

**A Study on Socio Economic Conditions of Self Help Group in the Selected Area of
Coimbatore District**

Bhuvaneshwari. R

(20PEX005)

**Thesis Report submitted to
Avinashilingam Institute for Home Science and
Higher Education for Women
Coimbatore-641043**

**In Partial fulfillment of the requirements for
the Degree of Master of Science in Extension and Communication**

May – 2022

**A Study on Socio Economic Conditions of Self Help Group in the Selected Area of
Coimbatore District**

Bhuvaneshwari.R

(20PEX005)

**Thesis Report submitted to
Avinashilingam Institute for Home Science and
Higher Education for Women
Coimbatore-641043**

**In Partial fulfillment of the requirements for
the Degree of Master of Science in Extension and Communication**

May - 2022

S. Rajalakshmi
Signature of the Head of the Department

Signature of the External Examiner

P. [unclear]
Signature of the Guide

CERTIFICATE

This is to certify that the dissertation entitled on "**A Study on Socio Economic Conditions of Self Help Group in the Selected Area of Coimbatore District**" is submitted to the Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore - 641 043 in partial fulfillment of the requirements for the award of the degree of **Master of Science in Extension and Communication** is a record of original research work done by **Bhuvaneshwari. R (20PEXP005)**, 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 any degree/ diploma/ associateship/ fellowship or similar title of other University.

S. Rajalakshmi

Signature of the Head of the Department

P. Subashini
31/5/22

Signature of the Guide

DECLARATION

I Bhuvaneshwari. R (20PEX005) hereby declare that the thesis, entitled "A Study on Socio Economic Conditions of Self Help Group in the Selected Area of Coimbatore District" submitted to the Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore, in partial fulfilment of the requirements for the award of the Master of Science in Extension and Communication is a record of original and independent research work done by me during six month under the Supervision and Guidance of Dr. Mrs. P. Kalaivani, M.Sc., M. Phil., Ph.D., Assistant Professor, and it has not formed the basis for the award of any Degree/Diploma/Associateship/ Fellowship or other similar title to any candidate in any University.

R. Bhuvaneshwari
Signature of the Candidate

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 expresses her immense gratitude to **Dr. S.P. Thyagarajan**, Chancellor, Avinashilingam Institute for Home Science and Higher Education for Women, for providing the opportunity to conduct the research in this esteemed university.

The investigator owes her heartfelt thanks to **Dr. (Mrs.) V. Bharathi Harishankar, M.A., M.Phil., Ph.D., Vice Chancellor**, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore for the amenities provided for the successful completion of the study.

The investigator extends her sincere thanks to **Dr. (Mrs.) S. Kowsalya, M.Sc., M.Phil., Ph.D., Registrar**, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore for providing all facilities to carry out the study.

The investigator expresses her respectful regards and sincere thanks to **Dr. (Mrs.) N.Vasugi Raja, M.Sc., M.B.A., M.Phil., Ph.D., Dean**, School of Home Science, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore for her encouragement towards the research work.

The investigator expresses her profound sense of gratitude to **Dr. (Mrs.) S.Rajalakshmi, M. Sc, M. Phil, Ph.D., NET, Associate Professor and Head, Department of Home Science Extension Education**, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore, for her support towards the research work.

The investigator feels highly elated in manifesting her glowing sense of gratitude to the esteemed guide **Dr. Mrs. P. Kalaivani, M.Sc, M. Phil., Ph.D, Assistant Professor**, Department of Home Science Extension Education, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore, for her innovative, excellent, intellectual guidance, meticulous supervision, valuable advice, untiring help and constant encouragement and learned counsel each and every minute offered throughout the course of research work.

The investigator expresses her sincere thanks to all the beloved **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.

On a moral personal note, she owes a special thanks to her **Parents, Brothers, Sisters and Friends** for their encouragement offered throughout the period.

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.

CONTENT

CHAPTER NO	TITLE	Page no
I	INTRODUCTION	1-6
	Need for the Study Scope of the Study Limitations of the Study Objectives of the Study Hypothesis of the Study	
II	REVIEW OF LITERATURE	7-21
	A. Women empowerment B. Self-Help Groups for women Empowerment in India C. Self-help group in Tamil nadu D. Policies and programme for women empowerment	
III	METHODOLOGY	21-30
	A. Selection of the Area B. Selection of Sample and Sample Size C. Sources of Data Collection D. Selection of Methods and Tools E. Obtaining Ethical Clearance F. Analysis and Interpretation of the Data	
IV	RESULTS AND DISCUSSION	

	<p>A. Social conditions of the respondents</p> <p>B. Economic conditions of respondents</p> <p>C. Availability of infrastructure facilities</p> <p>D. Reasons for forming SHGs</p> <p>E. Details on expenditure of the SHGs Women</p> <p>F. Changes in the Family Problems After Joining the Group</p> <p>G. Micro credit being used for various purposes</p> <p>H. Business and family support of SHG</p> <p>I. SHG and women's empowerment</p> <p>J. Perception of SHG members about the activities of SHG</p> <p>K. Opinion of SHG members towards the Supportive Agencies</p> <p>L. Social awareness of the SHGs Women</p> <p>M. Indicators Social empowerment of the SHGs Women</p> <p>N. Decision making power of the SHGs Women</p>	31-75
V	SUMMARY AND CONCLUSION	
	<p>A. Summary</p> <p>B. Findings</p> <p>C. Suggestions</p> <p>D. Conclusion</p>	76-94
	REFERENCES ANNEXURE	94-114

LIST OF TABLES

S.NO	TITLE	PAGE NO
1.	Social conditions of the respondents	33
2.	ANOVA -Association between Educational qualification and Monthly income	60
3.	Correlation-Association between Educational qualification and Monthly income	60
4.	ANOVA -Association between Age and Monthly income	35
5.	Correlation Association between Age and Monthly income	35
6.	ANOVA- Association between Occupational category and Monthly income	36
7.	Correlation-Association between Occupational category and Monthly income	36
8.	ANOVA Association between Age and Occupational category	37
9.	Correlation between Age and Occupational category	37
10.	ANOVA Association between Educational qualification and Occupational category	38
11.	Correlation between Educational qualification and Occupational category	38
12.	Economic conditions of respondents	40
13.	Aavailability of infrastructure facilities	42
14.	Reasons for forming SHGs	44
15.	Details on training programme attended by selected SHGs women	46
16.	Details on expenditure of the shgs Women	47
17.	ANOVA Association between Expenditure and Occupational category	48
18.	Correlation between Expenditure and Occupational category	49
19.	T-test table –Comparison of Expenditure status before and after joining SHG group	50

20.	T-test Comparison of Expenditure status on food before and after joining SHG group	50
21.	T-test-Comparison of Expenditure status non-food before and after joining SHG group	50
22.	ANOVA-Association between Financial assets and monthly income	51
23.	Correlation between financial assets and monthly income	51
24.	Changes in the Family Problems After Joining the Group	52
25.	Micro credit being used for various purposes	53
26.	Business and family support of SHG	54
27.	ANOVA -Association between Age and family support of SHG	55
28.	Correlation between Age and family support of SHG	56
29.	ANOVA -Association between Education qualification and family support of SHG	57
30.	Correlation between Education qualification and family support of SHG	57
31.	ANOVA -Association between income and family support of SHG	58
32.	Correlation-Association between income and family support of SHG	58
33.	ANOVA -Association between Marital status and family support of SHG	59
34.	Correlation between Marital status and family support of SHG	59
35.	SHG and women's empowerment	61
36.	Perception of SHG members about the activities of SHG	65
37.	Opinion of SHG members towards the Supportive Agencies	67
38.	Social awareness	69
39.	Social empowerment indicators	70
40.	Decision making power	73

LIST OF FIGURES

S.no	LIST OF FIGURE	PAGE NO
1.	Coimbatore Map	22
2.	Thondamuthur (Selected area)	23
3.	Madukkarai (Selected area)	24
4.	Field survey	29
5.	Research Design	30

LIST OF CHARTS

S.NO	LIST OF CHARTS	PAGE NO
1.	Age	34
2.	Community	34
3.	Religion	34
4.	Marital status	34
5.	Educational qualification	34
6.	Type of family	34
7.	Occupational categories	41
8.	Monthly income	41
9.	Decision making power of SHGs Women	64
10.	Changes in consumption	64
11.	Women empowerment	64
12.	Skills & experience	64
13.	Positive factors	64
14.	Motivating & supporting	64
15.	Performance of SHG	64
16.	Accessibility of bank loans	67
17.	Training programs	67
18.	Participation in decision making	67
19.	Awareness programmes	67

ABBREVATIONS

SHGs – Self-Help Groups

NGOs - Non-Governmental Organization

NGDOs – Non-Governmental Development Organization

NABARD – The National Bank for Agriculture and Rural Development

SHPIs – Self-Help Promoting Institutions

TNCDW – Tamilnadu Corporation and Development of Women

IFAD – International Fund for Agriculture Development

NMP – National Monetization Pipeline

SBLP – Self-Group Bank Linkage Programmed

WSHGs – Women Self-Help Groups

GOI – Government of India

DRDA – The District Rural Development Agency

SGSY – Swarnajayanti Gram Swarozgar Yojana

NRLM – National Rural Livelihood Mission

SEVAE – Society for Education and Village Action and Empowerment

ICT – Information and Communications Technology

NULM – National Urban Livelihoods

SPSS – Statistical Package for Socio Science

ANOVA – Analysis of Variance

INTRODUCTION

“Empowerment of women leads to development of a good family, good society and, ultimately, a good nation.”

- Dr. APJ Abdul Kalam

The self-help group is a small empowerment group of rural women. The member of on face similar problems like financial and social. They self-help group members are help to each other's to solve their problems. The same time self-help group promote small savings among their members. The savings are kept with the bank. This is the commonly found in the name of the self-help groups. The self-help groups can help women's economic independence and improve their social status. The development of women enables to society to understand and appreciate their abilities. it provides the needed psychological satisfaction and imbibes a deep sense if achievement to create their enhanced identity in society. The self-help groups helped for understand self-employment ventures with locally available rural material and other resources, the self-help groups have been encouraged by the government as well as non-governmental organisation.

The self-help group membership from rules is from one family, only one person can become a member of a self-help groups. The group normally consists of either only men or only women. Mixed groups are generally not preferred women's groups are generally found to reform better than men's group. Member should have some social and financial background. The self-help groups (SHGs) are voluntary association of 15-20 people formed to attain a collective goal. Members of SHGs who are homogenous with respect of socio-economic background. The genesis of 3 SHGs could be traced to mutual aid and trust in Indian rural society.

Women empowerment is the better treatment of any big or small problems related to human being, economy or environment. Tamil Nadu has a glorious tradition of recognizing the importance of empowering women over several centuries now. For bringing equal development, the central and state governments have been implementing many schemes and policies from time to time. Although government has adopted several schemes and policies to empower women economically by offering quota in education and employments, still women are not empowered and they have been facing various problems in their life. They are taking part in every area and showing their great interest in each field. Government of India have launched so many Schemes for

empowerment of Women to make them independent in all aspects of life. Development and empowerment of women has been a constitutional mandate of the government of India. The status of the women in the society reflects the status of development of nation. (Todaro 2004).

The rich history of India degraded to the extent that female feticide got widely practiced which resulted in the gender disparities in the Indian society. Despite this, women are vulnerable to various violence from men like exploitation, oppression and other from societies where cultural norms, traditional and legal system. Initiatives of the Government of India especially Self-Help Groups for empowering women have been undertaken at different time spans and at different states especially in Tamil Nadu. Structural readjustment and economic liberalization process adopted by the Government of India is a milestone in the way of development of the nation. Self Help Groups have been implemented by the government to promote women socially economically and politically and improving women welfare. The goal of the government is to enable the welfare approach for women in offering the possibility to break gradually from exploitation and isolation. Thus, it provides an effective, efficient and relevant tool for empowering women and introduction of programmes to promote income generating activities. (Pillai J.K 1995)

Self-Help Group, in its present form of development orientation, owes its origin to Grameen Bank founded by **MOHAMMAD YUNUS** of Bangladesh. The experience of Bangladesh has proved the banking wisdom that helps in the women and poor people to improve their condition is the sure way to overcome the problem of poverty. An excellent recovery performance of 99 per cent has been recorded. This has been due to the practice of mutual trust and accountability in the group lending activities. The origin of Self-help groups may be claimed as the “Brain Child” of Grameen Bank concept in its miniature form in India. The credit of spreading the concepts of Self-help groups among the people in India goes to NGOs and NGDOs. The National Bank for Agriculture and Rural Development (NABARD) in India has taken interest to translate the benefits derived from Bangladesh model to develop the poor through Self-help group Bank financing with the active co-operation of Non-Government Organizations. It has announced certain incentives for banking institutions financing Self-help groups and Self-Help Promoting Institutions (SHPIs) and assisting the NGOs for training in Self-help group financing. (Ajay Tankha 2002).

Many of the SHG members, who are illiterate or semi-literate, have acquired literacy and more functionality in understanding group activities and accounts with the help of the literate members of the Group. They have started participating more in community affairs. Their network and unity have given them to challenge many injustices which they used to face silently. The biggest advantage is that where strong Cluster or Federation has developed, the women are being able to organize actions of their own for their socio-economic development and have successfully negotiated with the Panchayat and other development agencies to act in their favor. With more facilitation by the government and other development agencies the women will get more empowered leading to overall development of the society. Most of the SHG members living in regions of high poverty, low levels of agriculture surpluses, scanty resources and underdeveloped infrastructure.

In the fight of eradicating poverty and creating income generation, Self Help Groups has emerged as a strategic tool in empowering women and thereby enhancing their socio-economic status. Women being the central feature of any developing society have been subjected to various kinds of atrocities, exploitation, neglect, abuse and gender disparity. But with the emergence of Self-Help Groups, women's status gained prominence in socio economic sector and they also carved a niche in the society as an independent entity.

Through the various intervention techniques and income generating activities, the Self-Help Groups gave a positive direction to the women for their economic independence, active participation in decision making process, changed concept of self-image and confidence building. The uniqueness of these groups lies in the fact that to a large extent they are self-supporting, self-governing organizations free from bureaucratization and politicization. The process empowers the poor and enables them to control direction of own development by identifying their felt needs. Thus, SHGs are important not only to empower the women, but also to increase gainful employment and to reduce rural poverty. (Ajay Tankha 2002).

It is from the mid-eighties; the government has also realized that the development programmes aimed at individuals have not succeeded in many areas. As a result, through providing training for self-employment, it has started stressing the group activities for better results. Impressed by the encouraging results, the government, in 2000, has come up with a novel scheme called '**Swarna Jayanthi Gram Swarozgar Yojana**' under which financial assistance will be

provided only to groups which are willing to take up economic and production activities. Therefore, both the government and the non-government organizations are currently encouraging the Self-Help Groups to take up economic activities. The banks have been financing the Self-Help Groups, which take up production and trade activities. (Ajay Tankha 2002).

Regular savings, periodic meetings, compulsory attendance, proper repayment and systematic training are the salient features of the SHG Concept. The unique feature of the SHG is its ability to inculcate among its members sound habits of thrift, savings and banking. SHGs have been recognized as useful, effective, economic tool to improve the living standards of poor people. "Savings first credit later" is the motto of SHGs and the members learn financial discipline through savings and internal lending. Advantages of an SHG are that they help the economically poor to gain socio economic strength. It also reduces the transaction costs for borrowers as well as lender (Banks). Lenders feel convenience to deal with a single SHG accounts instead of multiple small sized individual accounts. Borrowers can also save their time and resources as they save expenses on journey.

The economic projects sponsored by the SHGs cover an extensive range of income generating activities such as goat rearing, milch animals, shops and small business, vegetable cultivation, Vermi culture, biogas etc., which have had a positive impact on them. The benefits are not merely economic, they have also helped the women gain qualities of leadership, attain self-confidence and self-respect and lead a decent life in society. The group as a whole commit's repayments of the loan to the bank that is why; the repayment of loans by SHGs is 98per cent in Tamil Nadu. In the light of the above discussion, this paper examines the role, performance and progress of NGOs, SHG's in India, Tamil Nadu and Tirunelveli District limit in particular.

Self Help Groups have gained wide recognition in empowering women at the grass root level, that is at the downtrodden level where their presence is quite pervasive. The informal groups or SHG, promoted by NGOs, are being recognized by NABARD and Government of India as a potent tool for the promotion of micro finance activities. Thus, SHG in India have become a potential tool for the empowerment of women, social solidarity and socio-economic betterment of women as a flag ship programme.

Non-Governmental organizations are playing a major role in forming SHGs and they continue to motivate women to get them involved in the income generating activities. SHGs are

transforming the face of Tamil Nadu and strengthening the gender equality. The involvement of few NGOs in group formation and poverty alleviation programmes have paved way to promote women empowerment. Taking into account this fact, Government of India and Tamil Nadu had framed various policies, designed specific interventions and implemented many programmes, through SHGs and facilitated loans without security.

SHG is a silent revolution in Tamil Nadu through Tamil Nadu Corporation for Development of Women [TNCDW]. Mahalir Thittam is based on SHG approach and is implemented in partnership with NGO and community-based organizations. The seed for the revolution was sown in November 1989 in two blocks of Dharmapuri district with the external funding from International Fund for Agricultural Development (IFAD) as pilot project. Social Welfare and NMP Department, Government of Tamilnadu. Only one bank namely the 'Indian Bank' was extending credit and other banking services in this regard.

Following the success of pilot projects in the State, the scheme was extended to the erstwhile Salem and South Arcot districts in 1991-1992 and further extended to Madurai and Ramanathapuram in 1992-93. Following the success of the IFAD project, Mahalir Thittam project was launched with State Government funding from 1997-1998 and was progressively introduced in all the districts of the State. 6 The SHG movement as indicated has triggered a silent social revolution within a short span of time in Tamilnadu. SHG is a small economically homogenous and an affinity group of rural or urban poor which is voluntarily ready to contribute to a common fund to be lent to its members as per group decision which works for group solidarity. Mahalir Thittam is implemented in partnership with NGOs which help in the formation of SHGs, to provide training and also monitor them. Today the SHG movement is a very vibrant movement spread across all the districts of the State. SHGs, through mobilizing women, provide credit and extension support to various production - oriented income generating activities. SHGs have given a new lease of life for women for their social and economic empowerment. The women SHGs aimed for the improvement on economic status of women in the society and they are contributing to increase income and make women economically self-reliant and more confident.

These groups serve to empower women, leading them to build self confidence among the poor women and increase their earnings through the facilities provided by the banks. Self-confidence and decision making of women develop the individuals and their family, and also create

way for economic and social empowerment. As a group they are required to help themselves to be out of poverty and for the upward economic and social mobility. Therefore, an analytical study will help to understand the importance of SHG to their empowerment.

The SHGs become the basis for socio-economic revolution and build as a relationship of mutual trust to among members and promoting organization credit delivery through thrift and credit groups. (Valasamma Antony 2006).

NEED FOR THE STUDY

- Understand the key changes that has been introduced through the initiatives and how much it has reached the success level.
- Find the factors which helps the members to be a part of Self-Help Group initiatives,
- Assess the level of success among Self-Help Group members.

SCOPE OF THE STUDY

The present study, “A Study on Socio Economic Conditions of Self - Help Groups in Selected Area of Coimbatore District” has been Designed to contain an analysis of the problems and challenges faced by them and carry on the business efficiently, the studies through light on how the self-help group leads the rural women to get success in their life and helps them to develop their personality. It also explains the role of SHG in the Socio-Economic Conditions of Self - Help Groups in Selected Area of Coimbatore District. Further, this research will generate data on self-help groups and women to empower themselves and to know more about financial assistance offered by SHGs for the women welfare in the study area.

This study will also be useful in forming policies on gender and development in rural areas. Women's empowerment and participation has the potential of improving women participation in the development of their communities/localities (Rural area). The scope of present study is to analyze the women's development Programmes and rural women empowerment in the context of Self-Help Groups in the following 2 blocks of Coimbatore district, Tamilnadu.

1. Thondamutur
2. Madhukarai

LIMITATIONS OF THE STUDY

This study has got its own limitation like any other social science research undertaken by an individual researcher. Since the study confines only with Coimbatore District in selected 2 blocks, its findings may be incompatible to other areas. The data that were collected through field investigations contain certain shortcomings. Since most of the respondents supplied information from memory, there could be inaccuracies due to memory lapse, particularly information supplied on assistance received from the developmental agencies and composition of family income. Finally, there were also financial and time constraints.

