

## Women Empowerment through Self-Help Group

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### Abstract

The important of women to the economic development of India was first recognized during the country's struggle for independence. The contribution of women and their role in the family as well as in the economic development and social transformation are pivotal. Women constitute 90 percent of total marginal workers of the country. Empowering women particularly rural women in a challenge empowerment is a social process that promote the participations of the people, organization and communities in gaining control over their lives in their community. So this paper deals with the women empowerment in terms of economic development, family income and expenditure and assert creation through self-help group.

**KEYWORDS:** self-help group, Women empowerment, income, expenditure, rural, Assert creation.

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### Introduction

Economic empowerment means the upliftment of women with economic wellbeing associated with a changed status of women this approach offered a special opportunity to change the lives of women particularly poor rural women. Economic empowerment refers to the process of economic and the structural economic gain on sustained basis nowadays Self-Help group (SHGs) are instrumental for enhancing the economic status of the women in many states of our county.

### Mode of fund Operation

- SHG member get a lone within 3days of enrolment
- A minimum of Rs 7500 and a maximum of Rs 1, 00,000 is provided as lone to individual member of SHGs.
- Members have to pay registration application fees and “center fund”
- Members have to pay 10 percent of the loan amount to the MFI for availing the loan.
- Interest ranges between 17 percent and 36 percent not on diminish balance repayment starts 15 days after availing loan.
- When there is a default in repayment, the MFI uses pressure tactics, including legal methods.

### Objectives of the study

1. To analyze the women empowerment through self- Help Groups.

2. To study the reasons for joining Self-Help Groups.
3. To study the family expenditure before and after joining SHGs.
4. To study the asset creation of impact of SHGs.
5. To estimate the income of the member before and after joining SHGs.

### Methodology

A socio-economic or study of beneficiaries of Self- Help group is purely exploratory in nature. The present study seeks to examine the economic impact and empowerment of women through SHGs in polur block of Thiruvannamalai district, Tamil Nadu. The study has focused on women self help groups in polur block. There are thirteen villages namely Ananthapuram, Arunagirimangalam, Ettivady, Irumbili, Kalasamudram, Kalvasal, Padavedu, Kelur, Kuppam, Pudupalayam, Pushpagiri, Sandavasal, and Vasur, were randomly selected for this study, because of the SHGs in these villages are functioning in a very successful manner.

While selecting respondent simple random sampling at the rate 10 percent of the respondent from each village of selected 13 villages have been considered show the total in respondents of polur block.

The methods by which the primary data are collected, processed and used for analytical purpose clearly discussed as a prerequisite for an elaborate study of empowerment women in the sample villages. Arithmetic mean and percentage are used to analyze and to interpret data related to level of literacy, reasons for joining SHGs and objectives of the study.

### Analysis and Interpretation

**Table-I**  
**Education wise distribution of the respondent**

Education	Nos	Percentage
Illiterate	50	38.46
Primary	35	26.92
Middle Class	30	23.07
HSC and Above	15	11.53
Total	130	100.00

Source: primary Data.

