

A Study on Rural Women Empowerment through Self Help Groups

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Abstract

*Women empowerment includes the lives of women at multiple levels, family, community, market, & the state. The question surrounding women's empowerment, the condition and position of women have now become critical to the human rights based approaches to development. Empowering the women in social, political, economical and legal aspects is necessary to convert the idle society into self-sustainable society. Women empowerment can be achieved through political power, education, employment, NGO and SHG. Among these, NGOs and SHGs dominate and fruitful success of the women empowerment needs to occur along multiple dimensions including economic, socio-cultural, familial/interpersonal, legal, political, and psychological. Since these dimensions cover a broad range of factors, women may be empowered within one of these sub-domains. This paper deals with **Rural Women Empowerment through Self Help Groups**.*

Keywords: Rural Women, Self Help Groups, Empowerment, Rural Entrepreneurship, Socio-Economic Factors etc

Introduction

"Self-help is when a Person takes responsibility for themselves

But we cannot take responsibility for ourselves in a vacuum."

- Betsy Wilson

Self Help groups are nonprofessional organization formed by people with a common problem or situation, for the purpose of pooling resources, gathering information and offering mutual support, services, or care. Women constitute around half of the total human resources in our economy. Yet women are the more poor and under privileged than men as they are subject to many socio-economic and cultural constraints. They have no such place in society like men the situation is more severe in the rural and backward areas.

Women development activities must be given importance to eradicate poverty, increase the economic growth and for better standard of living. Over centuries, women were treated as less-than-equal to men in many ways. Women were not allowed to vote, own property, or work in many jobs. Now that we are out of those dark ages, women are more empowered to do whatever they want. This means that they have the ability to choose their own destiny, job, vote, and do anything a man can do. When we talk about women's empowerment, we talk about women taking more of a leadership role whereas until very recently women were subordinates. But now they become the leader. This can be possible only with the help of SHGs. SHG is a small group (15 to 20 members), voluntarily formed and related by affinity for specific purpose, it is a group whose members use savings, credit and social involvement as instruments of empowerment.

It is a system for collective savings, group collection and provision of consumption credit, as well as integrating social and economic goals among small groups. Self-help groups, also known as mutual help, mutual aid, or support groups, are groups of people who provide mutual support for each other. In a self-help group, the members share a common problem, often a common disease or addiction. Their mutual goal is to help each other to deal with, if possible to heal or to recover from this problem. It is formed as a small functional group in rural areas to increase the resources base of the members

through the act of collective thrift and credit among themselves.

They raise their corps with credit support from services banks and subsidy from government agencies concerned. SHG is a more attractive scheme with less effort. It is a tool to remove poverty and improve the women entrepreneurship and financial support in India. This paper confines itself to A **STUDY OF RURAL WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS.**

Research Methodology

The information relating to the research was collected from both primary and secondary data. Primary data was collected through well-designed, pre-structured, close-ended questionnaire. Random sampling technique was used to choose the respondents from Dharmapuri District area, for the purpose of the study, total number of 50 respondents were selected. In addition, Secondary Data is collected through books, Journals, Internet. The data thus collected was properly analyzed and interpreted using proper tools, tables, percentages.

Data Analysis and Inferences

Table-1: Respondents Profile

Classification	Number of Respondents	Percentage	Classification	Number of Respondents	Percentage
i) On basis of Age			iii) On basis of Occupation		
20-30	19	38	House wife	42	84
30-40	20	40	Profession	--	--
40-50	11	22	Business	8	16
50 & above	--	--	Others	--	--
Total	50	100	Total	50	100
ii) On the basis of Education			iv) On the basis of Average Income		
Illiterates	30	60	10,000-15,000	25	50
SSLC	7	14	25,000-35,000	12	24
PUC	7	14	40,000-50,000	9	18
Graduation	6	12	65,000-80,000	4	8
Others	--	--	Total	50	100
Total	50	100			

Source: Field Survey

Table 1 :Shows that 38 percent of the respondents comes under 20-30 age group, 40 percent of respondents falls under age 30-40 group and 22 of the respondent comes under 40-50 age group and finally under 50 and above shows nil.

It also provides the information regarding the qualification of respondents i.e., 60 percent of the respondents are illiterate and 14 percent respondents completed SSLC &

14 percent respondents comes under PUC education level and 12 percent of respondents are graduates and none of the respondents falls under other category of education. As far as the occupation of the respondents in the SHG is considered, 84 percent of the respondents are housewives, nobody falls under professional occupations, and 16 percent of them are businesswomen. About average income of respondents, 50 percent of respondents have an average income between Rs. 10,000 – Rs. 15,000 and 24 percent of respondents have an average income between Rs. 25,000-Rs. 35,000, similarly 18 percent of respondents have an average income Rs. 40,000-Rs. 50,000 and finally 8 percent of respondents have an average income between 60,000-80,000.

