Research Paper Social Science

Self Help Group - a Boon for Empowering Women– A Study.

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ABSTRACT

Self Help Group has grown to the extent of not only helping their own selves but also their families and the community at large. They have struggled a lot to reach this stage. The hard work has shown them the light of success. And contrary to this, there are also a few groups who exist just in paper.

The activities of the group has become very diversified in nature and are venturing into new areas and have shown better results both in terms of socio and economic aspects. And especially with the advent of banks and other financial institutions coming forward to help the groups with financial support, there is no looking back.

A large number of families in rural India have accredited SHGs for their economic development. With the present trend, it can be well said that the SHGs are likely to achieve many more laurels.

KEYWORDS SHG, Communities & Socio- economic,

INTRODUCTION

The author has selected, a village in Karaikal District of the Union Territory of Puducherry in South India. This village has a total population of 423. There are 99 families. The study was undertaken to have an insight into the socio-economic activities of Self-Help group in this village and its contribution in empowering women. Descriptive cum Diagnostic design was adopted with Census method. And the tool adopted in this study is Interview Schedule.

Empowerment of Rural Women Through Self Helps Groups – An Indian experience – by V. Puhazhendhi & K.L.S. Satyasai (National Bank News Review. April –June 2002) concluded in the study that SHG as institutional arrangement could positively contribute to the economic and social empowerment of the rural poor.

Out of many research studies analysed, majority of them focused on the impact of microfinance / SHG on women empowerment in various States and around five research studies were conducted on the effect of microfinance / SHG on increase in income and access to financial sources and five studies were conducted to study the effect of microfinance on employment opportunity in non form sector and only one study focused on poverty reduction Majority of the studies observed the positive effect of microfinance through SHG on economic, social, political and psychological empowerment, increase in income and employment opportunities, development of leadership qualities, enhanced participation in community activities and high degree of participation n domestic as well as n the society.

APPLICATION OF STATISTICAL TOOL TO DETERMINE THE AVERAGE AGE OF THE RESPONDENTS

AGE X	No. of Respondents F	ASSUMED MEAN (Mid Point)	d	Fd
21-30	05	25.5	-1	-5
31-40	20	35.5	0	0
41-50	17	45.5	1	17
51-60	08	55.5	2	16
	N=50			28

X = A + (∑fd / N) x C

A= 35.5

f d = 28

N= 50

C= 10

X = 35.5 + (28/ 50) x 10

= 35.5 + (0.56) x 10

= 35.5 + 6.6

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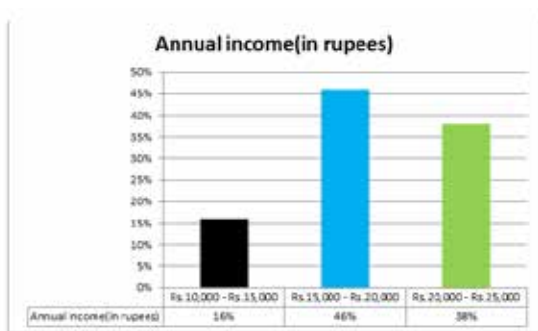
X = **41.1**

The average age of the respondents is 41.1 years.



No- 1. Bar Diagram Showing The Annual Income Of SHG Members.

The chart show that 46% of the respondents annual in between 15,000/- 20,000, 38% of them earn between Rs.20, 000-Rs.25, 000 and 16% of them earn between Rs.10, 000-Rs. 15, 000.

Table No: 1
Table Showing The Type Of House Of SHG Members

Sl No.	Type Of House	No. Of Respondents	Percentage
1	Own	48	96%
2	Rented	02	04%
	TOTAL	50	100%

The above table shows that 96% of the respondents have their own house and another 4% of them live in rented house.

Table No: 2
Table Showing The Duration Of Membership.

SL NO.	Duration of Membership	No. Of Respondents	Percentage
1	1 Year	12	24%
2	3 Years	26	52%
3	4 Years	12	24%
	TOTAL	50	100%

The above table showing that 52% of the respondents are members in SHG for 3 Years, 24% of them are for 1 year, and 24% of them are members for 4 years.

Table No: 3
Table Showing The Members Prioritization Of SHG Objectives.

SL NO.	Objectives	No. Of Respondents	Percentage
1	Induces the habit of savings	27	54%
2	Availing loan	21	42%
3	Entrepreneurship	02	04%
	TOTAL	50	100%

The above table showing that 54% of the respondents say that SHG's prioritization of objectives is to induce the habit of savings, 42% of them point out at availing loan and only 4% of them point out of entrepreneurship activity.

Table No: 4
Table Showing The Response Of Respondents.

SL NO.	STATEMENTS	NO. OF RESPONDENTS		TOTAL
		YES	NO	
1	Attend any training programs.	1 2%	49 98%	50 100%
2	Barriers for the development	3 6%	47 94%	50 100%
3	Strongly believe that SHG helps in eliminating poverty	45 90%	5 10%	50 100%

2% of the respondents say that they have undergone training and 98% of them have not undergone any training.