OBJECTIVES OF THE STUDY:

- To study on socio economic background of the members of self-help group in the selected area of Coimbatore district.
- To evaluate the entrepreneurial empowerment of self-help group members.
- To study the level of satisfaction of members in self-help group.
- To find out the problem faced by the members in self-help group.
- To explore future strategies and to suggest measure for the better management of the self-help group.

HYPOTHESIS OF THE STUDY

On the basis of the objectives of the study, the following null hypotheses were developed for the purpose of the present study.

- Ho 1: There may not be significant relationship between age, education qualification, expenditure with Occupational category.
- Ho 2: There will be significant difference in the income, expenditure, savings and borrowing pattern of women participating in before and after joining the SHGs.
- Ho 3: There will be significant relationship between age, education qualification, monthly income and marital status with family support of SHG.

II REVIEW OF LITERATURE

“When The Women Are Empowered, Society with Stability Gets Assured”

- **Dr. APJ Abdul Kalam**

A literature review is not an annotated bibliography in which the researcher summarizes briefly each article that the researcher has reviewed. It is a text of a scholarly paper, which includes the current knowledge including substantive findings, as well as theoretical and methodological contributions to a particular topic. Literature reviews are secondary sources, and do not report new or original experimental work. Literature reviews are a basis for research in nearly every academic field. A narrow-scope literature review may be included as part of a peer-reviewed journal article presenting new research, serving to situate the current study within the body of the relevant literature and to provide context for the reader. The review of related studies related to the topic “A Study on Socio Economic Conditions of Self - Help Groups in Selected Area of Coimbatore District” is presented in this chapter.

A. Status of Women Empowerment in India

B. Self-Help Groups for women Empowerment in India

C. Policies and programme for women empowerment

A. Status of Women Empowerment in India

Sundaram (2012) studied Impact of Self-help Group in Socioeconomic Development of India. The author presents that Self-help Groups have been playing considerable role in training of Swarozgaris, infrastructure development, marketing, and technology support, communication level of members, self confidence among members, change in family violence, frequency of interaction with outsiders, change in the saving pattern of SHG members, change in the cumulative saving pattern of SHG members per month, involvement in politics, achieving social harmony, achieving social justice, involvement in community action, sustainable quality, and accountability, equity within SHGs. SHG Programme clearly plays a central role in the lives of the poor. The programme in various blocks all seem to be very successful in reaching poor clients importantly; there is evidence of increased household income. This is a very significant indicator of impact. Standard of living for the program participants have where programme participants seem to transfer the loan source from friends and moneylenders to SHG loans to meet these expenses.

Major R. et al. (2013) in their study on Entrepreneurship and Small Business A Study with Reference to Women Self Help Groups The growth of SelfHelp Groups (SHGs) is evidence of the fact that women are coming out of their shells and maintaining their citizenship in the city. This study is carried out with the specific objective to know the socio-economic background of the women SHG 's, their knowledge, skills and earning capacity. The study concluded that Self-employment is better suited to women. If she is her own master of any of her work schedule, she can adjust her work. At present women have broken the monopoly of men and proved that they are not inferior to men. Over the past few decades, the women have been breaking the traditional role of a mother or a housewife. It is clear from the study that women entrepreneurs of SHGs have the good workforce, under the dynamic setting of business, If women entrepreneur is given a proper guidance and training to enhance the profitability of the enterprises the future will be bright and prosperous.

Rama Krishna. H et al. (2013) in their study on Performance of self-help group – bank linkage Programmed (SBLP) In India – An Analytical Study Self-Help Groups (SHGs) are the thrift and credit groups formed in an informal way whose members pool savings and relend within the group on rotational or needs basis. These groups have operated on co-operative principles and do collective actions. They succeeded in providing banking services to their members at their doorsteps without any defaults. They are formed for addressing their common problems. They make regular savings habit and use the pooled savings for the benefit of their members through a structured process of essential financial intermediation like prioritization of needs, setting self-determined terms for repayment and keeping records. It builds financial discipline and credit history that then encourages banks to lend to them in certain multiples of their own savings and without any demand for collateral security. this study stated that the SHGs are the powerful instruments in eradicating the poverty and generating employment for rural poor particularly for women group.

The research conducted by **Corroon et al (2014)** analyses the association between urban women's empowerment and reproductive health outcomes. The objective of the research was to examine whether women's empowerment in urban Nigeria is associated with improved family planning use and maternal health behaviors, a critical service provider accessible to women. The aim of the study is to understand if dimensions of empowerment have effects on reproductive

health outcomes, and if so, whether this is determined by the region of residence. Overall, findings indicated that empowered women are more likely to use modern contraception and deliver in health facilities with attendant's women's empowerment within the context of her household and daily life and relations with her partner can play a powerful role in the likelihood that she will use a modern contraceptive method or give birth in a health facility. Large differences were found between northern and southern cities, likely attributed to the Muslim religion, which showed more prohibitions on women and less empowered decision-making by women. The study concludes that in certain urban centers, programmes may be needed and tailored to specifically address cultural barriers to women accessing reproductive health services. Further, the study suggests that these programmes should work with women, men, and households to increase women's decision-making involvement in the household and to identify barriers to women accessing these services. The study shows how context matters and that important distinction exist regionally.

Vidyakala K et al. (2014) in their study *A Study on Role of Self-Help Groups in Women Empowerment Involvement in Self Help Groups* has enabled women to gain greater control over resources like material possession intellectual resources like knowledge, information, ideas and decision making at home, community, society and nation. the Role of Self-Help Groups (SHGs): Is to mobilize the resources of the individual members , to create a habit of savings and utilization of local resources in form of utilizing individual skills for group interest, to create awareness about rights that help in financial assistance, To identify problems, analyzing and finding solutions in the group, To act as a media for socio-economic development of the village, To develop linkages with institutions of NGOs, To help in recovery of loans, To gain mutual understanding, develop trust and self-confidence, To build up teamwork, To develop leadership qualities, To use as an effective delivery channel for rural credit. Hence, this study concluded that self-help group is important in re-strengthening and bringing together of the human race. It is concluded that SHGs have contributed to women empowerment.

Rahul Sarania (2015) in his study on *Impact of Self-Help Groups on Economic Empowerment of Women in Assam*, the empowerment of women is crucial for the development of a nation. Evidence across nations suggests that the empowerment of rural women can be achieved through the provision of micro-credit to Self-Help Group (SHG) members. This study was undertaken to examine the effectiveness of SHGs in economic empowerment of women in

Assam. The study was based on primary data collected from Baksa district of Assam through interview of SHG member beneficiaries. The study revealed that majority of the respondents belongs to the age group of 25 to 45 and have educational qualification of primary education and most of them are married and a major portion of the respondents have 4 to 6 dependents. A number of incomes generating activities were undertaken by the members after joining SHGs. The result showed a positive change in economic empowerment, viz., income, employment, and savings. The study concluded that SHGs have been playing a vital role in the empowerment of rural women in the study area.

Moser (2016) stated that women can increase their empowerment and agency to make choices and control assets when they have increased asset accumulation and diversified asset portfolios combined with supportive structural policy measures and instruments. This can lead to the transformation of gender power relations and more gender equality. Urban women's opportunities to join labor forces are higher than their rural counterparts.

Jaya Mathew and Reeba Kurian (2016) in their study on Engendering Women's Access to Credit through Financial Inclusion in India, Government of India and Reserve Bank of India has undertaken a lot of measures to mitigate the problem of financial inclusion in India. The emergence of Self-Help Groups (SHGs) and SHG Bank linkage Programme have helped extensively to strengthen the poor especially women. In India due to social and cultural reasons women face greater challenges in access to formal finance. Women in Self Help Groups (WSHGs) and SHG-Bank Linkage programs undertaken by the Government of India (GOI) and National Bank for Agriculture and Rural Development (NABARD) tries to establish that these initiatives have improved women's access to finance in India. Women's accessibility to formal finance increased massively after introducing Self Help Groups (SHGs) as a tool of financial inclusion in India. Self Help Group is the Most Useful Tool for Financial Inclusion in India Growth of Women Self Help Groups (WSHGs) since independence. Schemes were being planned and implemented by the Government of India (GOI) for economic independence of women mainly by exposing them to formal mode of finance through Self Help Groups (SHGs), Women Self Help Groups (WSHGs) and Self Help Group improved women's access to finance in India especially in the rural regions.

Purna Prasad Sharma and Ambika Prasad Pati (2017), in their study on —Subsidized Microfinance and Sustainability of Self-Help Groups: Observations from North West India, have

found that the performance of the subsidized microfinance schemes in Meghalaya is not satisfactory. The sample analysis reveals that subsidized finance is not extending any significant help to the poor in the state of Meghalaya, especially in generating sustainable income. The sustainability analysis indicates the unsustainable position of the subsidized SHGs. The researcher suggested that proper identification of the needy and genuine borrowers for the programme should be the primary objective of all the authorities who implement and run such programmes. The NGOs, Block Development Officers, Village Councils, DRDA, and banks should work in a coordinated fashion to identify the poor, help them in forming groups, nurture them and support to get with the banks. All these will facilitate SHGs to avail revolving funds at the initial state and to avail the schematic loans in future.

Survi Gohain Duwrah (2017), in his article titled, *Conceptualizing Women Empowerment* has concluded that empowerment of women entails the prospects of leading to an assured progressive growth of a society. This can only be achieved by affording an opportunity to women to have their say in familial, social, economic and political spheres. Women empowerment is to develop the capacity of the fairer sex to influence the course of social and economic order. Women's empowerment entails the potential of leading to a world where women and the new men ensure those resources are utilized not just equitably but sanely and safely and the planet earth restored to a clean, green place for the coming generations. Increasing women's potentials is one of the definite ways of contributing to a nation's growth potential for the future generation.

Nabanita Dutta and Kaushik Bhakta (2018), in their study, explained that for centuries women were not treated equally to men in many ways. They did not have a share in the property of their parents, they had no voting rights, and they had no freedom to choose their work or job and so on. Now that we have come out of those dark days of oppression of women, there is a need for the strong movement to fight for the rights of women and to ensure that they get all the rights which men have or in other words a movement for the Empowerment of Women. The study discussed the historical and sociological dimensions of the issue of Women Empowerment, to know the role of education in Women Empowerment, need for Women Empowerment in a modern context, measures for ensuring Women Empowerment and to know about the hurdles in achieving women empowerment.

Lekha Mourya (2018), Women's empowerment is a much-debated topic, which has many aspects to it. It is not only multidimensional in approach but also helps one understand that, when women are empowered, they gain self-confidence and actualize their own power and capabilities. Self-empowerment makes women more aware of their erstwhile hidden potential and qualities, and offer requisite opportunities for self-development and progress in socio-economic spheres in life. As we know, empowerment not only changes one's ideas and perceptions; it also helps create awareness about one's rights. As far as the employment of women is concerned, the women self-help groups (SHGs) in India have been duly recognized as an effective means for the empowerment of women in rural as well as in urban areas. SHGs have also brought women together from all spheres of life, helped them speak for themselves and fight for their rights wherever needed. The present paper focuses on the importance of SHGs in the lives of rural women. The study for the same was conducted in selected villages of Ghaziabad district of Uttar Pradesh, India.

B. SELF-HELP GROUPS FOR WOMEN EMPOWERMENT IN INDIA

The Government of India and state authorities alike have increasingly realized the importance of devoting attention to the economic betterment and development of women in India. The Indian Constitution guarantees that there shall be no discrimination on the grounds of gender. In reality, however, women have tougher lives and are often discriminated against men with regard to land and property rights, education and employment, and in access to medical facilities and finance. Women undertake the more difficult tasks involved in the day-to-day running of households, including cleaning, shopping, cooking, fetching water, looking after children and elderly persons. All these made them weaker in the society and dependent on others. Therefore, there is a need for women empowerment to make them stronger and independent.

Women's empowerment has long been a central feature of the partnership between, International Fund for Agricultural Development (IFAD) and the Government of India. The Key instruments for supporting women's empowerment are self-help groups, whereby 10-20 women from one area, mostly poor women, come together to contribute two-weekly or monthly dues as savings and provide group loans to their members. The self-help group approach was not created by IFAD-supported operations, but IFAD has contributed to the mainstreaming of this approach in India and to financing programmes for promoting self-help groups supported by the Women's

Development Corporation, an arm of the State Government involved in supporting women's development.

Sundaram (2012) studied Impact of Self-help Group in Socioeconomic Development of India. The author presents that Self-help Groups have been playing considerable role in training of Swarozgaris, infrastructure development, marketing, and technology support, communication level of members, self confidence among members, change in family violence, frequency of interaction with outsiders, change in the saving pattern of SHG members, change in the cumulative saving pattern of SHG members per month, involvement in politics, achieving social harmony, achieving social justice, involvement in community action, sustainable quality, and accountability, equity within SHGs. SHG Programme clearly plays a central role in the lives of the poor. The programme in various blocks all seem to be very successful in reaching poor clients importantly; there is evidence of increased household income. This is a very significant indicator of impact. Standard of living for the program participants have where programme participants seem to transfer the loan source from friends and moneylenders to SHG loans to meet these expenses.

Ansuman Sahoo (2013) in her study of Self-Help Group & Woman Empowerment: A study on some selected SHGs. 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 analyze the role and performance of SHGs in promoting women's empowerment in Cuttack District of Odisha. The broad objective of the study is to analyze the operating system of SHGs for mobilization of saving, delivery of credit to the needy, repayment of loans and in building up of the opinion of SHG members regarding the increase in the power of decision making. Both primary and secondary data are collected and age, family system and a number of dependents in the family, etc., are analyzed in demographic information.

Savitha V and Rajashekar. H (2014) in their study on Evaluation of Major problems faced by the members of self-help groups- A Study of Mysore district. Empowerment of women has been recognized as a central issue in countries like India when women have been discriminated by the society. But now SHGs have provided a forum to express her views, participation in decision

making and interaction with each other with the help of microcredit. In spite of these women members of SHGs are still facing some of the major problems. So, the present study mainly focuses on evaluating the major problems faced by SHGs in selected areas of Mysore District. A great majority of the poor are women due to socio-economic factors, the rigidity of gender role, illiteracy, etc. Microcredit has played a catalyst role in organizing these women into Self Help Groups. In spite of these, women members of SHGs are still facing some of the major problems. Due to family responsibilities, shortage of capital majority of the respondents could not start their own business. Problems faced by SHG members should be regularly attended to and given solutions. Adequate insurance coverage should be provided to the business units promoted by SHG against the financial losses to safeguard the interest of the entrepreneurs. Training programmes relating to management of finances, maintaining accounts, production, and marketing activities etc.

Rahul Sarania (2015) in his study on Impact of Self-Help Groups on Economic Empowerment of Women in Assam, the empowerment of women is crucial for the development of a nation. Evidence across nations suggests that the empowerment of rural women can be achieved through the provision of micro-credit to Self-Help Group (SHG) members. This study was undertaken to examine the effectiveness of SHGs in economic empowerment of women in Assam. The study was based on primary data collected from Baksa district of Assam through interview of SHG member beneficiaries. The study revealed that majority of the respondents belongs to the age group of 25 to 45 and have educational qualification of primary education and most of them are married and a major portion of the respondents have 4 to 6 dependents. A number of incomes generating activities were undertaken by the members after joining SHGs. The result showed a positive change in economic empowerment, viz., income, employment, and savings.

Jaya Mathew and Reeba Kurian (2016) in their study on Engendering Women's Access to Credit through Financial Inclusion in India, Government of India and Reserve Bank of India has undertaken a lot of measures to mitigate the problem of financial inclusion in India. The emergence of Self -Help Groups (SHGs) and SHG Bank linkage Programme have helped extensively to strengthen the poor especially women. In India due to social and cultural reasons women face greater challenges in access to formal finance. Women in Self Help Groups (WSHGs) and SHG-Bank Linkage programs undertaken by the Government of India (GOI) and National Bank for

Agriculture and Rural Development (NABARD) tries to establish that these initiatives have improved women's access to finance in India. Women's accessibility to formal finance increased massively after introducing Self Help Groups (SHGs) as a tool of financial inclusion in India. Self Help Group is the Most Useful Tool for Financial Inclusion in India Growth of Women Self Help Groups (WSHGs) since independence. Schemes were being planned and implemented by the Government of India (GOI) for economic independence of women mainly by exposing them to formal mode of finance through Self Help Groups (SHGs), Women Self Help Groups (WSHGs) and Self Help Group improved women's access to finance in India especially in the rural regions.

Dr.A.Sundaram (2017) , The SHG method is used by the government, NGOs and others worldwide. Thousands of the poor and the marginalized population in India are building their lives, their families, and their society through Self-help groups. The main aim of this paper is to examine the impact of Self-help Group in Socio-economic development of India. Self-help Groups have been playing considerable role in training of Swarozgaris, infrastructure development, marketing, and technology support, communication level of members, self confidence among members, change in family violence, frequency of interaction with outsiders, change in the saving pattern of SHG members, change in the cumulative saving pattern of SHG members per month, involvement in politics, achieving social harmony, achieving social justice, involvement in community action, sustainable quality and accountability, equity within SHGs, defaults and recoveries, and sustainability - financial value.

The Self -Help Group movement has grown from strength to strength over the years bringing about substantial social change among women in the State. It would be the endeavour of the Tamil Nadu Corporation for Development of Women Ltd., (TNCDW) to extend the benefits of the Self- Help Group approach to the uncovered areas of the state and sections of society. The immediate goal of TNCDW is to ensure that all poor women, particularly widows, destitutes and the marginalised are included in Self Help Groups in the next three years. TNCDW has been very successful in bringing about the social empowerment of women which has not fully translated into economic empowerment. The Corporation will strive to promote more economic activities among Self Help Group women, by converging Mahalir Thittam and Swarnajayanti Gram Swarozgar yojana (SGSY)/NRLM implementation. Strengthening the Federations of Self-Help Groups is the key to achieving sustainability in the long run. TNCDW's vision is to build strong and self- reliant

Self- Help Group federations at the Village Panchayat, Block and district levels throughout the State.

C. POLICIES AND PROGRAMME FOR WOMEN EMPOWERMENT

The Mahalir Thittam is a socio-economic empowerment programme for women, implemented by Tamil Nadu Corporation for Development of Women Ltd. It is based on the Self-Help Group approach and is implemented in partnership with the Non-Governmental Organizations (NGOs) and the Community based organizations. The Self-Help Group approach was started in a small way in Dharmapuri district in 1989, Social Welfare & NMP Department dated 1.9.1989 with the assistance of the International Fund for Agricultural Development (IFAD). Later, the scheme was extended to the erstwhile Salem and South Arcot districts in 1991-1992 and further extended to Madurai and Ramanathapuram in 1992-1993. Following the success of the IFAD project, the Mahalir Thittam project was launched with State Government funding from 1997- 1998, Social Welfare and NMP Department dated 3.12.1996, and was progressively introduced in all the districts of the State. Today, the Self -Help Group movement is a very vibrant movement spread across all the districts of the State. The Mahalir Thittam is implemented in partnership with the NGOs, who help in the formation of the Self- Help Groups, provide training and monitor them. The NGOs are given funds for providing the above services. Interested NGOs are affiliated as partners with the Mahalir Thittam, if they satisfy the norms for affiliation.

A.P. Sabastin Titus1 (2002) has examined the promotion of women entrepreneurs through Self Help Groups. According to him the women entrepreneurs who had started small enterprises expanded them into large scaled units. Self Help Groups had made readymade garments and exported them. A woman in Self Help Group in Dindigul district has been running a unit providing agro services with a total turnover of Rs.12 lakhs or more per annum. But many were not able to reach this level. The reasons cited by him were non-availability of funds for investment, dearth of technical and management skills, inability to manage the labour, dual role burden, lack of professionalism and gender bias.

N. Lalitha and B.S. Nagarajan (2002) conducted a critical study on the functioning of the Self -Help Groups in selected districts of TamilNadu. The study was undertaken to document the efforts of NGOs in promoting SHGs. The objectives of the study were to trace the structure and modalities of Self -Help Groups, study the functioning of the SHGs, examine the role of SHG

in promoting empowerment of women, investigate the group dynamics of SHGs, identify the factors which contributed to the success / failure of the groups and study the income generating programmes promoted by SHGs. The study was based on multistage sampling technique. It had been carried out in three districts. NGOs who had organized SHGs for more than four years were identified. Out of 14 institutions, nine NGOs were selected and two SHGs from each NGO were selected on the basis of non-proportionate random sampling method. The study was based on survey method and had covered both secondary and primary data. The study highlighted the facts that SHGs were people's institutions and with their support, the women could march towards empowerment and that the groups could promote individual and group ventures of income generating activities under the effective guidance of NGOs. The study also revealed that effective leadership, group cohesiveness, savings, regular meetings, peer-group pressure, linkage with other institutions and effective supervision by the NGOs were the factors which contributed to the success of the groups.

