

A Study on Self Help Groups and Its Role on Rural Women Empowerment in Coimbatore Corporation

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ABSTRACT

Empowerment of women has become a subject of growing importance around the world in contemporary times. Empowerment is a process of improving women's control over resources, ideology and self. It is a process of enlarging the entitlements and choices of women. Poverty is the biggest challenge in India's development efforts to bring about a perceptible change in the quality of life of the people. In India, a vast section of its population suffers from malnutrition, unemployment, and poor health care. Therefore the present study focused on the Self Help Groups and its Role on Rural Women Empowerment in Coimbatore District. The present study is based on primary data collected from the women SHG members of Coimbatore District. There are about 14 types of works; purposively a large number of women engaged four type of business. So these four group members were selected for the survey. About 750 members have been engaged in their activities among them 72 (10%) were selected for the present study. These women were contacted in person and the surveyed was carried out for the study. The study found that the women engaged in SHG actives are supporting their families to reasonable extent. Though the women have engaged double role in family and the SHGs activities it was not affect their personal life.

KEY WORDS: Empowerment, Self Help Groups, Poverty, Motivation

INTRODUCTION

Mahatma Gandhi states that the position of women the society is an index of its civilization. "Train a man and you train an individual, Train a woman and you build a nation". The SHGs (Self Help Groups) are the major resource of inspiration for women's welfare. In India, most of the SHGs are lead by woman with benefits of socio-economic homogeneity smaller size, functionality, participation, voluntary operating mode and non-political women.

IMPORTANCE OF WOMEN EMPOWERMENT

EMPOWERMENT OF WOMEN IN TAMIL NADU STATE

The State of Tamil Nadu, having more than ten million rural families (about 50 million individuals) has made an attempt in a similar direction and this has become one of the largest initiative in the world with four million women forming their own self-help groups. Under this initiative, the Government, the NGOs, the community based organizations and the civil society have come together to enable the poor to organize themselves into self- help groups with thrift as the entry point activity.

EMPOWERMENT OF RURAL WOMEN

Rural women's participation in the decision-making process was either nil or negligible. The development of Indian women will be the biggest source of enrichment for our country's development. Empowering of women presupposes a dynamic and democratic change in the perception and expectation from women in our society. To help women, to attain economic independence is the first priority for such a change. In this regard, the emergence of self Help group to seek economic independence for every woman is a welcome change and given the assistance and guidance this Self Help Group is bound to make not only a sea change in empowering women but also tap the hitherto unutilized powers of women for development of the society as a whole.

OBJECTIVES

1. To study the socio demographic and economic characteristics of the surveyed women households.
2. To examine the motivational factors to engage in SHG activities.
3. To analyze the problems of SHG women in family as well as work place.

METHODOLOGY

The present study is based on primary data collected from the women SHG members of Coimbatore District. In Coimbatore Corporation, Puliyakulam is a familiar area where a lot of SHG are functioning with different types of activities. There are about 14 types of works; purposively a large number of women engaged in four types of business. The categories are namely under Textiles, Hotels, Flower shop, Grocery shop. Therefore, these four group members were selected for the survey. About 750 members have been engaged in their activities among them 72 (10%) were selected for the present study. These women were contacted in person and the survey was carried out in January 2017.

REVIEW OF LITERATURE

SUMITRABITHIKACHARI AND DUKHABADHUSAHOO(2008) assessed the role of SHG approach in eradication of poverty. Observation shows that SHGs are functioning well in organizing the poor women section into a self-serviced economics forum.

MANISHA (2016) analyzed the impact of SHG in social-economic development. The study revealed that SHG programme clearly plays a central role in the lives of the poor. By this scheme Standard of living for the program participants increased and also the food security is much more for the program clients.

HOMASOROUGHMEHRET AL.,(2012) revealed that self Help Groups SHGs have a special role for empowering rural women that provide a critical outlet for building the way for faster, fairer, and more sustainable socioeconomic status for them.

