

Empowerment of women through self help groups

By

Priyanka.K

(15PSW013)

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 2017

Empowerment of women through self help groups

By

**Priyanka.K
(15PSW013)**

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 2017

M. Kasthuri
Signature of the Guide

M. Kasthuri
**Signature of the
Head of the Department**

Signature of External Examiner

CERTIFICATE

This is to certify that the dissertation entitled on "**Empowerment of women Through Self Help Groups**" submitted to the Avinashilingam Institute For Home Science and Higher Education For Women, Coimbatore-641043, in partial fulfilment of the requirements for the award of the degree of **MASTER OF SOCIAL WORK** is a record of original research work done by **Priyanka. K**, during the period of the 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 other university.

M. Kasthuri

Signature of the Supervisor

M. Kasthuri

Signature of the 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.Edn., 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 consent encouragement.

The investigator express her heartfelt thanks to **Dr. (Tmt.) N. Vasugi Raja, M.Sc., M.B.A., MPhil., Ph.D., Dean**, Faculty of Home Science, Avinashilingam Institute For Home Science and Higher Education For Women, Coimbatore for her constant.

The investigator feels extremely happy and fortunate to place on record her sense of gratitude to **Dr. (Tmt.) M.Kasthuri M.A., M.Phil., Ph.D., Professor and Head and Guide**, Department of Home Science Extension Education, Faculty of Home Science and Avinashilingam Institute For Home Science and Higher Education for Women, Coimbatore for her constant help and support at all times of need.

The researcher extends her heart full thanks to **SURESH, WESTRIC NGO** Kuwari Office Road, Madhukarai, 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, 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.

CONTENTS

CHAPTER NO	TITLE	PAGE NO
I	INTRODUCTION	1-5
II	REVIEW OF LITERATURE	6-18
a.	Emergence of Self Help Groups	
b.	Self Help Group and Empowerment	
c.	Related Studies	
III	METHODOLOGY	19-22
a.	Title of the study	
b.	Objective of the study	
c.	Sources of data	
d.	Research design	
e.	Inclusion criteria	
f.	Exclusion criteria	
g.	Sample size	
h.	Sample area	
i	Sampling procedure	
j	Statistical analysis and interpretation of the data	
k	Period of the data collection	
l	Limitation of the study	
m	Chapterization of the study	
IV	DATA ANALYSIS AND INTERPRETATION	23-36
V	FINDING SUGESIONS AND CONCLUSION	37-39
VI	BIBILIOGRAPHY	40-43
VII	APPENDICES	44-46

LIST OF TABLES

TABLE NO	TITLE	PAGE NO
1.	Socio economic background of the respondents	24
2.	Performance of the women in Self Help Groups	29
3.	Empowerment and Self Help Groups	33

LIST OF FIGURES

FIGURE NO	TITLE	PAGE NO
1.	Socio economic background of the respondents	25-27
2.	Performance of the women in Self Help Groups	30-31
3.	Empowerment and Self Help Groups	34-35

APPENDIX

APPENDIX NO	TITLE	PAGE NO
1.	Interview with the respondents (attitude scale)	44-46
2.	Obtaining off Ethical Clearance of the Study	47

I. INTRODUCTION

“Progress of our land cannot be achieved without the active participation of our Mothers, Sisters and Daughters”

-Dr. S.Radhakrishnan

Women are now entering the labour force in large number in many areas to ensure rural transformation. The image of women in the society is fast changing but it is difficult to define clearly the changing shape of the image. In the past, the programmes for development of women, especially rural women were generally welfare and relief oriented. Women were primarily beneficiaries and not participants in programmes intended for their development. But the recent trend is a shift in viewing women as participants in the process of development rather than as beneficiaries. This means that properly motivated women can choose to be involved in decision-making in their own development and that of the community to which they belong. (Ganesan, 2000)

Women constitute nearly half of the rural population in India and play a vital role in its rural economy. Recent experiences have shown a strong link between education and development of rural women as education is vital to human resource development. Education and training will go a long way in achieving a fair treatment to rural women and help in raising their status. Training of rural women is especially important to increase their involvement in the development process, enhance their skills and make them equal partners in the national development. (NandhiniUpreti, 2004)

The concept of Self Help Groups serves to underline the principle “for the people, by the people and of the people”.

The Self Help Groups scheme was introduced in Tamilnadu in 1989. The activism within the women movement has influenced the government to frame policies and plan for the betterment of the country. The empowerment of women through Self Help Groups (SHGs) would lead to benefits not only to the individual women, but also for the family and community as a whole through collective action for development. (Ramalakshmi, 2003)

Self Help Groups have linkages with NGOs (Non-Government Organizations) and banks to get finance for development. In turn it will promote the economy of the country by its contribution to rural economy. Self Help Groups are small voluntary associations of rural people, preferably women folk from the same socio- economic background. They come together for the purpose of solving the common problems through self-help and mutual help in the Self Help Groups.

Self-Help Groups play a pivotal role in reducing poverty levels, generating employment and empowering women. Various studies have proved that different models of credit linkage programmes are highly successful and the repayment rate is more than 95% .Micro financing or group lending is being looked upon as an instrument that can be considered as the golden stick for development and has become a ladder for uplifting the poor women socially, mentally and attitudinally. Some studies have highlighted the fact that the micro-enterprises of SHGs do not have market development strategies and they face a lot of difficulties in positioning their products in the market, relating to other competitors, products and markets. (Nagarajan,2007)

SHG members who generally lack high level of literacy, technical competence, market intelligence and entrepreneurial spirit face a lot of difficulties in carrying out their business activities. The study attempts to find out the extent of success of working of women self group members based on choice of business, marketing strategies followed, financial sustainability, and the organization of the SHGs are considered as important factors to determine the SHGs success in the long run. (Pillai, 1995)

This chapter consists of two parts. The first section deals with concepts and definitions of terms which are much important for this study. SHGs are novel and innovative organizational setup in India for the women uplift ment and welfare. All women in India are given chance to join any one of SHGs for training and development, so as to be prospective entrepreneur and skilled worker. The SHGs are promoted by the Government as if women in India may not be resourceful enough to be entrepreneurs. (Lalitha, 2004)

When the SHGs arrange training facilities to carry out certain kind of work which are suitable for women in India, bank must arrange financial assistance to carry out manufacturing and trading activities, arranging marketing facilities while the Governments

will procure the product of SHGs, arrange for enhancing the capacity of women in terms of leadership quality and arranging for the management of SHGs by themselves so as to have administrative capacity. As a social movement with government support. SHGs become more or less a part and parcel of the society. (DurainPandian, 2005)

Self help groups are necessary to overcome exploitation, create confidence for the economic self-reliance of rural people, particularly among women who are mostly invisible in the social structure. These groups enable them to come together for common objective and gain strength from each other to deal with exploitation, which they are facing in several forms. (Tondon,2005)

A group become the basis for action and change. It also helps buildings of relationship for mutual trust between the promoting organization and the rural poor through constant contact and genuine efforts. Self help groups plays an important role in differentiating between consumer credit and production credit, analyzing the credit system for its implication and changes in economy, culture and social position of the target groups, providing easy access to credit and facilitating group/organization for effective control, ensuring repayments and continuity through group dynamics; setting visible norms for interest rates, repayment schedules, gestation period, extension, writing of bad debts; and assisting group members in getting access to the formal. .(Kumaran, 2002)

Needs for SHGs: To

- Mobilize the resources of the individual members for their collective economic development. Uplift the living conditions of
- The poor. Create a habit of savings, utilization of local resources.
- Mobilize individual skills for group's interest.
- Create awareness about right.
- Assist the members financial at the crime of need.
- Entrepreneurship development. Identify problems, analyzing and finding solutions in the groups.
- Act as a media for socio-economic development of village. Develop linkage with institution of NGOs.
- Organize training for skill development.
- Help in recovery of loans.

Gain mutual understanding, develop trust and self-confidence. Build up teamwork. (Nagarajan, 2007)

According to D'souza the SHGs are basically small informal groups, characterized by voluntary memberships, a democratic and consultative structure of governance, economic participation of members, autonomy, education and training and concerns for the poor. Apart from a number of things the members do as a group, they pool their savings and lend within the group to meet the credit needs of the members. Creation of a common fund by regular contribution of members and insurance of loan with minimum documents and often without any security are, in fact, the key features of SHGs. (Kamta Prasad 2004)

Assessment of the credit needs of members is done periodically at group meetings. The claims for credit are settling within the group by consensus. In case of any surplus, the amount is deposited in the bank or post offices. Defaulters are subjected to severe penalties but such occurrences are unusual. There is always peer group pressure on those who avail loans which to a large extent prevent defaults. The influence of the group on members is very powerful because it can put actions against defaulters and monitor the behavior of members in order to forestall default. (Thampi 2006)

Empowerment:

Concept of empowerment has become one of the widely used development terms. Empowerment is an active, multi- dimensional process which enables women to realize their potential and powers in all spheres of life. Power is not commodity to be transacted, not it can be given away as alms. Power has to be acquired and once acquired it needs to be exercised, sustained and preserved. (Pillai,1995)

In short empowerment is a processes of challenging existing power relations and of gaining greater control over the sources of power and empowerment is attained through awareness and capacity building leading to greater participation decision-making process, control and transformative action (Valasamma Antony, 2006).

