

**A Study on Women Empowerment through Self Help Groups**

**Suguna.V**

**(17PSW012)**

Thesis submitted to

Avinashilingam Institute for Home Science and Higher Education for Women,

Coimbatore-641043

In partial fulfilment of the requirements for the

**Degree of Master of Social Work**

**April 2019**

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*Sandra Anandarajan*  
Signature of Head of the Department

*P. M. L.*  
Signature of the Guide

## CERTIFICATE

This is to certify that the dissertation entitled “**A Study on Women Empowerment through Self Help Groups**” submitted to the Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore-641043, in partial fulfillment of the requirements for the award of the degree of **Master of Social work** is a record of original research work done by **Suguna.V**, during the period of study in the Department of Home Science Extension Education, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore-641043, under my supervision and guidance, has not formed the basis for the award of any Degree/Diploma/Associateship/Fellowship or similar title of other university.



**Signature of the Guide**



**Signature of Head of the Department**

## ACKNOWLEDGEMENT

The investigator exalts **God Almighty** for being her refuge and strength and praises him for his everlasting love, bountiful mercy and amazing grace showered on her throughout the study.

The investigator wishes to express her sincere thanks to **Padmasree Dr. P.R. Krishna Kumar, Chancellor**, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore for providing the opportunity to carry out this academic exercise leading to the award of **Master of Social Work** in Home Science Extension Education.

The investigator owes her special thanks to **Dr.(Tmt) Premavathy Vijayan, M.Sc., M.Ed., Dip.Spl.Edu., M.Phil., Ph.D., Vice Chancellor**, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore for the facilities provided to carry out the study.

The investigator owes her sincere gratitude to **Dr.(Tmt) Kowsalya, M.Sc., M.Phil., Ph.D., Registrar**, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore for her constant encouragement.

The investigator express her heartfelt thanks to **Dr. (Tmt.) N. VasugiRaja, M.Sc., M.B.A., M.Phil., Ph.D., Dean**, Faculty of Home Science, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore for her constant help and support at all times of need.

The investigator feels extremely happy and fortunate to place on record her sense of gratitude to **Mrs. Sandra Anandarajan, M.A., M.Phil, Head and Associate Professor**, Department of Home Science Extension Education, School of Home Science, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore for her constant help and support at all times of need.

The investigator feels highly elated in manifesting her glowing sense of gratitude to her guide, **Dr.Mrs. P. Kalaivani ,Msc., M.Phil., Ph.D,Assistant Professor**, Department of Home Science Extension Education, School of Home Science, Avinashilingam Institute for Home Science and Higher Education for Women,

Coimbatore, for her valuable help, guidance and encouragement rendered throughout the period.

The investigator extends her heart full thanks to **MS Sister Arputha Paul Rani (Secretary) Rhythem Social Service Society for Women Coimbatore**, for his valuable help rendered and assistance given during the period of study.

The researcher would like to thank her **Teachers** in the Department Of Home Science Extension Education and Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore for their advice and support throughout the study.

The investigator is deeply indebted and expresses her gratitude to her **Family and Friends** for their constant encouragement, steady support and valuable help during the completion of the study.

Lastly, she offers her regards and profound thanks to all those who supported her in any respect during the course and completion of the study.

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## I. INTRODUCTION

Over the past two decades, governments have increasingly removed discriminating laws and have adopted laws promoting gender equality and addressing violence against women. Significant gains are also noted in the enrolment of girls in primary and secondary education. In several regions, women's participation in the labour market has increased, while some regions have made progress in increasing access to birth control. Harmful practices such as female genital mutilation and child, early and forced marriages have started to decline in some contexts. Furthermore, some countries have made major gains in women's representation in national parliaments.

Nevertheless, global progress has been slow, uneven and limited. Despite expanded normative commitments, equality is often undermined by a lack of implementation, institutional barriers and discriminatory social norms. In addition, increased access to education, for instance, has not been matched by policies to increase women's access to decent work, good employment conditions, promotion and equal pay. Progress is also hampered by the low levels of participation and leadership of women in decision-making at all levels i.e., household, local, regional and national governments, the management of environmental resources, national planning and development structures, national parliaments and global governance (Jaganath et al, 2014).

Women, most of the times, are even deprived of some of the fundamental human rights and this denial is justified often in the name of tradition. In rural areas, women are generally relegated mainly to household duties and cheap labour. They are not perceived as substantial income generating source. Without the power to work and earn a good income, their voices are silenced, as they are economically dependent and have no capacity to work and earn a living for them (Meenai, 2010).

One of the great milestones in the protection of women's human rights was the adoption by united National General Assembly in December 1979 of the U.N convention to eliminate. The convention laid the foundation & the universal standard for women's equal enjoyment without discrimination of the civil, political, economic, social & cultural rights. Since 1979 many organizations have emerged throughout the United States and around the globe to promote awareness of women's human rights and to advocate defence. Government all round the world have been forced to admit that violence against women is

an integral part of both state practice and so called private relationships and that they can be held accountable to take serious steps to eradicate both of these kinds of violence against women (Vinayagamurthy and Muthukumar, 2013).

Empowerment is a multi-faceted, multidimensional and multi-layered concept. Empowerment is the process by which the disempowered or powerless people can change their circumstances and begin to have control over their lives. Women empowerment refers to the process of equipping women to be economically independent, self-reliant, have a positive self-esteem to enable them to face any difficult situation and they should be able to participate in all development activities.

Women empowerment in a way results in a change in the balance of power, in the living conditions and is ensuring positive relationships and it is closely associated with gender justice and gender equality. Women's empowerment seeks to enhance their contribution to the development process of the society in all fronts. For promoting gender equality and the empowerment of women was declared as an important millennium development and adopted by the millennium summit held in New York 2000 and Govt. of India declared 2001 as the year of women empowerment. Thus, women empowerment remains an urgent necessity today and in times to come, especially in developing countries like India (Eswaraiah, 2014).

In 1950, the Constitution of India was formulated and Article 14 guarantees gender equality prohibiting any form of discrimination against women. The reality however, is rampant gender inequality and discrimination in all spheres of social and economic lives of women in India. In the early decades of development planning, they were viewed as social welfare problems. The welfare assistance did nothing to eliminate social discrimination against and subordination of women. In almost all the plans for poverty alleviation and social change, disadvantaged women became a 'target' for developmental activities rather than active participants (Beijing Conference, 1996). Since 1970, policymakers and academicians have been pondering how to link development programmes with elevating the socio-economic conditions of poor women in India. Women's issues are development issues and ignoring them in development programmes means leaving almost half of the population outside development intervention (Anand, 2002).

Empowerment of women would mean equipping women to be economically independent, self-reliant, have positive esteem to enable them to face any difficult situation and they should be able to participate in development activities. The empowered women should be able to participate in the process of decision making. In India, the Ministry of Human Resource Development (MHRD- 1985) and the National Commission for Women (NCW) have been working to safeguard the rights and legal entitlement of women. The most positive development last few years has been the growing involvement of women in the Panchayati Raj institutions. There are many elected women representatives at the village council level (Hazarika, 2011).

The international conferences in Cairo and Beijing announced to development agencies the shift from thinking of women as targets for fertility control policies to acknowledging women as autonomous agents with rights. By 2000, the United Nations were included women's empowerment and advancement as a central part of their agenda (UN Women,2000). As a result of these conferences, a broad assessment of women's empowerment throughout the UN system was undertaken. Specific examples of the types of assessments that were made include the process of assessing the different implications of development planning for women and men and integrating poverty eradication strategies into programs for women (African Women's Communication and Network, 2010).

While these landmark events helped shift resources and ideologies towards women's role in development, the emergence of women's empowerment as a central concept in development was the result of earlier grassroots movements aimed at empowering disenfranchised communities with women playing a central role. Grassroots organising included the formation of self-help groups, which became the central ground for women's activism and participation and helped to shape the changing development landscape (Pascoe et al., 2013)

The concept of the self-help group as a catalyst for change in poor countries is based on the self-help approach pioneered in India in the early 1980s. It emphasizes high levels of group ownership, control and management concerning goals, processes, and outcomes. It has been argued that the very process of making decisions within the group is an empowering process and can lead to broader development outcomes such as the greater participation of women in local governance and community structures (Brody, 2012).

The origin of Self Help Group's the invention of Grameen Bank of Bangladesh, which has been found by Mohammed Yunus. Self Help Group's has in development and shaped in 1975. In India NABARD initiated it in 1986-87. But the real efforts have been taken after 1991-92 from the linkage of SHG with banks. An SHG is a small, inexpensively homogeneous affinity group of rural poor voluntarily coming together to save small investment funds regularly, which are deposited in a common fund to meet the member's emergency needs and to provide collateral free loans decided by the group (Srividhya, 2014).

According to National Bank for Agriculture and Rural Development(NABARD), Self Help Group (SHG) is defined as "small, economically homogeneous affinity groups of rural poor, voluntarily formed to save and mutually contribute to a common fund to be lent to its member's decision" ( Irshad and Bhat, 2015).

According to the Planning Commission of India SHG is a self-governed, peer controlled small and informal association of the poor, from socio-economically homogeneous families who are organised around savings and credit activities. Members of SHGs meet weekly or monthly and discuss common problems and share information to come at a solution. Group members make an effort to change their economic and social problem through mutual assistance. Though the concept of SHGs was piloted by NGOs namely MYRADA in India in mid-80's, but the progress remained low until NABARD took over this project in 1992. What started as a pilot program has now become a movement for social Empowerment particularly for rural poor women. The no. of SHG's linked to banks has increased from about 500 in the early 1990s to more than 1.6 million in 2006. The SHG strategy has become an important component of the Government's overall thrust to mitigate poverty and has been included in every annual plan (Maheshwari and Goyal, 2014).

