

## SELF HELP GROUP AND WOMEN EMPOWERMENT:A STUDY ON SELECTED SHGS IN MADURAI DISTRICT

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**Abstract:** Women empowerment is a tool in which women challenge the existing norms and culture, to effectively promote their well-being. The participation of women in Self Help Group (SHGs) made a major impact on their empowerment both in socio-economic betterment of the poor for their consolidation. This study address women empowerment through selected self-help groups in Madurai district of Tamil Nadu. The information required for the paper has been collected both from the primary and secondary sources. A random sampling method was followed. Simple percentage analysis was carried out to draw meaningful interpretation of the results. Chi-Square test was selected to find whether the two attributes are associated or not. Garret ranking technique was used to find the reasons for joining the Self Help group. The results of the study revealed that the SHGs have had greater impact on the society and also for the beneficiaries.

### INTRODUCTION

The role of women in any society is of crucial importance and an important indicator for a nation's over-all progress and without the active contribution of women in the economy any society is not expected to prosper. Most of the Indian population resides in rural areas and women in rural India are forced to play a very sub-ordinate status to their male counterparts both at home and outside and the wages that they receive for their work are much lesser as compared to their male counterparts. So the concept of self help groups has been promoted by the Government of India which is the mechanism for poverty alleviation and women empowerment has gained a great deal of attention over the last few decades. Through self help group, entrepreneurship among women particularly among rural women will strengthen rural and national economy.

### REVIEW OF LITERATURE:

- There are enormous studies made by various research scholars relating to empowerment of women and their related issues. Some of the important studies in this regard are as follows.
- Nayak (2007) analyse the empowerment of the poor through SHG and microfinance in the Kalahandi district of Odisha. The questionnaires were prepared and presented to 997 members of sample 80 SHGs. The study found that 89194 families of Kalahandi district benefitted from SHGs and bank linkage programme had suggested strengthening of cooperative sectors.
- Anitha and Revenkar (2007) studied rural development through micro credit, the growth of SHGs from 1992-1993 to 2003-2004 and agency

wise SHGs linked on March 31, 2004. They concluded that the success of SHGs not only to improve the economic status of women but also brought lot of changes in the social status.

- Sobha (2008) evaluate the problem of self employed women. The study took 400 self -employed women as sample from Coimbatore Municipal Corporation Limit to use scaling techniques. The study reveals that the problem faced by the beneficiaries of Prime Minister's Rozgar Yojana is less severe than non-beneficiaries.

### OBJECTIVES

- To Study the socio-economic background of the women beneficiaries.
- To find out the level of satisfaction of members in SHG.
- To study the benefits obtained through SHG.
- To find the impact of SHGs in Women
- To analyse the reasons for joining SHG

### RESEARCH METHODOLOGY

The study used primary data and secondary data for analysis according to the objective set out in the study. Interview schedule method was followed to collect the primary data. Secondary data were collected from websites, books and Journals. Simple frequency tables and charts were constructed for the purpose of analysis of data. Convenient sampling method is used to select the respondents. The present study has covered from Madurai district, Tamilnadu. It was selected for this study, because of the SHG members are functioning very successful manner and also researcher own district. Therefore Madurai district was selected for the present study. The sample size is fifty respondents constituting all categories of SHG members form Madurai district.

### TOOLS AND TECHNIQUES USED

- Simple Percentage analysis
- Chi Square test
- GARRET ranking

### LIMITATIONS OF THE STUDY

- ❖ Some of the respondents hesitate to furnish the required details.
- ❖ Accuracy of the primary data depends upon the authenticity of the information given by the respondents in the questionnaire.

### ANALYSIS AND INTERPRETATION

#### Opinion Survey

The respondent's opinion about their satisfaction is below. Their opinions are classified as highly satisfied, satisfied, dissatisfied, highly dissatisfied and no opinion.

Table 1 showing the Reasons for Joining Self Help Group

S. No	Statement	No., of Respondents	Percentage (%)
1	To attain the economic independence	10	20%
2	For saving	16	32%
3	To show the talents	08	16%
4	To get recognition from the society	08	16%
5	For passing time	06	12%
6	Other	02	04%
	<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary Data

### INTERPRETATION

The opinion for joining the self-help group as members, the table shows that 32% of the respondent's opinion regarding for enriching the saving, the second importance for attaining the economic independence 20%, and remaining to get recognition from the society, show the talents, and others only 4% of inference.