II. REVIEW OF LITERATURE

Review of literature refers to an extensive, exhaustive and systematic examination of publications relevant to the study. It makes the investigator familiar with the existing studies and provides information, which helps to support the hypothesis under the study and to critically analyse the structure and content of the research report.

Review of literature is discussed under the following heading:

- Stress faced by the caregivers
- Coping strategies of the caregivers and
- Related studies

A. Emergence of Self Help Groups

B. Self Help Group and Empowerment

C. Related Studies

A. Emergence of Self Help Groups

Empowerment is a process of increasing awareness and capacity building, leading to greater participation in socio-political processes, acquiring greater decision-making power and association with transformative action. Empowerment of women refers to a conscious process, through which women are adequately sensitized to the happenings around, gain control over resources, raise their levels of participation in decision making, especially political processes, enhance their financial capabilities and realize their best selves. The concept of empowerment is defined as the process by which women can take control and ownership of choices. (Sangeethapurushothaman, 1998)

India as any other developing country is afflicted by problems like poverty, unemployment and under utilization of human resources. While the overall unemployment is estimated to be 7.32 percent, the female unemployment in rural areas is 9.8 percent. There have been numerous schemes and programmes for the amelioration of the conditions of women especially their poverty. The concept of Self Help Groups is

relatively new and has registered significant success in empowering the poor and disempowered women. (Aswini Ramesh, 2000)

Self-Help Groups play a pivotal role in reducing poverty levels, generating employment and empowering women. Various studies have proved that different models of credit linkage programmes are highly successful and the repayment rate is more than 95% .Micro financing or group lending is being looked upon as an instrument that can be considered as the golden stick for development and has become a ladder for uplifting the poor women socially, mentally and attitudinally. (OsmanandKhalil, 2000)

Some studies have highlighted the fact that the micro-enterprises of SHGs do not have market development strategies and they face a lot of difficulties in positioning their products in the market, relating to other competitors, products and markets. SHG members who generally lack high level of literacy, technical competence, market intelligence and entrepreneurial spirit face a lot of difficulties in carrying out their business activities. The study attempts to find out the extent of success of working of women self group members based on choice of business, marketing strategies followed, financial sustainability, and the organization of the SHGs are considered as important factors to determine the SHGs success in the long run. (Kumaran, 2002)

According to Sahu and DAS the SHG is not only an effective tool to fight against poverty, but also a means of promoting the empowerment of the most marginalized sections of the population, especially women. The very idea of forming SHGs was the brainchild of Professor Mohammed Yunus of Chittagong University in Bangladesh in 1975. The idea stemmed from the concept of Grameena Bank. Despite the phenomenal expansion of the organized banking system in India, a very large number of the poor continued to remain excluded from the formal banking system. Since the existing banking policies, systems and procedures were not ideally banking designed to enable the poor to be a part of the formal for an alternative credit delivery mechanism banking system, the need for an alternative credit delivery mechanism which would meet the requirements of the poor was acutely felt. (Narayana Reddy, 2002)

In accordance with this need the NABARD initiated SHGs in 1986-87 in India. The process got accelerated only after 1991-92, following the linkage of SHGs with banks. An SHG is a small economically homogeneous affinity group of the rural poor voluntarily coming together to save small amounts regularly, which are deposited in a common fund

to meet the members emergency needs and to provide collateral free loans saw decided by the group. The SHG is an appropriate medium for promoting the habit of saving among women. (Ramalakshmi, 2003)

According to Lalitha the basic principles of the SHGs are: group approach, mutual trust, organization of small and manageable groups, group cohesiveness, spirit of thrift, demand based lending, collateral free and women friendly loans, peer group pressure in repayment, skill training, capacity building and empowerment. (Indira devi ,2004)

The Self Help Group is a viable alternative to achieve the objective of rural development programmes. It is an organized set-up disbursing micro credit to rural women and encouraging them to enter entrepreneurial activities. The SHGs have emerged as a vibrant micro-finance movement with active facilitation, support and guidance of voluntary agencies, government, banks and educational institutions. They have become part and parcel of the rural of the rural community and rural India at present is interlaced with the thickening web of such grassroots organizations. (Manimekalai, 2004)

The number of members of group does not exceed 20 and each group selects a leader called animator. The animator conducts two to three meetings each month in the working hours. The group is supported to save a particular amount every month and rotates the money among the needy members for various purposes at a specified rate of interest. The repayment is 95percent plus the recycling is very fast as a result of which the saving amount increases faster owing to the accumulation of income from interest. The women-led SHGs have successfully demonstrated how to mobilize and manage thirft, appraise credit needs, maintain linkage with the bank and cultivate financial self-discipline. (Vasudevarao, 2004)

In the wake of globalization and the attendant economic reforms in India, initiatives supported and fostered by the government agencies like local bodies and banks, have become imperative in bringing about a perceptive change in the lives of poor rural women. The SHGs acts as a potent tool in empowering women. As vital component of micro finance movements the SHG has facilitated the empowerment of women at micro level. The SHG movement has raised the process of community building. (Sooryamoorthy,2005)

Formation of SHGs

The success of SHGs, depended on several factors but mutual trust and cordial relation among the members were the key to success and sustainability. Therefore it is necessary to understand the background and tradition of the local communities, before mobilising the rural women to form SHGs. In semi-urban areas, women of equal economic status can communicate and interact positively, ignoring their caste and religious backgrounds. (Tara nair, 2005)

However, castes do matter in remote rural areas, particularly during the initial stage. In the absence of a community centre, when the groups meet in temple or some houses, castes and religions affect the participation. Therefore, when the number of women in a hamlet is more, they prefer to form a group of their own caste. They also prefer to select the members from the same locality who meet or a cause. Similarly and informally on a daily basis and communicate cordially. Generally, there is no difficulty in identifying such cordial groups in villages. It is better to allow the women to select their own members, considering the pros and cons, without any influence from the coordinating agencies. (Thirupathy, 2005)

When we observe the poor families living in a village or a locality in village or town, some kind of affinity and sharing of problems are conspicuously found. The reason for such a situation may be due to:

- Similar experience of poverty
- Belong to same social group
- Similar livelihood and living conditions

Before group formation series of meeting will be held with leaders and elders by Self Help Group promoting Institute representatives. They explain to them the concept of SHG the advantages of mutual self help as a panacea to all their social and economic problems. In the meetings the message of not giving anything, but to enable the poor families to come together and certain terms. The basic principles of SHG are also explained in a series of meetings and, sufficient time is given to the members to understand the different aspects of group formation.(Vinayagamoorthy,2007)

The process of group formation normally takes five to six months. Once, the group is formed, it takes one to one and half years to adjust to a stable pattern. In the initial stage of group formation, some leave the group, new member join the group, and members learn the subjects for meetings, they learn to conduct meetings slowly they realize the advantages of group and then they strongly decide to remain together. One member of the group needs to take lead; however, all members will share the work. The leader of the group needs to take initiative on matters like ‘book keeping and organizing meetings’. Regarding the functioning of SHGs simple rules are followed. Important among them are:

- Common agreement on when to meet
- Decision on time and place of meetings
- Agreed penalties for non-attendance
- Agreement on amount of saving
- Giving small loans to each other
- Taking loan from banks, repayment habits

Training of the members is important for the effective and successful functioning of any organization. If not all the members, at least the leaders of the SHG requires some basic training in basic mathematics, book keeping, and socio-economic aspects of women empowerment. Most effective training method is to visit to a SHG that is effectively functioning.(Selvarai,2008).