Women participation in Self Help Groups has obviously created tremendous impact upon the life pattern and style of poor women and has empowered them at various levels not only as individuals, but also as members of the family members of the community and the society as a whole. The more attractive scheme with less effort is "Self Help Group" (SHGs). It is a tool to remove poverty and improve the women entrepreneurship and financial support in India (Kondal, 2014).

In developing countries a large section of the women is vulnerable and marginalised due to lack of education, access to resources and employment opportunity. All round development and harmonious growth of a nation is possible only when women are considered as equal partners in the developmental process. Since the 1970s, the idea and practice of Self Help Groups have developed worldwide as a major social phenomenon for poverty alleviation and women empowerment. Self Help Groups (SHGs) are considered as one of the means to empower women by providing easy access to credit. It is believed that easy access to credit would enable women to participate in income generating activities by establishing microenterprises and in the process enhance wellbeing in the households. The ability to generate own income would perhaps help women to derive more power and choices related to household decision making in consumption, education and health related matters, and also open up opportunities to take part in other socio-economic activities (Islam and Sarmah, 2014)

SHGs have not only produced tangible assets and improved living conditions of members but also help in changing much of their outlook, worldview and attitude. Women in India are the victims of multiple socio-economic and cultural factors. Emancipation of women is a pre-requisite for the nation's economic development and social upliftment (Singh, 2013).

Self-help group is conceived as a sustainable people's institution that provides the poor rural women with space and support necessary to take effective steps towards achieving greater control of their lives. It has played a valuable role in reducing the vulnerability of the poor, through asset creation income generation, provision of emergency assistance, and empowering women by giving them control over assets and increased self-esteem and knowledge. Though the success of self help groups depends on several factors, mutual trust, competency level of the members and cordial relation among the members is the key to success and sustainability (Umurthy, 2007).

Women participation in Self Help Groups has obviously created tremendous impact upon the life pattern and style of poor women and has empowered them at various levels not only as individuals but also as members of the family members of the community and the society as a whole. They come together for the purpose of solving their common problems through self-help and mutual help. It is a tool to remove poverty and improve the women entrepreneurship and financial support in India. SHGs have an

inbuilt mechanism where emphasis has been given over capacity building of women through developing their dialogue skills. An SHG functions through its regular meetings, where members perform transactional activities and discuss over different related issues. This discussion among the group members is the means through which they give voice to their needs and it proves to be a platform for addressing their social and economic problems and enlightening their inner selves as well (Kondal, 2014).

**OBJECTIVES OF THE STUDY:**

- Assessing the socio-economic background of Self Help Group women.
- Examining the problems faced by the members in Self Help Group.
- Observing the support, for the Self Help Groups women from their family and society.
- Evaluating the benefits through Self Help Group.

## II. REVIEW OF LITERATURE

- A. Status of Women in India
- B. Role of Self Help Group in Women Empowerment
- C. Policy and Programs for Women Empowerment

### **A. Status of Women in India**

In India, women constitute slightly more than 50 percent of the country's population, despite some favourable traditional values and customs and emergence of powerful women personalities down the ages, the position of women is very rosy. Their social and economic status is, however, relatively low and they discriminated against in all walks of life. For centuries, women have been confined to home and suppressed and deprived of their rights to get a fair treatment from the male dominated society. According to Swedish sociologist, Gustave Geiger, the position of women in a society provides an exact measure of the development of that society (Unopra, 2003).

The parts played by women in the process of economic development are quite different from that played by men all over the world. However, in developing countries where traditional roles of women predominate, status of women plays an important role in the transformation of the society. The term status which a relative term conjures shaped by the constraints of the domestic cycle in the society. Accordingly, the role of women is interplay of biological endowment and environment condition which impose constraints on their behaviours. In some situations, women reproductive role affects the division of labours between sexes. The development of society would be incomplete if does not encompass women. Towards this endeavour, central as well as the state Government have launched various development programmes and schemes with a view to ensure education, health, employment and security of women (Latta, 2005).

Thus, women status can be analysed in terms of their participation in decision making, access to opportunities in education, health, labour force and income. It has been observed that these factors interact with women's ability to control their fertility decisions. As a result, women's role very considerably when a nation begins to modernise its agriculture and urban life. It has been shown that in traditional societies, development frequently results in a decline in the status of women (Sinha, 2004).

Women play a very significant role in the homes and outside. The future of mankind is thus linked to the development of women's potential. Pandit Jawaharlal Nehru had said, To awake people it is the women who must be awakened. After independence the constitution has given equal opportunities to men and women on paper, yet women remain secondary to men (Kharolo, 2005).

The status of women in any civilization shows the stage of evolution at which the civilization has arrived. The term status includes not only personal and proprietary rights, but also duties, liabilities and disabilities. In the case of a Indian women it means her personal rights, proprietary rights, her duties, liabilities and disabilities vis-a vis the society and her family members (Mehta, 2000).

The position of women in any society is a true index of its cultural and spiritual level (Shatma, 1999). The status of women in Indian society starts from the early vedic age. This is the period of Rig Veda, wherein the people engaged in various occupations according to their capacity and division of classes (Rao, 1999).

The role of Indian women in the process of socio-economic development of the country has been a source of concern in the post-independence period. Rights from the first year plan, various programmes have been indicated to increase their participation in all sectors of human activities (Fernandes and Barbora 2002).

## **B. Role of Self Help Group in Women Empowerment**

Women empowerment is a process in which women challenge the existing norms and culture, to effectively promote their well-being. The participation of women in Self Help Groups (SHGs) made a significant impact on their empowerment both in social and economical aspects. This study addresses women empowerment through self-help groups in Mettupalayam district of Tamilnadu. The information required for the study has been collected from both the primary and secondary sources. A Random sampling method has been followed. Average and percentage analysis was carried out to draw meaningful interpretation of the results. Chi-Square test used to find whether the two attributes are associated or not. Garret ranking technique was used to find the reasons for joining the Self help group. The results of the study revealed that the SHGs have had greater impact on both economic and social aspects of the beneficiaries. (Thangamani, 2013)

Microfinance has a positive Impact on women's mobility and helps in reducing the domestic violence. It was observed that women need only a small opportunity to build their own pathway to empowerment. Access to credit and peer support has enabled them to increase their power and decision making capacities in their households.(Hunt, J 2002)

Micro finance is a path towards empowering the most marginalized among the poor to take charge of their life's requirements. The study results proved that the intervention of micro finance through SHG-Bank Linkage Programme has positive impact on the economic and social status of the members, in terms of increase in income, savings, employment generation, asset creation, decrease in the dependency on money lenders, improvement in decision making skills, participation in community affairs and the empowerment of women. Micro finance activities have helped poor to come out of poverty and achieve social reorganization and empowerment. (Kanniammal et al., 2011)

The study says that, the enhancement of entrepreneurship qualities among the members of self help groups is a significant step towards social and economic empowerment of women. Status of women has also improved by joining the SHGs. His suggestions for improvement are the development of skill oriented training programmes, encouragement of good leadership in the group and constant guidance and support through the government and nongovernment organizations.(Desai et al., 2011)

The poor often use micro credit for productive and income generating activities when compared to non-poor micro credit clients. The usage of micro credit also depends on the age of the SHGs. It was been observed that the SHGs with longer period of time have a tendency to utilize credit more towards financing non-income generating activities. The findings also reveal that the members of SHG are also dependent on other financial institutions for their credit requirement (Elizabeth Joey et al., 2011)

India is a developing country. India's GDP is middling, even after six decades of independence. Undoubtedly, the problem of nearly twenty five percent of India's people is poverty and unemployment. The government is focusing on their participation in rural development and developmental activities. Although, During the last six decades of India's planned development, Women have not achieved success, especially rural women in many parts of the country lead the Self Help Group, have cognizable success in bringing women into main stream of decision making, hence, it is obvious that Self Help Groups have become a usable organizational set up to disburse micro credit to women and motivate

them to enter into entrepreneurial activity. SHG has made important contributions to the development of women entrepreneurs and the development of the economy. The main objectives of the paper are. To examine the empowerment of women through self help groups into different social categories. To examine outlook of the family members, husbands of the respondents and officers connected with workplace and to examine impact of the self help groups on the respondents. In the light of above situation, the present study is ground on primary data. The primary data is collected with the help of pre-tested questionnaire.