Table-2: Awareness among Respondents

Awareness through	Percentage
Friends	54
Relative	24
Others	22
Total	100

Source: Field Survey

Table No 2 .It is found in the study that all the respondents are aware about the SHG. Table 2 indicates that 54 percent of respondents say that they come to know about SHG through their friends and 24 percent of the respondents say that they got awareness through the relatives, 22 percent respondents came to know about SHG from others.

Table-3: Opinion towards Socio-Economic, Cultural and Political Empowerment of Women

Opinion	Number of Respondents	Percentage	Opinion	Number of Respondents	Percentage
Economic Development			Cultural Development		
Strongly Agree	10	20	Strongly agree	36	72
Agree	24	48	Agree	14	28
Disagree	16	32	Disagree	--	--
Total	50	100	Total	50	100
Social Development			Political Development		
Strongly agree	30	60	Strongly agree		
Agree	20	40	Agree	50	100
Disagree	--	--	Dis -agree	--	--
Total	50	100	Total	50	100

Source: Field Survey

Table 3: Shows the information regarding the economic empowerment of women in SHG 48 percent of the respondents say in that they are economically developed by SHG, 32 percent of respondents disagree with this, and 20 percent respondents strongly agree for this concept. It also shows opinion towards social development of women through SHGs, 60 percent of respondent strongly agree with social development from SHG and 40 percent respondents agree with the social development. 72 percent of the respondents strongly agree with the cultural development 28 percent of respondents just agree with this concept. In addition, 100 percent of the respondents opined that SHG helps for political empowerment.

Table-4: Aids provided by SHG to members

Aids Provided	Number of Respondents	Percentage
Finance aid	20	40
Training	15	30
Supply of Raw materials	--	--
Support Marketing	--	--
Others	15	30
Total	50	100

Source: Field Survey

Table 4: Reveals the information regarding aids provided by the SHG to the members. 40 percent of respondents got the financial aid, 30 percent of respondents got help through the training, 30 percent respondents received the help by way of raw materials, and 30 percent of them got help in other way.

Table-5: Financial Improvements

Purpose	Number of Respondent	Percentage
Children Education	20	40
Children Marriage	14	28
Business	12	24
Acquiring Home Appliances or Jewellaries	4	8
Others	--	--
Total	50	100

Source: Field Survey

Table 5: Shows the information regarding the financial improvement through the SHG 28 percent of respondents say that SHGs has increased saving habit and 32 percent of respondents say that it has increased their family income and 40 percent respondents say it has given financial help for the various purposes.

Table-6: Purpose of Loan Taken

Opinion	Number of Respondent	Percentage
Increases the Saving Habit	14	28
Increases the Family Income	16	32
Supply the Finance For Various Purpose	20	40
Total	50	100

Source: Field Survey

Table 6: Reveals the information about purpose of loan taken the from SHG, 40 percent of respondents say that they have taken loan for that children education and 28 percent respondents have taken loan for the child marriage, 24 percent respondents have taken for their business and 8 percent of the respondents have taken loans for acquiring or purchasing home appliances and jewellerys.

Table-7: Mode of Savings by Respondents

Modes	Number of Respondent	Percentage
Bank	35	70
Post Office	15	30
Social Organization	--	--
Others	--	--
Total	50	100

Source: Field Survey

Table 7: States information regarding the mode of saving habit among members i.e. 70 percent of respondents has the savings in banks and 30 percent respondents have the saving in Post Office.

Table-8: Suggestions to Improve the SHG

Particulars	Number of Respondent	Percentage
Provide more loan for members	27	54
Provide loan at low rate of interest	16	32
Provide the loan to right time	7	14
Others	--	--
Total	50	100

Source: Field Survey

Table 8 reveals the information regarding the suggestion given by the members for the improvement of SHG. 54 percent respondents say that SHG have to provide more loans for the members, 32 percent respondent say that should provide loan at the lower rate of interest and 14 percent respondents say that should provide the loan at the right time where the members are in need of the loan.

Table-9: Opinion about SHG

Opinion	Number of Respondents	Percentage
Good	21	42
Very good	29	58
Bad	--	--
Total	50	100

Source: Field Survey

Table 9 shows the information about opinion about the SHG. 42 percent respondents say that it is good to join SHG and 58 percent respondents say it is very good to be in SHG. None of them opined as bad.

Findings

1. There is only few business women (16 percent) become member of SHG and remaining Portion i.e., 84 percent are from non-working group and homemakers.
2. All of SHG members agree that there is social benefit from becoming member of SHG. Majority of them also opined that it helps in their economic development. 72% of respondents strongly agree that SHG improves their cultural skills.
3. All members opined that they get political importance because of their membership in SHG.
4. SHG helps its members to improve their economic background mainly by way of lending loan and training them.
5. SHG become a source of finance for members. It increases the family income of members and it provides finance mainly for the purpose children education and children marriage.

Conclusion

Targeting women through microfinance has proved to be a successful and efficient economic development tool. Women are usually the primary or sole family caretakers in many developing countries like India. Helping them to gain additional daily income improves the conditions of efficient way of affect an entire family, as women typically paradigm shift in the strategy for resolving the socio-economic deprivations of the women.

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