



## **EFFECTIVENESS OF GOVERNMENT INITIATIVE REGARDING SELF HELP GROUPS FOR WOMEN EMPOWERMENT IN TIRUPUR DISTRICT**

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**Cite This Article:** Dr. S. Tamilselvi, "Effectiveness of Government Initiative Regarding Self Help Groups for Women Empowerment in Tirupur District", International Journal of Interdisciplinary Research in Arts and Humanities, Volume 3, Issue 2, Page Number 66-69, 2018.

### **Abstract:**

Women empowerment is a continuous process of enabling them to fight the forces that oppress them, provide them equal access to the resources and opportunities and control over the resources. Women empowerment refers to the process by which those women, who have been defined as the ability to make strategic life choices. The main objective of the study is to assess the personal empowerment of women through SHGs and to determine the factors determining such empowerment. Total of 531 samples collected from SHG members. Preliminary investigation was performed to ensure the quality of data. The primary data collected were analyzed by using percentage analysis and weighted average rank. The findings of the study revealed that financial dependence and improving the family wealth ranks 1<sup>st</sup> in influencing SHG.

**Key Words:** Women, Empowerment & SHGs

### **Introduction:**

The concept of women empowerment can be defined as a process by which women take control and ownership of their choices. The core elements of empowerment have been defined as agency, awareness of gendered power structures, self-esteem, and self-confidence. Empowerment can take place at a hierarchy of different levels – individual, household, community and societal and is facilitated by providing encouraging factors and removing inhibiting factors. In this connection, Micro-finance with Self Help Groups (SHG) plays an effective role for promoting women empowerment. Access to credit can help in expansion of material base of women by enabling them to start and expand small businesses, often accompanied by market access; the women also experienced 'Power within': feelings of freedom, strength, self identity and increases in levels of confidence and self-esteem. However, gender discrimination is most deeply entrenched in the family, evident in attitudes towards daughters in law, daughters, the gender based division of work, roles and responsibilities as well as the mind-set towards domestic violence and issues of ownership and inheritance of land. At the social level, an encouraging trend is that women have been able to challenge the norm. Besides, involvement in SHGs has enabled women to have a voice in the community affairs and they have been able to tackle problems such as a lack of drinking water and electricity, access to health services and children's education.

### **Statement of Problem:**

This research study begins with a background discussion about unemployment and poverty in rural areas and why low-income persons seek self-employment as a viable option towards building social and human capital to work towards poverty alleviation. It moves on to a discussion of a qualitative analysis the effectiveness of SHGs on individual members, family, and community life, changes in skills, knowledge, and attitudes, successful outcomes, and the development of human and social capital. The SHG movement in Tamilnadu has become almost synonymous with economic empowerment of women. A significant issue associated with the economic empowerment of women is an understanding of their legal, judicial and social rights and entitlements. Hence the researcher intended to evaluate the effectiveness of government initiative regarding SHG for women empowerment.

### **Review of Literature:**

The subsequent section describes about review of related literature, which was collected through various sources.

Vinodhin, Vijayanthi (2016) identified that the key reasons for the success of SHGs are its link with the poor people, its innovative practices, its capacity to enable people's participation in development and trust building at different levels between stakeholders. SHGs also help in the financial status of the households. They have developed self-confidence and independence among rural women, which in turn increased the livelihood of the rural people.

Suja (2012) found that Association 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 in home, community, society and nation. The SHGs have paved attention on skill improvement, facilitating invention, and gaining access to credit from financial institutions for micro enterprises / projects, inculcating frugality and distribution of credit for the economically destitute sections of women.

Thangamani and Muthuselvi (2013) made a study to identify women empowerment through Self Help Group in Mettupalayam Taluk. It is found that the socio- economic factor has been changed after joining the

Self Help Groups. But the saving is increasing at earlier stage of life. There are emerging issues that need to be addressed to make the role of women in the long run. It is clear that by involving voluntary organizations in social mobilization and creating an enabling policy environment, micro finance can achieve a vast scale and can become a rational movement. The self-help group is important in re-strengthening and bringing together of the human race.

**Objectives of the Study:**

- The following are the specific objectives
- ✓ To know the profile of members as well as the SHGS Groups.
  - ✓ To assess the personal empowerment of women through SHGS and to determine the factors determining such empowerment.
  - ✓ To offer suggestions based on the findings of the study

**Methodology:**

The study effectiveness of self help groups in women empowerment carried out in Tirupur District. Hence, we customized the questionnaire in general scenario regarding women empowerment. The primary data was collected through a structured questionnaire using simple random sampling method. There are 531 samples collected from SHG members. Preliminary investigation was performed to ensure the quality of data and 28 samples was found inconsistent. Thus, 503 data was finally obtained and out of which, 3 samples was randomly deleted by the researcher for her convenience in handling data. The data collected from sample were suitably tabulated and used in the appropriate place for interpretation. Reports, journals, and books were also referred to collect secondary data. The primary data collected were analyzed by using percentage analysis and weighted average rank.

**Analysis and Interpretation:**

To analyse the relationship between personal factors of the respondents and the extent of impact of the self help group on the women empowerment. These are many factors which influence the extent of impact of the SHGs on the empowerment of the women.