Banswara District of Rajasthan State has been selected for this study. According to the proportion of its population in the district, 100 samples have been selected from various social categories, OC, BC, SC and ST. Data has been collected with the help of a structured questionnaire. Stratified random sampling techniques have been adopted for the study. The collected primary data is tabulated by computerized. Simple statistical tools such as percentages are used. A substantial part of this research paper is based on table analysis. (Harigopal et al., 2018)

The concept of Self Help Group has its roots in rural areas and it has been mooted along the rural and semi urban women to improve their living conditions. Though it is applicable to men in our country, but it has been more successful only among women and they can start economic activities through SHG movement. In India, this scheme is implemented with the help of NABARD as a main nodal agency in rural development. It is self employment generation scheme for especially rural women, who don't have their own assets. The word 'empowerment' means giving power. According to the International Encyclopedia (1999), power means having the capacity and the means to direct one's life towards desired social, political and economic goals or status. Empowerment provides a greater access to knowledge and resources, more autonomy in decision making, greater ability to plan lives, more control over the circumstances which influence lives, and freedom from customs, beliefs and practices. Thus, empowerment of women is not just a goal in itself, but key to all global development goals. Empowerment is an active multidimensional process to enable women to realize their identity and power in all spheres of life. This paper examines the women empowerment through SHGs and also explains the current position of women empowerment in India. (Uma Narang, 2012)

A self-help is a small, economically homogeneous and attractive group of 10-20 rural poor people which comes together to save small amounts regularly. It generally performs various types of economic activities with the help of their small savings. Women Self-help groups are informal association of women. The main purpose of such an association is to enable members to gain economic benefits out of mutual help, solidarity and social responsibility. Generally, the economic benefit includes mobilization of savings and credit facilities and to pursue group based economic activities. SHG approach is the group based approach, which helps the poor women members of each SHG to accumulate capital by way of small saving and helping them to get credit facilities from their funds. Presently, the poor women of the society are facing the financial problem to start business or to undertake different economic activities to become self-employed and self-reliant. The SHG can empower poor women by providing facilities like savings and credit in the economic development process of the society. (Ajitborah, 2014)

This study deals with the understanding of role of Self Help Group (SHG) in Socio-economic development of rural women of the state of Goa. The empowerment of women is vital for the development and growth of the country. Positively motivating women and bringing them into the mainstream of development is a major concern for the Government of India. That was the reason year 2001 was declared as the “Year of women Empowerment” Women’s empowerment is critical to the socio economic progress of the community and to bring women into the mainstream of national development has, therefore, been a major concern of the government. The paper specifically focuses on the Socio-economic development of the SHG members and also tries to understand the challenges faced by them (Madanantnaik, 2017).

Self Help Groups (SHGs) emerge as an important strategy for empowering women and to alleviate poverty. India’s SHG movement has emerged as the world’s largest and most successful network of Community Based Organisations (CBOs). However, quality is the major challenge that the SHG movement is confronted with at this point of time in the country. The main objective of this paper is to assess the opinion of the direct stakeholders of SHGs regarding the issue whether SHG is an empowerment model. The study is conducted by using multi-stage random sampling method to collect primary data from the selected Development Blocks of Nagaon districts of Assam comprising promoter, donor, financial institutions and group members. From the ANOVA on overall score of variables on empowerment model, we conclude that at least one of the groups is not significantly

different from the others. It is further observed from the descriptive statistics on item wise perception of stakeholders about SHG as empowerment model, out of forty 40 elements of empowerment, in thirty four (34) elements relating to Empowerment construct relating to SHGs whose mean value is positive are considered as the main elements of the respective construct.(Sanjay Kanti Das et al.,2013).

Nowadays women play an important role in all sectors and influence economic, social and cultural opportunities. Women Empowerment is a multilevel development concept. Rural women empowerment means in all round development of rural women in socio and economical development of well being especially in education, income level and other factors. Women interactions, duties and responsibilities are increases in day by day in all sectors. The title of the study focused on rural women empowerment in rural areas for making or creating of self help groups and providing various earning opportunities in rural villages i.e. MGNREGS scheme, skill development programmes, livelihood programmes implemented in rural villages in prakasamdist, Andhra Pradesh state. The main objective of the study is empowerment of rural women through SHG's and earning opportunities in rural areas. We analyzed various data (web-based research) related to women empowerment in rural villages for doing this research study. Finally, we can understand how to empower rural women through self help groups and providing various earning opportunities in rural villages. The study concluded that it economically empowering women and give independence and self esteem. Therefore it might be caused for substantial development of rural women in living & economic conditions. (KhadarBasha, 2017).

Women empowerment is the important factor for the uniform growth of a nation. On this aspect the self help group plays a major role in deciding the women empowerment in the rural areas. SHG promotes the socioeconomic strength to the weaker section of the community and thereby promoting the uniform growth of the nation. This review article gives a complete picture of the success of SHG towards women empowerment. Almost all the study finds that the SHG members gain equality of status, women as participants, and decision makers in democratic, economic and social spheres of life. This article also, throws some of the measures to be taken for the effective implementation of SHG (Vishnuvarthini, 2016).

Since the late mid-twentieth century, the concept and action of women empowerment have gained popularity. Scholars particularly feminists have emphasized upon the ways and means for upholding the dignity and position of the women in society. Self Help Group (SHG) is such a platform, which have since its inception in 1976, proved a big success in hastening economic growth and development of the whole nation by bringing together the members of the society in a collective fashion. As most of the SHG's in India are rural-centric and women-oriented, this in turn has helped in speeding up the progress of the women folk, who were left behind since history. However the performance of SHG does differ with respect to a particular community as well as with geographical area. Thus the main intention of the paper is to examine the role of SHG's in women empowerment at the selected villages under Rangjuli Revenue Circle of Goalpara district of Assam. The study is rural-centric and specifically focuses upon women group, as they are deemed to be the most vulnerable section of the society. Basically based upon primary survey, the study suggests that about 83 per cent of the surveyed women folk (out of total 188 women members) have benefitted much and feel empowered after being associated with SHG. Infact SHG's have casted its influence upon their personal as well as social life, rendering them respectful position in the family as well as community at large. (Rakeshchetry, 2014).

In recent years, SHGs have become a significant movement in India. The Self-Help Group (SHG) movement in India has been working in the right direction in empowering women and eradicating poverty in the rural and urban areas. Many women in India strongly believe in the movement and hold it responsible for improving their livelihoods. However, women are still not empowered as per the expectation. The present study is an attempt to analyse the role and performance of SHGs in promoting women's empowerment in Cuttack District of Odisha. The broad objective of the study is to analyse the operating system of SHGs for mobilization of saving, delivery of credit to the needy, repayment of loans and in building up of opinion of SGH members regarding increase in the power of decision making. Both primary and secondary data are collected and age, family system and number of dependents in the family, etc., are analysed in demographic information. The study focuses on the role of SHGs in women empowerment, social solidarity and socio-economic betterment of the poor for their consolidation. (Ansumansahoo, 2013).

Micro finance programs are treated as a key strategy in addressing development issues across nations since the last three decades. This study attempts to explore on the much debated question of the role of microfinance as a financial intermediary for enhancing women empowerment. A primary survey has been carried out to capture the realistic experiences and observation from the beneficiaries of Micro sate branch of Hyderabad, a unique initiative of Indian Bank for microfinance operations intended to improve the status of women. The empirical findings of the study suggests that microfinance has a profound influence on the economic status, decision making power, knowledge and self-worthiness of women participants of self help group linkage program in Hyderabad. The microfinance related loan availement and its productive utilization found to be causing significant differences in women empowerment levels, measured through women empowerment index (WEI), of the loan availed participants as compared to the non- loan availed. The study confirms that as an anti-poverty tool, microfinance has its own limitations to reach the bottom of the poor. However, it is found effective in graduating the poor, not the poorest, and lower middle class to a higher standard of living. Though different studies at various places and points of time differ in their conclusion, the present study acknowledge that despite of bottlenecks, microfinance is capable of graduating struggling poor from their shackles and helps to upscale them to a better living and playing significantly positive role in upgrading women empowerment.(Aruna et al., 2011).

Ministry of Human Resource Development, Department of Women & Child Development, Govt. of India has circulated the National Policy for the Empowerment of Women 2001 for implementation. Govt. of India has prescribed some goal and objectives as per Point 1.11 which states that the goal of this Policy is to bring about the advancement, development and empowerment of women. The Policy will be widely disseminated so as to encourage active participation of all stakeholders for achieving its goals. Govt. of India has also prescribed some Policy Prescriptions Judicial Legal Systems, Decision Making, Mainstreaming a Gender Perspective in the Development Process, Poverty Eradication, Micro Credit, Women and Economy, Globalization, women and Agriculture, Women and Industry, Support Services, Education, Health, Nutrition, Drinking Water and Sanitation, Housing and Shelter, Environment, Science and Technology, Women in Difficult Circumstances, Violence against women, Rights of the Girl Child, Mass Media (National Policy for Women).

It was suggested that the policy makers must focus on improving women's income earning potential in home-based production in combination with implementing strategies to increase women's ability to control that income. The study concludes that welfare programmes must pay attention to both the market and the households in order to promote women entrepreneurs (Kantor, Paula 2003)

### **C. Policy and Programs for Women Empowerment**

It was opined that orientation of panchayat members and bankers towards the philosophy of DWCRA and then imaginative and committed role of NGO would be a contributing factor for the success of DWCRA programme. (Rajakutti and PritaSarkar, 1994)

The empowerment of women became necessary as they are almost fifty percent of the population and are being discriminated at all fronts. Women play a vital role in the social and economic transformation of a country. She found all that the implementation of DWCRA programme has empowered the women beneficiaries with significant growth in their income and employment in the back ward districts. (Suneetha, 2007)

A few NGOs had started the savings and the credit programmes among the marine fishing folk through SHGs. He had found that the repayment was 100 percent among women SHG and the choice of the SHG members was limited to certain activities in the initial years because of the limited amount of credit available. (Karmakar, 1999)

The study on "Empowerment of Women : DWCRA Programme" have made an attempt to analyze the empowerment of women through Development of Women and Children in Rural Area (DWCRA) program in the Guntur district of Andhra Pradesh. The study illustrated that income of individual after joining DWCRA programme has increased comparatively. The study has concluded that the potentiality of women is not fully tapped and utilized for the community. Hence, this program should identify the potential skills possessed by the members for the betterment of the society with commendable progress and utilize their skills in a productive way for overall empowerment. (Lalitha and Prasad, 2009)

## **Organizational support for SHG Women**

Banks are lending the credit facilities to the SHG members for production and consumption purposes. The SHG bank linkage is the felt need of the hour to provide micro credit to the desired and unreached rural poor. (Dwarakanth, 2002).