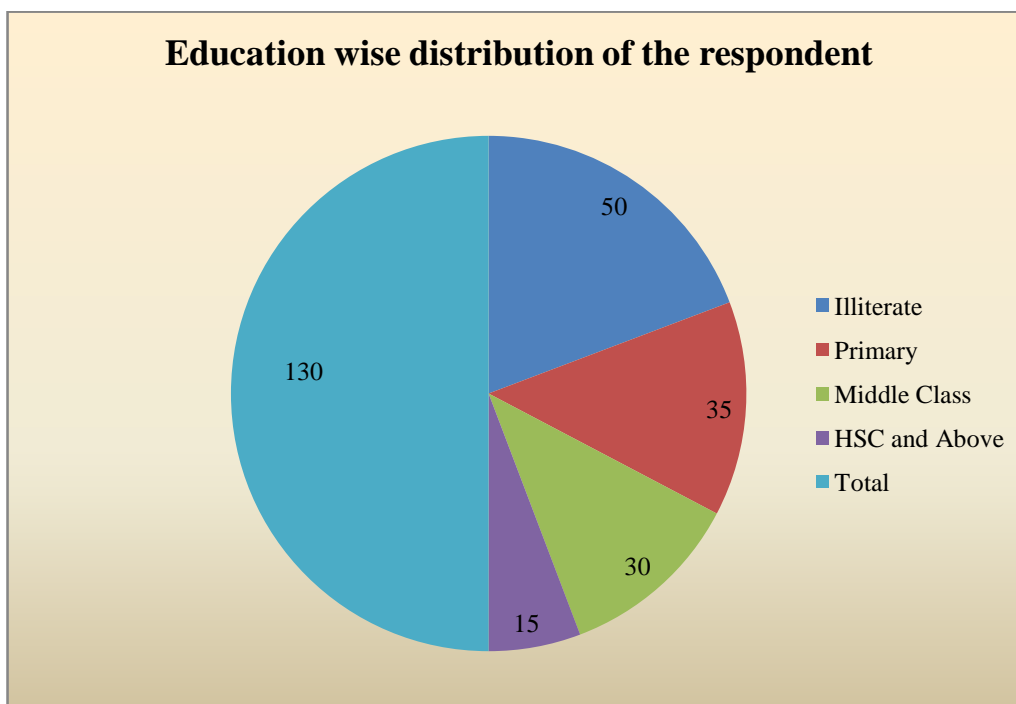
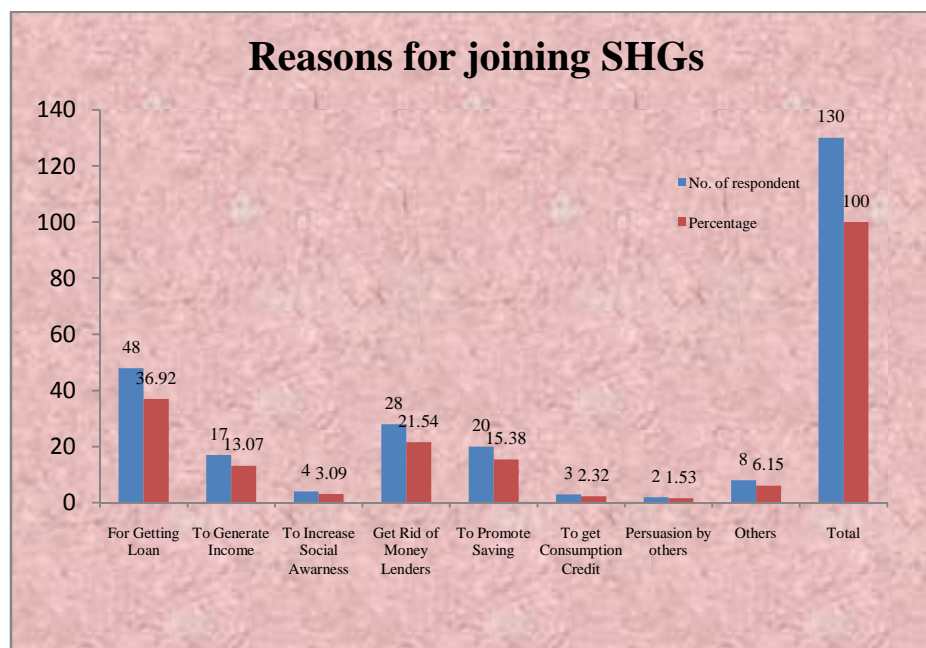


Table I and diagraameexhibits the education wise distribution of the respondent in that 38.46 percent of the respondents were illiterates and 26.92 percent of them had primary level of education only 11.53 percent have got HSC and above 23.07 percent of them middle level school education thus majority of the respondent are illiterate. The literate women helping to illiterate women in terms of banking transaction and explaining about accounting details.

**Table -II**  
**Reasons for joining SHGs**

Reasons for joining	No. of respondent	Percentage
For Getting Loan	48	36.92
To Generate Income	17	13.07
To Increase Social Awarness	4	03.09
Get Rid of Money Lenders	28	21.54
To Promote Saving	20	15.38
To get Consumption Credit	03	02.32
Persuasion by others	02	01.53
Others	08	06.15
Total	130	100.00

Source: Primary Data.



The table II and diagram evident that the major reason of the SHG is to promote saving and for credit to the productive loan for reduce their debt and promote their personal saving the addition to generate income. In the study area many people 36.92 percent joins the SHGs for getting financial assistance 21.54 percent of the respondent joins the SHGs for availing to get rid money from money lenders because SHGs give the identify to the members 15.38 percent of the respondent join for improving their savings and for social awareness 3.09 percent and other reasons 06.15 percent.

**Income level of the member**  
**Table-3**

**Monthly Income of the Member before and after joining SHGs**

SL.No	Before Joining SHGS	No of Respondents	Percentage	After Joining SHGs	
	Monthly Income Rs.			No. of Respondent	Percentage
1	Below – 1000	16	12.30	5	03.85
2	1000 - 2000	27	20.77	27	20.76
3	2000 – 3000	39	30.03	41	31.54
4	3000 – 4000	05	03.85	13	10.00
5	4000 – 5000	10	07.69	33	25.39
6	5000 – 6000	04	03.07	07	05.39
7	Above – 6000	01	0.76	03	02.31
8	Non-earning members	28	21.53	01	0.76
9	Total	130	100.00	130	100.00

Source: primary Data.