Manimekalai and Rajeswari (2004) analyzed the women self-help group help groups formed by the Non-Governmental Organizations in rural areas of Tiruchirappalli District which were committed to promote rural women through self-employment. The Non-Governmental Organization Namely Society for Education and Village Action and Empowerment (SEVAE) has been working in about 362 villages and helping a total of one lakh women beneficiaries in different nature of self-employment like petty businesses, processing, production and service units. A sample of 70 women from seven sample villages wherein, the sample Non-Governmental Organizations were chosen at random for the purpose of the study. The primary data were collected regarding the socio-economic background of the self-help group, nature of micro-enterprises activities, the problems and prospects of such enterprises.

R. Jayaraman (2005) submitted a 63-page report under the title, Performance Analysis of Fisherwomen Self-Help Groups in Tamil Nadu, to National Bank for Agriculture and Rural Development (NABARD) in 2005. Jayaraman, a professor in Nagapattinam-based Tamil Nadu Fisheries University, has attempted to assess the performance of fisherwomen's Self-Help Groups in Tamil Nadu. He had collected primary data from 725 fisherwomen members belonging to 41 Self-Help Groups of five coastal villages during the period from May to October 2004. Three of these five villages – Tharuvaikulam, Pazhayakayal and Thresapuram – are in Thoothukudi District

and the remaining two – Koottapuli and Uvari – are in Tirunelveli District. He has found that the Self-Help Groups which he had studied have been performing well and availed themselves of the micro-credit facilities and made repayment of the credit promptly. Most of these Self-Help Groups have been under the guidance of one non-governmental organization or the other and the NGOs have encouraged their members to take up some tiny ventures.

G.Barani and T. Dheepa (2011) have stated in their study titled *Emancipating SHG Women through Entrepreneurship – A Study in Erode District of Tamil Nadu* that entrepreneurship of women has enhanced their economic status and decisionmaking power. The women who choose to take up some industrial ventures have to shoulder great responsibilities. They have to be aware of opportunities available to them and have to search for further scope for improvement in their chosen enterprises. Economic status, self-worth, self-confidence and social status of women entrepreneurs are the variables that define empowerment of women. Therefore, we can draw the inference that entrepreneurship has empowered women. Women entrepreneurs in SHGs are more empowered than the women entrepreneurs who have taken up their ventures without associating themselves with an SHG or any other organization.

Venkatalakshmi K- 2014 *A Study on The Perceptions of Self-Help Group Women on The Information and Communication Technology Usage and Their Development In Tamil Nadu* The Research findings of this study would pave the way for taking certain policy decisions for strengthening the Self-Help Group's relating to ICT usage and hence the study has been undertaken in the Kancheepuram and Thiruvallur Districts of Tamil Nadu. The objectives of the research are to study the impact of training provided to Self Help Group women on information communication technology and to study the difficulties faced by them in using information communication technology and find out the medium to create awareness among Self Help Group women thereby developing a model to overcome this digital divide.

Latha S K-2018 This report under the title, *Micro Economic Conditions of Self-Help Groups in Tamil Nadu*, is the end result of a deep study of the financial conditions of a cross section of Self-Help Groups in Tamil Nadu. Micro-finance, otherwise called micro credit, is the most important aspect of the tiny industrial enterprises that fairly a large number of Self-Help Groups have been running. A thorough investigation of all the tiny enterprises that the Self-Help Groups through the length and breadth of the State have been running is not necessary to understand the

general economic conditions of the poor entrepreneurs. The lending agencies, NABARD and public and private sector banks adopt uniform criteria to sanction loans to Self-Help Groups, and the Self-Help Groups, in their turn, adopt more or less uniform ways and means to run their industrial ventures and so this researcher has limited the study to the three southern most districts.

S. Mamta, M. Saravanakumar, S. Srividhya-2014 the research A study on women self-help group in Coimbatore District The rural SHG in Coimbatore districts has been identified for this study. The general functioning of rural SHG specially was taken in order to know the prevailing conditions and standard of living among rural women. Empowerment of women can happen only when there is education and financial freedom. Even though most of the rural women have studied up to secondary level, financial freedom has come in only through SHG. This study has attempted to find out the changes in rural women by studying the overall functioning of SHG in rural areas of Coimbatore. This study also attempts to provide suggestions by examining the functioning of SHG, so as the SHG can be of much more useful to the women folk in empowering them.

G. Padmavathi, A. Nagalaxmi 2020 A Study on Impact of Self-Help Groups in Coimbatore District in most of the developing countries, more and more emphasis is laid on the need for the development of women and their active participation in the main stream of development process. The main aim of the study is to understand the reasons to join Self Help Groups by the members and also to study the purpose of availing loan through Self Help Groups by the members. Mainly to analyse the performance of SHG'S in Tamil Nadu and Coimbatore district. This study is limited to Coimbatore District considered only women members. The data are collected from Tamil Nadu Corporation for Development of Women and Deliberate Sampling Technique has been applied. The study found that the the groups which have more members are benefited because they can save more. The bank lending is also based on their savings which is three to four times of their savings. NGOs also entertain the membership of the group to be high, since the loan provided by the banks is based on their savings. The study also finds that the meetings are very rare between the Self-help groups. The study concluded that when an ordinary woman becomes a member of SHG, her social participation and commitment increases and hence her self-esteem rises leading to economic independence. The concept of SHG has gained momentum and support and more and more women have started enrolling themselves. This shows

a promising trend among women who are slowly realizing their economic independence and also their responsibility towards the society.

Kanagaraj S-2021 the research Social Mobilization and Women Empowerment SHGs in Coimbatore City Tamil Nadu India Poverty is one of the biggest social problems in the world which requires various levels of intervention by the Government as well as civil society organizations. The issue of poverty is more widespread in developing countries like India. It is highly challenging to any form of development planning in India which deprives the quality of life of the poor. Hence it is essential to provide sustainable solutions to overcome poverty. Therefore, mobilization of urban poor into the development of own their form of institutional is an effective investment and alleviation of poverty (NULM, 2013). Newline Though the literature on Self Help Groups (SHGs) provides a solid bedrock of knowledge on which fresh studies can be undertaken, there are a few research gaps noticed. Firstly, the studies on SHGs have predominantly focused on rural areas. Only a few studies were conducted in urban areas because the SHGs were introduced later in the urban areas. Secondly, in Tamil Nadu, only a few studies could be found in urban areas. Further, in Tamil Nadu, a few SHG studies were conducted in rural areas (Veena, 2005). The conclusions of the studies clearly show the rural SHGs role in Women Empowerment, hence extensive study is required in urban areas especially in Coimbatore city. Thirdly, though methodologically most of the studies are quantitative, rarely qualitative understanding is considered. Hence this study will involve both the methods to figure out exactly how SHGs contribute to women empowerment in urban areas. The present study addresses these research gaps in the context of Coimbatore city in Tamil Nadu. The methodology of the present study is predominantly quantitative. However, to record the process of women empowerment, the qualitative method is also used. Both individual members and the Women Self Help Group constitute the unit of study. All the women self-help groups (WSHGs) working in the urban areas of Coimbatore and its members constitute the population of the study. The SHGs promoted by Tamil Nadu Government in Coimbatore.

III METHODOLOGY

Research methodology is a way to systematically solve the research problem. It may be understood as a science of studying how research is done scientifically. It includes the various steps that are generally adopted by a researcher in studying his research problem along with the logic behind them. The methodology for the present study entitled “A Study on Socio Economic Conditions of Self-Help Group in the Selected Area of Coimbatore District” are presented under the following:

- A. Selection of the Area
- B. Selection of Sample and Sample Size
- C. Sources of Data Collection
- D. Selection of Methods and Tools
- E. Obtaining Ethical Clearance
- F. Analysis and Interpretation of the Data

A. Selection of the area:

Coimbatore is one of the most industrialized cities in Tamil Nadu and it is the third largest city of the state. It is known as the Textile Capital of South India and the Manchester of the South. Coimbatore existed even prior to the 2nd or 3rd century. When Kongunadu fell to the British along with the rest of the state, its name was changed to Coimbatore.

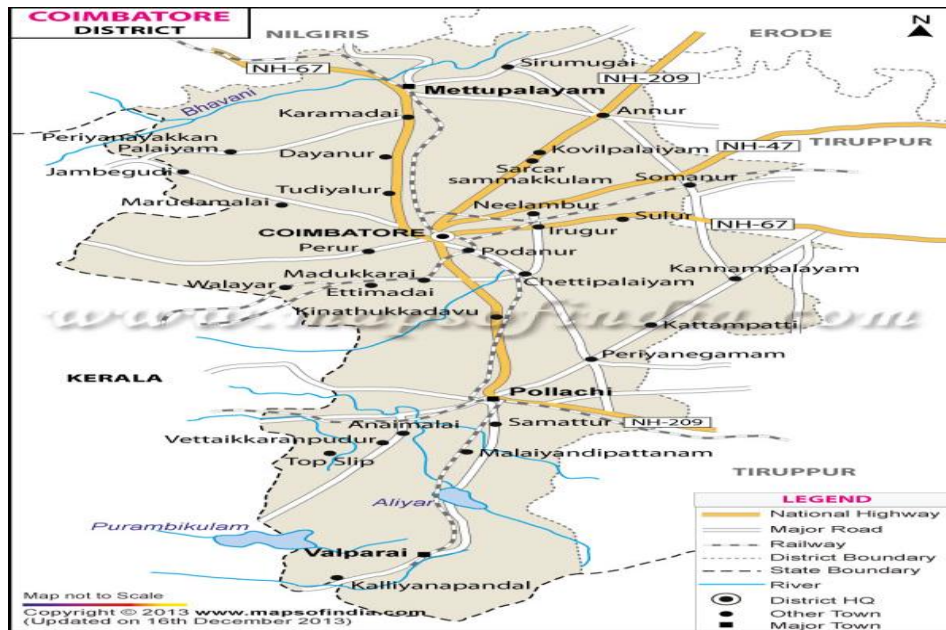


Figure:1 Coimbatore Map

For the study purpose, Coimbatore district was selected. Coimbatore district consists of 12 blocks Anamalai, Annur, Pollachi North, Pollachi South, Sultanpet, Karamadai, Periyanaicken Palayam, Madukkarai, Sular, Sarkar Samakulam, Thondamuthur, Kinathukadavu, of this, Thondamuthur and PeriyanaickenPalayam blocks, which are one of the leading areas in formation and functioning of Self-Help Groups, were selected on the grounds of easy accessibility to data and time constraint.

Selected blocks

In Coimbatore district out of 12 Blocks two blocks were selected for the study ie Thondamuthur and Madukkarai

Thondamuthur is a suburb of Coimbatore city in the Indian state of Tamil Nadu. It comes under the Coimbatore Corporation. Thondamuthur is located 15 km west from the district headquarters Coimbatore, there are three routes available to reach Thondamuthur, through Vadavalli (15 km), through Perur (15 km), through Gandhi Park, Vedapatti (14 km). Thondamuthur is the residential area.

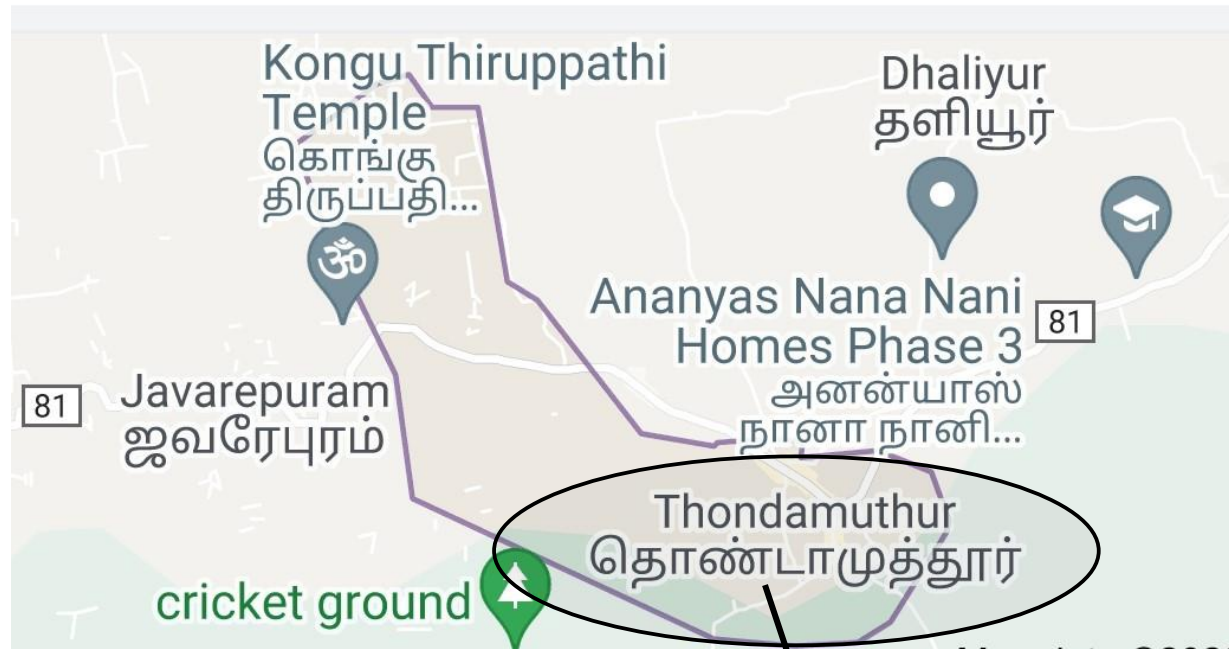


Figure – 2 Map of Thondamuthur (Selected area)

Madukkarai is a suburb of Coimbatore city in the Indian state of Tamil Nadu. It is the gateway to Coimbatore city from Kerala State and is located around 12 km from the Kerala border.

The Coimbatore International Airport is about 27 km from here. It is the administrative Centre for Madukkarai taluk.

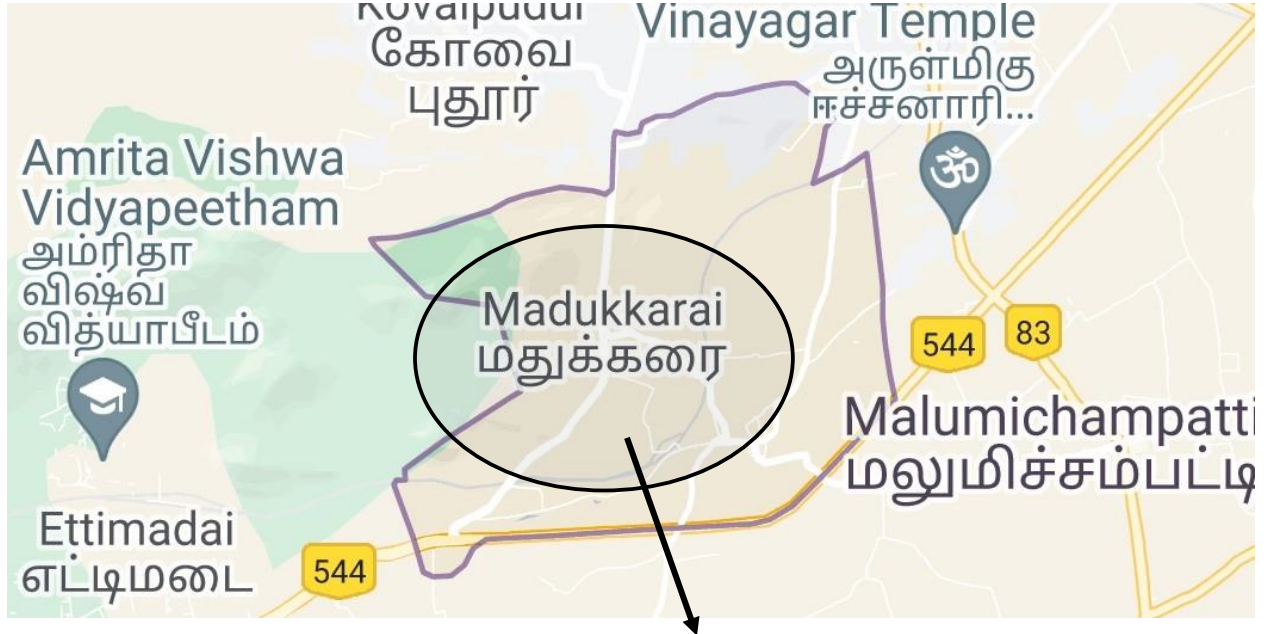


Figure-3 Map of Madukkarai (Selected area)

B. Selection of Sample and Sample Size:

A Sample refers to a smaller, manageable version of a larger group. It is a subset containing the characteristics of a larger population (Will Kenton,2021). Sampling is a random selection of a sample finite population. It is an important of planning statistical research and design of experiments (Virender and Meenakshi,2009).

Random sample is one where each item in the universe has an equal chance of known opportunity of being selected (Pillai et al., 2012).

From Thondamuthur Block out of 507 SHGs one SHG were selected and in Madukkarai out of 179SHGs one SHG were Selected for the Study

Sample Size is a count of individual samples or observation in any statistical setting, such as a scientific experiment or a public opinion survey (Jon Zamboni 2018).

Fifty SHGs Women were selected from each selected Blocks thus making the total sample size is 100 SHGs Women.

C. Sources of Data Collection

The primary data were collected from the women SHG by using the well-structured interview schedule.

Secondary data refers to data that is collected by someone other than the primary user it includes censuses, information collected by government departments.

For evaluating the objectives of the study, the required primary data was collected through personal interview method with the help of a structured interview schedule. The data relating to general information about the members, their material possession, investment pattern, loan availed from SHG, income position of beneficiary, consumption pattern, generation of employment, opinion and constraints of SHGs were collected from the members of the SHGs.

Secondary data can be found that information which is collected from journals, books, reports from government institutions magazines, reviews, articles, e-books etc.

E. Selection of methods and tools:

A survey is a process of collecting data form the existing in the study area (Kumar, 2014). The survey method was used as a method for the study.

The interview method was used as a tool for the study. Interview method is one of the powerful tools to collect information in social research. The interview techniques are a verbal method of securing data especially in the field research connected with social problems. It is a direct method of enquiry (Smiriti Chand, 2013).

The Data were collected through Interview schedule method. The investigated prepared a detailed interview schedule including demographic profiles, general information's, occupational profile, various welfare facilities and extend of utilization of the measures provided. The data were collected through self-structure Interview schedule. The interview schedule prepared for collecting information of the present study is enclosed in Appendix I.

F. Obtaining ethical clearance

The application form explaining the design and protocols used in the research study was subjected to the Institutional Human Ethics Committee (Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore) and Ethical clearance was obtained and enclosed in Appendix II. The approval number is AUW/IHEC/RM-21-22/XPD-04.

G. Analysis and interpretation of the data

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

F. Framework of Analysis:

The data were processed with the help of appropriate statistical tools in order to fulfil the objectives of the study. The Statistical Package for Socio Science (SPSS) has been used. The following Statistical tools are used for analysis.

1. Percentage Analysis

The expression of data in terms of percentages is one of the simplest statistical devices used in the interpretation of business and economic statistics. Percentages are useful chiefly for the purpose of aiding comparison. A per cent is the number of hundredth parts one number is of another.

Generally, percentages are recorded to one decimal place. Sometimes to grasp the relationships, whole percentages are shown. Percentages should not be calculated if the absolute numbers are small, especially if the base is appreciably less than 100.

2. Analysis of variance (ANOVA)

The analysis of variance which is frequently referred to by the contraction ANOVA is a statistical technique specifically designed to find whether the means of more than two quantitative populations are equal. There are two techniques viz., one way classification and two-way classification, for this study one way classification has been adopted.

Professor R.A. Fisher was the first man to use the term ‘variance’ and in fact, it was he who developed a very elaborate theory concerning ANOVA, explaining its usefulness in practice field. Later on, professor Snedecor and many others contributed to development of this technique. ANOVA is essentially a procedure for testing the difference among different groups of data for homogeneity.

Under the one-way ANOVA, only one factor is considered and then observed. Then the data are classified according to only one criterion F value is calculated in order to determine the variability within the group and the variability between groups. The more than value of “between groups” exceeds that of “within groups”, the greater is the probability that the groups represent a different population.