Table 2 showing the Age of the Self Help Group members

S.No	Age	No., of Respondents	Percentage (%)
1	Below 30 years	08	16%
2	31-40 years	23	46%
3	Above 40 years	19	38%
	<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary Data

**INTERPRETATION**

From the above table reveals that out of total respondents taken for the study, 16% of them belong to the age group of below 30 years, 46% of the respondents are 31 to 40 years, and remaining 38% of them belong to the age group of above 40 years.

**Table 3 showing the Educational Status of the Self Help Group members**

S. No	Educational Status	No., of Respondents	Percentage (%)
1	Illiterate	14	28%
2	Literate	36	72%
	<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary Data

**INTERPRETATION**

From the above table reveals that, educational status of the Self Help Group, 72% of the members are literate and remaining 28% of the members are illiterates.

**Table 4 showing the Family Status of the Self Help Group members**

S. No	Family Status	No., of Respondents	Percentage (%)
1	Joint	20	40%
2	Nuclear	30	60%
	<b>Total</b>	<b>50</b>	<b>100</b>

Source: Primary Data

**INTERPRETATION**

The above table reveals that out the total respondents taken for the study, 40% of them are in joint family and remaining 60% of the respondents are in nuclear family.

**CHI SQUARE ANALYSIS**

- The following null hypothesis were framed and significant of these were tested with chi-square test with 5 level of significance.
- $H_0$ : There is no significant relationship between education and relationship period in Self Help Groups.
- $H_1$ : There is significant relationship between education and relationship period in Self Help Groups.

**Table 5 of showing the analysis of Chi-square Test**

Factors	Calculated Value	Table Value	Degree of Freedom	Result of 5% level
Age and membership period in SHG	3.46	9.46	4	Not Significant
Education qualification and membership period in SHG	2.43	5.62	2	Not Significant
Marital status and member period in SHG	10.22	6.11	2	Significant
Member occupation and membership period in SHG	1.47	6.57	6	Not Significant
Monthly income and member's SHG occupation	9.78	7.87	6	Significant
Earning member in the family and family benefits	4.99	9.41	6	Not Significant

Hence it may be concluded that the statistical analysis that the test proved Not significant and hence the null hypothesis should be accepted at 5% level, that there no significant relationship between age, education, occupation, monthly income and earnings in self-help group. The null hypothesis should be accepted at 5% level, there is significant relationship between marital status and membership period in SHGs

**GARRET RANKING ANALYSIS:**

Firstly, the garret ranks are calculated by using appropriate Garret ranking formula. The based on Garret ranks the table value is ascertained.

Table 6 showing Garret Rank

S.No	Factors	Garret's Score	Garret's Rank	Average Score
1	Self-employment	10578	I	105.78%
2	Earning money	9686	II	96.86%
3	Educating children	8432	III	84.32%
4	Improving social status	8100	IV	81.00%
5	Sharing Risk	7432	V	74.32%
6	Serving the society	6166	VI	61.66%

### FINDING

- ❖ Majority of 46% of the respondents of the SHG members are belonging to age group of 31 to 40 years.
- ❖ Majority of 72% of the members are literate in SHG.
- ❖ Majority of 60% of the members are nuclear in SHG.
- ❖ Majority of 32% of the member's opinion regarding for enriching the saving for the joining SHG
- ❖ There is significant relationship between marital status and membership period and also monthly income and SHG's occupation.
- ❖ The high score of Garret Ranking is awarded to self-employment. The least score is awarded to serving the society.
- ❖ Over all opinion of the respondents are highly satisfied.

### CONCLUSION

SHGs have been identified as a way to alleviate poverty and women empowerment. The main aim of women empowerment is to realize their identities, power and potentiality in all spheres of lives. SHGs have been identified as a good self employability to alleviate poverty and women empowerment. The real empowerment is possible only when a woman has increased access

to economic resources, more confidence and self motivation, more strength, more recognition and say in the family matters and more involvement through participation . Self Help Group concept has been benefited in the rural and semi urban women to improve their living conditions. To reduce poverty by enabling the poor household to access gainful self employment and skilled wage employment opportunities, resulting in appreciable improvement in their livelihood on a sustainable basis, through building strong grass-root institutions of the poor. Thus SHGs have been showing the way ahead to alleviate the poverty of India along with women empowerment.

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