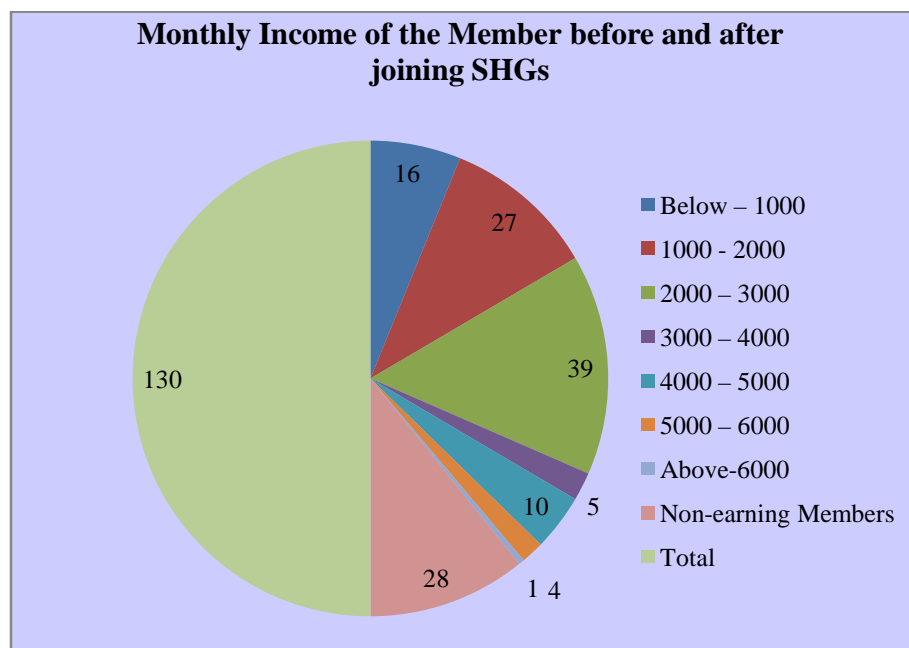


Table 3 and diagraphme evident that the monthly income of the respondent comparatively before and after joining SHGs. from 2000-3000 and increased 30.03% to 31.54% and rupees 4000-5000 before joining 07.69 and after joining 25.39% increase the willingness to participate in the SHGs.

**Table-4**

**Monthly Family Expenditure of The Members Before And After Joining SHGs**

SL. No.	Before Joining	No. of Respondent	Percentage	After Joining SHGs	Percentage %
	Monthly income Rs.			No. of Respondents	
1	Below – 1000	42	32.40	21	16.10
2	1000 -2000	54	41.50	34	26.10
3	2000 – 3000	26	20.00	44	33.80
4	3000 – 4000	05	03.80	23	17.60
5	Above 4000	03	02.30	08	06.40
	Total	130	100.00	130	100.00