### **Indira MahilaYojana (IMY)**

It envisages better endowment of resource for women at all levels of administration from the panchayat to the district level by brining this synergy between the provided need to the women and the available programmes of government and other agencies (Sinha, kumar, 2000).

### **RashtriyaMahilaKosh (RMK)**

RashtriyaMahilaKosh lends money to women Self help groups for credit finance for micro- enterprises. This process has covered many poor women and linked poverty alleviation programme, which envisages bulk of the subsidy and credit to flow through SHG.

### **SwarnaJayanthi Gram SwarozgarYojana (SGSY)**

It is a new self employment programme started by the Government of India. It covers all aspects of self – employment programmes. The SGSY, a new credit linked to flow through SHG (Kala.2004).

### **Self Employed Women’s Association (SEWA) Bank**

Many development organizations focussing of income generating activities for women are also realising that both economic and social benefits must be realised. Any development organization has the additional responsibility that members become more empowered through their participation in development activities. The first thing that the poor women need is timely and adequate credit at affordable rate of interest to raise their earnings and improve their standard of living. However, the formal credit institutions have not been able to meet the credit needs of the poor especially rural women. They always demand collateral, evidence and guarantee.

During the post 50 years the government of India has tried to increase institutional credit to the poor by strengthening the cooperate credit structure through the commercial

banks and though 196 regional rural banks. Despite schemes of differential interest rates and waiver on the recovery of loans finance against poverty appears to deft solution. Recognising women's need for capital and their limited access to institutional sources of credit a few voluntary organizations have taken up the challenge of financing the poor. SEWA (Self Employed Women's Association) is one such agency which has achieved noteworthy success.

The SEWA Bank is part of a larger strategy of SEWA to unionise poor self – employed women workers. The main purpose of SEWA is not to create new employment for women but enhancing their income and improve their working conditions in current occupations. This has been done by linking them directly the suppliers of raw materials and markets provide reasonably priced credit and organize them into production units where women collectively purchase raw materials and produce and sell their goods. In this way the union addresses the greatest problems of self – employed exploitation by merchants and middlemen, limited access to credit, supply of raw materials market and low incomes (Raj, S.D 2004).

Organizations link MYRARD and NABARD made micro finance and SHG is undividable part of the total process of development. The first effort was taken by NABARD in 1986 -87 when it funded an action research project on Saving and credit management of Self help groups of Mysore Resettlement and Development Agency (MYRARD) during 1991-92 also NABARD launched projects to provide micro credit to SHGs by bank linkage (Das,2004).

### III.METHODOLOGY

Methodology is the systematic, theoretical analysis of the methods applied to a field of study. The methodology for study entitled “A Study on Women Empowerment through Self Help Groups” comprised of the following steps.

- A. Selection of the Area
- B. Rapport Building
- C. Selection of samples
- D. Source of data
- E. Methods and tools
- F. Ethical Approval
- G. Analysis and interpretation of the data

#### A. Selection of the Area

Sulur taluk of Coimbatore District was selected as the area for the study, owing to the reasons, the area was easily accessible to the investigator for conducting the research and the SHGs women in Sulur taluk were found to be co-operative and willing to render their support for the proposed research.



FIGURE.1

LOCALE OF THE STUDY IN COIMBATORE

## B. Rapport Building

Rapport was developed through frequent visits and discussions with community people and SHGs women to select the target people to conduct the research.

## C. Selection of the samples

A Sample is a subset of population units. Sampling is the simple process of learning about the population on the basis of a sample drawn from it (Gupta, 2000). A sample is the part of universe which we select for the purpose of investigation.

Random sample is one where each items in the universe has an equal chance of known opportunity of being selected. According to Harper, a random sample is a sample selected in such a way that every item in the population has an equal chance to being selected (Pillai et al, 2012).

The samples of fifty rural women from the selected areas of Sulur of Coimbatore district were randomly selected for the study.



#### **D. Sources of data**

The collection of data refers to a purposive gathering of information relevant to the subject matter of the study from the units under investigators. Survey is the method of securing information concerning phenomenon selected number of respondents of question the concerned universe (Kothari, 2011). Primary data are those which are new and original in nature. These data are the first and information generated to achieve the purpose of the research. Secondary data are those which are not new and original in nature. These data are obtained from published or unpublished sources (Gupta, 2004).

In this present study the data collection is used by interview method as a primary source.

#### **E. Methods of tools**

A survey is a process of collecting data from the existing population in the study area (Ranjit Kumar, 2014).

Interview Schedule was used for collection of data. Interview schedule is a written list of questions, in the regional language (Tamil) in open or closed ended prepared for the investigator in a face to face interaction. A list of questions relating to the proposed study is prepared and the answers for the questions are obtained from the respondents ( Appendix 1).

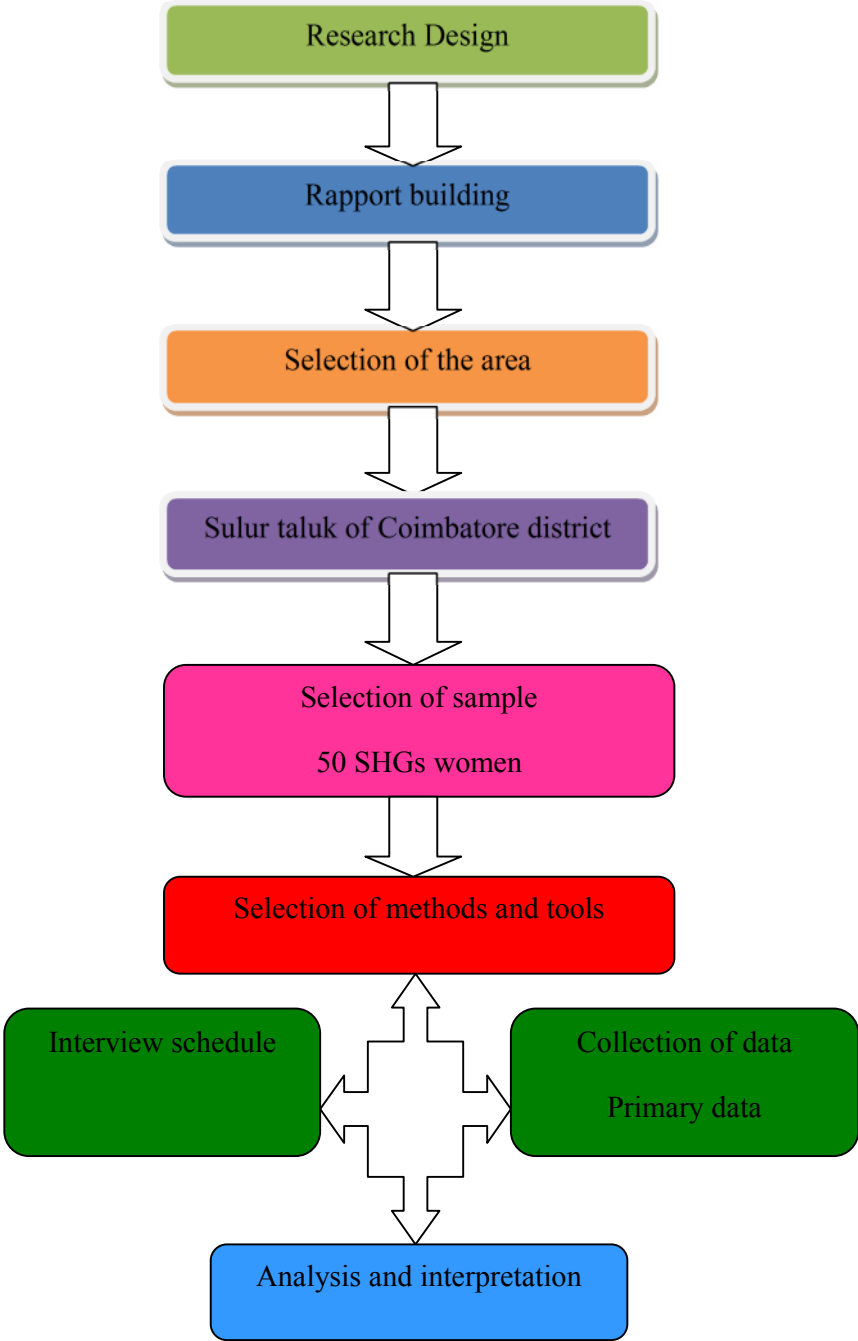
#### **F. Ethical Approval**

The study was approved by the Institutional Human Ethics Committee, Avinashilingam Institute for Home Science and Higher Education for Women. The Approval Number is AUW/IHEC18-19/XMT-02(Appendix 2).

#### **G. Analysis and interpretation of data**

Based on the findings of the study, the data were consolidated and tabulated and necessary conclusions were drawn in the results and discussion.

A Study on Women Empowerment through self help groups



**FIGURE.2**  
**RESEARCH DESIGN**

## **IV.RESULTS AND DISCUSSION**

SHG members in their socio-economic conditions and other related factor through the structured interview schedule collected by the researcher. For this purpose the study conducted for fifty respondents of the SHG members were selected from various self help groups in, Coimbatore District. The results of the study are discussed under the following heads:

A. Social Economic Profile of the Respondent

B. Details on Self Help Groups Activities

## A. Social Economic Profile of the Respondents

Social Economic Profile of the Respondent including Age, Religion, Caste, Marital Status of the Members, Family types, Educational Qualification, Occupation, Source of Income, Income of the Respondent are given in Table I

**Table I**  
**Socio Economic Profile of the Respondents**

<b>Aspects</b>	<b>Category</b>	<b>Percentage of the Respondents (N=50)</b>
<b>Age (age in years)</b>	20-25	40
	26-30	12
	31-40	20
	Above 40	28
<b>Religion</b>	Hindu	60
	Muslim	16
	Christian	24
<b>Caste</b>	Backward Caste (BC)	40
	Most Backward Caste (MBC)	52
	Schedule Caste (SC)	8
<b>Family types</b>	Joined	68
	Nuclear	32
<b>Marital Status of the members</b>	Married	68
	Unmarried/ Single	24
	Separated / Widow	8
<b>Educational qualification</b>	Primary School	4
	Middle School	46
	High School	32
	Graduate	18
<b>Occupation of the respondent</b>	Homemaker	16
	Entrepreneur/Business	8
	Private employee	6
	Coolie	70
<b>Source of income of the Family</b>	Daily wages	82
	Self-employment	8
	Private	10
<b>Income of the respondent(in Rs)</b>	Below 5000	66
	5001-7500	8
	7501-10000	8
	Above- 10000	2
	Homemaker/Not applicable	16

Source: Field survey 2019

Regarding the age wise distribution majority 40 per cent of women belonged to the age group of 20-25. Those who were in the age group above 40 constituted 28 per cent.