Functional Aspects of Self Help Groups

The ideal size of an SHG is 15 to 20 members. From one family only one member can be enrolled. The group will have a name and get registered. The group consists of either only woman. (Karmakar, 2007)

B.SELF HELP GROUPS AND WOMEN EMPOWERMENT

Self Help Groups of women in India have been recognized as an effective strategy for the empowerment of women in rural as well as urban areas-bringing women together from all spheres of life to fight for their rights or a cause. Since the overall empowerment of women is crucially dependent on economic empowerment, women through these SHGs

work on a range of issues such as health, nutrition, agriculture, forestry, etc., besides income generation activities and seeking micro credit. (Karmakar, 1999)

The feminist empowerment paradigm did not originate as a Northern imposition, but is firmly rooted in the development of some of the earliest micro-finance programmes in the south, including SEWA in India. It currently underlies the gender policies of many NGOs and the perspectives of some of the consultants and researchers looking at gender impact of micro-finance programmes. (MYRADA, 1999)

Micro-finance is promoted as an entry point in the context of a wider strategy for women's economic and political empowerment which focuses on gender awareness and feminist organization. If a woman is empowered her competencies towards decision-making will surely influence her family's /neighbor's behaviors. The presence of these spillover effects will thus create a "social multiplier" where aggregate power will be greater than individual power. (Sridhar Krishna, 2004)

Empowering women socio-economically through increased awareness of their rights and duties as well as access to resources are a device step towards greater security for them. Women are in or a new deal today as they are the focus of economic development. All possible steps are being taken to strengthen them to achieve their economic, social, cultural and political growth and welfare. (Aditya Keashari and Mishra, 2005)

Though the Government has continued to allocate resources and formulated policies for empowerment of women, it has become strikingly clear that political and social forces, that resist women's rights in the name of religious, cultural or ethnic traditions, have contributed to the process of organization and oppression of women. The basic issue that prevents women from playing full participatory role in nation building has been eagerly searching for certain alternatives. The participatory approach to development has emerged as a vital issue in developmental policies and programmes for women. (Aswiniramesh, 2000)

Self Help Groups are considered as one of the most significant tools in participatory approach for the economic empowerment of women. It is an important institution for improving life of women on various social components. The basic objective of SHG is that it acts as the platform for members to provide space and support to each

other. SHGs Comprises very poor who do not have access to formal financial institutions. It enables its members to learn to cooperate and work in a group environment. (Balu, 2005)

Today, in India, Self Help Groups (SHGs) represent a unique approach to financial intermediation. This combines access to low-cost financial services with a process of self management and development for the women who are SHG members. SHGs are formed and supported usually by Non- Governmental Organizations by Government agencies. Linked not only to banks but also to wider development programmes. SHG are seen to confer many benefits, both economic and social. SHGs are enable women to grow their savings and access the credit which banks are increasingly willing to lend. SHGs can also be community platform from which women become active in village affairs, stand for local election to take action to address social. (Bina Agarwal,2003)

In India before introduce this scheme for rural women were largely negligible. But in recent years the most significant emerging system called Self Help Group is a major breakthrough in improving lives of womenfolk and alleviating rural poverty. However the significant success of several SHGs show that the rural poor indeed efficient to manage credit and finance. Women participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole.(Soundarapandian,2006)

They come together for the purpose of solving their common problems through self-help and mutual help. 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. SHGs have an in-built mechanism where emphasis has been given over capacity building of women through developing their dialoguing skills. An SHG functions through its regular meetings, where members perform transactional activities and discuss over different related issues. (Loganathan, 2006)

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 themselves as well. The 'Self-help Groups' provide economic benefits in certain areas of production process by undertaking common action programmes, like cost-effective credit delivery system, generating a forum for collective,

learning with rural people, promoting democratic culture, fostering an entrepreneurial culture, providing a firm base for dialogue and cooperation in programmes with other institutions, possessing credibility and power to ensure participation and helping to assess an individual member's management capacity (Fernandez,1995 and. Harper Lee,2008)

Self Help Groups enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. The SHGs have inculcated a great confidence in the minds of rural women to succeed in their day to day life. According to many disciplines empowerment describes the freedom of a person in social, political and economic matters.(VenkataRavi,2005)

Self-Help Groups play a pivotal role in reducing poverty levels, generating employment and empowering women. Various studies have proved that different models of credit linkage programmes are highly successful and the repayment rate is more than 95% .Micro financing or group lending is being looked upon as an instrument that can be considered as the golden stick for development and has become a ladder for uplifting the poor women socially, mentally and attitudinally. Some studies have highlighted the fact that the micro-enterprises of SHGs do not have market development strategies and they face a lot of difficulties in positioning their products in the market, relating to other competitors, products and markets. (Bina Agarwal,2003)

SHG members who generally lack high level of literacy, technical competence, market intelligence and entrepreneurial spirit face a lot of difficulties in carrying their business activities. The study attempts to find out the extent of success of working of women self group members based on choice of business, marketing strategies followed, financial sustainability, and the organization of the SHGs are considered as important factors to determine the SHGs success in the long run. This chapter consists of two parts. The first section deals with concepts and definitions of terms which are much important for this study. The second section presents the review of literature.(Selvaraj,2008)

There are several constraints that check the process of women empowerment in India. Social norms and family structure in developing countries like India, manifests and perpetuate the subordinate status of women. One of the norms is the continuing preference for a son over the birth of a girl child which is present in almost all societies and communities. The society is more biased in favor of male child in respect of education, nutrition and other opportunities. The root cause of this type of attitude lies in the belief

that male child inherits the clan in India with an exception of Meghalaya. Women often internalize the traditional concept of their role as natural thus inflicting an injustice upon them. Poverty is the reality of life for the vast majority women in India. It is the another factor that poses challenge in realizing women's empowerment. There are several challenges that are plaguing the issues of women's right in India. Targeting these issues will directly benefit the empowerment of women in India

Education: While the country has grown from leaps and bounds since independence where education is concerned. The gap between women and men is severe. While 82.14% of adult men are educated, only 65.46% of adult women are known to be literate in India. The gender bias is in higher education, specialized professional trainings which hit women very hard in employment and attaining top leadership in any field.

Poverty: Poverty is considered the greatest threat to peace in the world, and eradication of poverty should be a national goal as important as the eradication of illiteracy. Due to this, women are exploited as domestic helps.

Health and Safety: The health and safety concerns of women are paramount for the wellbeing of a country and is an important factor in gauging the empowerment of women in a country. However there are alarming concerns where maternal healthcare is concerned.

Professional Inequality: This inequality is practiced in employment sand promotions. Women face countless handicaps in male customized and dominated environs in Government Offices and Private enterprises.

Morality and Inequality: Due to gender bias in health and nutrition there is unusually high mortality rate in women reducing their population further especially in Asia, Africa and china.

Household Inequality: Household relations show gender bias in infinitesimally small but significant manners all across the globe, more so, in India e.g. sharing burden of housework, childcare and menial works by so called division of work.

C.RELATED STUDIES

Guru moorthy (2000) pointed out that women's participation play a significant role in rural employment activities. The self-help would concentrate on all round

development of the beneficiaries and their village as a whole. The group would undertake the responsibility of delivering non-credit service such as literacy, health and environmental issues. The concept of Self-Help Group would mould women as responsible citizens of the country for achieving social and economic status. It has also proved that it would bring on the mindset of the conservative and tradition bound illiterate women in rural areas.

Sharma(2001) maintained that through Self Help Groups women empowerment was taking place. Their participation in the economic activities and decision making at the household and society level was increasing and making the process of rural development, participatory, democratically sustainable and independent of subsidy. Thus micro financing through SHGs was contributing to the development of rural people in a manner.

Karl (2001) studied the role of SHGs of women on decision-making and concluded empowerment as a multifaceted process, involving the pooling of resources to achieve collective strength and countervailing power and entailing and the improvement of manual and technical , administrative

Lalitha(2002) examining the role of Self Help Groups in promoting empowerment of rural women in Theni, Dindugul, And Madurai districts of Tamilnadu reiterated that organization of women in the form of SHG have laid the seeds for economic and social empowerment of women.

Kushawaha(2003) asserted that the Self Help Groups enhance the equality of status of women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life. They have also revealed that the impact of Self Help Groups on socio- economic status of women were found to be significant on education, housing facilities,exposure of mass media, external orientation, occupation, size of holdings and material passions.

Vadivoo and Sekar (2004) observes in their article that empowering women was not just for meeting their economic needs but also for more holistic social development. In SHGs, collective action and solidarity was an important empowering mechanism. They are of the opinion that by empowerment, women would be able to develop self-esteem, confidence, realize their potential and enhance their collective bargaining power.

Kabir (2005) in her study on micro finance has assessed the impact of micro finance on women's empowerment. The findings suggest that micro finance offer an important and effective means to achieving changes on a number of different fronts, economic, social and political.

Sharma and Varma (2007) in their study point out that SHGs have been successful in empowering rural women through entrepreneurial activities. Increase in income, expenditure and saving habits of rural women were observed. The SHGs had major impact on social and economic life of rural women. The study revealed an increase in social recognition of self, status of family in the society, size of social circle and involvement in intra family and entrepreneurial decision-making. There was an increase in self-confidence, self-reliance and independence of rural women due to the involvement in the entrepreneurial and other activities of SHGs.

Gaonkar (2008) evaluated the role of SHGs in the empowerment of the State of Goa. The study was based on both the primary and secondary data. Out of a total of 500 SHGs functioning in Goa, at present 100 SHGs are promoted by the National Co-operative Union of India (NCUI). The SHGs promoted by NCUI are satisfactorily performing their role of women empowerment. Hence, twenty five women SHGs promoted by NCUI from Bardez and Bicholimtalukas were selected on the basis of random sampling. The paper emphasizes that the SHGs are the effective instruments of women empowerment. The SHGs have also created better understanding between the members of the different religious groups as the members of SHGs belong to different religions.

