A Study on Women Empowerment Through Self Help Groups With Special Reference to Dharmapuri District

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Abstract

The status of women indicates the character of the country “said by Pandit Jawaharlal Nehru”. Women empowerment is a process in which women challenge the existing norms and culture, to effectively promote their well being. The participation of women in self help groups (SHG’s) made a significant impact on their empowerment both in social and economical aspects. This study addresses women empowerment through self help groups in Dharmapuri District of Tamil Nadu. The information required for the study has been collected from both the primary and secondary sources. A Random sampling method has been followed. Average and Percentage analysis was carried out to draw meaningful interpretation of the results. Chi – Square test used to find whether the two attributes are associated or not. The results of the study revealed that the SHG’s have had greater impact on both economic and social aspects of the beneficiaries.

Introduction

Women are an integral part of every economy. All round development and harmonious growth of a nation would be possible only when women are considered as equal partners in progress with men. Empowerment of women is essential to harness the women labor in the main stream of economic development. Empowerment of women is a holistic concept. It is multi-dimensional in its approach and covers social, political, economic and social aspects. Of all these facts of women’s development, economic empowerment is of utmost significance in order to achieve a lasting and sustainable development of society. As the role of women in the field of economic development is to be given priority Indian Government has taken steps to involve women entrepreneurship by providing them with financial and non-financial assistance. Now it is found that women entrepreneurs successfully run their enterprises through SHG support.

Introduction to Self Help Group’s

In the late 1990’s evaluation reports of the integrated Rural Development Programme for creating Self employment opportunities in rural areas reflected the flaws in the implementation of the Programme. This let the central Government to announce a holistic Programme called Swarnajayanthi Gram Swarozgar Yojanana (SGSY).

Swami Vivekananda Says,

“Action for development the literature on the subject of Self Help Groups and Women abundant and is burgeoning. An attempt is made here to touch upon a select review of literature at the global, national and at regional levels, as a prelude to the present study. In spite of safeguards provided in many of the poverty alleviation programs, it was observed that women, especially from poor families, could not be benefited. The basic issue that prevents women from playing full participatory role in nation building is lack of economic independence. Planners and policy makers have been eagerly searching for certain alternatives. The participatory approach to development has emerged as a vital issue in developmental policies and programmers for women. Self Help Groups (SHGs) are considered as one of the most significant tools to adopt participatory approach for the empowerment of women. SHGs help in empowerment of women both social and economically. The empowerment of women through SHGs would give benefits not only to the individual woman but also for the family and community”.

DEFINITION OF SHG:

Self Help Group(SHG) is “A small voluntary association of poor people, preferably from the same socio-economic background. They come together for the purpose of solving their common problems through self help and mutual help. The SHG promoted small saving among its members. The saving is kept with a bank. This common fund is in the name of the SHG. Usually, the number of members in one SHG does not exceed twenty.

OBJECTIVES OF SELF HELP GROUP:

- The main objectives of SHG is to inculcate the habit of thrift and savings, banking culture, that is, availing the loan and repaying the same over a given period of time and in the process economic prosperity through credit. SHGs are mostly informal groups whose members pool their savings and relent with in the group on rotational or need basis.

- The SHGs comprise very poor people who do not have access to formal financial institutions. They act as the forum for the members to provide space and support to each other. It also enables the members to learn to cooperate and work in a group environment. The SHGs provide savings mechanism, which suits the needs of the members.
CONCEPTS OF SELF HELP GROUP

- To self help group scheme was introduced in Tamil Nadu in 1989.
- The empowerment of women through self help groups (SHGs) would lead to benefits not to the individual women empowerment.
- Self help groups are small voluntary associations of rural people, preferably women from the socio-economic background.
- They come together for the purpose of solving the common problems through self-help and mutual help in the self help group.

FUNCTIONING OF SELF HELP GROUP:

- Groups generate common fund where each members contributed her savings on a regular basis.
- SHGs meet periodically, (weekly) collect the money saved by their members and lend to the needy members for production purposes and also for subsistence and consumption needs.
- Loan amounts are small with low interest rate and for short duration
- SHGs also take loans from banks or voluntary agencies or any other promotional institutions to meet the requirements of the members.
- The group itself with help of Non-Government Organization (NGO) makes assessment of individual credit needs of its members and submits to the bank for sanction of collective loans in its name. The group collectively ensures repayment of bank loan..