A majority of the women 60 percent belonged to the Hindu religion. Hinduism is the main religion in India especially in the study area. Christians who made up for 24 per cent of the sample and Muslims 16 per cent were also represented in the analysis. This showed that the functions of SHG were widespread and benefitted women from all religions.

More than 50 percent of the SHG women were from Most Backward Communities and 40 percent were belonging to Backward Communities. And remaining eight per cent of the respondents were from Schedule Castes.

The above table reveals that out of the total respondents taken for the study, 68 percent of them are joint family and remaining 32 percent of the respondents are nuclear family. Majority of the respondents are Joined family.

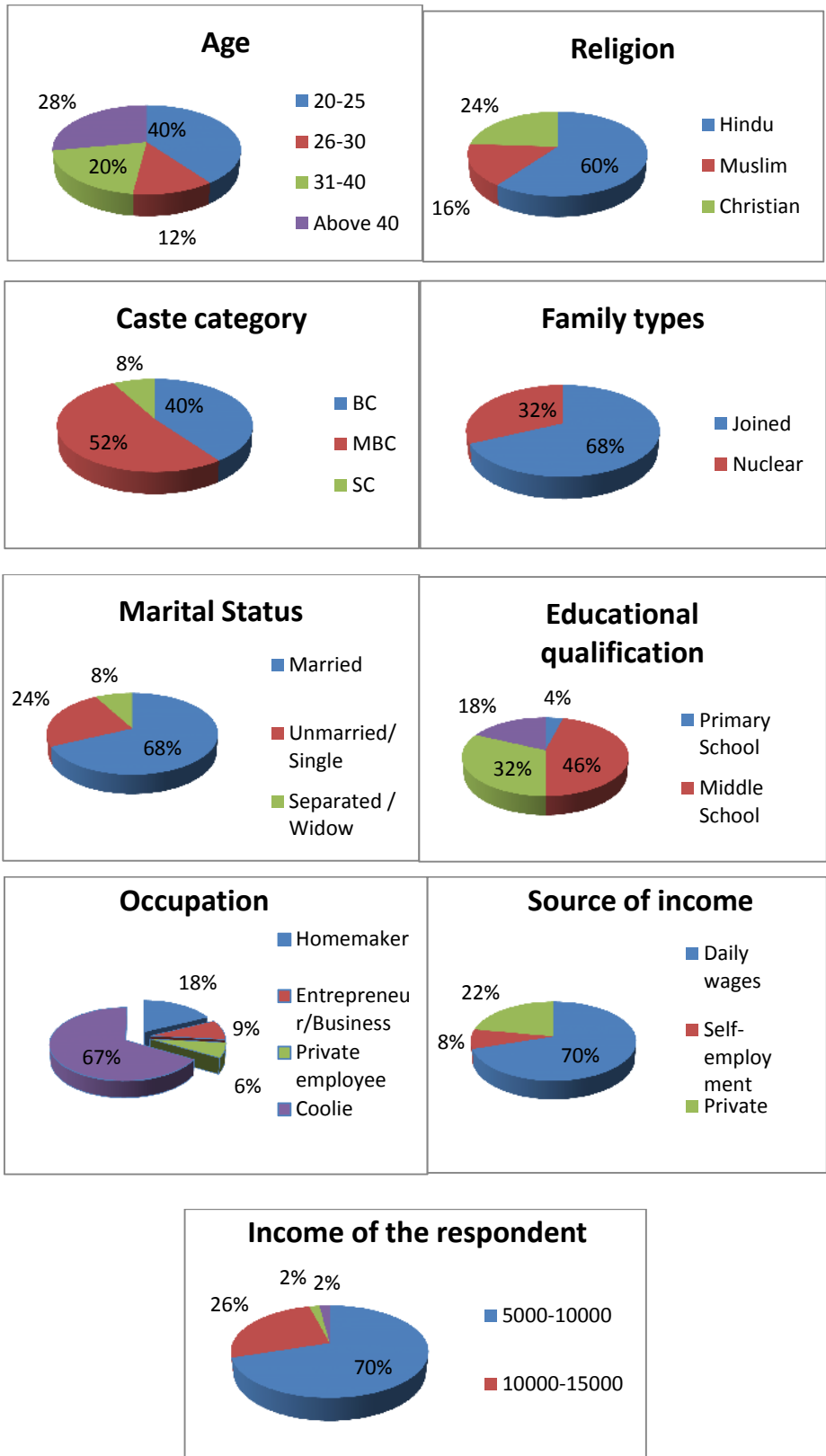
With regard to marital status, a significant percentage of 68 percent of the participants were married, 24 percent were unmarried/single, while the rest were widowed /separated.

The majority of the respondents 46 percent were Middle School followed by High School (32 per cent), Graduate (18 per cent) and remaining 4 percent were Primary School education.

The above table shows that out of the selected samples majority 70 percent of the SHG women were coolies. It indicates that they were all from low socio Economic status, necessitating the need for entrepreneurship development. The poor economic status of the family was one of the main reasons for the women to join in self help group. All the women belonged to low income group (HUDCO Income Classification, 2002)

The above table shows that out of the selected samples majority 82 percent of the respondents were getting their income from daily wages.

Fifty per cent of the head of the households were earning below Rs. 5000/-. Supplementary income is needed to support their family and children. The rising cost of living at that time meant the women had to earn more. They needed to engage in economic activities to increase their income level.



**FIGURE.3**

**SOCIO ECONOMIC PROFILE**

## **B. Details on Self Help Groups Activities**

B.1. Reasons for Joining in Self Help Groups (SHGs)

B.2. Details on Self Help Group Meeting

B.3. Problems faced by the members in Self Help Groups

B.4. Details on Membership in SHGs and Availability of Loan Facilities

B.5. Training Undergone by the SHGs Women

B.6. Empowerment of Women

### **B.1. Reasons for Joining in Self Help Groups**

The information about the reasons for joining in SHGs were collected and given in Table II

**Table II**  
**Reasons for Joining in Self Help Groups**

<b>Aspects</b>	<b>Percentage of the Respondents (N=50)*</b>
<b>Reasons for joining the SHGs</b>	
To get loan /Obtain financial support	90
Promote saving habit	86
Improves economic status	86
To start Business	50
Improves social status	40
To learn to work in a group	36
<b>Persons motivated to join the SHG</b>	
NGOs	66
Friends	32
Self	2

**Source: Field survey 2019 \* Multiple Responses**

The major aim of the SHGs is to promote savings and to avail credits for the production and consumption purposes. This is true because many people in the study area joins the SHGs for getting loan and promoting their personal savings, in addition to gain a

good social status. The above table II shows that out of the selected samples the reasons given by the respondents for joining SHGs had multiple responses. More than 86 per cent of the women expressed that the main reason were to get loan facilities to improve their economic status. The reasons expressed by the respondents are reasonable and commendable as yard stick for better quality of living.

Higher per cent of the respondents reported that Non Government Organization was a good motivator. A majority (66 per cent) of the women joined the group due to the motivation given by NGOs.



**FIGURE.4**

**REASONS FOR JOINING THE SHGs**

**B.1.a. Correlation between the Socio Economic Profile of the respondents vs Reasons for Joining SHGs**

Correlation between the Socio Economic Profile of the respondent vs Reasons for Joining SHGs is given in Table III

**Table III**  
**Correlation between the Socio Economic Profile of the respondents**  
**vs Reasons for Joining SHGs**

Socio Economic Profile	p value	
	Reasons for joining the SHGs	Persons motivated to join the SHG
<b>Age</b>	0.422** 0.002	0.817** 0.000
<b>Religion</b>	0.538** 0.000	0.889** 0.000
<b>Caste</b>	0.558** 0.000	0.736** 0.000
<b>Family types</b>	0.486** 0.000	0.927** 0.000
<b>Marital status</b>	0.622** 0.000	0.933** 0.000
<b>Educational qualification</b>	0.202 0.159	0.420** 0.002
<b>Occupation</b>	0.905** 0.000	0.665** 0.000
<b>Source of income</b>	0.639** 0.000	0.881** 0.000
<b>Income</b>	0.538** 0.000	0.538** 0.000

**\*\*Significant at 1per cent level**

There is a significant relationship between the socio economic profile of the respondents and reasons for joining SHGs at one per cent level except educational qualification of the respondents.