Cheston and Kuhn(2009)in their study titled "Empowering Women through Micro-finance" concluded that micro-finance programmes have been very successful in reaching women. This gives micro-finance institutions an extraordinary opportunity to act intentionally to empower poor women and to minimize the potentially negative impacts some experiences.

Karl (2010) studied the role of SHGs of women on decision-making and concluded empowerment as a multifaceted process, involving the pooling of resources to achieve collective strength and countervailing power and entailing and the improvement of manual and technical skills, administrative, managerial and planning capacities and analytical reflective abilities of local women.

Mishra (2011) in his article has explained that two types of Self Help Promoting Institutions (SHPI), namely, Government and NGOs that are active in the household level garment sectors. The District Rural Development Agencies (DRDA) promoted SHGs are more organized and have better infrastructure to carry out the activities relating to the garment sector. The NGO promoted SHGs, on the other hand, have taken part in other developmental activities in the village in a bigger way than in the DRDA – promoted ones. He has also indicated that capacity building and credit availability are complementary inputs to the growth of SHG based garment sector.

Lalitha and Nagarajan (2012) studied Self Help Groups in Dindugul, Madurai and Theni Districts in Tamil Nadu and concluded that organization of women in the form of Self Help Groups has laid the seeds for economic and social empowerment of women. Participation in group activities leads to changed self image and organizational and collective action, enhances access to information and skills, broadens their knowledge about resource availability and develops leadership qualities. The culture of active participation in group leads to improvement in political acumen which would in turn strengthen and sustain the overall process of empowerment.

III. RESEARCH METHODOLOGY

Research is an academic activity which gives creativity, thinking and knowledge. The goal of research is progress and development for a good comfortable life. Research has proved to be an essential and powerful tool in the modern world. Research is a matter of rising questions and then trying to find answer to the questions. It plays a vital part in the developmental process of human civilization. Research is an art of scientific investigation, which adopts proper methods and techniques for solving problems. It seeks to find explanations to unexplained phenomena, to clarify the doubtful facts to correct the misconceived facts. Research methodology is a significant and vital step in research work, because it involves preliminary work in a chronological order and it shows a current methodology project.

a. Title of the study:

The Title of the study is on “Empowerment of women through Self Help Groups”

b. Objective of the study: To

- Study the socio economic profile of the Self Help Groups
- Understand the impact of Self Help Group and the women empowerment
- Assess the Self Help Group and Women Empowerment

c. SOURCES OF DATA

Primary data

The data were collected directly from the self help group women.

Secondary data

The secondary data were collected through various sources such as books, journals, web references.

d. RESEARCH DESIGN

Research design is a logical and systematic plan prepared for directing a research study. In this research the researcher used Descriptive research design, which is a fact finding investigation with the adequate interpretation.

A research design is a logical and systematic plan prepared for directing a research study. It specifies the objectives of the study, the methodology and the techniques to be adopted for achieving the objective. It constitutes the blue print for the collection, measurement and analysis of data.

Selection of respondents:

The following inclusion and exclusion criteria was followed in selection of the respondents.

e. Inclusion criteria:

The study includes only the Self Help Group Women

f. Exclusion criteria:

The study excludes the men and children

g. Sample size:

The study sample constitutes 60 respondents from the Self Help Group.

h. Sample Area:

The women of Self Help Group were selected for the study from madhukarai block, Coimbatore District. Hundred Self Help Groups were organized under westric NGO. Out of which 10 Self Help Groups were selected randomly for the present study.

i. SAMPLING PROCEDURE

Sixty women randomly selected for the present study. The sampling method used by the researcher was simple random sampling technique.

Simple random sampling is a part of the sampling technique in which each sample has an equal probability of being chosen. A sample chosen representation of the total population. If for some reasons, the sample does not represent the population, the variation is called a sampling error.

j. STATISTICAL ANALYSIS AND INTERPRETATION OF THE DATA:

The data thus collected were consolidated, tabulated and analyzed with appropriate statistical tools such as Frequency and percentage

Frequency and simple percentage

To calculate the simple percentage method, the following formula used.

Simple percentage = (Number of respondents/Total number of Sample) ×100

k. PERIOD OF THE DATA COLLECTION:

The period of data collection from 20 January to 15 February.

l. LIMITATION OF THE STUDY:

Samples are collected from 10 SHGs only, so it cannot be generalized.

m. CHAPTERIZATION OF THE STUDY

Chapter-I

This chapter deals with introduction to the study, statement, description related to the study.

Chapter-II

This chapter deals with various review of literature that was taken as a source for doing study, for doing study, survey of literature is important. Theoretical input lies concepts and different studies are presented from published books and journals.

Chapter-III

This chapter deals with research methodology in particular containing the title of the study , objectives of the study, research design, sampling procedure, tools used for data

collection, difficulties encountered, limitation of the study and analysis of the data of the terms used.

Chapter-IV

This chapter deals with the analysis and interpretation of data, generalization; particularly the objectives could be achieved only by analyzing the data and interpreting on the basis of literature.

Chapter-V

This chapter includes the various findings, suggestions and conclusion of the study.

IV. DATA ANALYSIS AND INTERPRETATION

The findings of the study on “**Empowerment of women through self help groups**” are discussed under the following heads:

1. Socio-economic status
2. Understand the impact of Self Help Group and the women empowerment
3. Assess the Self Help Group and Women Empowerment

In this chapter, an attempt has been made by the researcher to present the socio-economic condition of the SHG members and their families in Coimbatore district. The main reason behind this exercise is to find out the present socioeconomic conditions of the members.

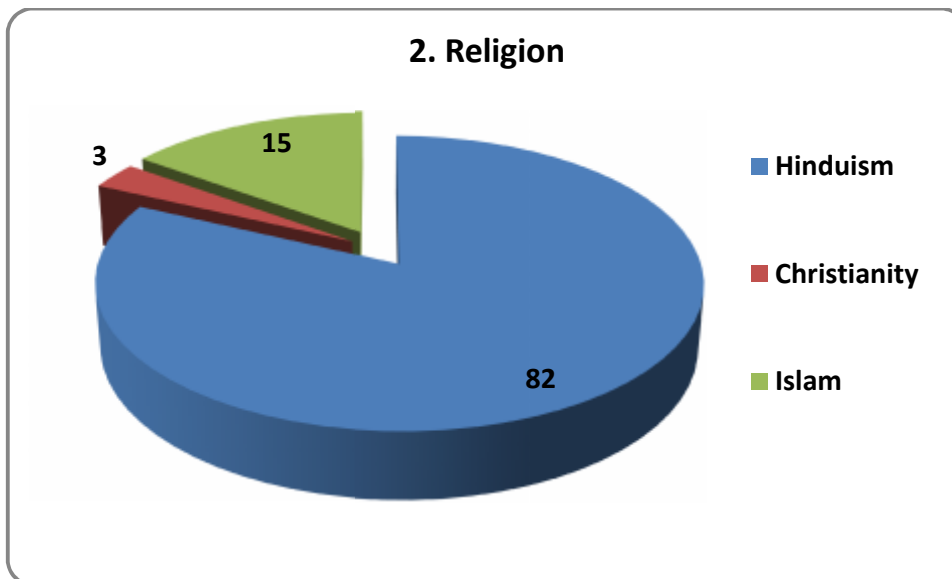
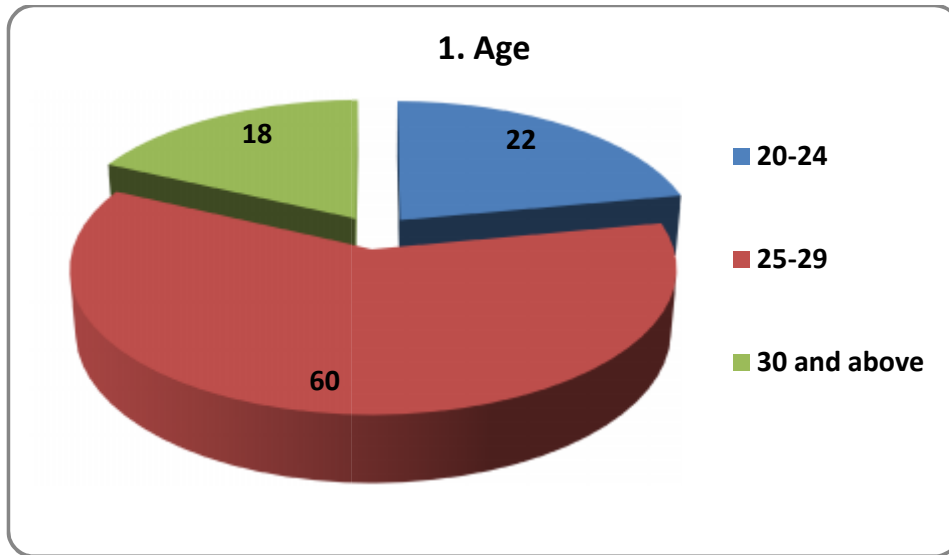
Age is determinant factor which shows the involvement of a particular age group in the economic activities of SHG. In women, age become relevant because each job is a time bound one and it requires energy and skill. Moreover, age refers to maturity and experience of women in their work. Therefore, the age of the members is an indicator that reflects their relative position in SHG.