Source : Primary Data

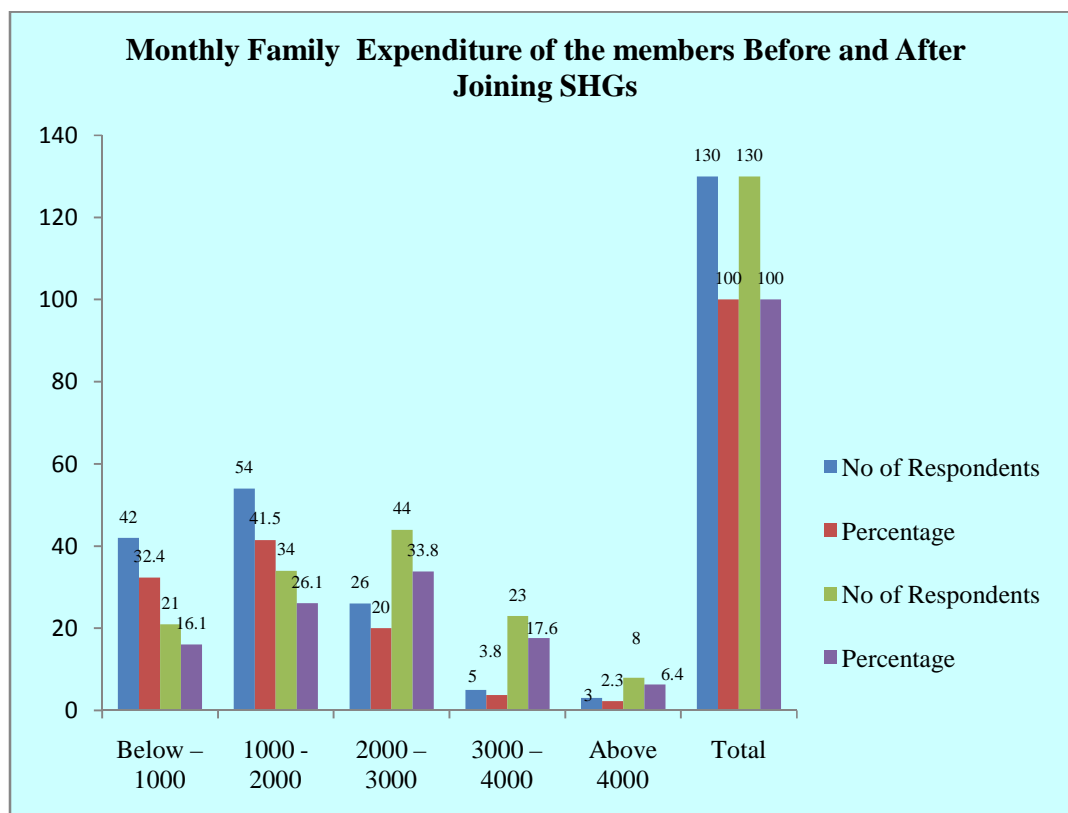
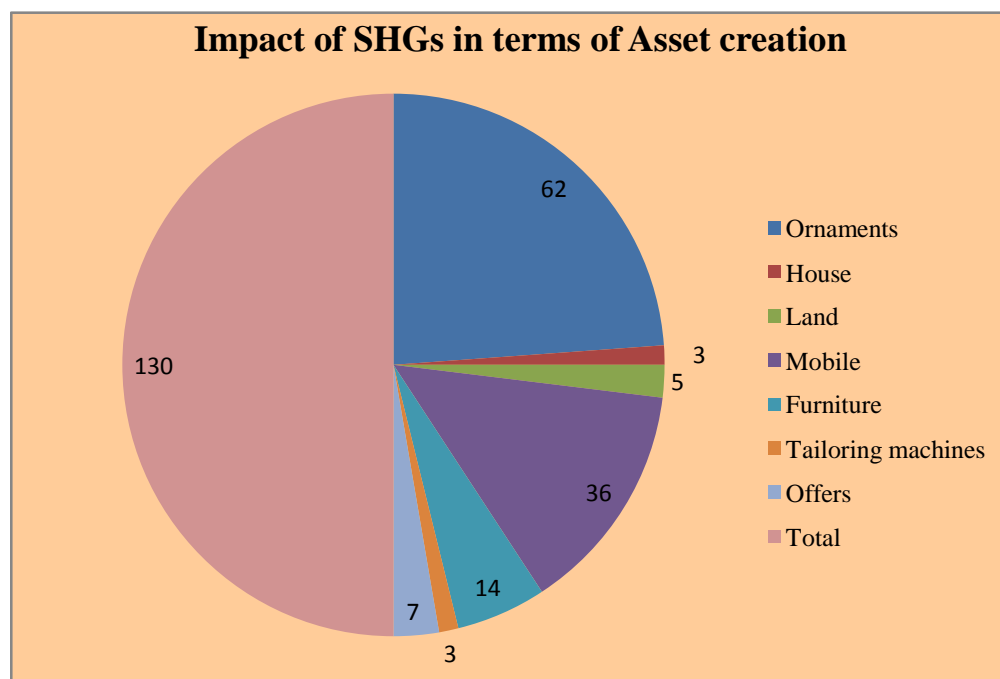


Table 4 and diagramme shows that before joining SHGs average expenditure had been between the range of rupees 2000 to 3000, 20%. The scenario changed significantly when they joined groups more than 33.8% percent reported. So this is evident that positive change in the SHGs members income.

**Table – 5 Impact of SHGs in terms of Asset creation**

Types of Assets	Numbers of Respondent	Percentage of total respondent
Ornaments	62	47.69
House	03	02.32
Land	05	03.84
Mobile	36	27.69
Furniture	14	10.76
Tailoring machines	03	02.32
Offers	07	05.38
Total	130	100.00



The table -5 evident that the sample respondents have manifested the impart of SHGs in farms of asset accumulation. More than one third respondents have made assets in the form of ornaments. Some of the members processed durable assets like land others have owned house for business by taking loans from SHGs many of the women had comfort goods such as mobile –phones, furniture etc., The pattern of assets created after becoming members the SHGs in displayed in the table

### Conclusions:

From foregoing discussion this study positive rate of self-help group institution in empowering rural women in multi dimension SHG have increased their decision making role in terms of income generations accumulation of saving asset, creation and sharing and shouldering responsibility and family affairs. All these empowerment clearly indicates the SHGs irrespective of the category of group either in the form of SGSY, promoted by panchayator, Government, or promoted by local NGOs our study has shown that SHGs have increased both capacity and affinity of rural women in a disadvantage area.

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