

Empowerment and Social Benefits Through Self-help Groups



Commerce

KEYWORDS:

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ABSTRACT

Empowerment of women enabled them to strengthen their economic and social benefits and enable them to lead a standard life in the society. In a country like India where women are treated as "marginalised population" empowering them is considered as necessary to make them economically strong. The Central and State governments have taken many steps to empower women in the country. The economic activities of women are organised through formation of self help groups and these are given support by the governments by giving loans creating supporting environment to take economic activities. The present study focused to identify demographic profile of members of self help groups in Coimbatore district and study their perception towards social benefits derived by them through the participation of self help groups. The data for the study was collected from the selected sample members with the help of an interview schedule.

Introduction

Women in India are victims of multiple cultural and economics woos and they are generally discriminated and marginalised at every level of society whether it is social participation, political participation, economic participation, access to education or healthcare and so on. . Men and women are treated as equal in the eyes of law. Accordingly, women occupied respectable positions in all walks of life. But gender disabilities and discriminations are found in India even today. Hence, the role of women and need to empower them are central to human development programmes. With this in mind, government took various measures and adopt different strategies to improve the status of women folk in India. One such measure is helping development of self help groups.

Self-help Group (SHG) is a voluntary association of 10-20 people registered or unregistered preferably from the same economic background. They come together for the purpose of solving their common economic problems like need for money through self-help and mutual help. Social and economic development process starts with the very beginning of group formation. Gradually, the members of the group get empowerment through awareness various social and technical issues related to the activities, learn and gather information from members of other groups by sharing information during group meetings and participate in capacity building programmes, meet government officials, agencies, bank officials etc. The socio-economic development of women through SHGs would give benefits not only to the individual woman but also for the family and community as whole through collective action for development. The economic empowerment of women is being regarded as an important aspect for the progress of a country; hence, the issues of empowerment are of paramount importance to social thinkers, reformers and policy makers. The present study is undertaken to find out the ways in which the women community is socially benefitted and what is impact of demographic profile on such empowerment.

Literature review

More number of studies were taken up in the area of SHGs from different angles.

Some of studies relevant to the present study are described here.

Alagappan.V. and Abbas Manthiri.A., (2008) found that the housing conditions had improved in the post – SHG period and there is a significant change in the economic performance of the members during the two different periods. **Kanniammal.K. and Jerinabi.U., (2008)** revealed from their study that the members of the group have acquired communication and leadership skills, health and environment education, equal development apart from the abolition of child labour and learnt the importance of sending girl children to schools. **Balamirtham .P. and Uma Devi. I.V., (2009)** revealed that it is only through the co-operative efforts of the group and government, it is possible to tackle the problems faced by them.

Nagabhushana Rao and K. Geetanjali (2010) found that women empowerment plays important role in issues like child health care, child marriage, awareness about legal implications of the matrimonial litigations, hygienic practices, family planning practices, value of unity and education, inculcation of self confidence, awareness on articulation decision making and change in expenditure patterns. **Shashilkala and Uma H.R., (2011)** found that the self-help groups enabled the members gain empowerment in terms of access to resources and their decision-making ability to meet some psychological needs like self- esteem and confidence and contributing to the monthly family income, their repayment behavior and changes in their physical assets and amenities.

Objectives of the study

The study focused on the following objectives:

1. To identify the demographic profile of self-help groups in Coimbatore district;
2. To assess the extent of variation among the members of self-help groups on the social benefits derived by them.

Research Methodology

The present study is empirical in nature and is based on survey method. The whole data required for the present study was collected from primary sources, secondary data and discussion with the officials of Mahalir thittam and various NGOs in Coimbatore district. The primary data relating to the perception of the members were collected with the help of a structured interview schedule. The secondary data relating to the including needed to support the study were collected from published and unpublished sourced.

Study area and Population of the study

The study area for the study is Coimbatore district in the State of Tamilnadu in India. The population for the study consisted of self-help groups functioning in Coimbatore district. There are 19236 groups functioning in Coimbatore district.

Sampling for the study

The study used stratified random sampling method. In the first stage, list of total groups is taken to identify the groups with fifteen members as it is considered to be a normal. In the second step, ten percent of the groups were selected using random sampling method with the help of Tippet random numbers and it worked out for five hundred groups. From each group, two members were selected as respondents for the study using lottery method which totalled one thousand members. Among these, data could be collected from 275 respondents. While editing the data, only 250 schedules were found in complete for and taken for analysis. Thus, the sample for the present study consisted of 250.