## B.2. Details on Self Help Group Meeting

The Details on Self Help Group Meetings is given in Table I

**Table IV**

### Details on Self Help Group Meetings

<b>Category</b>	<b>Percentage of the Respondents (N=50)</b>
<b>Objectives of the Meeting *</b>	
Study the possibilities of self employment	70
Understand the savings pattern	66
Fix up future strategies of the group	45
Find out the solution for the group problem	40
Assess the functioning of the groups	30
<b>Meeting modality</b>	
Weekly	16
Fortnightly	2
Monthly	82
<b>Attend the meeting</b>	
Regularly	80
Occasionally	10
Not at all	10
<b>Reasons for not regularly attending*</b>	
Family function	6
Not well	8
Family problem	10
No time	10
<b>Action taken for not attending the meeting regularly*</b>	
Warning	10
Denial of loan	10
Fine	4

Source: Field survey 2019 \* Multiple Responses

The above table explains that a majority of them (70 and 66 per cent) discussed about self employment and saving pattern in the meeting respectively, indicating that they were desirous of enhancing their skills and capacities.

The SHGs have a regular meeting in most of the cases in this study. The data reveal that 82 per cent of the SHGs have monthly meetings. About 16 per cent of the SHGs have weekly meetings and two per cent SHGs have fortnightly meetings.

The SHGs without a culture of meeting have no scope for evolution as empowerment tools and change agents. The above table explained that meetings in their SHGs, about 90 per cent reported about compulsory attendance in meetings, while about 10 per cent had no such compulsion in their SHGs. About their individual attendance in meetings, 90 per cent of the SHG members responded positively while 20 per cent of the respondents did not attend the meetings regularly. Of these respondents who were not regular in the meetings gave different reasons for their absence. Among these, family responsibilities were reported by 20 per cent of the respondents.

Self Help Group has to continue this trend for its successful survival. Collection of saving, acceptance of loan applications, consideration and disbursement of loan, repayments of loans, decisions about external lending, bank transactions, and issues regarding income-generating activity should be necessarily discussed in the group meetings to maintain transparency, accountability, and trust in the group. Besides discussing these economic issues, meeting are also a powerful platform for women to organize themselves to share personal problems and talk about the community and social problems on a later stage. This social exchange is thus an important tool of group cohesion and solidarity, which can help in individual and community development.

### **B.2.a Correlation between the Socio Economic Profiles of the respondent vs Self Help Group Meetings**

Correlation between the Socio Economic Profiles of the respondent vs Self Help Group Meetings is given in Table V

**Table V**

**Correlation between the Socio Economic Profiles of the respondents vs Self Help Group Meetings**

Socio Economic Profile	p value				
	Objectives of the meeting	Meeting modality	Attend the meeting	Reasons for not attending meeting	Action taken for not attending the meeting regularly
<b>Age</b>	0.422** 0.002	0.497** 0.000	0.870** 0.000	0.158** 0.272	0.735** 0.000
<b>Religion</b>	0.538** 0.000	0.350** 0.013	0.956** 0.000	0.150 0.298	.933** 0.000
<b>Caste</b>	0.558** 0.000	0.493** 0.000	0.762** 0.000	0.006 0.968	0.735** 0.000
<b>Family Types</b>	0.486** 0.000	0.316* 0.025	0.934** 0.000	0.136 0.347	0.538** 0.000
<b>Marital Status</b>	0.622** 0.000	0.298* 0.036	0.847** 0.000	0.183 0.202	0.622** 0.000
<b>Educational Qualification</b>	0.624** 0.000	0.514** 0.000	0.723** 0.000	0.087 0.550	0.312 0.147
<b>Occupation</b>	0.202 0.159	0.896** 0.000	0.448** 0.001	0.508** 0.000	0.857** 0.000
<b>Source of Income</b>	0.905** 0.000	0.204 0.156	0.605** 0.000	0.460** 0.001	0.514** 0.000
<b>Income</b>	0.639** 0.000	0.302* 0.033	0.907** 0.000	0.319* 0.044	0.762** 0.000

**\*\*Significant at 1per cent level \* Significant at 5per cent level**

There is a significant relationship between the socio economic profile of the respondents with most of the variables in Self Help Group Meetings at one per cent level. There is no relationship between Reasons for not attending meeting with religion, caste, family types, marital status and educational qualification.

### B.3. Problems faced by the members in Self Help Groups

The Problems faced by the members in Self Help Groups is given in Table VI

**Table VI**

**Problems faced by the members in Self Help Groups**

Problems	Percentage of the Respondents (N=50)*
Lack of qualified resource personnel	76
Lack of managerial skills	74
Lack of knowledge about government	72
Problem in repayment of loan	72
Conflict among the SHG members	70
Lack of guidance for group activities	52
Lack of confidence	50
Lack of technical knowledge	50
Non-cooperation of family members	48
Problem in maintenance of register	42
Ignorance about activities of the SHG	40
Inadequate training facilities	40
Lack of knowledge about maintaining the registers	36
Lack of skill training to engage in any micro or small scale business	30

**Source: Field survey 2019 \* Multiple Responses**



**FIGURE .5**

**PROBLEMS FACED BY THE MEMBERS IN SELF HELP GROUPS**

This reflects that women were facing problem in self-help group in terms of information support, technical support, financial support from the running group through the women were enthusiastic to join an SHG due to lack of assistance they left idle, hence the women had perceived these as major problems

**B.3.a. Correlation between the Socio Economic Profiles of the respondent's Vs Problems faced by the members in Self Help Groups**

Correlation between the Socio Economic Profile of the respondents vs Problems faced by the members in Self Help Groups is given in Table VII

**Table VII**  
**Correlation between the Socio Economic Profile of the respondents vs Problems faced by the members in Self Help Groups**

Socio Economic Profile	p value
	Problems
Age	0.553** 0.000
Religion	0.704** 0.000
Caste	0.730** 0.000
Family Types	0.636** 0.000
Marital Status	0.697** 0.000
Educational Qualification	0.671** 0.000
Occupation	0.265 0.063
Source of Income	0.926** 0.000
Income	0.836** 0.000

**\*\*Significant at 1per cent level**

There is a significant relationship between the socio economic profile of the respondents and problems faced by the members in Self Help Group set one per cent level except occupation of the respondents

#### B.4. Details on Membership in SHGs and Availability of Load Facilities

The Details on membership in SHGs and availability of load facilities is given in Table VIII.

**Table VIII**

##### Membership in SHGs and Availability of Load Facilities

Aspects	Percentage of the Respondents (N=50)
<b>Age of the Group</b>	
below 3 years	12
3-5 years	36
Above 5 years	42
Above 7 years	10
<b>Membership in the Group</b>	
Below 2 years	10
2-3 years	48
3-5 years	18
5-7 years	18
Above 7 years	6
<b>Number of Loans Taken</b>	
One	16
2-4	66
4-6	10
More than 6	6
<b>Number of Loans Repaid</b>	
One	22
2-4	68
4-6	8
More than 6	2
<b>Types of Loans provided by the SHGs*</b>	
Repay the old Loan	80
Marriage Loan	52
Medical Loan	30
House repairing Loan	22
Business Loan	6
<b>Repayment of loan by SHG s members</b>	
Repayment in time	66
Repayment in advance	24
Repayment not in time	10

Source: Field survey 2019 \* Multiple Responses

Majority of the respondents 42 per cent belonged to the groups which were established five years ago. Thirty six of the respondents' belonged groups with a age of 3-5 years. 12 per cent of the respondents groups were established less than three years ago.

Nearly fifty per cent (48 per cent) of the respondents are members in the group for 2-3 years, 18 per cent of the members are in the group for 3-5 and 5-7 years respectively. Ten per cent of the respondents are in the group for less than 2 years. Six per cent of the members have stayed in the group for more than 7 years. Majority of the respondents (66 per cent) have taken 2-4 loans and 16 per cent of the respondents have taken only one loan.

Majority 68 percent of the respondents have repaid loan 2-4 times. 22 percent of the respondents have repaid only one loan. 2 percent of the respondents have repaid more than 6 loans and 8 percent of the respondents have repaid 4-6 loans.

The above table gives a clear idea about various types of loans availed by the members through their SHGs. The loans are used by individual group members for their personal needs, sometime the group may invest on any economic activities. The SHGs in the study area grant loans to their member for various purposes. Higher per cent of the respondents expressed that they the repayment of their loan amount on time.

### B.5.c Details on Training Undergone by the SHGs Women

The Details on Training Undergone by the SHGs Women is given in Table IX

**Table IX**  
**Details on Training Undergone by the SHGs Women**

Category	Percentage of the Respondents (N=50)
<b>Attended the training</b>	
Yes	76
No	24
<b>Duration of the training program*</b>	
Below 10 days	30
10-15 days	20
20-30 days	30
Above 6 months	25
<b>Type of training * Undergone</b>	
Hand crafts making	66
Tailoring class	38
Computer training	28
Fast food making.	22
<b>Uses of training programs</b>	
Learn new things to start a new enterprises	70
Learn to communicate well	38
Learn to live together with people of society.	10
To gain leadership qualities	2
How to write SHG accounts.	20
<b>The level of satisfaction over the functioning of the SHGs</b>	
Good	10
very good	12
Satisfactory	54

**Source: Field survey 2019 \* Multiple Responses**

Training is provided to group leaders and their representatives to help them learn new skills such as group formation, book keeping, savings, loans and insurance. Almost three fourth of the respondents (76 per cent) participated in the training while the rest had not attended any training programmes due to personal problems and lack of interest. There are four different types of training undergone by the SHG members. Members who want to start a micro business need EDP training to develop basic skills of business and to increase knowledge in generating income. Those interested in handicraft are provided training to gain expertise in jute bag making, embroidery and doll making among others. Training is provided to group leaders and their representatives to help them learn new skills such as learn new things to start new enterprises, learn to communicate well with society, how to maintain the record, savings, loans and insurance .On the usefulness and utility of training, more than 50 per cent of the respondents reported that the training was satisfied their needs.