6% of the respondents say that they have do have barriers in development and 94% of them do not say so.

90% of the respondents say that SHG group helps in eliminating poverty and 10% of them do not think so.

Table No: 5
Table Showing The Main Roles Of SHG.

SL NO.	Objectives	No. Of Respondents	Percentage
1	Developing leadership quality	02	04%
2	Communication Skill	23	46%
3	Building self confidence	25	50%
	TOTAL	50	100%

It shows that 50% of the respondents are of the view that SHG's main role is to build Self confidence, 46% believe that it develops communications skill and 4% of them say that it develops their leadership qualities.

Table No: 6
Table Showing Whether SHG Brings Women Together.

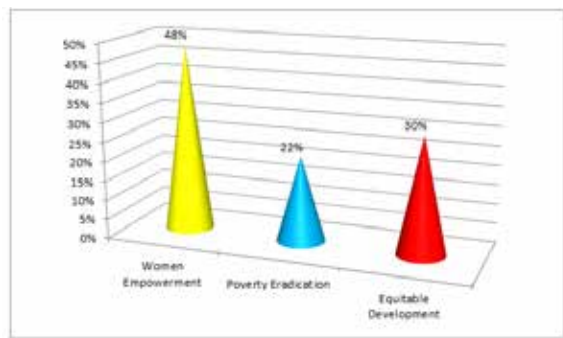
SL NO.	Responses	No. Of Respondents	Percentage
1	Agree	48	96%
2	Disagree	02	04%
	TOTAL	50	100%

The table shows that 96% of the members agree that SHG helps in bringing women together, and 4% of them do not agree to it.

Table No: 7
Table Showing The Extent Of Independency Of SHG.

SL.NO	EXTENT	No. of Respondents	Percentage
1	To a great extent	04	08%
2	To a Some extent	39	78%
3	Not at all	07	14%
	Total	50	100%

The table shows the opinion of members on the independency of SHG. 78% of the respondents say that there is independency to some extent, 14% of say there is no independency at all and only 8% of them say it is to a great extent.



No- 2. Bar Diagram Showing The SHG's Main Areas Of Concentration.
The diagram shows that, 48% of the respondents are of the view that their SHG's main area of concentration is on women empowerment, 30% of them say it contribute towards equitable development and 22% of the members say that their SHG contribute towards poverty eradication.

Table No: 8
Table Showing The Status Of Rights Of Freedom During Post SHG Membership.

SL NO.	Status	No. of Respondents	Percentage
1	Improved	27	54%
2	Remained same	23	46%
	Total	50	100%

The table shows that 54% of the respondents are of the view that their rights & freedom has improved after becoming a member of SHG and 46% of them say that it had remained the same.

Table No: 9
Table Showing The Respondents Opinion On Group's Rate Of Success.

SL.NO	Rate of success	No. of Respondents	Percentage
1	High	34	68%
2	Moderate	16	32%
	TOTAL	50	100%

The table indicate that 68% of the respondents say that their groups rate of success is high and 32% of them say that it is

moderate.

Table No: 10
Table Showing Attitude Of Banks Towards SHG Members.

SL.NO	Employment areas	No. of Respondents	Percentage
1	Positive	46	92%
2	Negative	04	08%
	Total	50	100%

92% of the respondents say that the attitude of banks towards SHG members is positive and only 8% say that it is negative.

Table No: 11
Table Showing The Response On Empowerment

SL NO.	STATEMENTS	No. of Respondents		Total
		Yes	No	
1	Self-reliant	49 98%	01 02%	**50 100%**
2	Contribute in empowering you	46 92%	04 08%	50 100%
3	NGO help in capacity building	20 40%	30 60%	50 100%
4	Encouragement from bank/ NGO's to start micro enterprises	13 26%	37 74%	50 100%

98% of the respondents have become self-reliant and 2% could not become.

92% of the respondents say that SHG has contributed in empowering them and 8% do not say so.

40% of the respondents say that the NGO's help in capacity building and 60% do not think so.

26% of the respondents say that they get encouragement from bank/NGO to start micro enterprises and 74% do not feel so.

TABLE NO- 12.

Issue	Pre-Membership		Total	Post-Membership		Total
Savings	02 04%	48 96%	50 100%	46 92%	04 08%	50 100%

The table clearly point out that only 4% of the respondents had prior to becoming member in SHG whereas, 92% of the respondents opine that they have started having savings after becoming the member of SHG.

CONCLUSION

This study clearly indicates the major role played by the SHG in not only improving the member's economic status but also empowering the rural women. The inclusion of rural women into the financial institutional credit system is in itself a great move. Though the impact of micro credit system has played a vital role in social transformation, still it has to go a long way.

The author would like to state from the experience in this study that the Local NGO's should come forward in providing some skill based training to the members of SHG and to make them perform in a professional manner. A very large number of groups are still wandering in want of proper guidance. If this is met, the complete transformation of Indian women is bound to happen. Well, we should all keep in mind that it's just a matter of time from the optimistic approach of the authors.

REFERENCES

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