STATEMENT OF THE PROBLEM:

With a view to bring about a systematic development of SHG concept, all the groups formed by the various government departments are sought to be brought under the fold of SHG a common platform for assessing the maturity level of the group training requirement and credit rating. The SHG are the focused area of attention for taking the various policies of the government to the rural poor, particularly in the health education, sanitation, and power supply, rain water harvesting etc, And also improve entrepreneurial activities to the women. The bank officials in the district area being provide with the necessary training and the efforts to link eligible SHG’s to bank credit has been receiving good encouragement. Separate refresher courses on SHG’s credit rating exercises etc, are organized by NABARD, Bank ensuring adequate coverage of SHG’s with institutional credit. Therefore, an attempt is made to analysis the role of SHG for developing women entrepreneurs.

THE OBJECTIVES OF THE STUDY:

- To study the socio-economic background of the women beneficiaries and their family characteristics.
- To examine the role of SHG’s to promote women entrepreneur.
- To find out the problems faced by members in self help groups.

METHODOLOGY OF THE STUDY:

Research is a systematic method of finding a solution to problem. The chapters briefly describe the methodology customers for the research.

DATA SOURCE:

Both primary as well as secondary sources were utilized in this study. A well designed pretested questionnaire was used by the researcher to collect the necessary information from the women entrepreneurs. In addition regarding SELF HELP GROUP are from the official records from the website’s. Articles published in managing are also utilized as secondary data for this researcher.

a) Primary Data

The primary data are those which are collected for the first time and a fresh and thus happen to be original in character. The data from field sources may be collected from persons who have a fund of knowledge about social conditions by following through the observation interview schedule and other devices. Primary data may be made through either by complete enumeration or sampling survey method.

b) Secondary Data

Secondary data is refers to the data is originally collected and published by the authorities other than who require it such data which is already available in some government publication research study journals or news papers.

SAMPLING

This type of sampling is also known as chance sampling or probability sampling where each item in the population has an equal chance of inclusion in the sample and each one possible samples, in case of finite universe, has the same probability of being selected. For this study, respondents were approached in random and their responses were recorded in the questionnaire provided to them.
SAMPLING DESIGN
Sample size refers to the number of the respondents included in the project. The sample size of this project is 150 women entrepreneurs. The entire population has been covered for the study on self help group Dharmapuri (DT).

STATISTICAL TECHNIQUES
The data collected were subjected to statistical analysis using the following statistical techniques were used in this study.
(a) Simple percentage analysis
(b) Chi-square analysis.

SCOPE OF THE STUDY:
This study is restricted to Dharmapuri District of the sample is selected from large size of population, but the members were selected based on randomness. No structured efforts implemented to select the sample. Since the study is for the general performance of women entrepreneurs from SHG’s only and the non-members of groups from the same family were not given importance data of previous periods were not to collect only the correct period is considered.

DATA ANALYSIS:

TABLE NO : 1
THE RESPONDENTS AWARE OF SELF HELP GROUP

<table>
<thead>
<tr>
<th>S.NO</th>
<th>AWARE</th>
<th>NO.OF RESPONDENTS</th>
<th>PERCENTAGE (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
<td>139</td>
<td>93</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
<td>11</td>
<td>7</td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td>150</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Primary data

INTERPRETATION:
The above table no 1 shows that, aware of SHG of the respondents in that 93% of the respondents are known about SHG, and the remaining 7% of the respondents are unknown about SHG. Majority (93%) of the respondents are known about Self help Group.
TABLE NO : 2

THE RESPONDENTS BUSINESS STARTED WITH THE HELP OF SHG

<table>
<thead>
<tr>
<th>S.NO</th>
<th>TYPE OF BUSINESS</th>
<th>NO.OF RESPONDENTS</th>
<th>PERCENTAGE (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Agriculture</td>
<td>58</td>
<td>39</td>
</tr>
<tr>
<td>2</td>
<td>Non-Agriculture</td>
<td>52</td>
<td>34</td>
</tr>
<tr>
<td>3</td>
<td>Service</td>
<td>25</td>
<td>17</td>
</tr>
<tr>
<td>4</td>
<td>Others</td>
<td>15</td>
<td>10</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td><strong>150</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Primary data

INTERPRETATION:

The above table no 2 reveals that, Type of Business of the respondents in that 39% of the respondents are started Business Agriculture, 34% of the respondents are started Business Non-Agriculture, 17% of the respondents are started Service Business with motive and the remain 10% of the respondents are started other business. Types of maximum (39%) of the respondents are said Business started in Agriculture.