Table 1: Personal Profile and SHG Profile of the Respondents

S.No	Particulars	No. of Respondents	Percent	
1.	Age	Below 25 years	17	3.4
		25-35 years	197	39.4
		35-45 years	215	43.0
		Above 45 years	71	14.2
2.	Educational Qualification	Illiterate level	133	26.6
		School level	333	66.6
		College level	34	6.8
3.	Marital Status	Single	9	1.8
		Married	457	91.4
		Widow	28	5.6
		Divorced	6	1.2
4.	Type of family	Nuclear	386	77.2
		Joint	114	22.8
5.	No. of members in the family	2 members	63	12.6
		3-4 members	351	70.2
		5-6 members	79	15.8
		Above 6 members	7	1.4
6.	Occupation	Housewife	213	42.6
		Agriculture Labour	180	36.0
		Employed	56	11.2
		Self employed	51	10.2
7.	Monthly Income	Less than Rs.5000	162	32.4
		Rs.5000 - Rs.10000	197	39.4
		Above Rs.10000	141	28.2
8.	Awareness of SHG	Advertisement	18	3.6
		Friends/Relatives	260	52.0
		SHG authorities	184	36.8
		Voluntary organization	38	7.6
9.	No. of Members in the Group	Less than 20	373	74.6
		20-35 members	116	23.2
		Above 35 members	11	2.2

10.	Duration of Membership	Less than One year	56	11.2
		One- Three years	288	57.6
		Three-Five years	124	24.8
		Above Five years	32	6.4
11.	Position held in SHG	Animator	49	9.8
		Account operator	50	10.0
		Cashier	47	9.4
		Member	354	70.8
12.	Borrowing pattern	Nil	63	12.6
		1-2 times	173	34.6
		More than 2 times	264	52.8

Source: Primary Data

It is interpreted that 43 percent of respondents belong to 35-45 years age group. 66.6 percent of the respondents are school educated. Majority 91.4 percent of respondents are married. 77.2 percent of respondents belong to nuclear family. Majority 70.2 percent of respondents are opined as 3-4 members in the family. 54.2 percent of the respondents have two earning members in their family. 42.6 percent of the respondents are housewives. 39.4 percent of respondents fall under the monthly income category of Rs.5000-Rs.10000. 57.6 percent of the respondents have become members of SHG for one-three years. 52 percent of respondents acquired knowledge on SHG through friends/relatives. Majority 74.6 percent of respondents were opined as their groups possess less than 20 members. Majority 70.8 percent of respondents are designated as a member in SHG. Majority (52.8 percent) of the respondents borrowed from bank for more than 2 times. This is an evidence of SHGs have operated as a profitable business since, banks sanction new loan only when an existing loan closed.

Table 2: Rank the Influence of SHG Distribution of the Respondents

Rank the Influence of SHG	R1	R2	R3	R4	R5	R6	Total
Develop fund management skilled	92	142	61	40	47	118	500
	(18.4)	(28.4)	(12.2)	(8.0)	(9.4)	(23.6)	(100)
Relieve from financial dependence	126	54	79	117	84	40	500
	(25.2)	(10.8)	(15.8)	(23.4)	(16.8)	(8.0)	(100)
Improve the public relationship	62	70	85	84	142	57	500
	(12.4)	(14.0)	(17.0)	(16.8)	(28.4)	(11.4)	(100)
Aware of Social Threats	79	82	64	109	86	80	500
	(15.8)	(16.4)	(12.8)	(21.8)	(17.2)	(16.0)	(100)
Enhance the Self Confidence	89	102	102	67	73	67	500
	(17.8)	(20.4)	(20.4)	(13.4)	(14.6)	(13.4)	(100)
Improve the Family Wealth	121	94	81	53	41	110	500
	(24.2)	(18.8)	(16.2)	(10.6)	(8.2)	(22.0)	(100)

Source: Primary Data

It is proved from the table 4.1 that, 25.2 percent and 24.2 percent of the respondents say that relieve from financial dependence and improving the family wealth ranks 1<sup>st</sup> in influencing SHG, 28.4 percent of the respondents say developing fund management skills rank 2<sup>nd</sup> in influencing SHG, 20.4 percent of the respondents say enhancing the self confidence ranks 3<sup>rd</sup> in influencing SHG, 21.8 percent of the respondents say aware of social threats ranks 4<sup>th</sup> in influencing SHG, 28.4 percent of the respondents say improving the public relationship ranks 5<sup>th</sup> in influencing SHG. It is concluded that majority 25.2 percent and 24.2 percent of the respondents say that relieve from financial dependence and improving the family wealth ranks 1<sup>st</sup> in influencing SHG.

#### Suggestions:

- ✓ It is suggested that the Government should develop SHG estates so that infrastructure like buildings, water, electricity, warehouse etc., should be made available to the SHGs.
- ✓ The Government should directly develop a well organized market for the products of SHGs.
- ✓ A separate act may be passed to provide legal framework for the functioning of SHGs in the country.
- ✓ It is suggested that financial education need to be promoted.

#### Conclusion:

Self-help groups play an important role in the empowerment of women. In our rapidly growing economy, self-help groups play a pivotal role in women empowerment. The reasons for success of SHGs are linked with the poor people, its innovative practices, its capacity to enable people's participation in development and trust building at different levels between stakeholders. SHGs also increase the financial status of the households. SHGs have developed self-confidence and independence among rural women, which in turn increased the livelihood of the women.

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