Scope of the study

The present study is carried out to find out the perception of the sample respondents towards the social benefits derived by them

because of their membership in self-help groups. The dimensions of social benefits selected for the study are - Personal development, Administrative skill, Family management, Environmental relationship, Social relationship, General skills, Business skill, Independent decision making, Communication Skills .Problem identification and solving , Self awareness, Leadership qualities, Coordination , understanding, willing to accept new responsibility, Innovative thinking Financial Independency etc...

Interview schedule for the study

An interview schedule was constructed to reveal the demographic profile and personal behaviour of the respondents and their perception towards the social benefits derived from group activities. The demographic profile includes, age, marital status, social category, taluk from which there residing, literacy level, occupation, family type, family size, status in the family, monthly family income, average monthly expenses, average monthly savings, value of assets possessed, Reasons for joining the group, period of association with the group, member status in the group and grade status of their group. The social benefits include fifteen dimensions. The opinion of the members was obtained using five Point Likert scale

Tools used for Analysis of data

Data collected for the study are subjected to analysis using percentage analysis for demographic variables and regression analysis to assess the variation in the perception towards social benefits derived by them.

Results of Analysis of Demographic Profile

The percentage analysis revealed the facts relating to the demographic profile of the respondents selected for the study. The following revealed the description of the details of the respondents in terms of number of participants in each category of every variable selected for the study and the percentage of each category and the majority of the category when compared to other categories.

TABLE I Demographic Profile of Respondents

Particulars of Personal Variables	Nature of Variables	No. of Members	Percent
Age	Young (Up to 28 years)	41	16
	Middle(between 29 and 44 years)	161	65
	Old(above 44 years)	48	19
Marital Status	Married	225	90
	Unmarried	25	10
Social Category	Forward Community(FC)	22	9
	Backward Community (BC)	98	39
	Scheduled Caste & Scheduled Tribe communities(SC&ST)	130	52
Taluk	Valparai	40	20
	Pollachi	40	20
	Sulur	40	20
	Coimbatore	40	20
	Mettupalayam	40	20
Literacy Level	Illiterates	49	20
	Up to School Level	155	62
	Degree Holders	34	14
	Professional Degree	12	5

Occupational Status	Agriculture	26	10
	Agricultural Labour	61	25
	Production -related	73	29
	Service- related	22	9
	Sales -related Activities	30	12
	Others Forms of Activities	38	15
Family Type	Joint Family	73	29
	Nuclear Family	177	71
Family Size	Small (Up to three members)	72	29
	Medium(Four to six members)	156	62
	Big (More than six members)	22	9
Status in Family	Head	85	34
	Member	165	66
Monthly Family Income	Low(upto ` 7500)	182	73
	Medium(7501 and ` 15000)	60	24
	High (above ` 15000)	8	3
Average Monthly Expenses	Low(up to ` 5000)	142	57
	Medium(5001 and ` 10000)	95	38
	High (above ` 10000)	13	5
Average Monthly Savings	Low(upto ` 3000)	219	88
	Medium(3001 and ` 6000)	25	10
	High (above 6000)	6	2
Value of the Assets Possessed	Less(upto 3 lakhs)	113	45
	Medium(Between 3 lakhs and 6 lakhs)	95	38
	High (above 6 lakhs)	42	17
Reasons for Joining	Savings	168	67
	Loan	53	21
	Status	16	6
	Persuaded by others	12	-
	Others	1	5
Period of Association	upto 2 years (Less)	77	31
	between 3 and 4 years (Medium)	129	52
	more than 4 years (More)	44	17
Status in their Groups	Leaders	49	20
	Members	201	80
Grade Status of the Groups	Graded	229	92
	Non -Graded	21	8

Source:Field Survey

The above table revealed that majority of the respondents of the study (65%) are middle aged persons; majority of the respondents (90%) are married persons; majority of the respondents (52%) belong to

schedule caste and schedule tribe; twenty percent each of the respondents for the study are hailing from the selected taluks viz., Valparai, Pollachi, Sular, Coimbatore and Mettupalayam; majority of the respondents (62%) are educated upto school level; Majority of the respondents (73%) are agriculturists; majority of the respondents (71%) are belonging to nuclear family type; majority of the respondents (66%) are members in their family; majority of the respondents (73%) belong to low income group as per the study i.e., Rs.7,500/-; majority of the respondents (57%) spent an average of Rs.5,000/-; majority of the respondents (88%) saved Rs.3,000/- per month; majority of the respondents (45%) possess value of assets upto the extent of Rs.3,00,000/-; majority of respondents (67%) joined the self-help group for the purpose of make savings; majority of the respondents (52%) are associated with the group activities for a period between 3 and 4 years; majority of the respondents (80%) are enjoying the status of members in the group; and majority of the respondents' (92%) groups are graded.