VANITHAMANI AND SANDHYAMENON (2012) stated that one of the powerful approaches to women empowerment and rural entrepreneurship is the formation of Self Help Groups (SHGs). This paper throws light on the various dimensions of EDPs and its impact on entrepreneurial success. The respondents of this research are SHG women, who are successful in their entrepreneurial

ventures and the study outcomes clearly depict the existence of positive relationship between entrepreneurial competency and training. It also stress upon the role and contributions of all the

Stakeholders of the society to bring in real success among these SHG women entrepreneurs. **Kumaran (2011)** examined the role of self-help groups in addressing some of the problems faced by persons with disabilities such as social exclusion, discrimination, lack of awareness about their rights and privileges, and absence of livelihood programmes. Self-help groups can be very effective in helping persons with disabilities to come out of their isolation and in promoting their participation and inclusion in societal mainstream.

RESULTS AND DISCUSSION

THE PRESENT STUDY FIRM TO ANALYZE THE SOCIO-ECONOMIC BACK GROUND OF THE WOMEN RESPONDED BY WHICH THEIR EMPOWERMENT HAS BEEN ESTIMATED.

TABLE 1: AGEWISE CLASSIFICATION OF THE RESPONDENTS

Sl.NO.	AGE	TEXTILES	HOTELS	FLOWER SHOP	GROCERY SHOP	TOTAL
1	Young	0 (0.00)	4 (15.38)	2 (11.11)	2 (12.50)	8 (11.11)
2	Middle	12 (100.00)	21 (80.77)	16 (88.89)	14 (87.50)	63 (87.50)
3	Old	0 (0.00)	1 (3.85)	0 (0.00)	0 (0.00)	1 (1.39)
Total		12 (100.00)	26 (100.00)	18 (100.00)	16 (100.00)	72 (100.00)

TABLE 2: RELIGION WISE CLASSIFICATION OF THE RESPONDENTS

Sl.NO.	RELIGION	TEXTILES	HOTELS	FLOWER SHOP	GROCERY SHOP	TOTAL
1	Hindu	7 (58.33)	24 (92.31)	12 (66.67)	13 (81.25)	56 (77.78)

2	Christian	5 (41.67)	2 (7.69)	6 (33.33)	3 (18.75)	16 (22.22)
Total		12 (100.00)	26 (100.00)	18 (100.00)	16 (100.00)	72 (100.00)

Table 3: Marital Status of the Respondents

SI. NO	MARITAL STATUS	TEXTILES	HOTELS	FLOWER SHOP	GROCERY SHOP	TOTAL
1	Married	12 (100.00)	24 (92.31)	13 (72.22)	15 (93.75)	64 (88.89)
2	Widow	0 (0.00)	0 (0.00)	4 (22.22)	1 (6.25)	5 (6.94)
3	Other	0 (0.00)	2 (7.69)	1 (5.56)	0 (0.00)	3 (4.17)
Total		12 (100.00)	26 (100.00)	18 (100.00)	16 (100.00)	72 (100.00)

Source: Primary Data

The above table showed that the age wise classification of the respondents in the study area. The respondents were classified into three groups viz., young, middle and old aged. Among the women groups the middle aged dominated others, further in textiles it was 100 per cent. Where there was no other age groups were found. It is also noticed that, excepting hotels, no other groups registered old ages.

Table 2 regards the classification of the respondents on the basis of their religion has included Muslim, no one belonged to that category. Among the groups, states that the Hindu dominated Christian in all the groups. However the group of Christian was somewhat higher in textiles and flower shops.

In all 88.89 per cent of the respondents were married. Among the categories also the same picture could be seen. However, in Textiles, in the proportion of married women is higher than that of three groups (100%). It is surprising to note that 22.22 per cent of the women respondents in flower shop were widowed.