#### **B.6. Empowerment of Women**

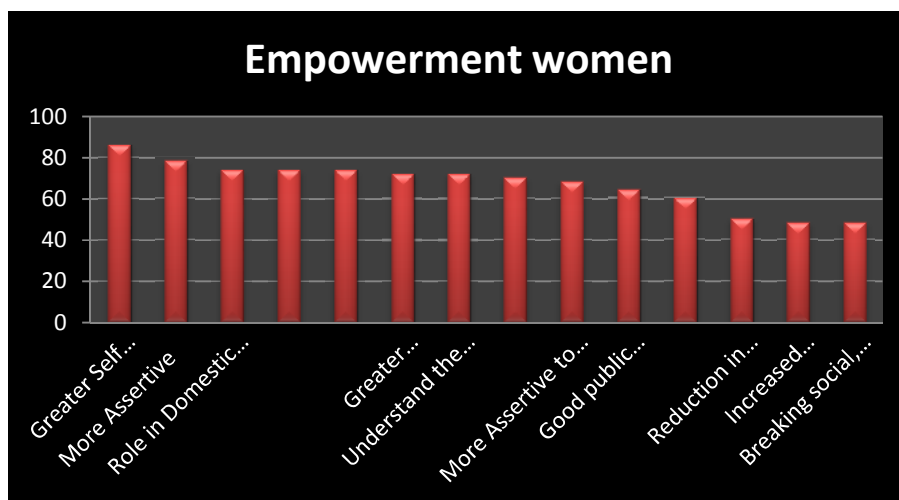
The Empowerment of Women after joining the Self Help Group is given in Table X

**Table X**  
**Empowerment of Women after joining the Self Help Group**

<b>Aspects</b>	<b>Percentage of the Respondents (N=50)*</b>
Greater Self Confidence	86
More Assertive	78
Role in Domestic Sphere	74
Greater Respect in the Family	74
Better Family Budgeting	74
Greater Participation in Community Affairs	72
Understand the banking operation & knowledge on credit management	72
Increased Awareness to improve Family Lives	70
More Assertive to Children's Education and Health	68
Good public relation and social participation	64
More assertive in deciding on Recreation	60
Reduction in Domestic Violence	50
Increased Awareness to improve Community Affairs	48
Breaking social, religious and cultural barriers	48

**Source: Field survey 2019 \* Multiple Responses**

The SHG women were asked whether members gained greater confidence after participating in the SHGs. Nearly 86 per cent of the women reported increased self-confidence and they played a more assertive role in the domestic sphere after joining the SHGs, above 74 per cent responded positively. The general positive note could be due to the fact when SHG members gained more social acceptance, they are more assertive in solving many issues in their areas before the involvement of local political personalities and social activists, increase in respect in the family and Better Family Budgeting. After joining in self-help group women became more aware of their daily budget and in meeting their expenses. On the question as to whether the members are More Assertive about Children's Health and Education, nearly 68 per cent of the respondents reported that they were more assertive. Most of the areas had positive report from the women which indicated that the members were progressing towards better empowerment after joining the SHG microcredit initiative.



**FIGURE.6**  
**EMPOWERMENT WOMEN**

**B.6.a. Correlation between the Socio Economic Profile of the respondents vs Empowerment of Women after joining the Self Help Group**

Correlation between the Socio Economic Profile of the respondent vs Empowerment of Women after joining the Self Help Group is given in Table XI

**Table XI**

**Correlation between the Socio Economic Profile of the respondents vs Empowerment of Women after joining the Self Help Group**

Socio Economic Profile	p value
	Empowerment of Women
Age	0.511** 0.000
Religion	0.651** 0.000
Caste	0.675** 0.000
Family Types	0.588** 0.000
Marital Status	0.670** 0.000
Educational Qualification	0.678** 0.000
Occupation	0.245 0.087
Source of Income	0.913** 0.000
Income	0.773** 0.000

**\*\*Significant at 1per cent level**

There is a significant relationship between the socio economic profile of the respondents and empowerment of Women after joining the Self Help Group at one per cent level except occupation of the respondents.

## V. SUMMARY AND CONCLUSION

The Study on Women Empowerment through Self Help Groups was under taken with the following objectives: To

- Assessing the Socio – Economic Background of Self Help Group Women.
- Examining the Problems Faced by the Members in Self Help Group.
- Observing the Support System for women empowerment (SHGs).
- Evaluating the Benefits through Self Help Group.

The sample drawn for the study was 50, using simple random sampling method, Interview schedule method was the tool used for collecting data for the study.

**The findings of the study are summarized under the following heads:**

A. Socio- economic profile of women.

B. Details on Self Help Groups Activities

1. Reasons for Joining in Self Help Groups (SHGs)
2. Details on Self Help Group Meeting
3. Availability of Load Facilities
4. Problems faced by the members in Self Help Groups.
5. Empowerment after joining the Self Help Group.
6. Women Empowerment (SHGs)

**A. Socio- economic profile of women.**

Regarding the age wise distribution majority 40 per cent of women belonged to the age group of 20-25. Those who were in the age group above 40 constituted 28 per cent.

A majority of the women 60 percent belonged to the Hindu religion. Hinduism is the main religion in India especially in the study area. Christians who made up for 24 per cent of the sample and Muslims 16 per cent were also represented in the analysis. This showed that the functions of SHG were widespread and benefitted women from all religions.

More than 50 percent of the SHG women were from Most Backward Communities and 40 percent were belonging to Backward Communities. And remaining eight per cent of the respondents were from Schedule Castes.

The result reveals that out of the total respondents taken for the study, 68 percent of them are joint family and remaining 32 percent of the respondents are nuclear family. Majority of the respondents are Joined family.

With regard to marital status, a significant percentage of 68 percent of the participants were married, 24 percent were unmarried/single, while the rest were widowed /separated.

The majority of the respondents 46 percent were Middle School followed by High School (32 per cent), Graduate (18 per cent) and remaining 4 percent were Primary School education.

Majority 70 percent of the SHG women were coolies. It indicates that they were all from low socio economic status, necessitating the need for entrepreneurship development. The poor economic status of the family was one of the main reasons for the women to join in self help group. All the women belonged to low income group.

Majority 82 percent of the respondents were getting their income from daily wages.

Fifty per cent of the head of the households were earning below Rs. 5000/-. Supplementary income is needed to support their family and children. The rising cost of living at that time meant the women had to earn more. They needed to engage in economic activities to increase their income level.

### **Reasons for Joining SHGs**

The major aim of the SHGs is to promote savings and to avail credits for the production and consumption purposes. This is true because many people in the study area joins the SHGs for getting loan and promoting their personal savings, in addition to gain a good social status. The above table II shows that out of the selected samples the reasons given by the respondents for joining SHGs had multiple responses. More than 86 per cent of the women expressed that the main reason were to get loan facilities to improve their

economic status. The reasons expressed by the respondents are reasonable and commendable as yard stick for better quality of living.

Higher per cent of the respondents reported that Non Government Organization was a good motivator. A majority (66 per cent) of the women joined the group due to the motivation given by NGOs.

There is a significant relationship between the socio economic profile of the respondents and reasons for joining SHGs at one per cent level except educational qualification of the respondents.

### **Details on Self Help Group Meeting**

The above table explains that a majority of them (70 and 66 per cent) discussed about self employment and saving pattern in the meeting respectively, indicating that they were desirous of enhancing their skills and capacities.

The SHGs have a regular meeting in most of the cases in this study. The data reveal that 82 per cent of the SHGs have monthly meetings. About 16 per cent of the SHGs have weekly meetings and two per cent SHGs have fortnightly meetings.

The SHGs without a culture of meeting have no scope for evolution as empowerment tools and change agents. The above table explained that meetings in their SHGs, about 90 per cent reported about compulsory attendance in meetings, while about 10 per cent had no such compulsion in their SHGs. About their individual attendance in meetings, 90 per cent of the SHG members responded positively while 20 per cent of the respondents did not attend the meetings regularly. Of these respondents who were not regular in the meetings gave different reasons for their absence. Among these, family responsibilities were reported by 20 per cent of the respondents.

Self Help Group has to continue this trend for its successful survival. Collection of saving, acceptance of loan applications, consideration and disbursal of loan, repayments of loans, decisions about external lending, bank transactions, and issues regarding income-generating activity should be necessarily discussed in the group meetings to maintain transparency, accountability, and trust in the group. Besides discussing these economic issues, meeting are also a powerful platform for women to organize themselves to share

personal problems and talk about the community and social problems on a later stage. This social exchange is thus an important tool of group cohesion and solidarity, which can help in individual and community development.

There is a significant relationship between the socio economic profiles of the respondents with most of the variables in Self Help Group Meetings at one per cent level. There is no relationship between Reasons for not attending meeting with religion, caste, family types, marital status and educational qualification.

### **Problems faced by the members in Self Help Groups**

This reflects that women were facing problem in self-help group in terms of information support, technical support, financial support from the running group through the women were enthusiastic to join an SHG due to lack of assistance they left idle, hence the women had perceived these as major problems.

There is a significant relationship between the socio economic profile of the respondents and Problems faced by the members in Self Help Group set one per cent level except occupation of the respondents

### **Details on Membership in SHGs and Availability of Loan Facilities**

Majority of the respondents 42 per cent belonged to the groups which were established five years ago. Thirty six of the respondents' belonged groups with a age of 3-5 years. 12 per cent of the respondents groups were established less than three years ago.

Nearly fifty per cent (48 per cent) of the respondents are members in the group for 2-3 years, 18 per cent of the members are in the group for 3-5 and 5-7 years respectively. Ten per cent of the respondents are in the group for less than 2 years. Six per cent of the members have stayed in the group for more than 7 years. Majority of the respondents (66 per cent) have taken 2-4 loans and 16 per cent of the respondents have taken only one loan.