Impact of Demographic Profile on the social benefits derived by the members

In order to assess the effect of independent variables (demographic variables) on the perception of respondents towards social benefits (dependent variable), multiple regression equation was constructed at 5% level of significance. Equation for the same is derived as below.

$$Y = 21.3281 - 0.0087X_1 + 0.5704X_2 - 2.8001X_3 - 3.8479X_4 - 0.1432X_5 + 1.6641X_7 + 0.4431X_8 - 1.6356X_9 + 0.00006X_{10} + 0.00001X_{11} + 0.00006X_{12} - 0.4375X_{13} + 0.1916X_{14} - 0.6296X_{15} - 0.00004X_{16} - 0.7052X_{17} - 3.5177X_{18} - 1.2174X_{19} + 2.4784X_{20} - 0.7874X_{21} - 1.3974X_{22}$$

Table 2: Multiple Regression of the Variable with the Perception of Members on the Social Benefits Derived Because of their Membership in SHG's S.No.VariableRegression Co-efficientStandard Error't' ValueSignificance

S.No	Variable	Regression Co-efficient	Standard Error	't' Value	Significance
1	Age of the members	-0.0087	0.0910	-0.0910	Significant
2	Marital status of the members	0.5704	1.6299	0.350	Significant
3	Social category of the members	-2.8001	1.0966	-2.553	Not Significant
4	Taluk in which the members reside	-3.8479	0.5437	-7.077	Significant
5	Literacy level of the members	-0.1432	1.0936	-0.131	Not Significant
6	Occupational status of the members	4.2237	0.4396	9.609	Not Significant
7	Family type of the members	1.6641	1.6510	1.008	Significant
8	Family size of the members	0.4431	0.5930	0.747	Not Significant

9	Status of the members in their families	-1.6356	1.5287	-1.070	Not Significant
10	Monthly family income of the members	0.000006	0.00003	0.182	Not Significant
11	Average monthly expenses of the members	0.00001	0.00003	0.420	Not Significant
12	Average monthly savings of the members	0.00006	0.00004	1.303	Not Significant
13	Value of the assets possessed by the members	-0.4375	0.1905	-2.296	Not Significant
14	Awareness source about SHG concept	0.1916	0.4274	-0.448	Significant
15	Reasons for joining as a member in SHG's	-0.6296	0.8389	-0.751	Not Significant
16	Mode of promotion of the group	0.00004	0.7728	0.00006	Not Significant
17	Period of association with SHG's	0.7052	0.5160	1.367	Not Significant
18	Status of the members in their group	-3.5177	1.7242	-2.040	Not Significant
19	Grade status of the groups to which the members belong	-1.2174	2.7456	-0.443	Not Significant

Source: Calculated from Field Survey

The multiple regression equation revealed that the independent variables viz., the Age group of the members, Marital status of the members, Taluk in which the members reside, Family type of the members, Awareness source about SHG concept, have significant relationship with the dependent variable i.e., the perception on the Social Benefits derived by the members because of their membership in SHGs.

Conclusion

In most of the developing countries today, more and more emphasis

is laid on the need for development of women and their active participation in the main stream of development process. Therefore it is important and utmost necessary to make women, especially rural women, empowered in taking decisions to enable them to be in the central part of any human development process. The empowerment of women is also considered as an active process enabling women to realise their full identity and power in all spheres of life. The present study assess the perception of the members towards social benefits derived by the and it revealed that age, marital status, place of residence, family type, source of awareness about SHG concept, nature of savings and loan type received by them are having clear impact on the social empowerment and these factors influence the people to take decision in their member behaviour in taking decisions. Hence, these factors are to be considered in any policy matter relating the formation and functioning of SHGs.

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