TABLE I**SOCIO- ECONOMIC STATUS OF THE RESPONDENTS**

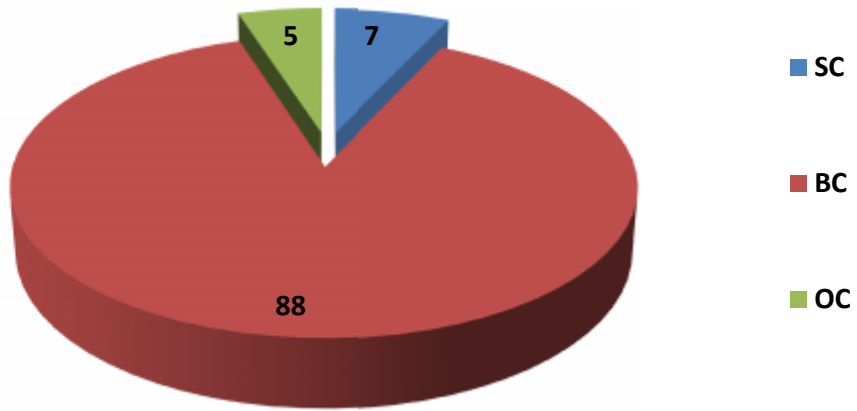
S.No	Socio economic factors	Category	Respondents N:60 Percent
1.	Age	20-24	22
		25-29	60
		30 and above	18
2.	Religion	Hinduism	82
		Christianity	3
		Islam	15
3.	Community	SC	7
		BC	88
		OC	5
5.	Type of family	Nuclear Family	80
		Joint Family	20
6.	Marital status	Married	85
		Unmarried	10
		Widow	5
7.	Literacy level	Illiteracy	53
		Primary	22
		High school	25

Figure 1

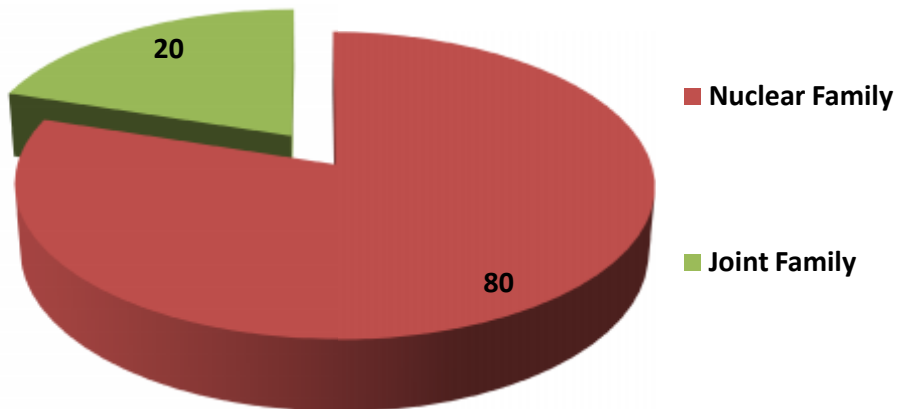
Socio economic background of the respondents



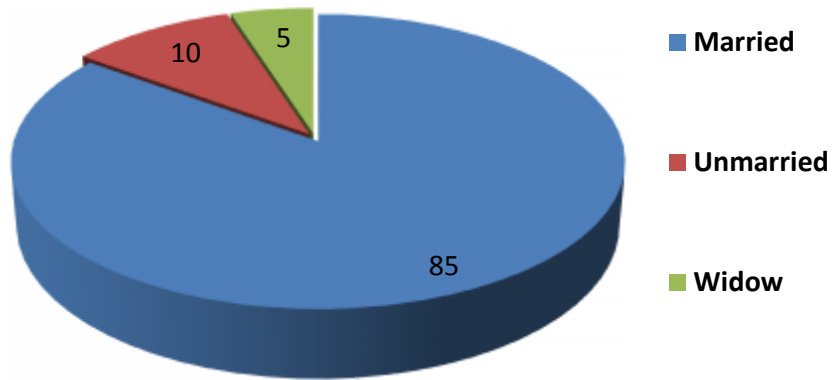
3. Community



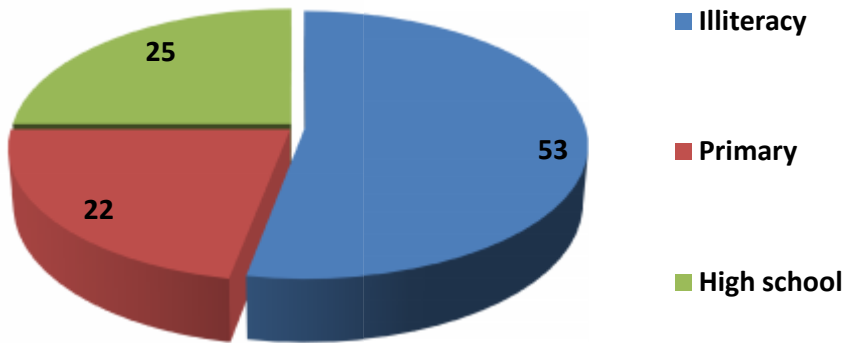
4. Family Type



5. Marital Status



6. Literacy level



The above table describes the socio economic background of women the women such as age, Education, Marital status types of family, Community and religion

Regarding age distribution 22 percentage of women belonged to the age group of 20-24, and 60 percent of women belonged to the age group of 25-29, and 18 percent of women belonged to the age group of 30 and above.

Regarding educational status 22 percent of women had primary education, 25 percent of women had high school education, and 53 percent of women were illiterates.

Eighty five percent of women married. The unmarried constitute 10 percent, and five percent of women were widows.

Eighty percent of women belonged to the nuclear family while twenty percent of women belonged to the joint family.

Regarding the community wise distribution 88 percent of women belonged to backward community and seven percentage of women belonged to Schedule caste, remaining five percent of women belonged to other caste.

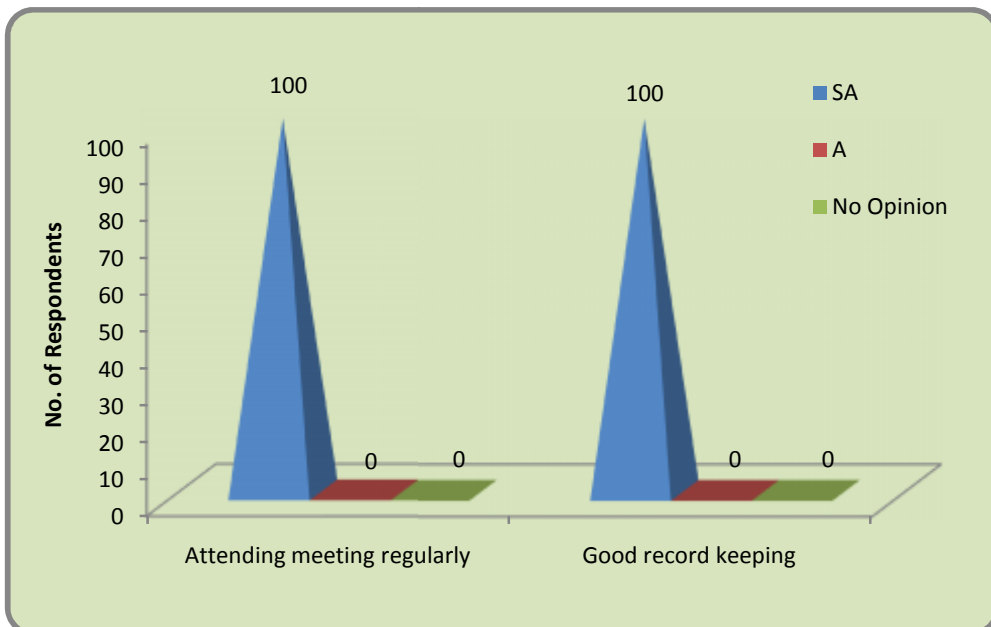
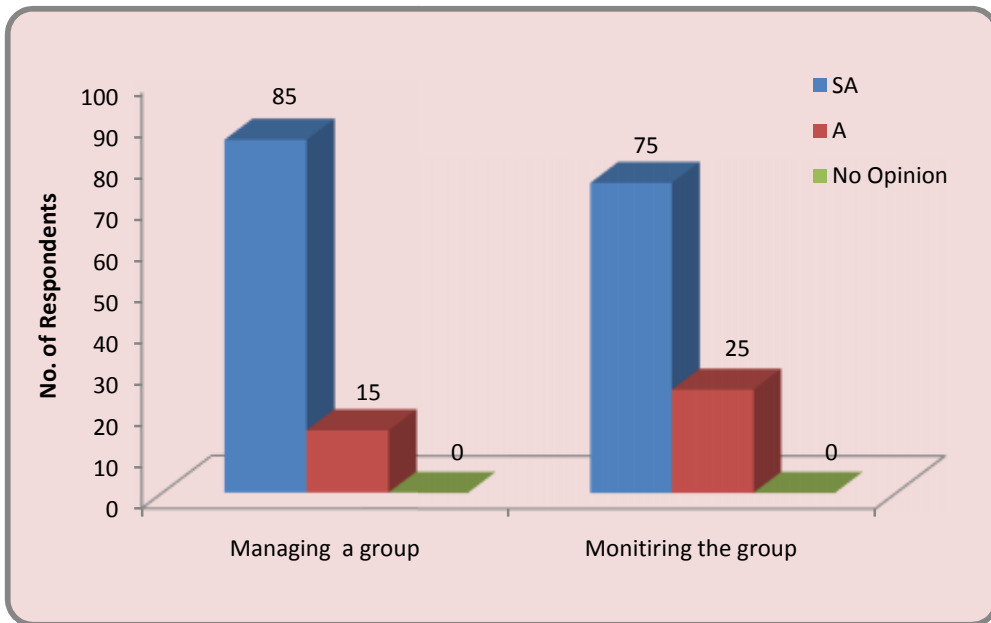
It is found that around eighty two percent of the women belonged to Hindu religion while fifteen percent of women belonged to Islam three percent of women belonged to Christianity.