Majority 68 percent of the respondents have repaid loan 2-4 times. 22 percent of the respondents have repaid only one loan. 2 percent of the respondents have repaid more than 6 loans and 8 percent of the respondents have repaid 4-6 loans.

The above table gives a clear idea about various types of loans availed by the members through their SHGs. The loans are used by individual group members for their personal needs, sometime the group may invest on any economic activities. The SHGs in the study area grant loans to their member for various purposes. Higher per cent of the respondents expressed that they the repayment of their loan amount on time.

### **Training Undergone by the SHGs Women**

Training is provided to group leaders and their representatives to help them learn new skills such as group formation, book keeping, savings, loans and insurance. Almost three fourth of the respondents (76 per cent) participated in the training while the rest had not attended any training programmes due to personal problems and lack of interest. There are four different types of training undergone by the SHG members. Members who want to start a micro business need EDP training to develop basic skills of business and to increase knowledge in generating income. Those interested in handicraft are provided training to gain expertise in jute bag making, embroidery and doll making among others. Training is provided to group leaders and their representatives to help them learn new skills such as learn new things to start new enterprises, learn to communicate well with society, how to maintain the record, savings, loans and insurance. On the usefulness and utility of training, more than 50 per cent of the respondents reported that the training was satisfied their needs.

### **Empowerment of Women**

The SHG women were asked whether members gained greater confidence after participating in the SHGs. Nearly 86 per cent of the women reported increased self-confidence, and they played a more assertive role in the domestic sphere after joining the SHGs, above 74 per cent responded positively. The general positive note could be due to the fact when SHG members gained more social acceptance, they are more assertive in solving many issues in their areas before the involvement of local political personalities and social activists, increase in respect in the family and Better Family Budgeting. After joining in self-help group women became more aware of their daily budget and in meeting their expenses.

On the question as to whether the members are More Assertive about Children's Health and Education, nearly 68 per cent of the respondents reported that they were more assertive. Most of the areas had positive report from the women which indicated that the

members were progressing towards better empowerment after joining the SHG microcredit initiative.

There is a significant relationship between the socio economic profile of the respondents and Empowerment of Women after joining the Self Help Group at one per cent level except occupation of the respondents.

## **SUGGESTIONS**

- ❖ The function and working capacities may be made more sustained one over the adopting democratic harms and fare representative system.
- ❖ Since the respondents are not provided enough literate, those should be provided educational facilities.
- ❖ They should provide a special resources teacher for training their member.
- ❖ The self help groups and its importance must be implementing as lesson of text book among school level education.
- ❖ In order to strength the women empowerment, female literacy has to be promoted to give motivation them to do their work.
- ❖ Rotation of responsibility has to be made compulsory. So, that it will lead to women's empowerment.
- ❖ In many of the Self Help Groups, the same person is continuing in the offices as group secretary. So, rotation of the group's secretary is necessary for equitable exposure to the banking transaction.

## **CONCLUSION**

The study was undertaken to identify women empowerment through self-help group in Sulur taluk. It is found that the socio-economic factor has been changed after joining the self help groups. But the saving is increasing at earlier stage of life. There are emerging issues that need to be addressed to make the role of women in the long run. It is the clear that by involving voluntary organization social mobilization. The self help group is important in re-strengthening and bringing together or the human life. We many conclude that the economic activities of self help group are quite successful. In this way self-help group in Sulur taluk the very successful develop women empowerment a living areas.

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**WEBSITE**

[www.wcd.nic.in](http://www.wcd.nic.in).

## ANNEXURE-II

### Interview schedule A Study on Women Empowerment through Self Help Groups.

#### A. Socio economic of the profile

S.NO	Factors	Category	Responses
1.	Name of the Respondent:		
2.	Name of the block:		
3.	Name of the village:		
4.	Name of the group:		
5.	Year of SHG formed:		
6.	Number of members in the SHGs:		
7.	Age (age in years)	20-25	
		26-30	
		31-40	
		Above 40	
8.	Religion	Hindu	
		Muslim	
		Christian	
		Others	
9.	Caste	BC	
		MBC	
		SC	
		ST	
		Others	
10.	Family types	Joint	
		Nuclear	
11.	Marital Status of the members	Single	
		Married	
		Unmarried	
		Separated	
		Widow	
12.	Educational qualification	Primary	
		Middle	
		High School	
		Graduate	
		Illiterate	
13.	Occupation of the respondent	Homemaker	
		Entrepreneur/Business	
		Private employee	
		Colie	
		Others	
14.	Source of income of the family	Daily wages	
		Self employment	
		Private	
		Government	

15.	Income of the respondent (in Rs.)	Below 5000	
		5001-7500	
		7501-10000	
		Above 10000	

### B. Details on Self Help Groups Activities

S.No	Aspects	Category	Responses
1.	Reasons for forming SHGs	To get loan /Obtain financial support	
		Promote saving habit	
		Improves economic status	
		To start Business	
		Improves social status	
		To learn to work in a group	
2.	Persons motivated to join the SHG	NGOs	
		Friends	
		Self	

### C. Details on SHGs Meeting

S.No	Aspects	Category	Responses
1.	Objectives of the Meeting	Study the possibilities of self employment	
		Understand the savings pattern	
		Fix up future strategies of the group	
		Find out the solution for the group problem	
		Assess the functioning of the groups	
2	Meeting modality	Weekly	
		Fortnightly	
		Monthly	
3	Attending the meeting	Regularly	
		Occasionally	
		Not at all	
4	Reasons for not regularly attending	Family function	
		Not well	
		Family problem	
		No time	
5	Action taken for not attending the meeting Self	Warning	
		Denial of loan	
		Fine	

#### D. Problems faced by the members in Self Help Groups

S.No	Problems	Responses
1	Lack of qualified resource personnel	
2	Lack of managerial skills	
3	Lack of knowledge about government	
4	Problem in repayment of loan	
5	Conflict among the SHG members	
6	Lack of guidance for group activities	
7	Lack of confidence	
8	Lack of technical knowledge	
9	Non-cooperation of family members	
10	Problem in maintenance of register	
11	Ignorance about activities of the SHG	
12	Inadequate training facilities	
13	Lack of knowledge about maintaining the registers	
14	Lack of skill training to engage in any micro or small scale business	

#### E. Availability of Loan Facilities

S.No	Aspects	Category	Responses
1	Age of the Group	below 3 years	
		3-5 years	
		Above 5 years	
		Above 7 years	
2	Membership in the Group	Below 2 years	
		2-3 years	
		3-5 years	
		5-7 years	
		Above 7 years	
3	Number of Loans Taken	One	
		2-4	
		4-6	
		More than 6	
4	Number of Loans Repaid	One	
		2-4	
		4-6	
		More than 6	
5	Types of Loans provided by the SHGs	Repay the old Loan	
		Marriage Loan	
		Medical Loan	
		House repairing Loan	
		Business Loan	
6	Repayment of loan by SHG s members	Repayment in time	
		Repayment in advance	
		Repayment not in time	

## F. Training Undergone by the SHGs Women

S.No	Aspects	Category	Responses
1	Attended the training	Yes	
		No	
2	Duration of the training program	Below 10 days	
		10-15 days	
		20-30 days	
		Above 6 months	
3	Type of training Undergone	Hand crafts making	
		Tailoring class	
		Computer training	
		Fast food making.	
		Others	
4	Uses of training programs	Learn new things to start a new enterprises	
		Learn to communicate well	
		Learn to live together with people of society.	
		To gain leadership qualities	
		How to write SHG accounts.	
5	The level of satisfaction over the functioning of the SHGs	Good	
		very good	
		Satisfactory	

### G. Empowerment after joining the Self Help Group

S.No	ASPECTS	YES	NO
1	Greater Self Confidence		
2	More Assertive		
3	Role in Domestic Sphere		
4	Greater Respect in the Family		
5	Better Family Budgeting		
6	Greater Participation in Community Affairs		
7	Understand the banking operation & knowledge on credit management		
8	Increased Awareness to improve Family Lives		
9	More Assertive to Children's Education and Health		
10	Good public relation and social participation		
11	More assertive in deciding on Recreation		
12	Reduction in Domestic Violence		
13	Increased Awareness to improve Community Affairs		
14	Breaking social, religious and cultural barriers		

# INSTITUTIONAL HUMAN ETHICS COMMITTEE



## *Avinashilingam*

**Institute for Home Science and Higher Education for Women**

Deemed to be University Under category 'A' By MHRD, (Estd. u/s 3 of UGC Act 1956 )

Re Accredited with 'A' Grade By NAAC, Recognised by UGC Under Section 12 B

**Coimbatore - 641043, Tamil Nadu, India**

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Dr.Anitha Subash

24 January 2019

To  
Ms. Suguna.V  
Department of Home Science and Extension Education  
Avinashilingam Institute for Home Science and  
Higher Education for Women  
Coimbatore – 641 043

Dear Suguna.V,

Ref: Your proposal No. IHEC/18-19/MSW/02 entitled  
"A Study on Women Empowerment through Self Help Groups"  
submitted for approval to the IHEC on 30.09.18.

The Institutional Human Ethics Committee of our University hereby grants approval to your research proposal No. IHEC/18-19/MSW/02 entitled "A Study on Women Empowerment through Self Help Groups" submitted by you. The Approval number for the same is A UW/ IHEC/MSW-18-19/XPD/02.

We wish you all the best in your research endeavours.

Regards,

*S. Uma Mageshwari*  
Dr.S.Uma Mageshwari  
Member Secretary