TABLE 4: EDUCATIONDETAILOFTHERESPONDENT

SI.NO.	EDUCATION	TEXTILES	HOTELS	FLOWER SHOP	GROCERY SHOP	TOTAL
1	Illiterate	2	4	0	1	7

		(16.67)	(15.38)	0.00	(6.25)	(9.72)
2	Primary	3 (25.00)	12 (46.15)	11 (61.11)	7 (43.75)	33 (45.83)
3	Secondary	5 (41.67)	5 (19.23)	2 (11.11)	5 (31.25)	17 (23.61)
4	Graduate	1 (8.33)	4 (15.38)	3 (16.67)	3 (18.75)	11 (15.28)
5	Others	1 (8.33)	1 (3.85)	2 (11.11)	0 0.00	4 (5.56)
Total		12 (100.00)	26 (100.00)	18 (100.00)	16 (100.00)	72 (100.00)

Source: Primary Data

Table 4 depicts the education status of the respondents and the level of education has been illiterate, primary, secondary, graduate, and others. The level of education determined the performance of the women in group maintains and their active participation in groups activities. In this table it could be observed that 45.83 per cent of the respondents secured primary level of education, which was followed by secondary 23.61 and graduate (15.28%). Group wise analysis shows that primary education occupies first place in almost all the categories. However, the group was somewhat high in flower shop category.

TABLE 5.DISTRIBUTION OF ASSETS AMONG THE RESPONDENTS

SL.NO	ASSET VALUE (IN RS)	TEXTILES	HOTELS	FLOWER SHOP	GROCERY SHOP	TOTAL
1	Below 1000000	4 (33.33)	21 (80.77)	12 (66.67)	10 (62.50)	47 (65.28)
2	1000000 to 1500000	2 (16.67)	4 (15.38)	2 (11.11)	2 (12.50)	10 (13.89)
3	Above 1500000	6 (50.00)	1 (3.85)	4 (22.22)	4 (25.00)	15 (20.83)
4	Average	2089583.33	858461.53	126583.33	137750.00	1280833.33
Total		12	26	18	16	72

	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)
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Source: Primary Data

Table 5 shows the distribution of assets of the households. It could be observed from the table that nearly one third of the women respondents have their asset value at below Rs.1000000 category. Nearly one fifth of the respondents have their asset value below Rs.1500000. Among the

group categories the trends were common, except textiles. Where about one half of the respondents hold their assets were above Rs.1500000.

Table 6 shows the distribution expenditure in forms of rupees more than one third of the respondent's expenditure fell in the category of Rs. above 100000. It shows the most of the family members annual expense a more than Rs. 100000. Groups' category wise analysis shows that only (1.39%). This reveals that those who have engaged work Textiles group spend more than other three groups. The average expenditure of the textiles is higher than other groups.

TABLE 6: EXPENDITURE PATTERN OF THE SURVEYED HOUSEHOLDS

SI. NO	PARTICULAR (VALUE IN RS)	TEXTILES	HOTELS	FLOWER SHOP	GROCERY SHOP	TOTAL
1	Below 50000	0 0.00	0 0.00	1 (5.56)	0 0.00	1 (1.39)
2	50000 To 100000	1 (8.33)	7 (26.92)	11 (61.11)	11 (68.75)	30 (41.67)
3	Above 100000	11 (91.67)	19 (73.08)	6 (33.33)	5 (31.25)	41 (56.94)
4	Average	180750.00	124192.3	17018.9	106956.250	141287.50
Total		12 (100.00)	26 (100.00)	18 (100.00)	16 (100.00)	72 (100.00)

Source: Primary Data

Table :7 explains the Garrett ranking technique to identify the motivations to take up this job based on motivational factors is assigned to each factors depending upon the ranking. In Indian culture usually, the female members are not preferred to go for a job. But the present situations compelled the women members to take up same works. There may be so many reasons for the women to take up a job. In this connection, researcher taken to identify the motivational factors

pushed them to enter into some work and it is given in table 7 the surveyed women listed seven factors that income of the family, add to family income, economically, relive poverty, forced by the family, use leisure time, boredom of at home motivated them to go for the job. Among the factors ranked by Garrett ranking are provide additional income to their family ranked first To add to family, the second rank goes to source of income of the family, and the third rank boredom of at home, fourth rank goes to use leisure time, and fifth rank goes to force by the family, sixth rank to be economically, and seventh rank goes to relive poverty.

