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**Self-Help Group And Socio-Economic Empowerment Of Women In Namakkal District**

**Dr.S.GURUNATHAN M.C.S.,M.Phil.,Ph.D.,**

**Dean of Commerce and Management,**

**Kavitha's College of Arts and Science College, Tiruchengode, Namakkal, TN**

## Abstract

Self Help Group is a holistic programme of micro-enterprises including the entire aspects of self-employment, organization of the rural deprived into self Help groups and their capability structure, planning of motion clusters, infrastructure build up, expertise, credit and marketing. It lays stress on activity clusters based on the property and the work-related skills of the people and ease of use of markets. Self-Help Group terms to self-governed, peer restricted, informal set of people with identical socio-economic environment and having a wish to jointly perform ordinary purposes. Here poor people willingly come together to keep whatever volume they can keep conveniently out of their income, to reciprocally agree to offer to a common fund and to lend to the members for assembly their industrious and emergent requirements. This study is undertaken to analyze the self group and socio economic empowerment of women with special reference to Namakkal district. The main scope of current study is mainly based on the opinion of the members in self help group. It enables us to understand their socio-economic empowerment of women. The study brings output that proved that positive effect on women empowerment by self help groups, in terms of enlarge in social education and participation, savings behavior, the level of income, self employment, asset generation, repayment of additional debts, development in decision making skills and enhanced nutrition level at their family. The self help groups have enabled poor women to get access of various financial products and services. The self help group concept enabled many women to achieve social recognition. Greater emphasis has to be given to provide education, training and creating awareness among the members of the group.

Keywords: self help group, economic empowerment and self employment

## Introduction

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Self Help Group is a holistic programme of micro-enterprises including the entire aspects of self-employment, organization of the rural deprived into self Help groups and their capability structure, planning of motion clusters, infrastructure build up, expertise, credit and marketing. It lays stress on activity clusters based on the property and the work-related skills of the people and ease of use of markets.

Self-Help Group terms to self-governed, peer restricted, informal set of people with identical socio-economic environment and having a wish to jointly perform ordinary purposes. Here poor people willingly come together to keep whatever volume they can keep conveniently out of their income, to reciprocally agree to offer to a common fund and to lend to the members for assembly their industrious and emergent requirements.

Self Help Groups have been capability to mobilize small reserves either on weekly or monthly basis from individuals who were not anticipated to have any savings. They have been able to successfully recycle the resources created among the members for meeting the emergent credit requirements of members of the group. Self help group is a group shaped by the community women, which has exact number of members like 15 or 20. In such a group the poorest women would come together for crisis, disaster, social causes, economic aid to each other have effortlessness of conversation, social relations and economic communication.

A Self help group is a casual association to augment the member's financial security as main focus and other general interest of members like area enhancement, education, motivation, leadership, training and associating in other social inter-mediation programmes for the claim of the whole community.

**Scope of the study**

This study is undertaken to analyze the self group and socio economic empowerment of women with special reference to Namakkal district. The main scope of current study is mainly based on the opinion of the members in self help group. It enables us to understand their socio-economic empowerment of women.

**Objectives of the study**

- To study the socio economic profile of the respondents

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- To analyse the prime motive of joining Self Help Group
- To ascertain the credit facilities availed after joining self help group
- To study the impact of joining self help group

**Research methodology**

This research was conducted in Namakkal district. Respondents are members of self help groups in Namakkal district. The number of samples from this study is determined as many as 100 samples, which is sufficient to represent the population. Non-probability sampling technique is adopted in this research.

**Review of literature**

**Hunt, J & Kasynathan, N (2002)** says that microfinance has a positive Impact on women's mobility and helps in reducing the domestic violence. They observed that women need only a small opportunity to build their own pathway to empowerment. Access to credit and peer support has enabled them to increase their power and decision making capacities in their households.

**Dr. Elizabeth Joey Henriques and Dr. Rekha Ramesh Gaonkar (2011)** the study suggests that poor often use micro credit for productive and income generating activities when compared to non-poor micro credit clients. The usage of micro credit also depends on the age of the SHGs. It was been observed that the SHGs with longer period of time have a tendency to utilize credit more towards financing non-income generating activities. The findings also reveal that the members of SHG are also dependent on other financial institutions for their credit requirement.

**Dr. K. Kanniammal, Dr. U. Jerinabi, and A. Arthi (2011),** says that micro finance is a path towards empowering the most marginalized among the poor to take charge of their life's requirements. The research bring outputs proved that the interference of micro finance by Self Help Group - Bank Linkage Programme has positive effect on the economic and social position of the members, in terms of enlarge in income, reserves, employment creation, asset creation, reduce in the dependency on financiers, development in decision making

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skills, contribution in community affairs and the empowerment of women. Micro finance activities have helped poor to come out of poverty and achieve social reorganization and empowerment.

**V. V. Desai (2011)** in his paper reveals that, the improvement of entrepreneurship traits among the members of self help groups is a major step towards social and economic empowerment of women. Status of women has also enhanced by joining the Self Help Group. His suggestions for improvement are the development of skill oriented training programmes, encouragement of good leadership in the group and constant guidance and support through the government and non- government organizations.