The calculated F value is compared with the critical value of F for the specified degree of freedom at a certain critical level (generally 5 per cent level of significance). If the calculated value of F is greater than the table value, it is concluded that the difference in sample means is significant i.e., could not have arisen due to fluctuations of simple sampling. If the calculated value of F is less than the table value, it is concluded that the difference in sample means is insignificant.

3. **karl pearsons coefficient of correlation**

karl pearsons coefficient of correlation between the variables X and Y is given by

$$\rho (X,Y) = \text{cov} (X,Y) / \sigma X.\sigma Y.$$

karl pearsons coefficient of correlation is not affected by change in scale or by change in location. Unlike covariance it can be used to compare the relationship between two pairs of variables. It is a unit free measure of relationship between two variables and takes values in [-1, +1]. When r is close to +1(-1), there is stronger positive (negative) relationship. Like covariance, it also measures only linear relationship. It is also clear from the formula that correlation coefficient is zero whenever covariance is zero.

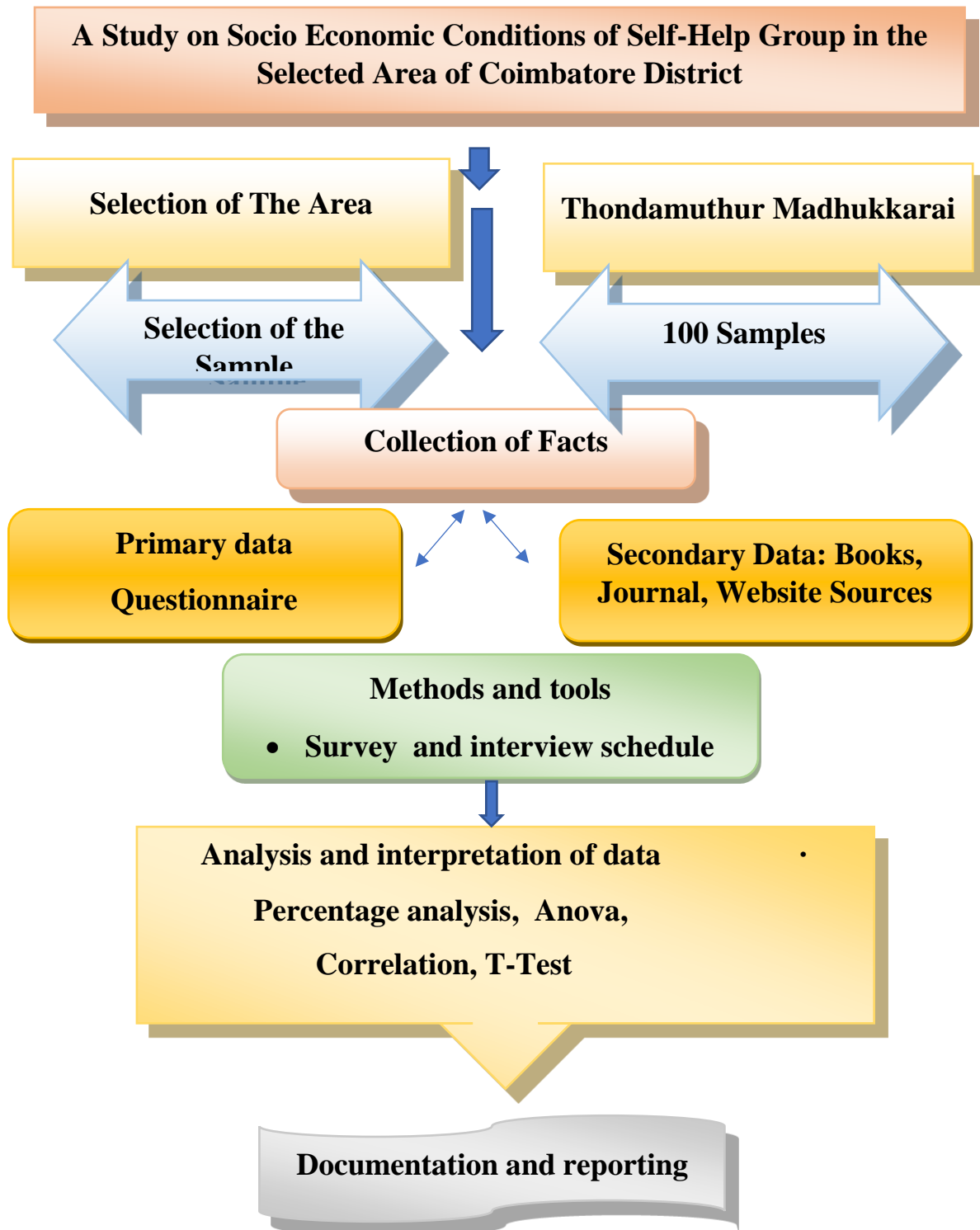
4. **T-Tests:**

A t-test measures the difference in group means divided by the pooled standard error of the two group means. In this way, it calculates a number (the t-value) illustrating the magnitude of the difference between the two-group means being compared, and estimates the likelihood that this difference exists purely by chance (p-value).

FIGURE 4 : Collecting the Information by the Investigator



FIGURE 5 : Research Design



IV RESULTS AND DISCUSSION

The finding of the study entitled “**A Study on Socio Economic Conditions of Self-Help Group in the Selected Area of Coimbatore District**” are discussed under the following headings:

- A. Social conditions of the respondents
- B. Economic conditions of respondents
- C. Availability of infrastructure facilities
- D. Reasons for forming SHGs
- E. Details on expenditure of the SHGs Women
- F. Changes in the Family Problems After Joining the Group
- G. Micro credit being used for various purposes
- H. Business and family support of SHG
- I. SHG and women’s empowerment
- J. Perception of SHG members about the activities of SHG
- K. Opinion of SHG members towards the Supportive Agencies
- L. Social awareness of the SHGs Women
- M. Indicators Social empowerment of the SHGs Women
- N. Decision making power of the SHGs Women

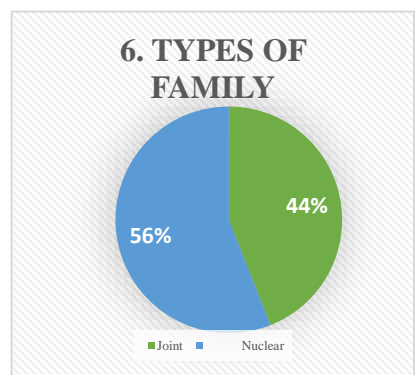
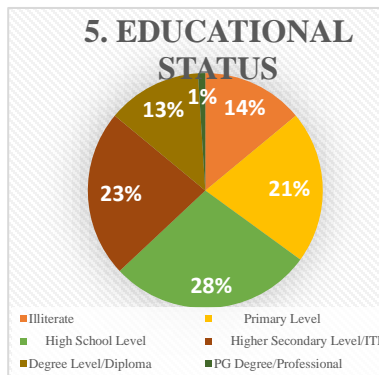
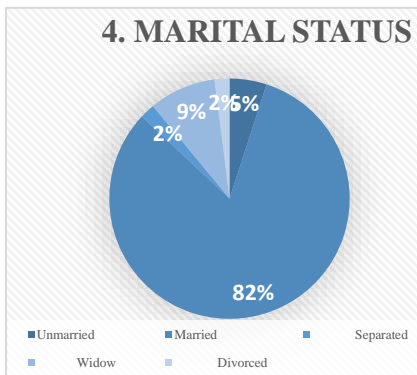
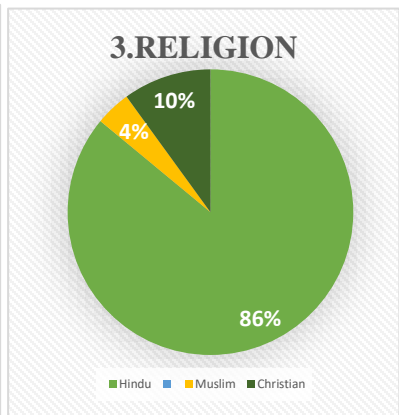
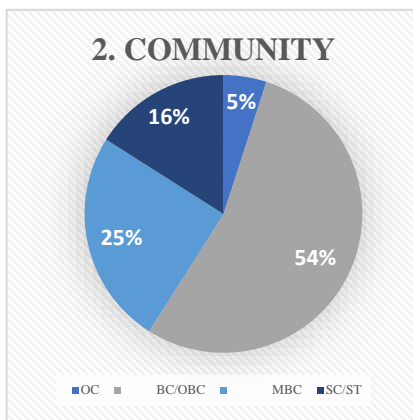
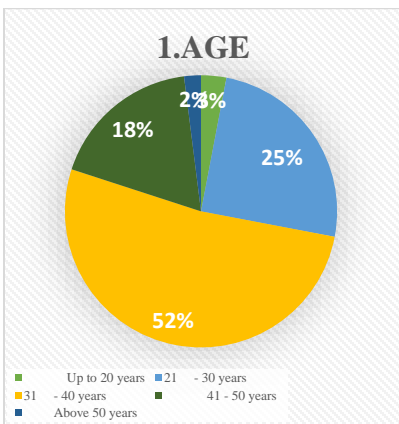
A. SOCIAL CONDITIONS OF SELECTED SHGS WOMEN

The following Table I shows that the social conditions of selected SHGs women.

TABLE I
SOCIAL CONDITIONS OF SELECTED SHGS WOMEN

ASPACTS	CRITERIA	PERCENTAGE OF THE RESPONDENTS (N=100)
Age	Up to 20 years	3
	21- 30 years	25
	31- 40 years	52
	41- 50 years	18
	Above50 years	2
Community	OC	5
	BC	54
	MBC	25
	SC	16
Religion	Hindu	86
	Muslim	4
	Christian	10
Marital status	Unmarried	5
	Married	82
	Separated	2
	Widow	9
	Divorced	2
Educational qualification	Illiterate	14
	Primary Level	21
	High School Level	28
	Higher Secondary Level	23
	Degree Level	13
	PG Degree	1
Type of family	Joint	44
	Nuclear	56

The above table I shows social conditions of selected SHGs women. Data highlighted that 52 per cent of the SHG members belong to the age group of 31-40 years. 50 per cent of the SHG members belongs to backward class (BC). Maximum 86 per cent of the SHG members belongs to Hindu religion. based on the marital status 82 per cent of the SHG members are married. 28 per cent of the SHG members have done their higher secondary education, while only 14 per cent of the SHG members are illiterate. Over the 56 per cent of the respondents were belonged to the nuclear family and the other 44 per cent were belonged to the joint family.



Ho 1: There may not be significant relationship between age, education qualification, expenditure with Occupational category.

Association between age and monthly income

Association between age and monthly income are given in Table II.

TABLE II
ASSOCIATION BETWEEN AGE AND MONTHLY INCOME

Source	Degrees of Freedom (DF)	Sum of Squares (SS)	Mean Square (MS)	F-Value	P-Value
Between group	1	55.5556	55.5556	0.1434	0.7162
Within group	7	2711.9928	387.4275		
Total	8	2767.5484			

The results of ANOVA test indicated that p-value 0.7162 so there is a non-significant of age and Monthly income. It is found from the above table that the null hypothesis is accepted at 5 percentage level of significance as the p-value is above than 0.05. Therefore, it is no significant that the age and Monthly income.

Association between Age and Monthly income

Table III shows that the Association between Age and Monthly income.

TABLE III
ASSOCIATION BETWEEN AGE AND MONTHLY INCOME

Pearson correlation coefficient (r)	P-value	Covariance	Statistic
0.8904	0.04283	357.25	3.3883

The Pearson correlation coefficient (r) is 0.8904 and P-value is 0.04283.

Results of the pearson correlation indicated that there is a significant large positive relationship between X and Y, ($r(3) = .89, p = .043$). Hence the null hypothesis is accepted, establishing a non significant relationship between age and Monthly income. So, the table of ANOVA and Pearson Correlation Coefficient indicated that there is a non- significant relationship between age and Monthly income.

Association between Occupational category and Monthly income

Association between Occupational category and Monthly income are given in table IV.

TABLE IV
ASSOCIATION BETWEEN OCCUPATIONAL CATEGORY AND MONTHLY INCOME

Source	Degrees of Freedom (DF)	Sum of Squares (SS)	Mean Square (MS)	F-Value	P-Value
Between group	1	0	0	0	1
Within group	6	1723.9983	287.333		
Total	7	1723.9983			

There is no significant level- 1

The results of ANOVA test indicated that p-value 1 so there is a not significant of Occupational category and Monthly income. It is found from the above table that the null hypothesis is accepted at 5 percentage level of significance as the p-value is above than 0.05. Therefore, it is non-significant that the Occupational category and Monthly income.

Association between Occupational category and Monthly income

Association between Occupational category and Monthly income are given in V.

TABLE V
ASSOCIATION BETWEEN OCCUPATIONAL CATEGORY AND MONTHLY INCOME

Pearson correlation coefficient	P-value	Covariance	Statistic
0.8538	0.1462	239.6667	2.3192

The Pearson correlation coefficient 0.8538 is and P-value is 0.1462.

Results of the Pearson correlation indicated that there is a non-significant large positive relationship between X and Y, ($r(2) = .854, p = .146$). Hence the null hypothesis is accepted, establishing a no significant relationship between occupational category and Monthly income. So, the table of ANOVA and Pearson Correlation Coefficient indicated that there is a non-significant relationship between Occupational category and Monthly income.

Association between Age and Occupational category

Association between Age and Occupational category are given in Table VI.

TABLE VI
ASSOCIATION BETWEEN AGE AND OCCUPATIONAL CATEGORY

Source	Degrees of Freedom (DF)	Sum of Squares (SS)	Mean Square (MS)	F-Value	P-Value
Between group	1	55.5556	55.5556	0.1659	0.6959
Within group	7	2343.9952	334.8565		
Total	8	2343.9952			

There is no significant level of 0.6959

The results of ANOVA test indicated that p-value 0.6959 so there is a no significant of age and Occupational category. It is found from the above table that the null hypothesis is accepted at 5 percentage level of significance as the p-value is above than 0.05. Therefore, it is non-significant that the age and Occupational category.

Association between Age and Occupational category

Association between Age and Occupational category are given in Table VII

TABLE VII
ASSOCIATION BETWEEN AGE AND OCCUPATIONAL CATEGORY

Pearson correlation coefficient (r)	P-value	Covariance	Statistic
0.8209	0.08851	287.5	2.4897

The Pearson correlation coefficient (r) 0.8209 is and P-value is 0.08851.

Results of the Pearson correlation indicated that there is a non-significant large positive relationship between X and Y, ($r(3) = .821, p = .089$). Hence the null hypothesis is accepted, establishing a no significant relationship between age and occupational category. So, the table of ANOVA and Pearson Correlation Coefficient indicated that there is a non-significant relationship between age and Occupational category.

Association between Educational qualification and Occupational category

Association between Educational qualification and Occupational category are given in Table VIII.

TABLE VIII
ASSOCIATION BETWEEN EDUCATIONAL QUALIFICATION AND OCCUPATIONAL CATEGORY

Source	Degrees of Freedom (DF)	Sum of Squares (SS)	Mean Square (MS)	F-Value	P-Value
Between group	1	166.6653	166.6653	1.1785	0.3093
Within group	8	1131.3332	141.4167		
Total	9	1297.9986			

The results of ANOVA test indicated that p-value 0.3093 so there is a significant of educational qualification and Occupational category. It is found from the above table that the null hypothesis is accepted at 5 percentage level of significance as the p-value is above than 0.05. Therefore, it is significant that the educational qualification and Occupational category.

Association between Educational qualification and Occupational category

Association between Educational qualification and Occupational category are given in Table IX.

TABLE – IX
ASSOCIATION BETWEEN EDUCATIONAL QUALIFICATION AND OCCUPATIONAL CATEGORY

Pearson correlation coefficient (r)	P-value	Covariance	Statistic
0.7714	0.04223	141.4048	2.7108

The Pearson correlation coefficient (r) 0.7714 is and P-value is 0.04223.

Results of the pearson correlation indicated that there is a significant large positive relationship between X and Y, ($r(5) = .771, p = .042$). Hence the null hypothesis is accepted, establishing a significant relationship between educational qualification and Occupational category. So, the table of Pearson Correlation Coefficient indicated that there is a significant relationship between educational qualification and Occupational category.

B. ECONOMIC CONDITIONS OF SELECTED SHGS WOMEN

The following Table X shows economic conditions of selected SHGs women.

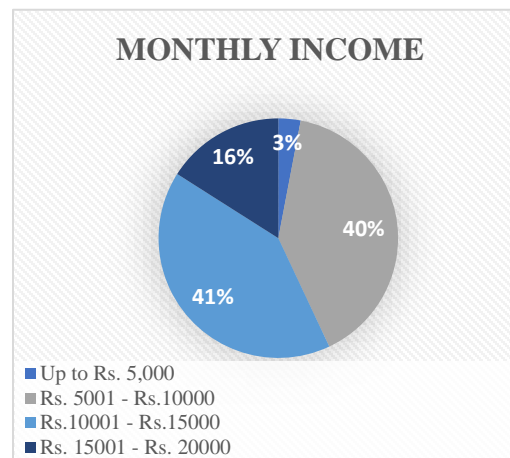
Table X

ECONOMIC CONDITIONS OF SELECTED SHGS WOMEN

ECONOMIC CONDITIONS	CRITERIA	PERCENTAGE OF THE RESPONDENTS (N=100)
Occupational category	Self-Employed in Agriculture (cultivation)	17
	Self-Employed in Non-Agriculture	35
	Household Industry	40
	Agriculture Labourer	8
Monthly income	Up to Rs. 5,000	3
	Rs. 5001 - Rs.10000	40
	Rs.10001 - Rs.15000	41
	Rs. 15001 - Rs. 20000	16
Own land	Yes	91
Size of the land in cents	1 to 3	56
	4 to 6	29
	7 to 9	14
	10 and above	1
Other financial assets	Chits	12
	private savings	38
	informal deposits	31
	Insurance	14
	Jewelry	2
	No	3

The table X shows economic conditions of selected SHGs women. Regarding the data highlighted the respondents, it was seen that nearly half of the respondent's 42 per cent were household industry. Around the respondent's 41 per cent were earning income between Rs.10001 - Rs.15000 /- per month. whereas 40 per cent of them were earning in the range between Rs. 5001 - Rs.10000 rupees, while 16 per cent were earning from Rs. 5001 - Rs.10000 rupees, only 3per cent were earning from Up to Rs. 5,000.

The majority respondent's 91 per cent are had own lands and remaining respondents' 9 per cent are do not have own land. 56 per cent of the respondents have own land in 1 – 3 cents. 38 per cent of the respondents have private saving, and 31 per cent respondents have informal deposits, and 14 per cent respondents have insurance, and 12 per cent respondents have chits, and 3 per cent respondents do not have any financial savings, and 2 per cent of the respondents have jewelry savings pattern.



C. AVAILABILITY OF INFRASTRUCTURE FACILITIES

Table XI- gives the details about the infrastructure facilities available at the respondent's home and their locality.

TABLE XI

AVAILABILITY OF INFRASTRUCTURE FACILITIES

AMENITIES		PERCENTAGE OF THE RESPONDENTS (N=100)
House	Own House	80
	Rented House	20
Household equipment*	Tube light	100
	Sewing machine	6
	Mixie	97
	Grinder	91
	Gas connection	71
	Refrigerator	9
	Washing machine	4
Public services*	Power supply	100
	Water supply	100
	Drainage	100
	Public Distribution System	100
	Post Office	30
	Bank	10
	Police Station	10
Communication*	Telephone connection	6
	Mobile /STD /Coin booth	99
	Radio	88
	Television	98
Health*	Primary Health Centre	80

	Government Hospital	10
	Private Hospital / Clinic	51
	Public toilet	97
Educational institutions*	Anganwadi	100
	Primary School	100
	High School	80
	Higher secondary	50
	College	20
Transport*	Public transport	100
	Two-wheeler	79

***Multiple Responses**

From above the table XI, 80 per cent of the respondents live in their own houses and only 20 per cent of them lived in rented house. All the respondents had almost all the basic household equipment's like tube light, mixer, grinder and gas connection.

The public utilities and services like electricity, water supply, drainage and public distribution service (PDS) were available in their locality. More than 88 per cent of the respondents had mobile connections, radios and television sets as communication tools. Primary Health centres and public toilets were the other amenities available in their locale.

D. REASONS FOR FORMING SHGs

The following Table XII shows Reasons for forming on self-help groups.

