Table 1: Age-Wise Classification of Respondents

Age of Respondents	Number of Respondents	%
Less than 20	10	7
20 - 30	15	10
30 - 40	80	53
40 - 50	30	20
Above 50	15	10
Total	150	100

The above Table 1 shows that 53 % of sample respondents are between 30-40 years of age and 07 % of sample respondents are less than 20 years. This shows that mature women who joined SHG in the study area are more in number as compared to younger and older age group.

Table 2: Educational Qualification of Respondents

Educational Qualification	Number of Respondents	%
Illiterate	90	60
Primary level	30	20
Middle level	20	13
Higher secondary	10	7
Total	150	100

Table 2 shows that 60% of sample respondents have come under illiterate level, 20% of respondents are primary level, 13% of respondents are middle level and the rest for higher secondary.

2. Income Level of Members:

For the improvement in standard of living, income acts as a major determinant. The income of members has increased after joining self help groups. The highest percentage of members before and after joining the self help groups lie in the income category of 3000-4000 per month. This increase shows that members have raised their income level after joining the self help groups. 20% of respondents lie in the income group of 2000-3000, which has been increased to 23.3% after joining the group. According to the data collected there is an impact that there is change in the percentage of income to approximately 3% to 9% after joining the group. Many women members involved themselves in economic activities independently and with a group to raise their income level and standard of living.

Hypothesis 1: H0-There is no significant difference in the monthly income of the members before and after joining self help groups.

Table 2: Monthly Income of the members before and after joining Self Help Groups

S.NO	Before Joining SHGs		After Joining SHGs		
	Monthly Income(Rs)	No. of Respondents	Percent	No. of Respondents	Percent

1.	Less than 2000	36	17.33	15	08.00
2.	2000-3000	45	20.00	32	23.33
3.	3000-4000	30	26.66	52	30.00
4.	4000-5000	20	13.33	23	14.00
5.	5000-6000	12	8.00	16	9.33
6.	6000-7000	05	4.66	08	6.66
7.	Above7000	02	1.33	04	4.00
	Total	150	100	150	100

Source: Primary Data

The calculated value of chi-square is 18.9 which is greater than the tabulated value i.e 12.5916 at 5% level of significance. The null hypothesis is rejected; and it reflects that the respondents having higher income has increased significantly after joining the self help groups.

3. Expenditure Level of Members:

There is an increase in the family expenditure with the increase in income level. Nowadays working women is an asset for the family. They get respect from their family and society as well because they are independently working and involved themselves in household incomes and expenditures. Before joining the self help group the highest family expenditure level lies between 1500 –2500 but after joining self help group the expenditure level goes up and lies between 2500-3500.

Hypothesis 2: H0-There is no significant differences in the monthly family expenditure of the members before and after joining self help groups

Table 3: Monthly Family Expenditure of the members before and after joining SHGs

Before joining SHGs			After joining SHGs		
S.No	Monthly Expenditure	No.of respondents	Percentage	No.of Respondents	Percentage
1.	Less than 1500	28	18.66	12	8.00
2.	1500-2500	50	33.33	46	30.66
3.	2500-3500	33	22.00	52	34.66
4.	3500-4500	25	16.66	30	20.00
5.	Above 4500	14	9.35	10	6.68
	Total	150	100	150	100

Source: Primary Data

The calculated value of chi-square is 11.9 which is greater than the tabulated value i.e., 9.48773 at 5% level of significance. The null hypothesis is rejected; hence there is a significant difference in the family expenditure of respondents before and after joining the self help groups. With the improvement in the income level of women, there is an increase in the expenditure of the household after joining the group as it give rise to the standard of living.

Findings:

Findings of the study are as follows:

- 53 % sample respondents are in the age group between 30-40 years while 7% are less than 20 years.
- 60% of respondents are illiterate
- Monthly income of majority of sample respondents has increased after joining SHGs.
- Majority of sample respondents monthly expenditure has gone up after they became members of SHGs.

Conclusion:

In Erode district the women have become self-dependent and economic decision makers. In rural India women are confined within the four walls of their house and were dominated by males. Recently, there has been tremendous progress in the social and cultural environment in India. Women are now participating in all productive activities and are working on parallel lines with men. The SHG movement in India has been working in the right direction, but it is necessary to empower more and more women in social, cultural, economic, political and legal matters, for the betterment of the nation.

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