**Data analysis & interpretation**

**Women Empowerment – A Prelude**

Women Empowerment is a multiple concept cover of demographics empowerment. It refers to examine status and strengths of women. It involves developing self confidence and decision making capacity. The data on various dimensions has been collected shown as table1 below:

**Table-1: Socio Economic Profile of Sample Members**

| **S.No.** | **Variable** | **Intervals** | Frequency | **Percentage** |
|---|---|---|---|---|
| 1 | Age | Less than 20Yrs | 03 | 03 |
| | | 20 Yrs- 40 Yrs | 68 | 68 |
| | | Above 40 Years | 29 | 29 |
| 2 | Education | Illiterate | 32 | 32 |
| | | Primary School | 22 | 22 |
| | | High School | 24 | 24 |
| | | P.U.C | 16 | 16 |
| | | Degree | 06 | 06 |
| | | Others | 00 | 00 |
| 3 | Marital Status | Single<br>Married<br>Widow / Divorced | 05<br>85<br>10 | 05<br>85<br>10 |
| 4 | Type of Family | Nuclear<br>Joint | 85<br>15 | 85<br>15 |
| 5 | Family Size | Less than 4 | 20 | 20 |
| | | 4 to 8 | 76 | 76 |
| | | Above 8 | 04 | 04 |
| 6 | Number of Income Earners In Family | One | 40 | 40 |

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| | | | | |
|---|---|---|---|---|
| | | Two | 43 | 43 |
| | | Three | 10 | 10 |
| | | More than Three | 07 | 07 |

**Sources:** primary data.

The table1 68% of the respondents (Refer Table 1) represent the middle age group, followed by 29 % and 3% falling in elderly and young category respectively. The educational factor reveals that 32% respondents are illiterates had no regular education, 22% had primary schooling, 24% had possessed high schooling, whereas, 16% had possessed pre university level education while the remaining 6% are university graduates. Further it was revealed that 5% of the respondents are spinsters, 85% are married and 10% are divorced or widowed. 85% of the respondents live in nuclear family and only 15% live in joint family. 20% of the members have up to 4 members in their family 76% have 4-8 members and only 4% have members above 8 in their family. 40% of the respondents have a single income earner in their family, 43% of the respondents have a two income earner in their family, 10% of the respondents have a three income earner in their family and 7 % of the respondents have more than 3 income earner in their family.

**Table-2: Credit Facilities Availed After Joining Self Help Group (SHG)**

| **Responses** | **Frequency** |
|---|---|
| Yes | 76 |
| No | 24 |

**Source**s: Primary data.

From the above table, it is inferred that 76 out of 100 respondents have availed the 59.21% (45 out of 76) respondents have availed the loan of more than Rs. 10000.

**Table-3: Purpose of Loan**

| **Purpose** | **Frequency** |
|---|---|
| Education of Their Dependents | 19 |
| Household Consumption and Improvement | 09 |
| Acquire Assets | 23 |
| Self Employment | 38 |
| Medical Treatment | 11 |
| To Repay the Debts | 08 |
| Others | 06 |

**Sources**: Primary data.

Table depicts information on purpose of loan taken by the respondents. It shows that

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majority of 38% respondents taken loan for the self employment, 19% of women respondents for their Dependents, 23% of respondents for acquiring assets, 38% respondents for self employment activities, 11% of the respondents for medical treatment, 8% of respondents for repay the debts, and the rest 6% of the respondents have taken the loan for other purposes.

**Table-4: Impact of Joining Self Help Group**

| Impact | Frequency |
|---|---|
| Rise In Income | 40 |
| Education of Dependents | 19 |
| Improved Nutrition In Household | 17 |
| Self Employment | 43 |
| Social Awareness or Participation | 65 |
| Political Awareness or Participation | 07 |
| Others | 05 |

The above table depicts information on the impact of joining Self Help Groups by the respondents. The above table indicates that 40% of the respondents have experienced a rise in their income, 19% of the respondents were able to educate their dependents, 17% of the respondents have improved nutrition in their household, 43% of the respondents have taken up self employment activities, 65% of the respondents have achieved social awareness, 7% of the respondents have achieved political awareness, and the rest 5% of the respondents have received other benefits.

## Suggestions

- The awareness of self group must be created among the women in all the region.
- The benefits of self help group must be educated to the women.
- The mutuality must be strengthening through the group.
- The credit facilities must be ensure to the members of self help group.
- There must be positive impact to join in self help group.
- The self help group must be a active one in the society.

## Conclusion

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The study brings output that proved that positive effect on women empowerment by self help groups, in terms of enlarge in social education and participation, savings behavior, the level of income, self employment, asset generation, repayment of additional debts, development in decision making skills and enhanced nutrition level at their family. The self help groups have enabled poor women to get access of various financial products and services. The self help group concept enabled many women to achieve social recognition. Greater emphasis has to be given to provide education, training and creating awareness among the members of the group.

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