Table XII
REASONS FOR FORMING SHGs

Reasons	PERCENTAGE OF THE RESPONDENTS (N=100)
Improves social status	6
Improves economic status	2
Promote saving habit	58
Obtain financial support	10
Influenced by friends and relatives	2
To start micro enterprise	22

The above table XII shows that out of the selected samples 6 percent of the respondents were improves social status and 2 percent of the respondent were improves economic status 58 percent of the respondents Promote saving habit were 10 percent of the respondents Obtain financial support were 2 percent of the respondents Influenced by friends and relatives Were to start micro enterprise and 22 percent of the respondent.

E. DETAILS ON TRAINING PROGRAMME ATTENDED BY SELECTED SHGs WOMEN

Following table XIII explain about Details on training programme attended by selected SHGs women

Table XIII

DETAILS ON TRAINING PROGRAMME ATTENDED BY SELECTED SHGs WOMEN

ASPECTS	CATEGORY	PERCENTAGE OF THE RESPONDENTS (N=100)
Attended the training	Yes	100
Duration of the training program	Below 10 days	4
	10-15 days	44
	20-30 days	30
	Above 6 months	22
Type of training Undergone	Tailoring class	36
	Dress making	4
	Computer training	20
	Fast food making.	2
	Others	38
Uses of training programs	Learn new things.	30
	Learn to communicate well	38
	Learn to live together with people of society.	10
	To gain leadership qualities	52
	How to write SHG accounts.	20
The level of satisfaction over the functioning of the SHGs	Good	10
	very good	56
	Satisfactory	34

The above table XIII shows that cent per cent of the respondents undergone the training programme. From the training programme the SHGs women learns new things such as communicate well with others, live together with people of society and also more than 50 percent of the respondents improved their leadership quality.

The above table shows that out of the selected samples 56 % percent of the respondents are saying very good, 10% percent were saying good in the level of satisfaction over the functioning of the SHGs.

E. DETAILS ON EXPENDITURE OF BEFORE AND AFTER JOINING STATEMENTS OF THE SHGS WOMEN

The following Table shows XIV details on expenditure before and after joining statement of the SHGs

Table XIV

DETAILS ON EXPENDITURE

EXPENDITURE	BEFORE	AFTER
	JOINING SHG	JOINING SHG
	%	%
Food	28	72
Clothing	45	55
House Rent	20	80
Education of the Children	18	82
Health	31	69
Festivals	49	51
Celebrations	37	63
Recreation	28	72

Above table XIV shows details on expenditure. Majority 72 per cent of the respondents express the expenditure of food was increased after joining self-help groups. 55 per cent of the respondents said the expenditure of Clothing was increased after joining self-help groups. Majority 80 per cent of the respondents explain the expenditure of house rent was increased after joining self-help groups. Majority 82 per cent of the respondents explain the expenditure of education of the children was increased after joining self-help groups. 69 per cent of the respondents express the expenditure of health related was increased after joining self-help groups. 51 per cent of the respondents said the expenditure of festivals was increased after joining self-help groups. 63 per cent of the respondents explain the expenditure of celebrations was increased after joining self-help groups. 72 per cents of the respondents said the expenditure of recreation was increased after joining self-help groups.

Ho 2: There will be significant difference in the income, expenditure, savings and borrowing pattern of women participating in before and after joining the SHGs.

Association between Expenditure and Occupational category

Association between Expenditure and Occupational category are given in table XV.

TABLE-XV

ASSOCIATION BETWEEN EXPENDITURE AND OCCUPATIONAL CATEGORY

Source	Degrees of Freedom (DF)	Sum of Squares (SS)	Mean Square (MS)	F-Value	P-Value
Between group	1	4930.6667	4930.6667	32.1425	0.0202
Within group	10	1534.0023	153.4002		
Total	11	6464.669			

The results of ANOVA test indicated that p-value 0.0202 so there is a significant of Expenditure and Occupational category. It is found from the above table that the null hypothesis is accepted at 5 percentage level of significance as the p-value is above than 0.05. Therefore, it is significant that the Expenditure and Occupational category.

Association between Expenditure and Occupational category

Association between Expenditure and Occupational category are given in table XVI.

TABLE XVI

ASSOCIATION BETWEEN EXPENDITURE AND OCCUPATIONAL CATEGORY

Pearson correlation coefficient (r)	P-value	Covariance	Statistic
0.1596	0.7058	29.2857	0.3959

The Pearson correlation coefficient (r)= 0.1596 is and P-value is 0.7058

Results of the Pearson correlation indicated that there is a non-significant small positive relationship between X and Y, ($r(6) = .159, p = .705$). Hence the null hypothesis is accepted, establishing a significant relationship between expenditure and Occupational category. So, the table of ANOVA and Pearson Correlation Coefficient indicated that there is a non-significant relationship between expenditure and Occupational category.

Comparison of Expenditure status before and after joining SHG group

Comparison of Expenditure status before and after joining SHG group are given in table XVII.

T-TEST TABLE – XVII

Comparison of Expenditure status before and after joining SHG group

Variable	Mean	Std. Deviation	t value	P value
expenditure before joining SHG	32	10.3441	-6.51095	.00001
expenditure after joining SHG	68	10.3441		

The results are significant at p 0.5.

From the above Table XVII it is inferred that the P value is less than 0.0001. Hence the null hypothesis is rejected at 0.5 level of significance. It is concluded that there is a significant difference between average expenditure of before joining self-help groups and after joining self-help groups. It is seen that after joining SHGs the expenditure of respondents was increased significantly. The mean score of average expenditure of sample respondents before joining the SHGs was 32 and after joining 68.

Comparison of Expenditure status on food before and after joining SHG group

Comparison of Expenditure status on food before and after joining SHG group are given in table XVIII.

TABLE-XVIII

Comparison of Expenditure status on food before and after joining SHG group

Variable	Mean	Std. Deviation	t value	P value
expenditure on food before joining SHG	36	8.2115	-5.90604	.000036
Expenditure on food after joining SHG	64	8.2115		

The results are significant at p 0.5.

From the above Table XVIII it is inferred that the P value is less than .000036. Hence the null hypothesis is rejected at 0.5 level of significance. It is concluded that there is a significant difference between average expenditure on food before joining self-help groups and after joining self-help groups. It is seen that after joining SHGs the expenditure on food respondents was increased significantly. The mean score of average expenditure of sample respondents before joining the SHGs was 36 and after joining 64.

Comparison of Expenditure status non-food before and after joining SHG group

Comparison of Expenditure status non-food before and after joining SHG group are given in table XIX.

TABLE-XIX

COMPARISON OF EXPENDITURE STATUS NON-FOOD BEFORE AND AFTER JOINING SHG GROUP

Variable	Mean	Std. Deviation	t value	P value
expenditure non- food before joining SHG	28.3333	7.4981	-9.13773	.00001
Expenditure non-food after joining SHG	71.6667	7.4981		

The results are significant at p 0.5. From the above Table it is inferred that the P value is less than .00001. Hence the null hypothesis is rejected at 0.5 level of significance. It is concluded that there is a significant difference between average expenditure non-food before joining self-help groups and after joining self-help groups. It is seen that after joining SHGs the expenditure non-

food respondents were increased significantly. The mean score of average expenditure of sample respondents before joining the SHGs was 28.3333 and after joining 71.6667.

Association between Financial assets and monthly income

Association between Financial assets and monthly income are given in table XX.

TABLE-XX

ASSOCIATION BETWEEN FINANCIAL ASSETS AND MONTHLY INCOME

Source	Degrees of Freedom (DF)	Sum of Squares (SS)	Mean Square (MS)	F-Value	P-Value
Between group	1	166.6653	166.6653	0.6238	0.4524
Within group	8	2137.3386	267.1673		
Total	9	2304.0039			

The results of ANOVA test indicated that p-value 0.4524 so there is a significant of financial assets and monthly income. It is found from the above table that the null hypothesis is accepted at 5 percentage level of significance as the p-value is above than 0.05. Therefore, it is significant that the financial assets and monthly income.

Association between financial assets and monthly income

Association between financial assets and monthly income are given in table XXI.

TABLE – XXI

ASSOCIATION BETWEEN FINANCIAL ASSETS AND MONTHLY INCOME

Pearson correlation coefficient (r)	P-value	Covariance	Statistic
0.9666	0.001652	276.8667	7.5465

The Pearson correlation coefficient (r) = 0.9666 is and P-value is 0.001652.

Results of the Pearson correlation indicated that there is a significant large positive relationship between X and Y, ($r(4) = .967, p = .002$). Hence the null hypothesis is accepted, establishing a significant relationship between financial assets and monthly income. So, the table of Pearson Correlation Coefficient indicated that there is a significant relationship between financial assets and monthly income.

F. CHANGES IN THE FAMILY PROBLEMS AFTER JOINING THE GROUP

The following Table XXII shows Changes in the Family Problems before and After Joining the Group

Table XXII
CHANGES IN THE FAMILY PROBLEMS AFTER JOINING THE GROUP

Particular	BEFORE JOINNING SHGs				AFTER JOINNING SHGs			
	F	S	R	N	F	S	R	N
Quarrel in the Family	20	35	30	15	12	18	40	30
husband Beating	39	19	12	30	20	12	32	36
Dowry Harassment	41	9	25	25	12	18	28	42
Alcohol Consumed by the Husband	45	15	40	20	17	9	43	31
Discrimination in the Family	51	40	7	2	30	12	38	20

(F= Frequently, S=Sometime, R=Rarely, N=Never)

The above table XXII shows Changes in the Family Problems before and After Joining the Group. 35 per cent of the respondents express before joining the self-help group Sometimes facing family problem relating to Quarrel in the Family, and 40 per cent of the respondents express after joining the self-help group rarely facing family problem relating to Quarrel in the family. 39 per cent of the respondents were said frequently facing family problem relating to husband Beating, and 36 per cent of the respondents express after joining the self-help group never facing family problem husband beating.

41 per cent of the respondents were explain frequently facing family problem relating to dowry harassment, and 42 per cent of the respondents express after joining the self-help group never facing family problem relating to dowry harassment. 45 per cent of the respondents were said frequently facing family problem relating to for Alcohol Consumed by the Husband, 43 per cent of the respondents express after joining the self-help group rarely facing family problem

relating to alcohol consumed by the husband. 51 per cent of the respondents were explain sometimes only facing family problem relating to discrimination in the family, 38 per cent of the respondents express after joining the self-help group rarely facing family problem relating to discrimination in the family.

G. MICRO CREDIT BEING USED FOR VARIOUS PURPOSES

The following Table XXIII shows micro credit being used for various purposes

Table XXIII
MICRO CREDIT BEING USED FOR VARIOUS PURPOSES

MICRO CREDIT	PERCENTAGE OF THE RESPONDENTS (N=100)
Festival purposes	100
Repayment of old debt	87
Education of the children	85
Medical expenses	84
Purchasing home appliances	79
Marriage in their children	79
Unforeseen expenses	83
Purchase of Ornaments	85

Above table XXIII shows micro credit being used for various purposes. Present study maximum number of respondents are 100 per cent all responding in they are micro credit being used for festival purposes. Majority number of 87 per cent of the responding in they are micro credit being used for Repayment of old debt. Majority 85 per cent of the respondents are responding in they are micro credit being used for education of the children. Majority 84 per cent respondents are responding in they are micro credit being used for medical expenses. Majority 79 per cent of the respondents are responding in they are micro credit being used for purchasing home appliances. Majority 79 per cent of the respondents responding in they are micro credit being used for marriage in their children. Majority 83 per cent of the respondents are responding in they are

micro credit being used for Unforeseen expenses. Majority 85 per cent of the responding in they are micro credit being used for Purchase of Ornaments.

H. BUSINESS AND FAMILY SUPPORT FOR PROMOTING SHGS

The following Table XXIV shows that the business and family support for promoting SHGs.

Table XXIV

BUSINESS AND FAMILY SUPPORT FOR PROMOTING SHGS

ASPECTS	OPTIONS	PERCENTAGE OF THE RESPONDENTS (N=100)
Periodicity of problem sharing	Frequently	39
	Sometimes	60
	Never	1
Intention of the respondents about the progress in their family and society after joined in SHGs	Yes	34
	No	40
	Some degree	25
	Cannot say	1
Intentions of the SHG members over the rate of interest	High	32
	Moderate	65
	Low	3
Time taken for the loan processing by the credit institutions	Slow in Processing	23
	Swifter	40
	Giving On time	31
	delay in Processing	6

Above the table XXIV explain about business and family support of SHGs. In present study 60 per cent of the respondents were express their periodicity of problem sharing in some time. 40 per cent of the respondents were explain no intention of the respondents about the progress in their family and society after joined in SHGs. 65 per cent of the respondents were express middle level of moderate about intentions of the SHG members over the rate of interest. 40 per cent of the respondents were said time taken for the loan processing by the credit institutions is Swifter.

- Ho 3: There will be significant relationship between age, education qualification, monthly income and marital status with family support of SHG.

Association between Age and family support of SHG

Association between Age and family support of SHG are given in table XXV.

TABLE XXV

ASSOCIATION BETWEEN AGE AND FAMILY SUPPORT OF SHG

Source	Degrees of Freedom (DF)	Sum of Squares (SS)	Mean Square (MS)	F-Value	P-Value
Between group	1	435.5556	435.5556	1.7893	0.2228
Within group	7	1703.9943	243.4278		
Total	8	2139.5498			

The results of ANOVA test indicated that p-value 0.2228 so there is no significant of Age and family support of SHG. It is found from the above table that the null hypothesis is accepted at 5 percentage level of significance as the p-value is above than 0.05. Therefore, it non-significant that the Age and family support of SHG.

Association between Age and family support of SHG

Association between Age and family support of SHG are given in table XXVI.

TABLE XXVI

ASSOCIATION BETWEEN AGE AND FAMILY SUPPORT OF SHG

Pearson correlation coefficient (r)	P-value	Covariance	Statistic
0.3703	0.5395	117.25	0.6905

The Pearson correlation coefficient (r) is 0.3703 and P-value is 0.03031.

Results of the Pearson correlation indicated that there is a non-significant medium positive relationship between X and Y, ($r(3) = .37, p = .540$). Hence the null hypothesis is accepted, establishing a no significant relationship between Age and family support of SHG. So, the table of ANOVA and Pearson Correlation Coefficient indicated that there is a non-significant relationship between Age and family support of SHG.

Association between Education qualification and family support of SHG

Association between Education qualification and family support of SHG are given in table XXVII.

TABLE-XXVII

ASSOCIATION BETWEEN EDUCATION QUALIFICATION AND FAMILY SUPPORT OF SHG

Source	Degrees of Freedom (DF)	Sum of Squares (SS)	Mean Square (MS)	F-Value	P-Value
Between group	1	721.0639	721.0639	11.7405	0.009
Within group	8	491.3323	61.4165		
Total	9	1212.3962			

The results of ANOVA test indicated that p-value 0.009 so there is significant of education qualification and family support of SHG. It is found from the above table that the null hypothesis is accepted at 5 percentage level of significance as the p-value is above than 0.05. Therefore, it significant that the education qualification and family support of SHG.

Association between Education qualification and family support of SHG

Association between Education qualification and family support of SHG are given in table XXVIII.

TABLE – XXVIII

ASSOCIATION BETWEEN EDUCATION QUALIFICATION AND FAMILY SUPPORT OF SHG

Pearson correlation coefficient (r)	P-value	Covariance	Statistic
0.7119	0.1126	120.4667	2.0271

The Pearson correlation coefficient (r) is **0.7119** and P-value is 0.1126.

Results of the Pearson correlation indicated that there is a significant positive relationship between X and Y, ($r(4) = .712, p = .113$). Hence the null hypothesis is accepted, establishing a significant relationship between education qualification and family support of SHG. So, the table of ANOVA and Pearson Correlation Coefficient indicated that there is a significant relationship between education qualification and family support of SHG.

Association between Income and family support of SHG

Association between Income and family support of SHG are given in table XXIX.

TABLE-XXIX

ASSOCIATION BETWEEN INCOME AND FAMILY SUPPORT OF SHG

Source	Degrees of Freedom (DF)	Sum of Squares (SS)	Mean Square (MS)	F-Value	P-Value
Between group	1	162	162	0.8967	0.3802
Within group	6	1083.9974	180.6662		
Total	7	1245.9974			

The results of ANOVA test indicated that p-value 0.3802 so there is no significant of Income and family support of SHG. It is found from the above table that the null hypothesis is accepted at 5 percentage level of significance as the p-value is above than 0.05. Therefore, it non-significant that the Income and family support of SHG.

Association between Income and family support of SHG

Association between Income and family support of SHG are given in table XXX.

TABLE – XXX

Association between Income and family support of SHG

Pearson correlation coefficient (r)	P-value	Covariance	Statistic
-0.5768	0.4232	-38.3333	-0.9986

The Pearson correlation coefficient (r) is **-0.5768** and P-value is 0.4232.

Results of the Pearson correlation indicated that there is a non-significant negative relationship between X and Y, ($r(2) = .577, p = .423$). Hence the null hypothesis is accepted, establishing a no significant relationship between Income and family support of SHG. So, the table of ANOVA and Pearson Correlation Coefficient indicated that there is a non-significant relationship between Income and family support of SHG.

Association between Marital status and family support of SHG

Association between Marital status and family support of SHG are given in table XXXI.

TABLE XXXI

ASSOCIATION BETWEEN MARITAL STATUS AND FAMILY SUPPORT OF SHG

Source	Degrees of Freedom (DF)	Sum of Squares (SS)	Mean Square (MS)	F-Value	P-Value
Between group	1	435.5556	435.5556	0.6253	0.455
Within group	7	4876.0088	696.5727		
Total	8	5311.5643			

The results of ANOVA test indicated that p-value 0.455 so there is no significant of Marital status and family support of SHG. It is found from the above table that the null hypothesis is accepted at 5 percentage level of significance as the p-value is above than 0.05. Therefore, it non-significant that the Marital status and family support of SHG.

Association between Marital status and family support of SHG

Association between Marital status and family support of SHG are given in table XXXII.

TABLE XXXII

ASSOCIATION BETWEEN MARITAL STATUS AND FAMILY SUPPORT OF SHG

Pearson correlation coefficient (r)	P-value	Covariance	Statistic
0.2808	0.6473	151.5	0.5067

The Pearson correlation coefficient (r) is 0.2808 and P-value is 0.6473.

Results of the Pearson correlation indicated that there is a non-significant positive relationship between X and Y, ($r(3) = .281, p = .647$). Hence the null hypothesis is accepted, establishing a no significant relationship between Marital status and family support of SHG. So, the table of ANOVA and Pearson Correlation Coefficient indicated that there is a non-significant relationship between Marital status and family support of SHG.

Association between Educational qualification and Monthly income

Association between Educational qualification and Monthly income are given in table in XXXIII.

TABLE-XXXIII

ASSOCIATION BETWEEN EDUCATIONAL QUALIFICATION AND MONTHLY INCOME

Source	Degrees of Freedom (DF)	Sum of Squares (SS)	Mean Square (MS)	F-Value	P-Value
Between group	1	166.6653	166.6653	0.8893	0.3733
Within group	8	1499.3309	187.4164		
Total	9	1665.9962			

The results of ANOVA test indicated that p-value 0.3733 so there is a significant of educational qualification and Monthly income. It is found from the above table that the null hypothesis is accepted at 5 percentage level of significance as the p-value is above than 0.05. Therefore, it is significant that the educational qualification and Monthly income.

Association between Educational qualification and Monthly income

Association between Educational qualification and Monthly income are given in table XXXIV.

TABLE –XXXIV

ASSOCIATION BETWEEN EDUCATIONAL QUALIFICATION AND MONTHLY INCOME

Pearson correlation coefficient (r)	P-value	Covariance	Statistic
0.8012	0.03031	161.5714	2.9938

The Pearson correlation coefficient (r) is 0.8012 and P-value is 0.03031.

Results of the Pearson correlation indicated that there is a significant large positive relationship between X and Y, ($r(5) = .801, p = .030$). Hence the null hypothesis is accepted, establishing a significant relationship between educational qualification and Monthly income. So, the table of ANOVA and Pearson Correlation Coefficient indicated that there is a significant relationship between educational qualification and Monthly income.

I. SHGS AND WOMENS EMPOWERMENT

The following Table XXXV shows that the SHG and women's empowerment.