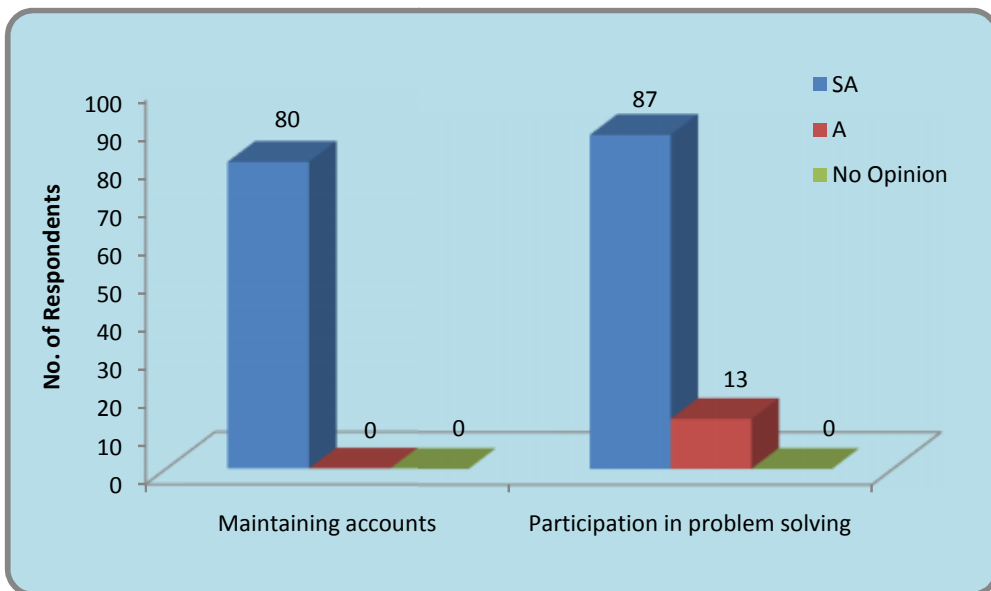
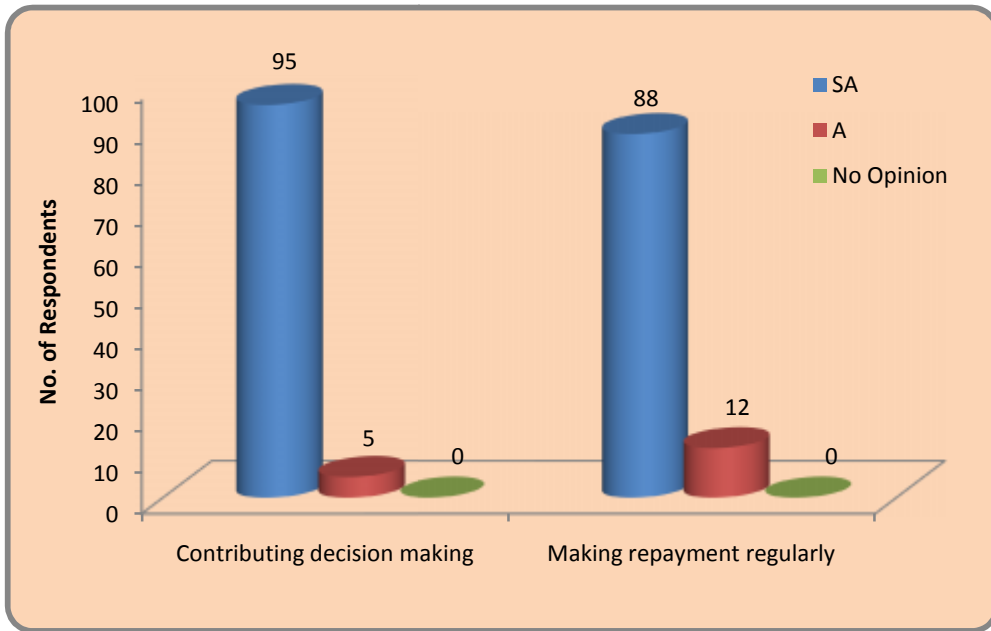
Table 2**Performance of the women in Self Help Groups**

S.No	CATEGORY	Strongly Agree	Agree	NO Opinion
1.	Managing a group	85	15	0
2.	Monitoring the group	75	25	0
3.	Attending meeting regularly	100	0	0
4.	Good record keeping	100	0	0
5.	Contributing decision making	95	5	0
6.	Making repayment regularly	88	12	0
7.	Maintaining accounts	80	0	0
8.	Participation in problem solving	87	13	0

Figure 2

Performance of the women in Self Help Groups





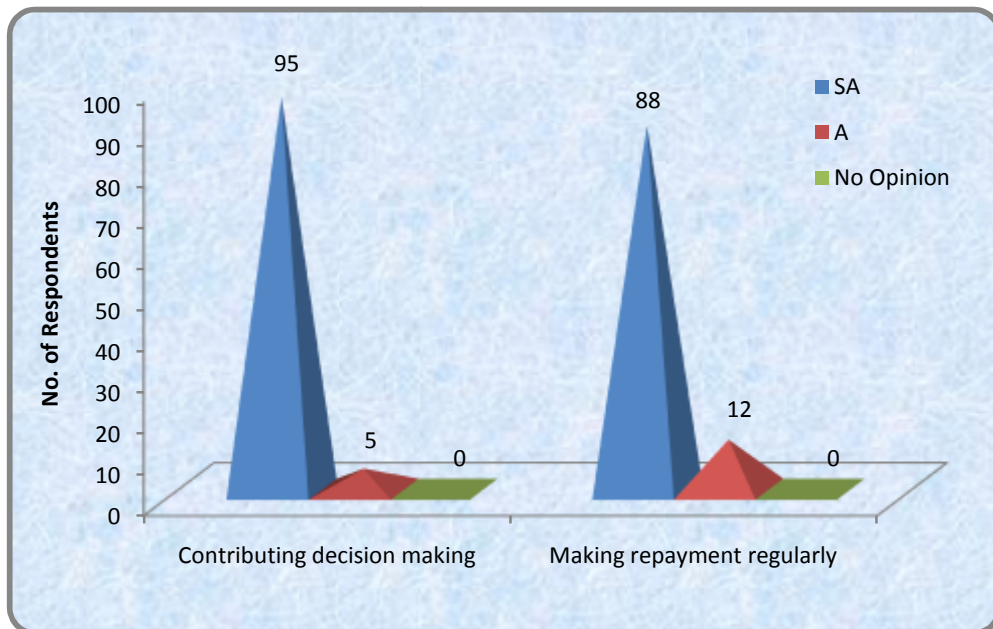
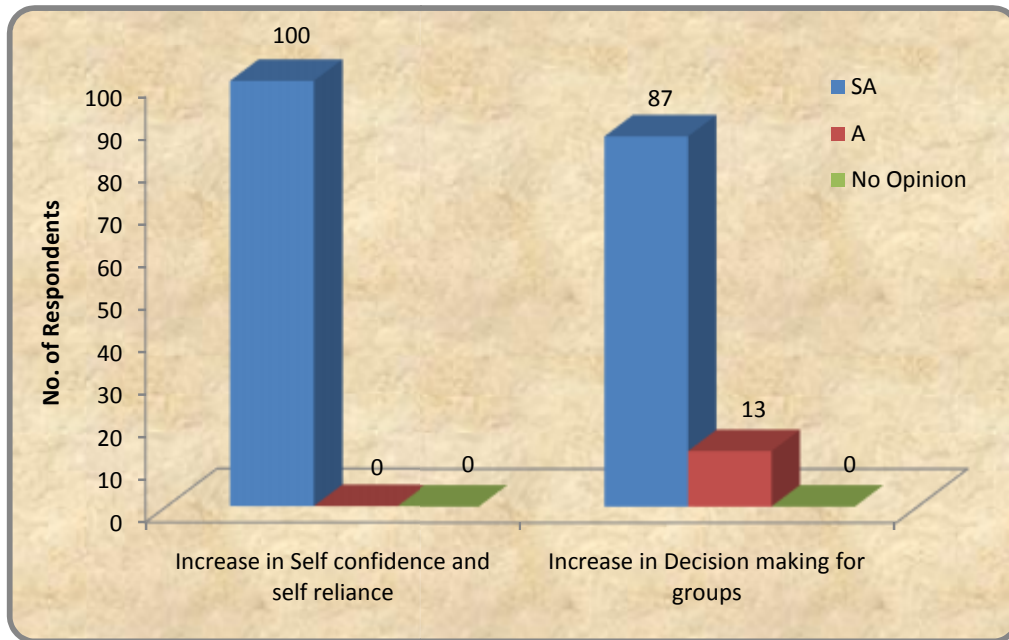
The above table explains that the women in the Self Help Groups are well performed. Eighty five percent of women that the leaders able to manage and monitor the group well and had good relationships with its members. The women had developed the habit of attending the meeting regularly (100 percent) and regular repayment of loan (88 percent) they had developed knowledge to maintain the accounts (80 percent) and record keeping (100 percent). Being the member of Self Help Group they are participating decision making process (95 percent) and problem solving (87 percent). Thus the Self Help Group is an strategy for the women to achieve their economic, social and potential growth and welfare.

