

Self-Help Groups and Women Empowerment

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Women's Empowerment through Self Help Group in Coimbatore City

K.T. Geetha

Introduction

Although women form nearly half of the human capital in the country, they are still the most deprived and neglected segments of society despite the constitutional guarantee for equal rights and privileges for men and women. Women continue to be victims of a process of economic, social, cultural and political marginalization. It is often believed that the development of a society or a nation depends on the social and economic well-being of women, as she is instrumental in several primary and secondary tasks both at home and otherwise. Involving women in the productive sector leads not only to empowering women but also contributes to the social development which in turn brings economic growth irrespective of developed or developing status of the nations. Today, the nation's perspective on the development of women has undergone a radical change,

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increase in income and change in asset was also reported by the members.

Women are participating in all productive activities and are at par with men. Majority of sample respondents opined that their power has increased in taking family decision after joining SHGs. Table 4 shows the opinion of SHGs members regarding increase in power of decision making.

It is evident from table 4 that out of all types of decisions taken for the study to know the opinion of the SHG members regarding the increase in their power in decision making in their family and outside, majority of them have opined that their opinion was considered and they were allowed to take the decisions. The majority of sample respondents opined that the power has increased in purchase and sale of current assets, domestic animals and ornaments, purchase of home appliances, purchase of clothes, performance of functions, participation in social and political activities etc. Further, the majority of the SHG members have opined that their opinion is not taken into consideration in other decisions like purchase and sale of fixed assets, construction and improvement in housing facility, raising and repayment of loans of the family and children education etc. These indicate that the members were given much more freedom in taking many important decisions in the family.

Conclusion

The economic progress in India depends on the productivity of both males and female workforce. However, in India women were confined within the four walls of their house and were dominated by males. Of late, there has been tremendous progress in social and cultural environment in India. Women are now participating in all productive activities and are at par with men. No doubt, 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 interest of the family in particular and the nation in general.

The overall picture that emerges from the analysis of self employment in the post liberalization period is not one of new productive opportunities, resultant of a high growth economy, but that of lack of employment opportunities. It is evident that the effect of growing social and economic crisis is locking vast sections of women workers in to a downward spiral of more labour for less income and enhancement of gender based inequality in the world of work as a whole. The composition of self employed workers overtime is crucial for any policy intervention. The current pattern of Self Help employment increases are matters of concern and not an optimistic outcome.

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It is evident from Table 2 that savings of sample respondents have gone up after they became members of SHGs as compared to their earliest savings. The number of sample respondents whose monthly savings are less than Rs. 100 and up to Rs. 150 have declined and the number of sample respondents whose savings 150 and above has increased after joining SHGs in the study area. This signifies that the savings of the members of the SHGs have risen which an increase in their income. This shows that the SHG movement is in the right direction towards eradicating the poverty of the people. Increase in income level of sample respondents is presented in Table 3.

Table 3: Monthly Income of Respondents

	Income level		Number of Respondents	
	Before joining SHG	%	After joining SHG	%
Less than 1000	33	22.00	19	12.67
1000-2000	29	19.33	19	12.67
2000-3000	24	16.00	23	15.33
3000-4000	21	14.00	29	19.33
4000-5000	25	16.67	37	24.67
Above 5000	18	12.00	30	20.00
Total	150	100	150	100.00

Source: Field Survey

It is evident from table 3 that income level of sample respondents has increased after joining SHGs. The monthly incomes of majority of sample respondents was below Rs. 3,000 before joining SHGs, but it increased after joining SHGs. This signifies that the SHGs helped the members in increasing their income by taking up productive activities.

- ☐ Members of the group reported a positive influence and increase in their share in the family income after involvement in SHGs.
- ☐ Positive change in the standard of living.
- ☐ More involvement and interdependence of group members and peer pressure was the main cause of