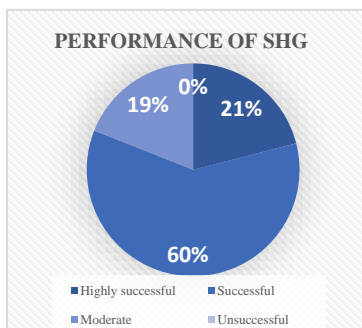
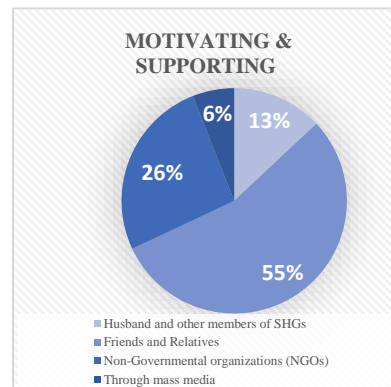
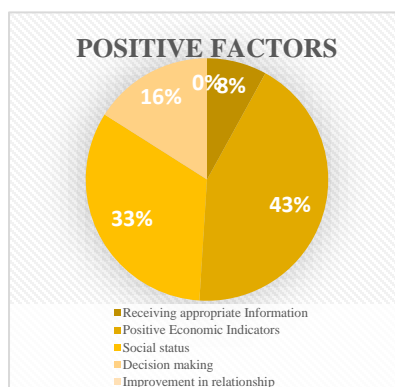
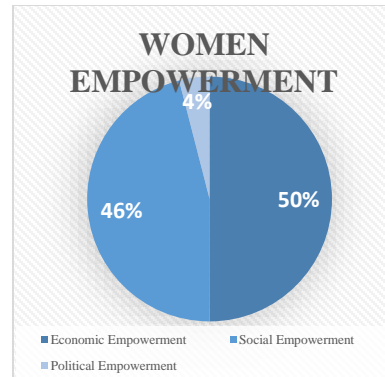
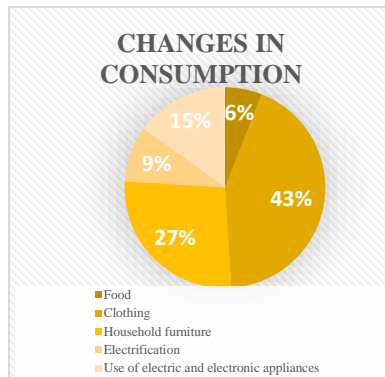
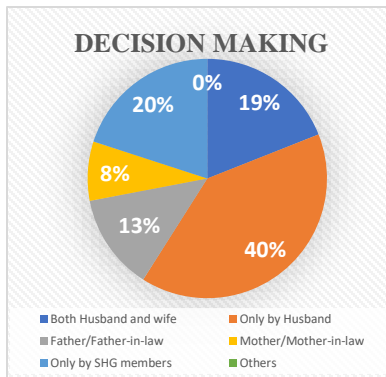
TABLE XXXV
SHGS AND WOMENS EMPOWERMENT

WOMENS EMPOWERMENT	OPTIONS	PERCENTAGE OF THE RESPONDENTS (N=100)
Decision making Power	Both Husband and wife	19
	Only by Husband	40
	Father/Father-in-law	13
	Mother/Mother-in-law	8
	Only by SHG members	20
Changes in standard of living conditions after joining self-help groups	Increased	52
	Decreased	33
	Not- changed	15
Change in purchase of Household Amenities	Food	6
	Clothing	43
	Household furniture	27
	Electrification	9
	Use of electric and electronic appliances	15
Intentions of SHG members to Attain the empowerment	Yes	95
	No	5
Women empowerment after joining in SHGs	Economic Empowerment	50
	Social Empowerment	46
	Political Empowerment	4
Performance of Women after joining in SHGs	Efficiency in work	19
	In decision making	56

	Organizational skills	23
	Solidarity with their members	2
Skills and experience gained after joining self -help groups	Capacity building	12
	Skill development	47
	Marketing linkages	26
	Micro enterprises development	13
	Clarify over income and expenditure management	2
Positive factors obtained by the sample respondents through self-help groups	Receiving appropriate Information	8
	Positive Economic Indicators	43
	Social status	33
	Decision making	16
Opinion of the members of the SHGs on differences in social status	Better	32
	Good	63
	Bad	5
Motivating and supportive	Husband and other members of SHGs	13
	Friends and Relatives	55
	Non-Governmental organizations (NGOs)	26
	Through mass media	6
Respondents' assessment about overall performance of the SHGs	Highly successful	21
	Successful	60
	Moderate	19

The above table XXXV shows SHG and women's empowerment. 40 per cent of the respondents said husband only taking Decision. 53 per cent of the respondents explain changes of consumption pattern after joining self-help group is increased. 43 per cent of the respondents said indicate the change in consumption for clothing. Majority 95 per cent of the respondents said intentions of SHG members over women empowerment. 50 per cent of the respondents said women empowerment through SHGs in economic empowerment. 56 per cent of the respondents said researcher intuition about the performance in decision making.

In this study 47 per cent of the respondents' express skills and experience gained after joining self -help groups in skill development. 43 per cent of the respondents said positive factors obtained by the sample respondents through self-help groups is positive Economic Indicators. 63 per cent of the respondents said opinion of the members of the SHGs on differences in social status Good. 55 per cent of the respondents explain motivating and supportive for friends and relatives. 55 per cent of the respondent's assessment about overall performance of the SHGs in Successful.



J. PERCEPTION OF SHG MEMBERS ABOUT THE ACTIVITIES OF SHG

The following Table XXXVI are discussed perception of SHG members about the Activities of SHG

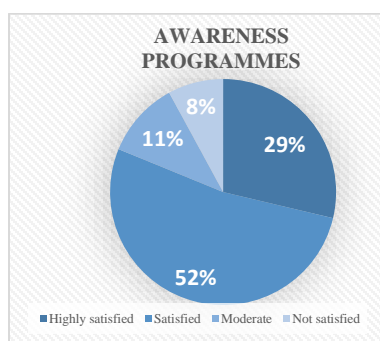
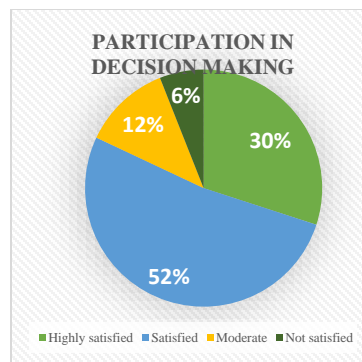
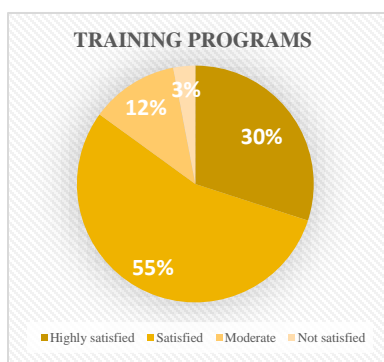
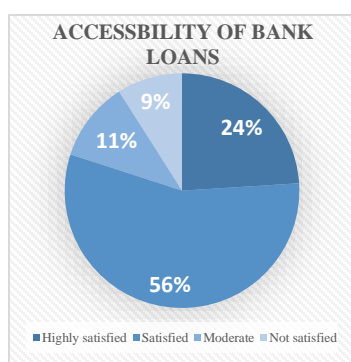
Table XXXVI

PERCEPTION OF SHG MEMBERS ABOUT THE ACTIVITIES OF SHG

ASPECTS	OPTIONS	PERCENTAGE OF THE RESPONDENTS (N=100)
Co-operation among members	Highly satisfied	55
	Satisfied	43
	Moderate	2
Leadership quality	Highly satisfied	20
	Satisfied	77
	Moderate	3
Government aid for Entrepreneurial skills	Highly satisfied	30
	Satisfied	54
	Moderate	15
	Not satisfied	1
Accessibility of bank loans	Highly satisfied	24
	Satisfied	56
	Moderate	11
	Not satisfied	9
Training programs	Highly satisfied	30
	Satisfied	55
	Moderate	12
	Not satisfied	3
Skill oriented jobs	Highly satisfied	25
	Satisfied	59
	Moderate	13

	Not satisfied	3
Participation in decision making	Highly satisfied	30
	Satisfied	52
	Moderate	12
	Not satisfied	6
Schemes and assistance through awareness	Highly satisfied	29
	Satisfied	53
	Moderate	11
	Not satisfied	8

Above table XXXVI discussed about perception of SHG members. 55 per cent of the respondents highly satisfied to co-operation among member. Majority 77 per cent of the respondents Satisfied with Leadership quality. 54 per cent of the respondents were satisfied with Government aid for Entrepreneurial skills. 56 per cent of the respondents were satisfied in accessibility of bank. 55 per cent of the respondents were satisfied with Training programs. 59 per cent of the respondents were satisfied with skill-oriented jobs. 52 per cent of the respondents were satisfied with their participation in decision making. 53 per cent of the respondents were satisfied with schemes and assistance through awareness.



K. OPINION OF SHG MEMBERS TOWARDS THE SUPPORTIVE AGENCIES

The following Table XXXVII shows that the Opinion of SHG members towards the Supportive Agencies

Table XXXVII

OPINION OF SHG MEMBERS TOWARDS THE SUPPORTIVE AGENCIES

ASPECTS	OPTIONS	PERCENTAGE OF THE RESPONDENTS (N=100)
Assistance given on time	Strongly agree	6
	Agree	30
	Undecided	3
	Disagree	41
	Strongly disagree	20
Assistance not disbursed properly	Strongly agree	12
	Agree	31
	Undecided	30
	Disagree	20
	Strongly disagree	7
No timely support	Strongly agree	12
	Agree	14
	Undecided	30
	Disagree	21
	Strongly disagree	23
The success of SHG depends on family members and supporting agencies	Strongly agree	50
	Agree	41
	Undecided	9

Above table XXXVII show's opinion of SHG members towards the supportive agencies. 41 per cents of the respondents were disagree with assistance given on time. 31 per cents of the respondents were agree with assistance not disbursed properly. 30 per cents of the respondents were undecided with no timely support. 50 per cents of the respondents were Strongly agree with success of SHG depends family members and supporting agencies.

L. SOCIAL AWERNESS OF SHGS WOMEN

The following Table XXXVIII are furnished social awareness of SHGs women

Table XXXVIII
SOCIAL AWERNESS OF SHGS WOMEN

ASPECTS	OPTIONS	PERCENTAGE OF THE RESPONDENTS (N=100)
Maternity service	Always	50
	Sometimes	45
	Never	5
Immunization of child	Always	19
	Sometimes	75
	Never	6
Immunization of mother	Always	32
	Sometimes	56
	Never	12
Children going to school	Always	32
	Sometimes	58
	Never	10
Assess to PDS	Always	33
	Sometimes	54
	Never	14
Sanitation for facility	Always	34
	Sometimes	59
	Never	7
Safe drinking water	Always	47
	Sometimes	45
	Never	8

Above table XXXVIII shows in furnished social awareness. 50 per cent of the respondents were express always they are getting maternity service on social awareness. Majority number of respondents in 75 per cent of the respondents were said sometimes only they are getting immunization of child on social awareness. 56 per cent of the respondents were said sometimes they are getting immunization of mother. 58 per cent of the respondents were express sometimes only they are getting children going to school. 54 per cent of the respondents were explain sometimes only they are getting assess to PDS. 59 per cent of the respondents sometimes only they are getting sanitation for facility. 47 per cent of the respondents were said always they are getting safe drinking water.

M. SOCIAL EMPOWERMENT OF THE RESPONDENTS

The following Table XXXIX shows social empowerment of the respondents.

Table XXXIX
SOCIAL EMPOWERMENT OF THE RESPONDENTS

ASPECTS	OPTIONS	PERCENTAGE OF THE RESPONDENTS (N=100)
I am now well-informed person	Strongly agree	49
	Agree	43
	No opinion	6
	Disagree	1
	Strongly disagree	1
I do not have to consult my family members for minor personal decision	Strongly agree	14
	Agree	76
	No opinion	7
	Disagree	2
	Strongly disagree	1
My husband / family members consult me before they take vital decision	Strongly agree	20
	Agree	48
	No opinion	28
	Disagree	3

	Strongly disagree	1
Now i can spend more on children's education	Strongly agree	15
	Agree	55
	No opinion	18
	Disagree	10
	Strongly disagree	2
Now i can spend more on my health care	Strongly agree	20
	Agree	59
	No opinion	13
	Disagree	3
	Strongly disagree	5
Now i can spend more on children's health	Strongly agree	21
	Agree	56
	No opinion	15
	Disagree	3
	Strongly disagree	5
I am confident that i can socialize and speak comfortably in public	Strongly agree	31
	Agree	49
	No opinion	11
	Disagree	5
	Strongly disagree	4
I am capable of opening a bank account and am familiar with banking formalities	Strongly agree	32
	Agree	50
	No opinion	9
	Disagree	3
	Strongly disagree	6

The above table XXXIX shows the social empowerment indicators of respondents. 49 per cent of respondents strongly agree to that because of joined self-help group involvement they are now well-informed person. Majority number of 76 per cent of respondents were said agree to do

not have to consult family members for minor personal decision. 48 per cent of the respondents were said agree to family members consult to their before they take vital decision 55 per cent of the respondents were said agree to can spend more on children's education.

59 per cent of the respondents were said agree to spend more on their health care. 56 per cent of the respondents were express agree to spend more on children's health. 49 per cent of the respondents were explain agree to socialize and speak comfortably in public. 50 per cent of the respondents were said agree to capable of opening a bank account and am familiar with banking formalities.

N. DECISION MAKING POWER OF THE RESPONDENTS

The following Table XL shows decision making power of the respondents

Table XL

DECISION MAKING POWER OF THE RESPONDENTS

DECISION MAKING POWER	OPTIONS	PERCENTAGE OF THE RESPONDENTS (N=100)
Education of children	Male	42
	Female	33
	Joint	26
Marriage of children	Male	19
	Female	50
	Joint	32
Loan arrangement	Male	24
	Female	30
	Joint	46
Purchasing of valuable	Male	31
	Female	27
	Joint	43
Savings	Male	18
	Female	40

	Joint	43
Expenditures of festivals	Male	24
	Female	25
	Joint	51
Participating meetings in	Male	19
	Female	35
	Joint	47
Interaction with outsider	Male	21
	Female	36
	Joint	45
Asset building	Male	21
	Female	33
	Joint	46

The above table XL shows decision making powers. 42 per cent of the respondents expressed that children education related decision made by male and 33 per cent of the respondents' said women are authorized to make decisions related to children education. 50 per cent respondent's says decisions regarding the marriage of children are mostly taken by women. 46 per cent respondent's express decisions related to the loan are often taken jointly by both male and female. 46 per cent respondents says together they decide if they want to purchase something valuable. 43 per cent respondents said both male and the female often save together, and 40 per cent of the respondents says it's female who save more than male. 51 per cent respondents says on festive days, both male and female take spending decisions together. 37 per cent respondent's express decisions regarding attending meetings are made by both male and female together, 45 per cent respondent's says decisions to interaction with outsider are often made jointly. 46 per cent respondents said the self-help women's family often taking decision regarding asset building was male and female.

The data highlights that most of the male and female decide together, next to that, women have been given decision-making recognition. it is followed by decision-making power for male. According to this research, the purpose of getting this recognition for female is to make them empowered.

SUGGESTIONS

The following Table XL shows decision making power of the respondents

TABLE XLI
SUGGESTIONS

SUGGESTIONS	PERCENTAGE (N=100)
Provide training	78
Meeting should be held regularly	61
Loan should be provide	89
Marketing facilities should be increased	79
Providing need based on scheme	66

The above table XLI shows suggestions. 89 percent of the respondents were Express they are need to loan should be provide, and 79 percent respondents were said they are need to Marketing facilities should be increased, and 78 percent respondents were explained they are need to provide training, and 66 percent respondents were express they are need to provide needs based on scheme, and 61 percent respondents were said they are need to meeting should be held regularly.

V SUMMARY AND CONCLUSION

The Proposed by Self Help Groups (SHG) is to promote Women Empowerment in the society making their Participation through capacity building, learning skills and to bring attention in their behavior, Socio-economic benefits in rural areas.

The SHG is a small empowerment group of rural women who have gained wide recognition in empowering women at the gross root level. The SHG, promoted by NGOs are being recognized by NABARD and Government of India as a Potential tool for the Promotion of micro finance activities.

The SHG program mainly focuses on empowerment. NGOs are playing a major role informing SHGs & they continue to motivate women to get them involved in the income general activities. SHG is a silent revolution in TN through TN corporation for Development of Women (TNCDW).

OBJECTIVES OF THE STUDY:

- To study on socio economic background of the members of self-help group in the selected area of Coimbatore district.
- To evaluate the entrepreneurial empowerment of self-help group members.
- To study the level of satisfaction of members in self-help group.
- To find out the problem faced by the members in self-help group.
- To explore future strategies and to suggest measure for the better management of the self-help group.

METHODOLOGY

The area selected for the study was Thondamuthur and Madhukkarai block in Coimbatore district of Tamil nadu. A Sample of 100 Beneficiaries in Self-Help Group of Coimbatore District of Tamil nadu was selected randomly for the study. This Interview Scheduled was followed to elicit the information from the selected respondents.

RESULTS AND DISCUSSION

A. SOCIAL CONDITIONS OF SELECTED SHGS WOMEN

- The data highlighted that 52 per cent of the SHG members belong to the age group of 31-40 years, and 25 per cent of the SHG members belong to the age group of 21-30 years, and 18 per cent of the SHG members belong to the age group of 41-50 years, and 3 per cent of the SHG members belong to the age group of Upto 20 years, and remaining 2 per cent is above 50 years.
- 50 per cent of the SHG members belongs to backward class (BC), and 25 per cent of the respondents belong to the MBC, and 16 per cent of the respondents belong to the SC, and remaining 5 per cent of the respondents belong to the OC.
- 86 per cent of the SHG members belongs to Hindu religion, and 10 per cent of the SHG members belongs to Christians, and 4 per cent of the SHG members belongs to Muslim,
- Marital status 82 percent of the SHG members are married, and 9 per cent of the respondents to the widow, and 5 per cent of the respondents were belong to unmarried, and 2 per cent of the respondents were belong to the separated and divorced.
- 28 percent of the SHG members have done their High School Level education, and 21 percent of the SHG members have done their primary level, and 23 percent of the SHG members have done their higher secondary education, and 14 per cent of the SHG members are illustrate, and 13 per cent of the SHG members have done their degree Level education, and 1 per cent of the SHG members have done their PG degree Level education.
- 56 per cent were belonged to the nuclear family, and 44 per cent were belonged to the joint family.
- The results of ANOVA test indicated that p-value 0.7162 so there is a non-significant of age and Monthly income, Results of the pearson correlation indicated that there is a significant large positive relationship.
- The results of ANOVA test indicated that p-value 1 so there is a not significant of Occupational category and Monthly income, Results of the Pearson correlation indicated that there is a non-significant large positive.

- The results of ANOVA test indicated that p-value 0.6959 so there is a no significant of age and Occupational category, Results of the Pearson correlation indicated that there is a non-significant large positive relationship.
- The results of ANOVA test indicated that p-value 0.3093 so there is a significant of educational qualification and Occupational category, Results of the pearson correlation indicated that there is a significant large positive relationship.

B. ECONOMIC CONDITIONS OF SELECTED SHGS WOMEN

- 42 percent were Household Industry, and 35 per cent of the respondents were Self-Employed in Non-Agriculture, and 17 per cent of the respondents were Self-Employed in Agriculture (cultivation) and 8 per cent of the respondents were Agriculture Laboure.
- Around the respondent's 41 per cent were earning income between Rs.10001 - Rs.15000 - per month. whereas 40 per cent of them were earning in the range between Rs. 5001 - Rs.10000 rupees, while 16 per cent were earning from Rs. 5001 - Rs.10000 rupees, only 3per cent were earning from Up to Rs. 5,000.
- Majority respondent's 91 per cent are had own lands and remaining respondents' 9 per cent are do not have own land.
- Major finding respondent's 56 per cent have own land in 1 – 3 cents, 29 per cent have own land in 4 – 6 cents, 14 percent have own land in 7 – 9 cents, 1 per cent have own land in 10 and above.
- 38 per cent of the respondents have private saving, and 31 per cent respondents have informal deposits, and 14 per cent respondents have insurance, and 12 per cent respondents have chits, and 3 per cent respondents do not have any financial savings, and 2 per cent of the respondents have jewelry savings pattern.

C. AVAILABILY OF INFRASTRUCTURE FACILITIS

- 97 percent had own land, and 3 per cent of the respondents living in rented houses.
- 78per cent respondents have building house, and 13 per cent respondents are living in Apartment, and 13 per cent respondents are living in Hut, and 2 per cent respondents are living in Cottage.
- majority respondent's 95 percent have sanitary latrine, 5 per cent do not have sanitary latrine.