TABLE 7: MOTIVATION FACTORS OF THE RESPONDENTS

Sl. No.	FACTOR	RANK SCORE	I (78)	II (65)	III (57)	IV (50)	V (43)	VI (34)	VII (22)	TOTAL SCORE	MEAN VALUE	RANK
1	To provide a source of income of the family	X Fx	9 702	14 910	10 570	7 750	25 1075	6 204	1 22	72 3833	53.23	II
2	To add to family income	X Fx	25 1950	15 975	6 342	14 700	3 129	6 204	3 66	72 4366	60.63	I
3	To be economically	X Fx	6 468	7 455	15 855	13 650	10 430	11 374	10 220	72 3452	47.94	VI
4	To relive poverty	X Fx	7 546	5 325	5 285	9 450	8 344	17 587	21 462	72 2990	41.52	VII
5	Forced by the family	X Fx	6 468	9 585	17 969	8 400	8 344	14 476	10 220	72 3462	48.08	V
6	To use leisure time	X Fx	8 624	10 650	13 741	12 600	8 344	7 238	14 308	72 3505	48.60	IV
7	Boredom of at home	X Fx	11 858	12 780	6 342	9 450	12 516	11 374	11 242	72 3562	49.47	III

SOURCES: Primary data

TABLE 8: DETAILS OF VARIOUS PROBLEMS FACED BY WOMEN IN THE FAMILY

SL.N O	PARTICULAR	DISAGR EE	PARTLY DISAGR EE	NEUTR AL	PARTL Y AGREE	AGREE	TOTAL
1	Cannot look of the children	34 (47.22)	15 (20.83)	10 (13.89)	10 (13.89)	3 (4.17)	72 (100.00)
2	Too much of responsibility	4 (5.56)	8 (11.11)	18 (25.00)	27 (37.50)	15 (20.83)	72 (100.00)
3	Suspicion by family members	2 (2.78)	6 (8.33)	37 (51.39)	22 (30.56)	5 (6.94)	72 (100.00)
4	Not time social obligations	6 (8.33)	3 (4.17)	37 (51.39)	17 (23.61)	9 (12.50)	72 (100.00)

Source: Primary Data

Table8 portrays the problem faced by the women workers in their family. The various problems have been grouped into four different categories viz.,Cannot look of the children, Too much of responsibility, Suspicion by family members, Not time social obligations. Regarding the first problem most of the respondents disagree that they could look their children. All other problems were also not strongly agreed by the women.

TABLE 8.1: PROBLEMS AT THE PLACE OF WORK

SL.N O.	PARTICULARS	DISAGRE E	PARTLY DISAGRE E	NEUTRA L	PARTL Y AGREE	AGRE E	TOTA L
1	Unsatisfactory working condition	3 (4.17)	14 (19.44)	28 (32.89)	20 (27.78)	7 (9.72)	72 (100)
2	Hard work	6 (8.33)	5 (6.94)	29 (40.28)	23 (31.94)	9 (12.50)	72 (100)
3	Health hazard	4 (5.56)	4 (5.56)	35 (48.61)	23 (31.94)	6 (8.33)	72 (100)
4	Insufficient salary	8 (11.11)	4 (5.56)	29 (40.28)	23 (31.94)	8 (11.11)	72 (100)
5	More hours of work	7 (9.72)	10 (13.89)	27 (37.50)	22 (30.56)	6 (8.33)	72 (100)
6	Too much of travel	11 (15.28)	12 (16.67)	26 (36.11)	12 (16.67)	11 (15.28)	72 (100)

Source: Primary Data

The problems faced by the women in work place are listed in table 8.1. The problems associated with the work place has been broadly classified into six major categories viz., unsatisfactory working condition, hard work, health hazard, poor salary, work time and travel. Among the given problems a vast majority of the women reported that they were neutral. However, a considerable proportion of women said that they were partly agreeing these issues.

CONCLUSION

The present study aims and analyzing the participating in women SHG enterprises in Coimbatore Corporation it is concluded that the women engaged in SHG actives are supporting their families to

reasonable extent. Through SHG activities the women have improved their knowledge in terms of banking and business skill. Though the women have engaged double role in family and the SHGs activities it was not affected their personal life. However, there are some problems family and

business which may curtail they are encouragement in SHG activities. So the women should be encouraged SHG activities due to support of the society in general and they are family too.

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