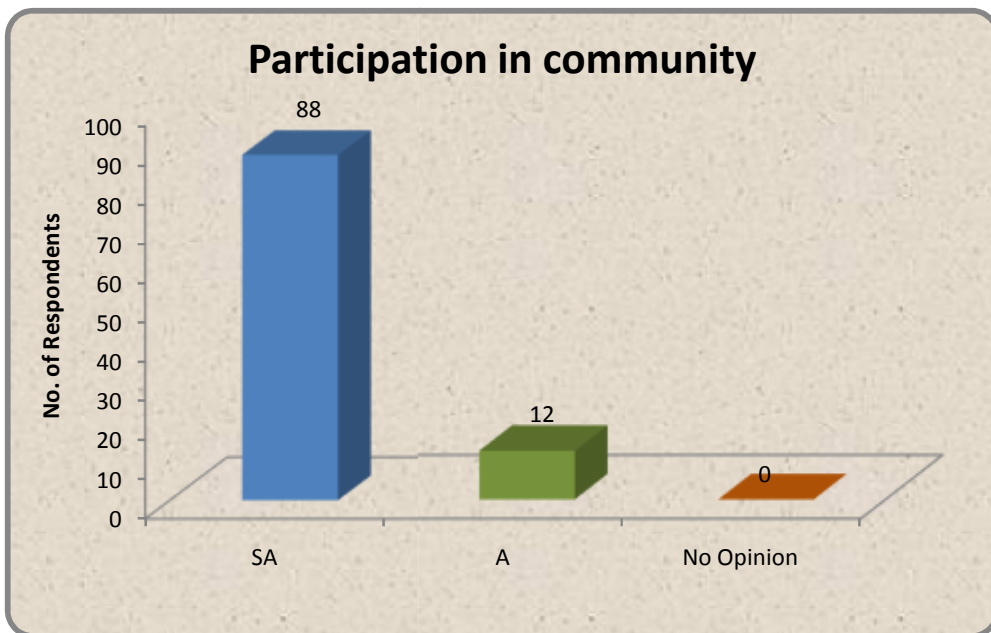
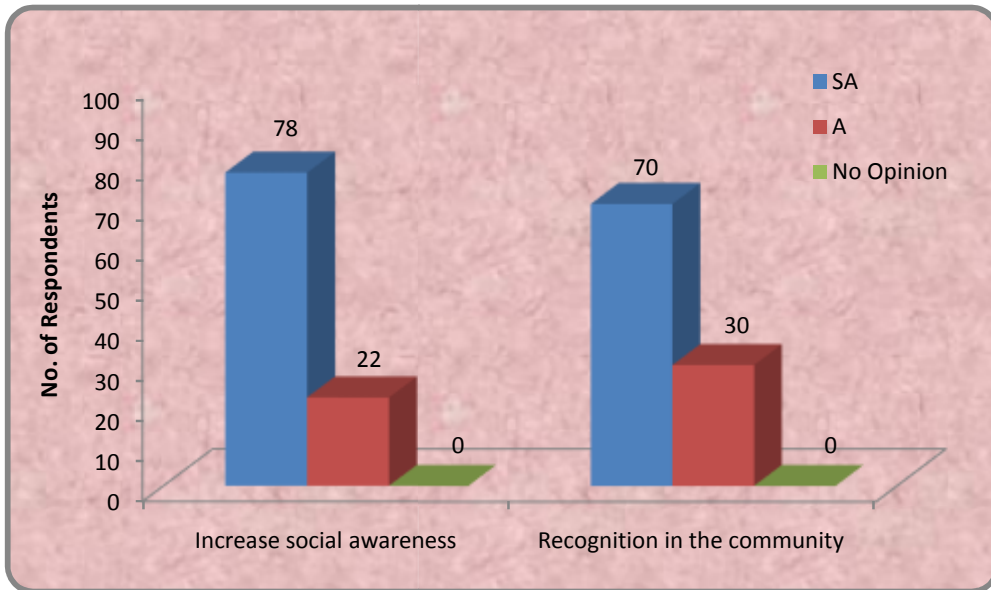
Table 3**Empowerment and Self Help Groups**

S.No	Category	Strongly Agree	Agree	NO Opinion
1.	Increase in Self confidence and self reliance	100	0	0
2.	Increase in Decision making for groups	87	13	0
3.	Increase access for income	100	0	0
4.	Increase communication skills	78	22	0
5.	Increase social awareness	78	22	0
6.	Recognition in the community	70	30	0
7.	Participation in community	88	12	0

Figure 3

Empowerment and Self Help Groups





The women revelled that the Self Help Group is a vehicle by which the women developed the self confidence (100 percent) and become self reliance they also developed the ability to take right decision in many matter (87percent), they had involved in income generating activity, and it enables them to support their family

(100 percent) there is an increase in the ability to their communicate and share their ideas to other members (78percent).

The Self Help Group creates awareness among the women (78percent) they were recognized by the community (70percent), Eighty eight percent of women had strongly agreed to participate in the community.

Thus the organization of women in the form of Self Help Groups helps them to achieve economic and social empowerment.

V. FINDING SUGRESSIONS AND CONCLUSION

A. FINDINGS:

- About (22 percent) of women belonged to the age group of 20-24, and (60 percent) of women belonged to the age group of 25-29, and (18 percent) of women belonged to the age group of 30 and above.
- Regarding educational status (22 percent) of women had primary education, (25 percent) of women had high school education, and 53 (percent) of women were illiterates.
- (Eighty five percent) of women were married. The unmarried constitute (10 percent), and five percent of women were widows.
- (Eighty percent) of women belonged to the nuclear family while (20 percent) of women belonged to the joint family.
- Regarding the community wise distribution (88 percent) of women belonged to backward community and (7 percent) of women belonged to Schedule caste, remaining five percentage of women belonged to other caste.
- It is found that about (82 percent) of the women belonged to Hindu religion while (15 percent) of women belonged to Islam three percent of women belonged to Christianity.
- All the women leaders able to manage and monitor the group well and had good relationships with its members.
- The women had developed the habit of attending the meeting regularly (100 percent) and regular repayment of loan (88 percent) they had developed knowledge to maintain the accounts (80 percent) and record keeping 100 percent.
- Being the member of Self Help Group they are participating decision making process (95 percent) and problem solving (87 percent).

- Women developed the self confidence (100 percent) and become self reliance they also developed the ability to take right decision in many matters (87percent), they had involved in income generating activity, and it enables them to support their family
- There is an increase in the ability their communicate well (100 percent) and share their ideas to other members (78percent).
- The Self Help Group creates awareness among the women. (78percent) of women revealed that they were recognized by the community (70percent), Eighty eight percent of women had strongly agreed to participate in the community.
- Thus the organization of women in the form of Self Help Groups helps them to achieve economic and social empowerment.

