
WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS : A STUDY IN COIMBATORE DISTRICT

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Poverty and unemployment are the major problems of any under developed countries, to which India is no exception. In the rural area 27.1% of the population is living under poverty. The overall unemployment rate is estimated to 7.32%. The female unemployment rate is 8.5%. The rate of growth of women unemployment in the rural area is 9.8%. In Tamilnadu to eradicate women unemployment more attractive schemes are introduced, one of which with less effort is Self Help Group, hereafter called as SHG. SHG is a group of rural poor females who have volunteered to organize themselves into a group for eradication of poverty of the members. They agree to save regularly and convert their savings into a Common Fund known as the Group corpus. The members of the group agree to use this common fund as a group through a common management.

The SHG will collect the minimum voluntary saving amount from all the members. The group will devise a code of conduct to bind itself. This will be in the form of regular meetings (weekly or fortnightly), functioning in a democratic manner, allowing free exchange of views, participation by the members in the decision making process.

The SHG corpus fund should be used to give advance to the members in the form of loans. The group should develop financial management norms covering the loan sanction procedure, repayment schedule and interest rates.

The study focuses on the functions and performance of self help groups in Coimbatore district.

KEYWORDS USED: SHGs – Self Help Groups , S – Significant , NS – Not Significant.

REVIE OF LITERATURE

Rekha Goankar (2001)¹ anallysed that the movement of SHGs can significantly contribute towards the reduction of poverty and unemployment in the rural sector of the economy and the SHGs can lead to social transformation in terms of economic development and the social change.

M. Nandhini, M. Usha, V. Krishnaveni and Dr. P. Palanivelu (2011)² reveals that Self Help Group helps them to increase their status and aids to raise the standard of living of them. Women are becoming entrepreneurs with the help of SHGs which avoids the exploitation of women and helps empowering them.

V .Krishnaveni, R Haridas, M Nandhini and M Usha (2013)³ in their research self help group is highly relevant to make the people of below poverty line “ says the very existence of SHGs is highly relevant to make the people of below poverty line hopeful and self reliant. SHGs enable to increase their income improve their standard of living and status in society to the main stream ultimately, the nation reaps the advantages of socialism.

STATEMENT OF THE PROBLEM

The study is undertaken to find out the answer for the following questions

1. What are the socio economic characteristics of the respondents?
2. What are the reasons to joining SHG?
3. What are problems faced by the members in SHGs.

OBJECTIVES OF THE STUDY

- ❖ To study the functions and performance of SHG in Coimbatore district.
- ❖ To analyze the reasons for joining SHG.
- ❖ To find out the problems faced by the members in self Help Group
- ❖ To find the impact of SHGs in women

RESEARCH METHODOLOGY

Research Methodology includes sources of data, collection of data and analysis of data. It seems appropriate at this junction to explain the difference between research methods and research methodology. Research methods are understood as all those techniques that are used for conduction of research. Research methodology is a way to systematically solve the research problem. Methodology in simple words it means the way, procedure, method in which a function is executed. In other words, Methodology explains the systematic process for a function.

Research Design

The research design used in the study is Descriptive research design. A descriptive study is undertaken in order to ascertain and be able to describe the characteristics of the variables, the research design reveals the study of facts existing.

Sources of Data

The data were collected from both primary and secondary sources. Questionnaire method is used for collecting the primary data. The data were also collected from published records, Journals and Websites.

Sample size

Using the random sampling method, the data were collected from 150 respondents.

Tools and techniques used

- Simple Percentage Analysis
- GARRET ranking
- Weighted Average
- Chi Square Test
- Analysis of Variance

Limitations of the study

- Some of the respondents hesitate to furnish the details.
- Accuracy of the Primary data depends upon the authenticity of the information given by the respondents in the questionnaire.

RESULTS AND DISCUSSION**Table 1****Table showing the Demographic Details**

Category	No of respondents	Percentage
Age		
Below 20 Years	Nil	Nil
20-30 Years	15	10
30-40 Years	75	50
Above 40 Years	60	40
Educational Status		
Literate	135	90
Illiterate	15	10
Place of Residence		
Rural	15	10
Urban	75	50
Semi-urban	60	40
Marital Status		
Married	135	90
Unmarried	15	10
Monthly Income		
Cont..		

Upto Rs.5000	45	30
Rs.5000- Rs.10,000	30	20
Rs.10,000- Rs.15,000	45	30
Above Rs.15,000	30	20

The above table clearly explains the demographic details of the respondents.

Table2

Reason for Joining SHG

S.No.	Reasons	Mean	Rank
1	Promote Savings	45.6	VI
2	To raise status in society	64.7	IV
3	To repay debts	55.6	V
4	To Meet household expenditure	71.2	I
5	Easy access of loans	65.3	III
6	Saving Money for the future	44.2	VII
7	To increase income generating activities	70.5	II

It is clear from the above table to meet household expenditure most of them have joined in SHG.

Table 3

Problem faced by the Self Help Group Members

Particulars	No of respondents	Percentage
Resistance from parents	5	7
Resistance from husband	50	71
Objection from the group members	15	22
Others	-	-
Total	70	100

It is evident from Table 3, 7 percentage of the member face resistance from their parents. 71 percentage of them face the resistance from their husband, 22 percentage of them face the objection from the group members.