- majority respondent's 70 percent had using Pit latrine latrine, and 20 percent had using public latrine, 10 per cent percent had using open place.
- according to present study 94 percent respondents had using safe drinking water in own tab, 6 percent respondents had using safe drinking water in common.
- Majority 76 per cent respondents are disposing household waste in solid wise, and 24 per cent respondents are disposing household waste in liquid wise.
- 60 per cent of the respondents have a telecommunication,
- 56 per cent of the respondents have a Transportation,
- 70 per cent of the respondents have an Electricity facility,
- 89 per cent of the respondents have a Health facility,
- 82 per cent of the respondents have an educational infrastructure,
- 70 per cent of the respondents have a social infrastructure,
- 60 per cent of the respondents have a Libraries,
- 79 per cent of the respondents have a Bank,
- 51 per cent of the respondents have a Shopping centre,
- 78 per cent of the respondents have a Market,
- 65 per cent of the respondents have a Police station,
- 79 per cent of the respondents have a Postal service,
- 67 per cent of the respondents have a Street light.

D. DETAILS ON SELF-HELP GROUPS

- 46 per cent of the respondents were joined self-help group for the reason of social gathering, and 29 per cent of the respondents were joined self-help group for the reason of women empowerment, and 13 per cent of the respondents were joined self-help group for the reason of fulfill Basic necessity, and 7 per cent of the respondents were joined self-help group for the reason of Out of Interest, and 5 per cent of the respondents were joined self-help group for the reason of generating income and savings.
- 46 percent respondents are motivated by self-help group members, and 27 percent respondents are motivated by friends and relatives, and 24 percent respondents are motivated by social medias, and 3 percent respondents are motivated by Government Officials.

- 35 percent respondents are accepted by benefited in decision making, and 32 per cent of the respondents were benefited by economic independent, and 9 per cent of the respondents were benefited by Family Issues, and 7 per cent of the respondents were benefited by Loan and income of family. and 2 per cent of the respondents were benefited by Chance for acquiring Skills.
- 43 per cent of the respondents were express their capabilities of self- help group management of self- help group, and 34 per cent of the respondents were express their capabilities in problem solving skill, and 9 per cent of the respondents were express their capabilities in statement sound knowledge over micro finance, and 6 per cent of the respondents were express their capabilities in Acquiring of technical know-how and Risk taking, and 5 per cent of the respondents were express their capabilities in Manipulation of banking, and 3 per cent of the respondents were express their capabilities in Effective income and expenditure management.
- 53 per cent of the respondents were borrowing about banks, 32 per cent of the respondents were borrowing about Self Help groups, 12 per cent of the respondents were borrowing about Money lenders, 3 per cent of the respondents were borrowing about relatives and friends.
- 46 per cent of the respondents were express their income generating activities in business, and 40 per cent of the respondents were express their income generating activities in cattle rearing. and 14 per cent of the respondents were express their income generating activities in Invest in agricultural and allied work.
- 44 percent respondents are responding in medical expenses of family Members, 22 percent respondents are Construction and revamping of houses, and 18 percent respondents are responding in Marriage for their Children , and 16 percent respondents are responding in Education of Children.

E. DETAILS ON EXPENDITURE OF BEFORE AND AFTER JOINING SELF-HELP GROUP

- Majority 72 per cent of the respondents express the expenditure of food was increased after joining self-help groups.
- 55 per cent of the respondents said the expenditure of Clothing was increased after joining self-help groups.
- Majority 80 per cent of the respondents explain the expenditure of house rent was increased after joining self-help groups.
- Majority 82 per cent of the respondents explain the expenditure of education of the children was increased after joining self-help groups.
- 69 per cent of the respondents express the expenditure of health related was increased after joining self-help groups.
- 51 per cent of the respondents said the expenditure of festivals was increased after joining self-help groups.
- 63 per cent of the respondents explain the expenditure of celebrations was increased after joining self-help groups.
- 72 per cents of the respondents said the expenditure of recreation was increased after joining self-help groups.
- The results of ANOVA test indicated that p-value 0.0202 so there is a significant of Expenditure and Occupational category, Results of the Pearson correlation indicated that there is a non-significant small positive relationship.
- P value is less than 0.0001. Hence the null hypothesis is rejected at 0.5 level of significance. It is concluded that there is a significant difference between average expenditure of before joining self-help groups and after joining self-help groups.
- P value is less than .000036. Hence the null hypothesis is rejected at 0.5 level of significance. It is concluded that there is a significant difference between average expenditure on food before joining self-help groups and after joining self-help groups.
- P value is less than.00001. Hence the null hypothesis is rejected at 0.5 level of significance. It is concluded that there is a significant difference between average expenditure non-food before joining self-help groups and after joining self-help groups.

- The results of ANOVA test indicated that p-value 0.4524 so there is a significant of financial assets and monthly income, Results of the Pearson correlation indicated that there is a significant large positive relationship.

F. CHANGES IN THE FAMILY PROBLEMS AFTER JOINING THE GROUP

- 35 per cent of the respondents express before joining the self-help group Sometimes facing family problem relating to Quarrel in the Family, and 40 per cent of the respondents express after joining the self-help group rarely facing family problem relating to Quarrel in the family.
- 39 per cent of the respondents were said frequently facing family problem relating to husband Beating, and 36 per cent of the respondents express after joining the self-help group never facing family problem husband beating.
- 41 per cent of the respondents were explain frequently facing family problem relating to dowry harassment, and 42 per cent of the respondents express after joining the self-help group never facing family problem relating to dowry harassment.
- 45 per cent of the respondents were said frequently facing family problem relating to for Alcohol Consumed by the Husband, 43 per cent of the respondents express after joining the self-help group rarely facing family problem relating to alcohol consumed by the husband.
- 51 per cent of the respondents were explain sometimes only facing family problem relating to discrimination in the family, 38 per cent of the respondents express after joining the self-help group rarely facing family problem relating to discrimination in the family.

G. MICRO CREDIT BEING USED FOR VARIOUS PURPOSES

- Present study maximum number of respondents are 100 per cent all responding in they are micro credit being used for festival purposes.
- Majority number of 87 per cent of the responding in they are micro credit being used for Repayment of old debt.
- Majority 85 per cent of the respondents are responding in they are micro credit being used for education of the children.
- Majority 84 per cent respondents are responding in they are micro credit being used for medical expenses. Majority 79 per cent of the respondents are responding in they are micro credit being used for purchasing home appliances.

- Majority 79 per cent of the respondents responding in they are micro credit being used for marriage in their children.
- Majority 83 per cent of the respondents are responding in they are micro credit being used for Unforeseen expenses.
- Majority 85 per cent of the responding in they are micro credit being used for Purchase of Ornaments.

H. BUSINESS AND FAMILY SUPPORT

- 60 per cent of the respondents were express their periodicity of problem sharing in some time, and 39 per cent of the respondents were express their periodicity of problem sharing in Frequently, and 1 per cent of the respondents were express their periodicity of problem sharing in Never.
- 40 per cent of the respondents were explain no intention of the respondents about the progress in their family and society after joined in SHGs, and 34 per cent of the respondents were explain their have intention of the respondents about the progress in their family and society after joined in SHGs, and 25 per cent of the respondents were explain Some degree of intention of the respondents about the progress in their family and society after joined in SHGs, and 1 per cent of the respondents were explain Cannot say about intention of the respondents about the progress in their family and society after joined in SHGs.
- 65 per cent of the respondents were express middle level of moderate about intentions of the SHG members over the rate of interest, and 32 per cent of the respondents were express High level of intentions of the SHG members over the rate of interest, and 3 per cent of the respondents were express Low level of intentions of the SHG members over the rate of interest.
- 40 per cent of the respondents were said time taken for the loan processing by the credit institutions is Swifter, and 31 per cent of the respondents were said time taken for the loan processing by the credit institutions is giving on time, and 23 per cent of the respondents were said time taken for the loan processing by the credit institutions is slow in processing, 6 per cent of the respondents were said time taken for the loan processing by the credit institutions is delay in Processing.

- The results of ANOVA test indicated that p-value 0.2228 so there is no significant of Age and family support of SHG, Results of the Pearson correlation indicated that there is a non-significant medium positive relationship.
- The results of ANOVA test indicated that p-value 0.009 so there is significant of education qualification and family support of SHG, Results of the Pearson correlation indicated that there is a significant positive relationship.
- The results of ANOVA test indicated that p-value 0.3802 so there is no significant of Income and family support of SHG, Results of the Pearson correlation indicated that there is a non-significant negative relationship.
- The results of ANOVA test indicated that p-value 0.455 so there is no significant of Marital status and family support of SHG, Results of the Pearson correlation indicated that there is a non-significant positive relationship.
- The results of ANOVA test indicated that p-value 0.3733 so there is a significant of educational qualification and Monthly income, Results of the Pearson correlation indicated that there is a significant large positive relationship.

I. SHG AND WOMENS EMPOWERMENT

- 40 per cent of the respondents said husband only taking decision, and 20 per cent of the respondents said only by SHG members decision, and 19 per cent of the respondents said only by Both Husband-and-wife decision, and 13 per cent of the respondents said only by Father/Father-in-law decision, and 8 per cent of the respondents said only by Mother/Mother-in-law decision.
- 52 per cent of the respondents explain changes of consumption pattern after joining self-help group is increased, and 33 per cent of the respondents explain changes of consumption pattern after joining self-help group is Decreased, and 15 per cent of the respondents explain changes of consumption pattern after joining self-help group is Not- changed.
- 43 per cent of the respondents said indicate the change in consumption for clothing, and 27 per cent of the respondents express indicate the change in consumption for Household furniture, and 15 per cent of the respondents said indicate the change in consumption for Use of electric and electronic appliances, and 9 per cent of the respondents said indicate the change in consumption for Electrification, and 6 per cent of the respondents said indicate the change in consumption for Food.

- Majority 95 per cent of the respondents said intentions of SHG members over women empowerment.
- 50 per cent of the respondents said women empowerment through SHGs in economic empowerment, and 46 per cent of the respondents said women empowerment through SHGs in Social Empowerment, and 4 per cent of the respondents said women empowerment through SHGs in Political Empowerment.
- 56 per cent of the respondents said researcher intuition about the performance in decision making, and 23 per cent of the respondents said researcher intuition about the performance in organizational skills, and 19 per cent of the respondents said researcher intuition about the performance in decision making, and 2 per cent of the respondents said researcher intuition about the performance in Solidarity with their members.
- 47 per cent of the respondents' express skills and experience gained after joining self -help groups in skill development, and 26 per cent of the respondents' said skills and experience gained after joining self -help groups in Marketing linkages, and 13 per cent of the respondents' said skills and experience gained after joining self -help groups in Micro enterprises development, and 12 per cent of the respondents' said skills and experience gained after joining self -help groups in Capacity building, and 2 per cent of the respondents' said skills and experience gained after joining self -help groups in Clarify over income and expenditure management.
- 43 per cent of the respondents said positive factors obtained by the sample respondents through self-help groups is positive Economic Indicators, and 33 per cent of the respondents said positive factors obtained by the sample respondents through self-help groups is Social status, and 16 per cent of the respondents said positive factors obtained by the sample respondents through self-help groups is Decision making, and 8 per cent of the respondents said positive factors obtained by the sample respondents through self-help groups is Receiving appropriate Information.
- 63 per cent of the respondents said opinion of the members of the SHGs on differences in social status Good, and 32 per cent of the respondents said opinion of the members of the SHGs on differences in social status Better, and remaining 5 per cent of the respondents said opinion of the members of the SHGs on differences in social status Bad.

- 55 per cent of the respondents explain motivating and supportive for friends and relatives, and 26 per cent of the respondents explain motivating and supportive for non-Governmental organizations (NGOs), and 13 per cent of the respondents explain motivating and supportive for Husband and other members of SHGs, and remaining 6 per cent of the respondents explain motivating and supportive for Through mass media.
- 60 per cent of the respondent's assessment about overall performance of the SHGs in Successful, and 21 per cent of the respondent's assessment about overall performance of the SHGs in Highly successful, and remaining 19 per cent of the respondent's assessment about overall performance of the SHGs in Successful.

J. PERCEPTION OF SHG MEMBERS ABOUT THE ACTIVITIES OF SHG

- 55 per cent of the respondents highly satisfied to co-operation among member, and 43 per cent of the respondents satisfied to co-operation among member, and remaining 2 per cent of the respondents Moderate to co-operation among member.
- Majority 77 per cent of the respondents Satisfied with Leadership quality, and 20 per cent of the respondents Highly Satisfied with Leadership quality, and remaining 3 per cent of the respondents Moderate with Leadership quality.
- 54 per cent of the respondents were satisfied with Government aid for Entrepreneurial skills, and 30 per cent of the respondents were Highly satisfied with Government aid for Entrepreneurial skills, and 15 per cent of the respondents were Not satisfied with Government aid for Entrepreneurial skills.
- 56 per cent of the respondents were satisfied in accessibility of bank, and 24 per cent of the respondents were Highly satisfied in accessibility of bank, and 11 per cent of the respondents were Moderate in accessibility of bank, and 9 per cent of the respondents were Not satisfied in accessibility of bank.
- 55 per cent of the respondents were satisfied with Training programs, and 30 per cent of the respondents were Highly satisfied with Training programs, and 12 per cent of the respondents were Moderate with Training programs, and 3 per cent of the respondents were Not satisfied with Training programs.
- 59 per cent of the respondents were satisfied with skill-oriented jobs, and 25 per cent of the respondents were Highly satisfied with skill-oriented jobs, and 13 per cent of the

respondents were Moderate with skill-oriented jobs, and 59 per cent of the respondents were Not satisfied with skill-oriented jobs.

- 52 percent are responding in satisfied for Participation in decision making, and 30 percent are responding in Highly satisfied for Participation in decision making, and 12 percent are responding in Moderate for Participation in decision making, and remaining 6 percent are responding in Not satisfied for Participation in decision making.
- 53 percent are responding in satisfied with Schemes and assistance through awareness, and 29 percent are responding in Highly satisfied with Schemes and assistance through awareness, and 11 percent are responding in Moderate with Schemes and assistance through awareness, and 8 percent are responding in Not satisfied with Schemes and assistance through awareness.

K. OPINION OF SHG MEMBERS TOWARDS THE SUPPORTIVE AGENCIES

- 41 percent are responding in Disagree with Assistance given on time, and 30 per cents of the respondents were Agree with assistance given on time, and 20 percent are responding in Strongly disagree with Assistance given on time, and 6 per cents of the respondents were Agree with assistance given on time, and 3 per cents of the respondents were Agree with assistance given on time.
- 31 per cents of the respondents were agree with assistance not disbursed properly, and 30 per cents of the respondents were Undecided with assistance not disbursed properly, and 20 per cents of the respondents were Disagree with assistance not disbursed properly, and 12 per cents of the respondents were Strongly agree with assistance not disbursed properly, and 7 per cents of the respondents were Strongly disagree with assistance not disbursed properly.
- 30 per cents of the respondents were undecided with no timely support, and 23 per cents of the respondents were Strongly disagree with no timely support, and 21 per cents of the respondents were Disagree with no timely support, and 14 per cents of the respondents were Agree with no timely support, and 12 per cents of the respondents were Strongly agree with no timely support.
- 50 per cents of the respondents were Strongly agree with success of SHG depends family members and supporting agencies, and 41 per cents of the respondents were Agree with success of SHG depends family members and supporting agencies, and 9 per cents of the

respondents were Undecided with success of SHG depends family members and supporting agencies.

L. SOCIAL AWARENESS:

- 50 per cent of the respondents were express always they are getting maternity service on social awareness, and 45 per cent of the respondents were express Sometimes they are getting maternity service on social awareness, and 5 per cent of the respondents were express Never they are getting maternity service on social awareness.
- Majority number of respondents in 75 per cent of the respondents were said sometimes only they are getting immunization of child on social awareness, and Majority number of respondents in 19 per cent of the respondents were said Always only they are getting immunization of child on social awareness, and Majority number of respondents in 6 per cent of the respondents were said Never only they are getting immunization of child on social awareness.
- 56 per cent of the respondents were said sometimes they are getting immunization of mother, and 32 per cent of the respondents were said Always they are getting immunization of mother, and 12 per cent of the respondents were said Never they are getting immunization of mother.
- 58 percent are responding in sometimes only they are getting children going to school, and 32 per cent of the respondents were express Always only they are getting children going to school, and 10 per cent of the respondents were express Never only they are getting children going to school.
- 54 per cent of the respondents were explain sometimes only they are getting assess to PDS, and 33 per cent of the respondents were explain Always only they are getting assess to PDS, and 14 per cent of the respondents were explain Never only they are getting assess to PDS.
- 59 per cent of the respondents sometimes only they are getting sanitation for facility, and 34 per cent of the respondents Always only they are getting sanitation for facility, and 7 per cent of the respondents Never only they are getting sanitation for facility.

- 47 per cent of the respondents were said always they are getting safe drinking water, and 45 per cent of the respondents were said Sometimes they are getting safe drinking water, and 8 per cent of the respondents were said Never they are getting safe drinking water.

M. SOCIAL EMPOWERMENT INDICATORS

- 49 per cent of respondents strongly agree to that because of joined self-help group involvement they are now well-informed person, and 43 per cent of respondents agree to that because of joined self-help group involvement they are now well-informed person, and 6 per cent of respondents No opinion to that because of joined self-help group involvement they are now well-informed person, and 1 per cent of respondents Disagree, Strongly disagree to that because of joined self-help group involvement they are now well-informed person.
- Majority number of 76 per cent of respondents were said agree to do not have to consult family members for minor personal decision, and 14 per cent of respondents were said Strongly agree to do not have to consult family members for minor personal decision, and 7 per cent of respondents were said No opinion to do not have to consult family members for minor personal decision, and 2 per cent of respondents were said Disagree to do not have to consult family members for minor personal decision, and 1 per cent of respondents were said Strongly disagree to do not have to consult family members for minor personal decision.
- 48 per cent of the respondents were said agree to family members consult to their before they take vital decision, and 28 per cent of the respondents were said No opinion to family members consult to their before they take vital decision, and 20 per cent of the respondents were said Strongly agree to family members consult to their before they take vital decision, and 3 per cent of the respondents were said Disagree to family members consult to their before they take vital decision, and 1 per cent of the respondents were said Strongly disagree to family members consult to their before they take vital decision.
- 55 per cent of the respondents were said agree to can spend more on children's education, and 18 per cent of the respondents were said No opinion to can spend more on children's education, and 15 per cent of the respondents were said Strongly agree to can spend more on children's education, and 10 per cent of the respondents were said Disagree to can spend

more on children's education, and 2 per cent of the respondents were said Strongly disagree to can spend more on children's education.

- 59 per cent of the respondents were said agree to spend more on their health care, and 20 per cent of the respondents were said Strongly agree to spend more on their health care, and 13 per cent of the respondents were said No opinion to spend more on their health care, and 5 per cent of the respondents were said Strongly disagree to spend more on their health care, and 3 per cent of the respondents were said Disagree to spend more on their health care.
- 56 per cent of the respondents were express agree to spend more on children's health, and 21 per cent of the respondents were express Strongly agree to spend more on children's health, and 15 per cent of the respondents were express No opinion to spend more on children's health, and 5 per cent of the respondents were express Strongly disagree to spend more on children's health, and 3 per cent of the respondents were express Disagree to spend more on children's health.
- 49 per cent of the respondents were explain agree to socialize and speak comfortably in public, and 31 per cent of the respondents were explain Strongly agree to socialize and speak comfortably in public, and 11 per cent of the respondents were explain No opinion to socialize and speak comfortably in public, and 5 per cent of the respondents were explain Disagree to socialize and speak comfortably in public, and 4 per cent of the respondents were explain Strongly disagree to socialize and speak comfortably in public.
- 50 per cent of the respondents were said agree to capable of opening a bank account and am familiar with banking formalities, and 32 per cent of the respondents were said Strongly agree to capable of opening a bank account and am familiar with banking formalities, and 9 per cent of the respondents were said No opinion to capable of opening a bank account and am familiar with banking formalities, and 6 per cent of the respondents were said Strongly disagree to capable of opening a bank account and am familiar with banking formalities, and 3 per cent of the respondents were said Disagree to capable of opening a bank account and am familiar with banking formalities.