Table 4: Opinion of SHG member regarding the power of decision making

Type of Decision	Opinion of Respondents		
	Yes	No	Total
Purchase of sale of fixed Assets	67(44.67)	83(55.33)	150 (100)
Purchase sale of current Assets	79(52.67)	71(47.33)	150 (100)
Purchase of sale of Domestic Animals	82(54.67)	68(45.33)	150 (100)
Purchase of sale of ornaments	93(62.00)	57(38.00)	150 (100)
Purchase of Home Appliances	95(63.33)	55(36.67)	150 (100)
Purchase of Clothes	105(70.00)	45(30.00)	150 (100)
Construction and Improvement of Housing Facility	72(48.00)	78(52.00)	150 (100)
Rising of Loan	69(46.00)	81(54.00)	150 (100)
Repayment of loan	63(42.00)	87(58.00)	150 (100)
Savings of investment	65(43.33)	85(56.67)	150 (100)
Education of Children	74(49.33)	76(50.67)	150 (100)
Performance of ceremonies function	88(58.67)	62(41.33)	150 (100)
Participation in political Activities	75(50.00)	75(50.00)	150 (100)
Participation in social Activities	94(62.67)	56(37.33)	150 (100)
Participation in cultural activities	67(4.67)	83(55.33)	150 (100)

Table 1: Socio-Economic features of sample SHGs

Sl. No.	Particulars	Members of SHGs (%)
A	Age groups (years)	
	15-29	14.04
	30-45	58.55
	45-59	22.37
	60 and above	5.04
B	Educational Status	
	Illiterate	14.91
	Primary	32.46
	Middle	34.21
	Secondary & above	18.42
C.	Caste Profile	
	OBCS	18.42
	SC/ST	25.44
	Others	56.14
D.	Years of working	
	Less than 2	0.00
	2 to 4	30.00
	4 to 6	63.33
	6 to 8	6.67
E.	Number of Members	
	10 to 13	43.33
	14 to 17	26.67
	18 to 20	30.00
F.	Marital status	
	Married	82.51
	Unmarried	5.0
	Widows	5.83
	Divorced	6.66

Source: Field Survey, 2009-2010.

It is seen in the Table that, the age profile of the members revealed that about 50.0 percent of the members were in the age group and 30-45 years which may be regarded as the most productive age group of 30-45 years which may be regarded as the most productive age group. Both age groups of relatively younger (15-29 years) and old members (60 and above years) had 14.04 and 5.04 percent members respectively. The scrutiny of the educational status of the members of the selected SHGs showed that about two thirds of the total members were educated up to

middle level and about one fifth were educated to secondary and above levels. Illiterate members constituted about 15.00 percent of the total members. A study of the caste profile of the members of SHGs is very important from homogeneity considerations that influence the functioning of their groups. The caste profile the SHG members revealed that while about 56.0 percent of SHG members belonged to other castes (generally higher castes) 18.4 and 25.4 percent belonged to OBC & SC/ST castes, respectively.

The distribution of sample SHGs according to number of years of working revealed that about two-thirds of selected SHGs had been working for the last 4-6 years.

To find out the support received from the spouses, marital status was analyzed. A majority of the respondents 82.5 percent were married, but their husbands were mostly coolies.

Majority of the sample respondents have nuclear family system.

Impact of SHG activities on (a) Economic Aspect

Savings: Promoting savings among the beneficiaries of the SHG is one of the objectives of the Swarnajayanti Gram Swarozgar Yojana (SGSY) programme. These savings include mandatory and voluntary savings of the respondents. So during the course of study, efforts were made to learn about the savings of the respondents and data in the regard is presented in Table 2.

Table 2: Monthly Savings Pattern of SHG Members

Savings level	Number of Respondents			
	Before joining SHG	%	After joining SHG	%
Less than 100	57	38.00	34	22.67
100-150	41	27.34	39	26.00
150-200	26	17.33	35	23.33
200-250	15	10.00	27	18.00
Above 260	11	7.33	15	10.00
Total	150	100	150	100.00

France are established by Women. 38 percent business in USA, are established by women, employed 27.5 million. They generate to sales of \$ 3.3 trillion. In addition, 23 percent of private firms in Japan, 1/3 of new business since 1990 in Germany and 1/3 of new business in Europe and 26 percent of self employed sector in U.K. were established by women entrepreneurs.

The growth and development of SHGs in India in general and study area in particular has been tremendous. The number of SHGs financed by banks in India has increased from 32,995 in 1992-93 to 2,476,492 in 2007-08. The loan sanctioned and disbursed to these SHGs went up from 571 million in 1992-93 to Rs. 135,119 million in 2007-08 (Annual Reports NAABARD: 1992-93, 2007-08). The number of households benefited under SHG Programme to more than 32.98 million. Lot of progression SHG movement took place in Coimbatore district in terms of their numbers and members. However, poverty, unemployment, illiteracy male dominance etc., still exist in the study area. Besides, it is also clear from the review of earlier literature that there has been no study on this area. Hence, the need of the study.