CHART NO : 2

THE RESPONDENTS BUSINESS STARTED WITH THE HELP OF SHG

BUSINESS

1. RELATIONSHIP BETWEEN AGE GROUP OF THE RESPONDENTS AND RESPONDENTS ARE BUSINESS STARTED WITH THE HELP OF SHG:

With a view to find the degree of association between the, age group of the respondent and respondents are business started with the help of SHG through two way table is prepared and result’s show in the following table.

TABLE NO : 3

RELATIONSHIP BETWEEN AGE GROUP OF THE RESPONDENTS AND RESPONDENTS ARE BUSINESS STARTED WITH THE HELP OF SHG:

<table>
<thead>
<tr>
<th>Type Of Business</th>
<th>Age</th>
<th>Agriculture</th>
<th>Non – Agriculture</th>
<th>Service</th>
<th>Others</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Below 20 Years</td>
<td>2 (3.22)</td>
<td>2 (4.25)</td>
<td>7 (8)</td>
<td>0 (0)</td>
<td>11</td>
</tr>
<tr>
<td></td>
<td>21-30 Years</td>
<td>19 (30.64)</td>
<td>19 (40.25)</td>
<td>8 (32)</td>
<td>8 (37.5)</td>
<td>54</td>
</tr>
<tr>
<td></td>
<td>31-40 Years</td>
<td>22 (41.93)</td>
<td>17 (25.53)</td>
<td>10 (40)</td>
<td>5 (50)</td>
<td>54</td>
</tr>
<tr>
<td></td>
<td>Above 40 Years</td>
<td>15 (24.19)</td>
<td>14 (29.78)</td>
<td>0 (0)</td>
<td>2 (12.5)</td>
<td>31</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td>58</td>
<td>52</td>
<td>25</td>
<td>15</td>
<td>150</td>
</tr>
</tbody>
</table>

Source: primary data

RELATIONSHIP BETWEEN AGE GROUP OF THE RESPONDENTS AND RESPONDENTS BUSINESS STARTED WITH THE HELP OF SHG:

In order to find out relationship between the age group level of the respondents and respondents business started with the help of SHG chi-square test used and result is given below.
**NULL HYPOTHESES \(H_0\)**

There is no significant relationship between the age group level of the respondents and respondents business started with the help of SHG.

**ALTERNATIVE HYPOTHESES \(H_1\)**

There is significant relationship between age group level of the respondents and of the respondents business started with the help of SHG.

**TABLE NO : 4**

RELATIONSHIP BETWEEN AGE GROUP OF THE RESPONDENTS AND RESPONDENTS ARE BUSINESS STARTED WITH THE HELP OF SHG

<table>
<thead>
<tr>
<th>FACTOR</th>
<th>Calculated value</th>
<th>Table value</th>
<th>Significant</th>
</tr>
</thead>
<tbody>
<tr>
<td>AGE GROUP</td>
<td>20.17</td>
<td>16.919</td>
<td>Rejected 5%</td>
</tr>
</tbody>
</table>

**INTERPRATATION**

From the above analysis the research finds that the calculated value (20.17) is greater than the table value (16.919), null hypothesis is **Rejected.** Therefore there is relationship between the age group level of the respondents and respondents business started with the help of SHG.

Alternative hypothesis is a **Accepted.** There is no significance relationship between the age group level of the respondents and respondents business started with the help of SHG.

**FINDINGS:**

- Majority(93%) of the respondents are known about Self help Group.
- Maximum (39%) of the respondents are said Business started in Agriculture.
- From the above analysis the research finds that the calculated value (20.17) is greater than the table value (16.919), null hypothesis is **Rejected.** Therefore there is relationship between the age group level of the respondents and respondents business started with the help of SHG.

**SUGGESTIONS:**

- Self Help Group is powerful tool to enrich the savings activities and poverty alleviation. In this context to support by the government and uplift the women through Self Help Group oriented developments.
- In order to strength the women empowerment, female literacy has to be promoted.
- More schemes can be introduced by the government and it has not be communicated and advertised proper way to reach the Self Help Groups. So the Non government Organizations and other support agencies to deals with Self Help Group periodical intervals. In the aspects, Self Help Group members more satisfied and benefited.

**CONCLUSION:**

SHG is a crucial role of harmonizing the society and strengthening rural economy. SHG is expected to be one of the major programme of poverty alleviation in India with frill participation from the formal banking system and without any interference from the government. However, considering the magnitude of poverty, the outreach of the programme needs to be strengthened and enhanced. Further, the Government Welfare Department, NGOs, Banks, Financial Institutions, Entrepreneurial Development Programme Centers, Social Workers and well wishers may help the members of SHGS.

**REFERENCES:**