B. SUGGESTIONS

The Self-Help Groups have indeed positively contributed towards the progress of rural masses. On the basis of the findings of the study following suggestions have been made which would help to improve the functioning of the Self-Help Groups and the members and in turn would help the empowerment of women

Suggestions to NGOs

- NGOs may help SHG in identifying new marketing area and methods of distribution of products manufactured.
- NGO official have to enhance the literacy level of SHGs members.
- The SHG members are advised to utilize the amount only for carrying out the assigned task.
- The members should undergo some sort of training in order to educate themselves about the utilization of money properly.
- The members should be trained to rotate the money for the benefit of women needs to meet the emergency.

- Cooperation among members and proper repayment of loan is the only way to get success.
- There should be rotation of group leadership, so that all the members of the group get an opportunity to play managerial role.

C. CONCLUSION

One of the principles of self help groups approach is reaching out of the poorest, empowerment of communities through nested instruction and poverty reduction. Empowerment means involving oneself in decision making, gaining control over their resources and achieves higher quality of life. The present study will help the women to gain control over the resources of power through awareness and capacity building leading to greater participation in decision making process and transformative action.

BIBLIOGRAPHY

BOOKS

- **Aswini Ramesh, (2000).**, Women Power: The Changing Scenario, Better Books, Panchakula,2007.p.30-45
- **BinaAgarwal,(2003)**, Women and Empowerment Participation and Decision-making, ZedBooks Ltd., London, 1995.p.53-56
- **(Balu,2005)** Women and Problems of Gender Discrimination,Pointer Publishers, Jaipur, 2000, p. 153.
- **Chitra Devi (2012)**in her paper entitled “Study on Empowerment of Women in Self-Help Groups in Rural Part of Chennai” published in „Voice of Research.
- **Chitra Devi (2012)**in her paper entitled “Study on Empowerment of Women in Self-Help Groups in Rural Part of Chennai” published in „Voice of Research.
- **R. DurainPandian**, ‘Rural Women Entrepreneurs’, Kurukshetra, August 2001, Vol. 48, No. 11, p. 17.
- **Lalitha, N. and Nagarajan, B. S.**, Self-Help Groups in Rural Development, Dominant Publishers and Distributors, New Delhi, 2002.p.97-103
- **Mukundan, N. and HilariaSoundari, M.**, Emerging Dimensions in Self-HelpGroups, Dominant Publishers and Distributors, New Delhi, 2008, pp. 70-95.
- **Rajeswari, M. and Sumangala, P.**, Women, Entrepreneurs - A Scan on their problems and Prospects in Women Entrepreneurship: Issues and Strategies, Kanishka Publishers, New Delhi, 1999.p.45-56
- **Suguna, B.**, Empowerment of Rural Women through Self-Help Groups, Discovery Publishing House, New Delhi, 2006.p.235-238

- **Sanjay Kanti Das (2012)** published on “Best Practices of Self-Help Groups and Women Empowerment: A Case of Barak Valley of Assam” in „Far East Journal of Psychology and Business.p.20-30
- **Tripathy and Jain (2011)** published a paper entitled “Income Impact of Micro-enterprise Finance: An Empirical Study on Government Initiatives in Rural India” in „International Journal of Rural Management.p.66-69
- **Upreti, H. C. and NandiniUpreti**, Women and Problems of Gender Discrimination,Pointer Publishers, Jaipur, 2000.p.47-58
- **UshaRao, J.**, Women in a Developing Society, Ashish Publishing House, NewDelhi, 2007.p.89-96

JOURNALS

- AlakanandaMookerjee, ‘Rural women draw Shakti from setting up dairycooperatives’, Vikasini, January 2002, Vol. 17, No. 1, p. 37.
- Anita Panda, ‘SHG: A Boon for Many’, The Cooperator, December Vol. 42, No. 6,pp. 264-266.
- Archana Singh, ‘Types of SHGs and their work’, Social Welfare, February 2002, Vol. 48, No. 11, p. 15.
- Asokan, R. and Sudha, T., ‘Economic Status of Rural Women SHGs in Coimbatore District (with special reference to madhukaraiVillage’,Cooperative Perspective, January 2005, Vol. 39, No. 4, pp. 52-57.
- Banumathy, S., ‘Self Help Groups and Bank Linkages’, Kisan World, Nov 2005, Vol. 32, No. 11, p. 19.
- Barik, B. B. and Vannan, P. P., ‘Promoting Self Help Groups as Sub-System of Credit Co-operatives’, The Cooperator, January 2001, Vol. 38, No.7. pp.305-311.

- Bhagyalakshmi, S., 'Women's Empowerment: Miles to Go', Yojana, August 2004, Vol. 48, pp. 38-41.
- Bharat Dogra, 'Women Self Help Groups', Kurukshetra, March 2002, Vol. 50, No.5, pp. 40-42.
- Bhoomika, A., 'Vismaya: A new approach to Women's Empowerment Programme',
A Feminist Magazine. 2001, pp. 54-56.
- Bina Agarwal, 'Land Rights and Gender Equity', Yojana, August 2001, Vol. 45, p. 35.
- Chandrashakar and Lokesh, M. U., 'Role of SHGs in Socio-economic change of vulnerable poor', International NGO Journal, April 2009, Vol. 4, pp. 127-131.
- Chiranjeevulu, T., 'Empowering Women through Self Help Groups', Kurukshetra, Mar 2003, Vol. 51, No. 5, pp. 16-19.

Web reference:

- <http://www.internationalseminar.org/XVAIS/TS%203/6.%20Mr.%20Amit%20ku mar.pdf>
- <http://www.ijtef.org/papers/188-Q10069.pdf>
- http://shodhganga.inflibnet.ac.in/bitstream/10603/6732/7/07_chapter%202.pdf
- http://www.voiceofresearch.org/doc/Sep-2013/Sep-2013_12.pdf
- http://www.voiceofresearch.org/doc/Sep-2013/Sep-2013_12.pdf SHG
- [http://www.ijbmi.org/papers/Vol\(3\)7/J037059061.pdf](http://www.ijbmi.org/papers/Vol(3)7/J037059061.pdf)
- http://www.shanlaxjournals.com/pdf/ECO/V1N2/ECO_V1_N2_014.pdf

APPENDIX

An interview schedule on empowerment of women through self-help groups in madhukarai, Coimbatore district.

I. GENERAL INFORMATION:

1. Name of the Respondent :
2. Address :
3. Religion : Hindu Muslim Christian Others
4. Community : BC SC/ST OC
5. Marital Status : Single Married Unmarried Widow
6. Literacy level of the Respondent : Illiterate Primary High School Higher
Secondary Others
7. Type of Family: Nuclear Joint

II. PERFORMANCE OF THE WOMEN IN SELF HELP GROUPS:

S.No	CATAGORY	SA	A	No opinion
1.	Managing a group			
2.	Monitoring the group			
3.	Attending meeting regularly			
4.	Good record keeping			
5.	Contributing decision making			
6.	Making repayment regularly			
7.	Maintaining accounts			
8.	Participation in problem solving			

III. EMPOWERMENT AND SELF HELP GROUPS

S.No	Category	SA	A	No Opinion
1.	Increase in Self confidence and self reliance			
2.	Increase in Decision making for groups			
3.	Increase access for income			
4.	Increase communication skills			
5.	Increase social awareness			
6.	Recognition in the community			
7.	Participation in community			

INSTITUTIONAL HUMAN ETHICS COMMITTEE



Avinashilingam

Institute for Home Science and Higher Education for Women

University

(Estd. u/s 3 of UGC Act 1956)

Chairman

Dr. S. Ramalingam
Principal, PSG Institute
of Medical Sciences
& Research, Coimbatore

Member Secretary

Dr. P. R. Padma
Professor, Department of
Biochemistry, Biotechnology and
Bioinformatics

Members

Dr. S. Premakumari
Mr. K. Arasimeli (Legal Expert)
Dr. A. Saraswathy
Mrs. V. Mangayarkarasi
Dr. S. Kowsalya
Dr. N.S. Rohini
Dr. Subhashini K. Sripathi
Mrs. S. Radha Devi
Mrs. Judith Justin

3rd February 2017

To
Ms. Priyanka K
Department of Master of Social Work
Avinashilingam Institute for Home Science and
Higher Education for Women
Coimbatore – 641 043

Dear Madam,

Ref: Your proposal No. IHEC/16-17/MSW-06 entitled
"Empowerment of women through self help groups"
submitted for approval of the IHEC

The Institutional Human Ethics Committee of our University hereby grants approval to your research proposal No. IHEC/16-17/MSW-06 entitled "Empowerment of women through self help groups" submitted by you. The Approval number for the same is AUW/IHEC/MSW-16-17/XMT-06.

We wish you all the best in your research endeavours.

Regards,

P.R.P.
8/2/17

Dr.P.R.Padma
Member Secretary