Research Methodology

In the present study exploratory-cum diagnostic research design was adapted. The study is restricted to SHG women of rural sectors of Coimbatore district. In the present study, the Multistage Purposive Random Sampling Method was used for the selection and rural women. At the first stage, out of five blocks of the district viz (1) Thondamuathur (2) Periyanaikkan Palayam (3) Sulur (4) Sulthan Pet (5) Kinathukkadavu; two blocks Periyanaikkan palayam and kinathukkadavu were selected randomly due to their differential socio-cultural and demographic characteristics so that the sample may represent the whole district. At the second stage, from each of the selected blocks, five villages were randomly selected. At the third and final stage, sample

of 15 respondents of SHG Women were drawn from each selected village. Thus, the study is spread over one district two blocks and ten villages and covers a sample 150 respondents. Moreover, the present study is based on both primary and secondary data. To collect the primary data, questionnaires are prepared and presented to 150 members of SHGs. The selected data are analyzed by classifying and tabulating. The percentage tool is used to examine women empowerment through SHGs. The secondary data were collected from News papers, books and journals etc.

Review and Literature

Nayan (2007), Tushi et.al., (2007), Amutha and Revenkar (2007) made an attempt to high light the role of microfinance/credit. Women empowerment through SHGs was studied by Vinayamoorthy and Pithoda (2007), Shobha (2008), Murugan and Begum (2008), Shankaran, (2009) evaluated the problem of self employed women.

Indian has been facing the problem of unemployment and underemployment. To mitigate this problem, women are needed not only to generate employment, but also to provide employment to others. Considering this background, the present study infers that the prosperity and growth of the nation depends heavily on the status and development of its female population. The specific objectives of the study are:

- To understand the social profile of the SHG Women
- To analyze the impact of SHG activities on economic aspect of the beneficiaries.

Social Profile of the SHG

The functioning of the SHGs is greatly influenced by their structural features such as the age profile of the members, their educational status, caste and land status, income level etc. The information of these aspects was collected from the sample SHGs and has been given in Table 1.

An Empirical Study on Socio-Economic Impact of Self Help Group Women in Coimbatore District

V. Rajam* & G. Nithya**

Introduction

The concept of Self Help Groups gained significance especially since 1976 when Prof. Mohammed Yunus of Bangladesh began experimenting with micro credit and women SHGs. Self Help Groups are small informal associations created for the purpose of enabling members to reap economic benefits by mutual help, solidarity and joint responsibility. The benefits include mobilization of savings and credit facilities and pursuit of group enterprise activities. The group based approach not only enables the poor to accumulate capital by way of small savings but thus free them from the clutches of money lenders.

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The main reason for considerable percentage of population below the poverty line and India still remaining a developing country with lot of problems, is due to the human resources not being used at the optimum level. The first Prime Minister of Independent India, Pandit Jawaharlal Nehru, has rightly said that, "the women of India should play a vital role in building strong nation" (Sankaran, 2009). Further, the Father of Nation, Mahatma Gandhi has said, "the development of every village is nothing but the development of nation" (Bhattia et al., 1994). Since Women constitutes 48.15 percent of total population of India (Census, 2001), it is very essential to employ the resources optimally in the interest of nation in general and her family in particular.

In the past, women were not ready to undertake any work, job and business due to shyness, fear and male dominance in the society. Women of today want more economic independence, their own identity, achievements, equal status in the society and greater freedom.

Need and Significance of the Study

India is a rich country inhabited by a large number of poor people. India's five year plans have focused on increasing the Gross Domestic Product (GDP) and eradicating the poverty by providing more employment opportunities to the unemployed men and women. The growth rate in the GDP at factor cost was 9.6 percent during 2009-10. According to NSS report, the unemployment in India among work force was 7.49 million in 1992-93 and the same has increased to 11.27 million in 2006-07. The people below the poverty line in India are around 20 percent of total population.

Women participation in economic activities abroad is growing rapidly. According to Suriyamurthi, et al. (2009), twenty five percent of businesses in China, 40 percent of all business in Hungary, 38 percent of all business in Poland, 32 percent of business in Mexico, 25 percent of business in

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in loving memory of
My Grand Mother
Smt. Dommeti Chandamma (Late)**

SELF HELP GROUPS AND WOMEN EMPOWERMENT

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