N. DECISION MAKING POWER

- 42 per cent of the respondents expressed that children education related decision made by male and 33 per cent of the respondents' said women are authorized to make decisions related to children education.
- 50 per cent respondent's says decisions regarding the marriage of children are mostly taken by women.
- 46 per cent respondent's express decisions related to the loan are often taken jointly by both male and female.
- 46 per cent respondents says together they decide if they want to purchase something valuable.
- 43 per cent respondents said both male and the female often save together, and 40 per cent of the respondents says it's female who save more than male.
- 51 per cent respondents says on festive days, both male and female take spending decisions together.
- 37 per cent respondent's express decisions regarding attending meetings are made by both male and female together, 45 per cent respondent's says decisions to interaction with outsider are often made jointly.
- 46 per cent respondents said the self-help women's family often taking decision regarding asset building was male and female.

The data highlights that most of the male and female decide together, next to that, women have been given decision-making recognition. it is followed by decision-making power for male. According to this research, the purpose of getting this recognition for female is to make them empowered.

SUGGISIONS:

- The government must arrange special entrepreneurial development for rural women. And government should establish marketing facilities to sell the products and government should arrange to finance regarding the future plan majority had the ideas of extending their unit establish new unit and
- Explore new avenue for self-enterprise upgrade their knowledge skills and provide them with suitable technical guidance financial and marketing support and infrastructural facilities.
- Government needs to provide balanced policy between private commercial bank and government understanding nationalized banks regarding funding for loans.
- Building up self-confidence got betterment of their career in chosen fields.
- Providing aptitude increasing their knowledge on latest developments in modern technologies.
- Encouragement may be given to the self-help group members for better coordination control and super vision, etc. for better administration of their business.
- Periodical training at regular interval to group member on self-management accept may be importance with the help of experienced resource persons.

CONCLUSION

The study was under taken to socio-economic condition of self-help group in selected area of Coimbatore district. Most of the women in the SHG are benefitted, especially the Social Economic Condition. In particular, there are great differences between the life that existed before women joined the SHG and the life they had after joining the SHG. Mostly self-help groups play an important role in all women. It is found to that income of the women has been increased after joining the self-help groups so that the monthly household expenditure also has been increased. SHG approach is a very powerful instrument for socio economic empowerment of the women. It could be used as a launch pad for various development initiatives. It can really become a national movement and be an answer for eradicating poverty from the country.

It can be concluded that income, savings and asset creation of rural women have increased substantially after their participation in SHGs. Subscription paid by rural women to SHGs also has increased substantially. The analysis shows that there is a significant difference (improvement) in socio-economic status of rural women of Coimbatore district after joining SHGs. If the study helps the rural women for their empowerment in any way, the researcher will humbly believe that he is much rewarded and honored.

BIBLIOGRAPHY

BOOK REFERENCE:

- Abdus samad, rural entrepreneurship, (2019), book shores, new delhi, page no: 156-166.
- Awadhesh kumar singh, Empowering rural women through micro financing, (2008), Serial's duplications, New Delhi, Page no: 164-174
- Choudari Appa Rao, Chintalapudi Sai Kumar, Women Empowerment through Self Group & Micro Finance (2011) The Associated Publisher, Ambala city Page no. 82 – 87
- Dathak, H. K, women empowerment, (2017), R.P, publications, new delhi, page no: 64-87.
- E.D. Setty, P.Krishna Moorthy, Strategies For Developing Women Entrepreneurship (2010) Akansha Publishin house, New Delhi Page no. 200-211
- Jaybal, Ud-din Ahmed, Khundrakram Devananda singh, Women Entrepreneurship in India (2016), New Century Publications, New Delhi Page no. 118 – 130
- Lalitha. N, Nagarajan. B. S, Self-help Group in Rural Development (2002), (First Edition) Dominant Publishers & Distributors, New Delhi Page no. 43 – 59
- N.Lalitha and B.S.Nagarajan. Self-help Group in Rural Development, (2014), Wisdom press, New Delhi Page no. 198 – 200, 213 – 215.
- Pitta Usha, Empowerment of women and SHG (2010), Sonali Publication New Delhi, Page no. 9 – 20
- Shivambhari Mishra Empowering Men & Women through self Help Group (2010) RBSA Publisher Jaipur, Page no. 14 – 25, 107 – 110.
- S. Maria John. S, Jeyabalan.R, Krishna Moorthy. S, Rural Women Entrepreneurship, (2004) Author Discovery Publishing house, New Delhi Page no. 77 – 108
- U. Jerinabi, Micro Enterprises for women (2008), Discover Publishing house private limited page no: 32-38
- Vinod Kumar Rawt, Women self-help Group & Empowering the Marginalized (2019) Venus Publications, Page no. 9 – 23.

JOURNALS:

Angel Leela, S., A Study on Socio Economic Conditions of Coastal Scheduled Caste Women in Self Help Groups OF Thiruvallur District Tamilnadu (2020)

Jayaraman, V Impact of Self-Help Groups on the Empowerment of Women A Study in Coimbatore District Tamil Nadu (2018).

Kanagaraj, S, Social Mobilization and Women Empowerment SHGs in Coimbatore City Tamil Nadu India (2021).

Lakshmana Kumar, M Women empowerment through self-help groups a study with reference to virudhunagar district Tamil Nadu (2011).

Latha V, A Study on The Impact of Mahalir Thittam Scheme on Empowerment of Women Through Self Help Groups in Coimbatore District (2016)

Mamta, S. A study on the functioning of rural self-help groups with special reference to Coimbatore district (2015).

Shanthi, S, Role of self-help groups SGHs in the development of socio-economic status of women in Coimbatore district (2008)

Selvi, P., An Analysis of Socio-Economic Conditions of Self-Help Group SHG Women a Case Study in Kancheepuram District Tamilnadu (2017)

Shanthi Raja, A., Study on the Role of Self-Help Groups in the Socio-Economic Empowerment of Women in Tiruannamalai District Tamil Nadu (2018)

Sivarajan, M Impact of Self-Help Groups on the Empowerment of Women A Study in Coimbatore District Tamil Nadu (2018).

Thanga Lakshmi,C A study on self-help groups in socio economic development among rural women in tirunelveli district tamilnadu (2017).

Websites Reference:

www.tn.gov.in/dtp/shg.htm.

www.researchgate.net

www.dnb.com

<http://ijream.org/>

<http://vizhuthugal.org.in/>

www.iosrjournals.org

www.drishtias.com

vikaspedia.in

en.wikipedia.org

<https://testbook.com/ias-preparation/self-help-group>

<https://www.ncbi.nlm.nih.gov/books/NBK310972>

www.drishtias.com

www.dhyeyaias.com/.../perfect-7-magazine/self-help-groups-SHGs

www.shgsewb.gov.in

<https://www.takshilalearning.com/self-help-group-and-importance>

<https://www.civildaily.com/self-help-groups>

<https://www.india.gov.in/website-self-help-group-and-self-employment>

<https://en.wikipedia.org/wiki/Coimbatore>

<https://byjus.com/cbse/essay-on-women-empowerment>

<https://serudsindia.org/blog/women-empowerment>

<https://womenempowerment.org>

https://www.academia.edu/Documents/in/Women_Empowerment

www.tamilnaduwomen.org

ANNEXURE- I

A study on socio economic conditions of self-help group in the selected area of Coimbatore district

- Name the Respondents;
- Address of the self-help group;
- Name of the Head;

SECTION-A

SOCIAL CONDITIONS OF THE RESPONDENTS

1.Age;

1. Up to 20 years
2. 21 - 30 years
3. 31 - 40 years
4. 41 - 50 years
5. Above 50 years

2. Community

1. OC
2. BC/BCM
3. MBC
4. SC/ST/SCA
5. Others

3.Religion

1. Hindu
2. Muslim
3. Christian
4. Others

4.Marital status

1. Unmarried
2. Married
3. Separated
4. Widow
5. Divorced

5.Educational Qualification

1. Illiterate
2. Primary Level
3. High School Level
4. Higher Secondary Level/ITI
5. Degree Level/Diploma
6. PG Degree/Professional
7. Others

6.Type of Family

- 1.Joint
2. Nuclear

SECTION-B

ECONOMIC CONDITIONS OF RESPONDENTS

7.Occupational Category

1. Self-Employed in Agriculture (cultivation)
2. Self-Employed in Non-Agriculture
3. Household Industry
4. Agriculture Laboure
 i. Marginal Farmers
 ii Small Farmers
 iii. Landless Laboure
 iv. Other Laboure

8.Monthly income;

Amount	No. of. Respondents
Up to Rs. 5,000	
Rs. 5001 - Rs.10000	
Rs.10001 - Rs.15000	
Rs. 15001 - Rs. 20000	
Above Rs. 20000	

9.Do you have own land with patta?

1. Yes
2. No

10.If yes, how much is the size of the land in cents.

Amount	No. of. Respondents
1-3	
4-6	
7-9	
10 above	

11.Other financial assets

1. chits
2. private savings
3. informal deposits
4. insurance
5. jewelry
6. no

SECTION-C

LIVING CONDITIONS OF THE RESPONDENTS

12.Do you have own house?

- 1. Yes
- 2. No

13.If yes types of houses?

- 1. Cottage 5
- 2. Apartment 5
- 3. Hut 5
- 4. Others 5

14.Do you have a sanitary latrine?

- 1. Yes
- 2. No

15.If no what is the types of sanitation do you have?

- 1. Public
- 2. Pit latrine
- 3. Open place

16.If no what is the type of sanitation do you have?

- 1. No sufficient land 5
- 2. No money 5
- 3. Not a felt need 5
- 4. NA 5

17.Do you have safe drinking water in your own house?

- 1. Yes
- 2. No

18.How do you dispose household waste?

- 1. Solid
- 2. Liquid

SECTION-D

19.

Amenities	Tick below
-----------	------------

House	Own House	
	Rented House	
Household equipment*	Tube light	
	Sewing machine	
	Mixie	
	Grinder	
	Gas connection	
	Refrigerator	
	Washing machine	
Public services*	Power supply	
	Water supply	
	Drainage	
	Public Distribution System	
	Post Office	
	Bank	
	Police Station	
Communication*	Telephone connection	
	Mobile /STD /Coin booth	
	Radio	
	Television	
Health*	Primary Health Centre	
	Government Hospital	
	Private Hospital / Clinic	
	Public toilet	
Educational institutions*	Anganwadi	
	Primary School	
	High School	

	Higher secondary	
	College	
Transport*	Public transport	
	Two-wheeler	

SECTION-E

PROFILE OF THE SHGs

20. Inception and existing periods of SHGs

Name of the SHGs	stage of the SHGs	Durations of the membership	Position in SHGs

21. Number of years as member in SHGs

1. Below Two years
2. Two to Five years
3. Above Five years

22. Difference in the size of Income, Assets and Savings after joining SHGs

1. Yes
2. No

SECTION-F

ABOUT THE SELF-HELP GROUPS

23. Reasons for joining Self Help Groups

1. To fulfill Basic necessity
2. Social Gathering
3. Women Empowerment
4. Out of Interest
5. For generating income and savings

24. Motivational factors which induce members to join in the Self Help

1. Through SHG Members
2. Friends and relatives
3. Social medias
4. Government Officials

25. Benefits of joining Self Help groups

1. To meet personal and economic problems
2. Decision making

3. Economic independent
4. Family Issues
5. Loan
6. Income of family
7. Chance for acquiring Skills

26. Managerial Capabilities of Self-Help group

1. Statement Sound knowledge over Micro Finance
2. Management of SHGs
3. Problem - solving attitude
4. Acquiring of technical know-how and Risk taking
5. Manipulation of banking
6. Effective income and expenditure management

27. The Opinion of the respondents over ease of Sources of borrowing

1. Self Help groups
2. Banks
3. Money lenders
4. Relatives and friends

28. Income and non-income generating activities in response to the loans provided Income generating activities

- a) Business
- b) Cattle rearing
- c) Invest in agricultural and allied work

29. non-income generating activities

- a) Marriage for their Children
- b) Medical expenses of family Members
- c) Construction and revamping of houses
- d) Education of Children

30. The Micro Credit being used for various purposes

S.no	Statements	Yes	No
1.	Festival purposes		
2.	Repayment of old debt		
3.	Education of the children		
4.	Medical expenses		
5.	Purchasing home appliances		
6.	Marriage		
7.	Unforeseen expenses		
8.	Purchase of Ornaments		

SECTION-G

BEFORE AND AFTER JOINING SELF-HELP GROUP

S.NO	EXPENDITURE	BEFORE JOINING THE GROUP	AFTER JOINING THE GROUP
1.	Food		
2.	Clothing		
3.	House Rent		
4.	Education of the Children		
5.	Health		
6.	Festivals		
7.	Celebrations		
8.	Recreation		
9.	Any Other (Specify)		

33. Changes in the Family Problems After Joining the Group

S.NO	Particular	Frequently	Sometimes	Rarely	Never
1.	Quarrel in the Family				
2.	Husband Beating				
3.	Dowry Harassment				
4.	Alcohol Consumed by the Husband				
5.	Discrimination in the Family				
6.	Any Other (Specify)				

34. CHANGES IN THE MANAGEMENT ABILITY

S.NO	Particulars	Before Joining the Group		After Joining the Group	
		Yes	No	Yes	No
1.	Able to Meet Home Affairs Easily				
2.	Able to Run the Family Without Conflicts				
3.	Take leadership in social functioning				
4.	Meet higher officials without fear				
5.	Money management 6. Any other - specify				

35. Monthly per capita (consumption) expenditure on food before and after joining SHGs (cereals, pulses, milk, tea/coffee, sugar/jaggari, vegetables, non-veg, oil, others).

S.NO	Expenditure	Before	After
1.	Below 2500		
2.	2501 – 5000		
3.	5001 – 7500		
4.	7501 – 10000		
5.	10001 – 12500		
6.	12501 – 15000		
7.	Above 15000		

36. Monthly per capita (consumption) expenditure on non-food before and after joining SHGs (cloth, cosmetics, entertainment, education, health care, ceremonies/functions, firewood/fuel/gas/kerosene, smoking, alcohol).

S.NO	Expenditure	Before	After
1.	Below 2500		
2.	2501 – 5000		
3.	5001 – 7500		
4.	7501 – 10000		
5.	10001 – 12500		
6.	12501 – 15000		
7.	Above 15000		

SECTION-H

BUSINESS AND FAMILY SUPPORT

31.Periodicity of problem sharing among the members of the SHGs

1. Frequently 5
2. Sometimes 5
3. Never 5

32.The intention of the respondents about the progress in their family and society after joined in SHGS

1. Yes 5
2. No 5
3. Some degree 5
4. Cannot say 5

33.Intentions of the SHG members over the rate of interest

1. High 5
2. Moderate 5
3. Low 5

34.Time taken for the loan processing by the credit Institutions

1. Slow in Processing 5
2. More swift 5
3. Giving On time 5
4. delay in Processing 5

SECTION-I

SHG AND WOMENS EMPOWERMENT

35. Decision Making on the Monetary related issues by the Sample Respondents.

- | | |
|--------------------------|---|
| 1. Both Husband and wife | 5 |
| 2. Only by Husband | 5 |
| 3. Father/Father-in-law | 5 |
| 4. Mother/Mother-in-law | 5 |
| 5. Only by SHG members | 5 |
| 6. Others | 5 |

36. The Changes of Consumption Pattern after Joining Self Help Groups

- | | |
|-----------------|---|
| 1. Increased | 5 |
| 2. Decreased | 5 |
| 3. Not- changed | 5 |

37. Kindly indicate the change in consumption

- | | |
|--|---|
| 1. Food | 5 |
| 2. Clothing | 5 |
| 3. Household furniture | 5 |
| 4. Electrification | 5 |
| 5. Use of electric and electronic appliances | 5 |

38. Intentions of SHG members over women empowerment

- | | |
|--------|---|
| 1. Yes | 5 |
| 2. No | 5 |

39. Women Empowerment through SHGs in Economic, Social and Political magnitudes

- | | |
|--------------------------|---|
| 1. Economic Empowerment | 5 |
| 2. Social Empowerment | 5 |
| 3. Political Empowerment | 5 |

40. The Researcher Intuition about the performance of the Sample Respondents

- | | |
|----------------------------------|---|
| 1. Efficiency in work | 5 |
| 2. In decision making | 5 |
| 3. Organizational skills | 5 |
| 4. Solidarity with their members | 5 |

41. Skills and Experience gained after Joining Self Help Groups

- | | |
|---|---|
| 1. Capacity building | 5 |
| 2. Skill development | 5 |
| 3. Marketing linkages | 5 |
| 4. Micro enterprises development | 5 |
| 5. Clarify over income and expenditure management | 5 |

42. Positive factors obtained by the sample respondents through Self Help Groups

1. Receiving appropriate Information 5
2. Positive Economic Indicators 5
3. Social status 5
4. Decision making 5
5. Improvement in relationship 5

43.Opinion of the members of the SHGs on differences in social status

1. Better 5
2. Good 5
3. Bad 5

44.Motivating and Supportive channels of the Sample respondents

1. Husband and other members of SHGs 5
2. Friends and Relatives 5
3. Non-Governmental organizations (NGOs) 5
4. Through mass media 5

45.The perception of SHG members about the Activities of SHG

S.no	Statement	Highly satisfied	Satisfied	Moderate	Not satisfied
1.	Co-operation among members				
2.	Leadership quality				
3.	Government aid for Entrepreneurial skills				
4.	Accessibility of bank loans				
5.	Training programs				
6.	Skill oriented jobs				
7.	Participation in decision making				
8.	Schemes and assistance through awareness programmes				

46.Respondents' assessment about overall performance of the SHGs

1. Highly successful 5
2. Successful 5
3. Moderate 5
4. Unsuccessful 5

47.Opinion of SHG members towards the Supportive Agencies.

S.no	Statements	Strongly agree	Agree	Undecided	Disagree	Strongly disagree

1.	Assistance given on time					
2.	Assistance not disbursed properly					
3.	No timely support					
4.	The success of SHG depends family members and supporting agencies					

SECTION-J

48. SOCIAL AWRENESS

S.NO	AREAS OF SERVICES	AVAILABILITY		
		Always	Sometime	Never
1.	Maternity services			
2.	Immunization of child			
3.	Immunization of mother			
4.	Children going to school			
5.	Assess to PDS			
6.	Sanitation facility			
7.	Safe drinking water			

SECTION-K

49. social empowerment of the respondents

S.NO	Indicator	SA	A	NO	D	SD
1.	I am now well-informed person					
2.	I do not have to consult my family members for minor personal decisions					
3.	My husband/family members consult me before they take vital decisions					
4.	Now can I spend more on children's health					
5.	Now can I spend more on my health care					
6.	Now can I spend more on children health					
7.	I confident that I can socialize and speak comfortably in public					
8.	i am capable of opening a bank account am familiar with banking formalities					

50. decision making power of the respondents

S.NO	Decision making power	Always	Sometime	Never
1.	education of children			
2.	marriage of children			

3.	loan arrangement			
4.	purchasing of valuable			
5.	saving			
6.	expenditure of festival			
7.	participating in meetings			
8.	interaction with outsider			
9.	asset building			

ANNEXURE- II

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-641 043, Tamil Nadu, India

26th February 2022

Chairman

Dr. Sudha Ramalingam
Director-Research & Innovation,
Professor-Community Medicine,
PSG Institute of Medical Sciences
& Research, Coimbatore

Member Secretary

Dr. S. Uma Mageshwari
Professor and Head,
Department of Food Service
Management & Dietetics

Members

Mr. K. Arunmoli (Legal Expert)
Dr. Subhashini K. Sripathi
Dr. A. Saraswathy (Medical Officer)
Ms. D. Kavitha
Dr. A. R. Sudamani Ramasamy
Dr. G. Victoria Naomi
Dr. Judith Justin
Dr. Anitha Subash

To
Ms. Bhuvaneshwari R
Department of Home Science Extension Education
Avinashilingam Institute for Home Science and
Higher Education for Women
Coimbatore - 641 043

Dear Bhuvaneshwari R,
Ref: Your proposal No. IHEC/21-22/EXT-04 entitled "A
Study on Socio Economic Conditions of Self Help Group in the
Selected Area of Coimbatore District" submitted for approval of
IHEC on 23.11.2021.

The Institutional Human Ethics Committee of our University
hereby grants approval to your research proposal No. IHEC/21-22/
EXT-04 entitled "A Study on Socio Economic Conditions of Self
Help Group in the Selected Area of Coimbatore District" submitted
by you. The Approval number for the same is AUW/IHEC/RM-21-
22/XPD-04.

We wish you all the best in your research endeavours.

Regards,

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