Table 4**Factors - GARRET RANKING**

S.No.	FACTORS	GARRET'S SCORE	GARRET'S RANK
1	Self Employment	12789	I
2	Increase in family income	11236	II
3	For children's education and marriage	11007	III
4	Improving the standard of living and social status	10456	IV
5	Economic Development	8766	V

It is inferred from the above table that, Garret's score is calculated, highest score is awarded to self-employment and least score to economic development.

Table 5**EMPOWERMENT AFTER JOING SHG**

S.No.	INDICATORS	WEIGHTED AVERAGE	RANK
1	Economic Independence	3.958	V
2	Increase in self confidence	4.234	I
3	Standard of Living improved	3.972	IV
4	Easy access to Bank Operation	4.211	II
5	Knowledge in risk, barrier and credit management	4.101	III
6	Able to suit with religious, cultural and social environment	3.512	VII
7	Upgrading skill and knowledge	3.912	VI
8	Leadership Qualities	3.452	VIII

It is clear from the above table that, after joining SHG their self confidence has increased and they felt easy in accessing the banking operations.

Table 6**CHI SQUARE TEST**

INDICATORS	Calculated Chi Square Value	Table Value at 5% level of significance	S / NS
There is no significant association between monthly income and Increase in the member's own income	38.09.	21.0	S
There is no significant association between reason for joining SHG and empowerment of women after joining SHG	29.38	16.09	S
There is no significant association between problem faced by members in SHG and empowerment of women after joining SHG	44.59	16.09	S

By applying the chi-square test, it is found that, monthly income and Increase in the member's own income are significantly related to each other.

ANALYSIS OF VARIANCE

Hypothesis: There is no significant difference between the empowerment of women after joining SHG among various self help group members

Table 7**Analysis of Variance**

Source of Variation	Sum of Squares	Degrees of Freedom	Mean Sum of Square	F Value	p Value	Significant / Not Significant
Between Groups	30818.51	2	15409.25	64.59	0.03	S
Within Groups	23857.85	100	238.58			
Total	54676.36	102				

S – Significant ($p \text{ Value} \leq 0.05$); NS – Not Significant ($p \text{ Value} > 0.05$)

It is found from the above table that the hypothesis is rejected (Significant) at 5 percent level of significance, because its p value is less than 0.05. It is concluded that there is significant difference between the empowerment of women after joining SHGs among various self help group members.

FINDINGS

- 50% of the respondents were in the age group 30 – 40 Years.
- 90% of the members were literate.
- 40% of the respondent's educational qualification is Higher Secondary.
- 90% of them were married.

- 50% of the members were from urban areas.
- 30% of the members' monthly income is Rs.4,000 – Rs.5,000.
- Due to the unemployment and poor income, 20 % of them joined in Self Help Groups.
- 80% of the respondents faced problem for joining the group.
- 71% of the respondents were resisted by their husband for joining in this group.
- 40% of the members engaged in manufacturing detergent soap and running cotton industries, and the other 40% of the respondents engage in selling of cloths and food items.
- 50% of the respondents maintaining transaction in State Bank of India.
- 40% of the members strongly agree that, Self Help Groups increases the Women's own income.
- 50% of the respondents strongly agree that, the Self Help Groups creating awareness among the members.
- 40% of the respondents strongly agree that, participation in these groups increasing the leadership skills.
- 80% of the members strongly agree that, participation in these groups increases the Self confidence.

GARRET RANKING

- In Garret Ranking Self Employment is having highest score and economic development is having least score.

WEIGHTED AVERAGE

- By applying weighted average the three indicators has scored the first three ranks Viz., Increase in self confidence, Easy access to Bank Operation and Knowledge in risk, barrier and credit management

CHI SQUARE TEST

- There is significant association between monthly income and Increase in the member's own income
- There is significant association between reason for joining SHG and empowerment of women after joining SHG
- There is significant association between problem faced by members in SHG and empowerment of women after joining SHG.

ANALYSIS OF VARIANCE

- There is significant difference between the empowerment of women after joining SHGs .among various self help group members.

SUGGESTION

- More training should be given to the members, so that they can run their own business efficiently.
- Members should be effectively utilize the training programs.
- Most of the members in the group were above 30 years, awareness should be created among the younger generation to participate in this group.
- Awareness programs should be conducted among the poor income group to participate in the SHG for improving their standard of living.

CONCLUSION

The study was undertaken for the women empowerment through SHGs in Coimbatore. It is found that the income of the women has been increased after joining the SHGs. So that they can manage the monthly house hold expenditure which has risen to a considerable level. But the savings is increasing at slow rate, because the incremental expenditure is higher. Mostly they are spending for present consumption. The members should change it. The good practice of the women SHGs in the study area is repayment of the loan in time. Nearly 64% of the debtor paid their monthly due within the time, even some members around 19% paid their due in advance. A few members do not pay in time but this is not affecting the further credit of SHGs. Since the repayment of loan is regular and within the time, we may conclude that the economic activities of SHGs are quite success.

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