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Women Empowerment through Self Help Group in Velappanadaroor at Sankarankovil Taluk

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Abstract

Self Help Groups are small voluntary associations of rural people, preferably womenfolk from the same socioeconomic background. They come together to solve common problems. The empowerment of women through Self Help Groups (SHGs) would lead to benefits not only to the individual women but also for the family and community as a whole through collective action for development. This paper is an attempt to analyze the women empowerment through self-help group. A simple random sampling technique is used to collect data. Both primary and secondary data were used. Fifty self-help group members' samples were collected through a structured questionnaire. Data were analyzed through statistical tools such as a percentage. This study concludes that the economic activities of the Self Help Group are quite successful. In this way Self Help Group in Sankarankovil Taluk Velappanadaroor area the very successful develop women empowerment and rural areas.

Keywords: Self - Help Group, Women Empowerment, Rural area, Economic activity.

Introduction

The concept of Self Help Groups serves to underline the principle "for the people, by the people, and of the people." The Self Help Groups is the brain child of Grameen Bank of Bangladesh, which was founded by Prof. Mohammed Yunus of Chittagong University in the year 1975. The Self Help Groups scheme was introduced in Tamilnadu in 1989. The activism within the women movement has influenced the government to frame policies and plan for the betterment of the country.

The empowerment of women through Self Help Groups (SHGs) would lead to benefits not only to the individual women but also for the family and community as a whole through collective action for development.

Self Help Groups have linkages with NGOs (Non- Government Organizations) and banks to get finance for development. In turn, it will promote the economy of the country by its contribution to the rural economy. Self Help Groups are small voluntary associations of rural people, preferably womenfolk from the same socioeconomic background. They come together to solve the common problems through self-help and mutual help in the Self Help Groups. This paper highlights the women empowerment through self-help group in Velappanadaroor at Sankarankovil taluk.

Statement of the Problem

Self-Help groups have assumed greater importance, which is considered as the most necessary tool to adopt a participatory approach for the social, economic, marketing, and financial improvement of women. This study revealed that why the people are interested in joining self - help group? What is a training program given to members? How the member suffers in SHGs?

Objectives of the Study

- To find out the reason for joining self- help groups.
- To study the problem faced by women self- help groups.
- To offer suggestions to improve the working of the self -help groups

Research Methodology

a) Data Source

The data collected includes both primary and secondary sources.

Primary Data

Primary data were collected through interview schedule method.

Secondary Data

Secondary data were collected from websites, subject books and magazines

b) Sampling Design

The researcher selected a sample of 50 self- help group members for her study. A simple random sampling is adopted for her research.

c) Statistical Tool

After having collected the primary data, the researcher thoroughly verified the data and edited and coded them in a master table. Then they were converted into tables and statistical tools such as a percentage. Diagrams were used for processing the data for drawing inferences.

d) Period of Study

The data collected concerned to the present study is related to the period from December 2017 to March 2018

Area Justification

Velappanadaroor village is situated in the center of the Taluk in Sankarankovil in Tirunelveli District. Totally 5,630 people are living in this village. There is no bus facility available in this village. But all the people having the two-wheelers. Two schools are available in this village. One is Ramer Middle School, and another one is Ramakrishna Nursery and primary school. All the students are to be studying in higher education in Serndamaram Government School it is located in the south of the village. Hence

the researcher has interested to explore the women empowerment in this under developed area.

Limitation of the Study

- The accuracy of the figures and data are subject to the respondent's view.
- Due to time restriction, it is not possible to research on other towns.
- The study is limited to surveying only 60 respondents.
- Some of the respondents did not fill the questionnaire seriously.

Review of Literature

R.L. Vinodhini & P. Vajjayanthi (2016)¹ The study explains the Socio-economic empowerment of women in rural India, SHGs are the small association of the members in background status and enables to the success of the SHGs and innovative practices to enables the development and building at the stakeholders. SHGs also help the financial situation of households.

V. Savitha and H. Rajsekar (2014)² Self Help Group are playing an important role in the process of financial inclusion of women empowerment and addressed the poverty and social issues among the members. The core activity is mobilized of small savings from group members and lending the loans from banks. The study based on the personal, financial, marketing, and production oriented problems faced among the members and upliftment of members among the SHGs.

Research gap

Above listed review of literature gives problems faced by SHGs members. The difference has been found in some of the areas which mainly focus what the activities done by the SHG are, the reason for joining SHG and also the problems faced by the SHGs members in Velappanadaroor village.

1. Vinodhini RL, Vajjayanthi P. Self-Help Groups and Socio-Economic Empowerment of Women in Rural India (Indian Journal of Science and Technology, 2016
2. Savitha V, Rajashekar H. Problems Faced By Self-Help Groups, (Impacts: International Journal of Research in Applied Natural and Social Science) Mysore Karnataka, 2014

Analysis of Data

Table 1 Reason for joining SHG

S. No.	Reason	No. of respondent	Percentage
1	To supplement the family income	9	18%
2	As a source of income	6	12%
3	More suitable for women	10	20%
4	To cause women empowerment	15	30%
5	Community development	10	20%
Total		50	100%

Sources: Primary data

The above table 1 shows that out of 50 respondents, 9 respondents (18%) reason for joining SHG is to supplement family income, 6 respondents (12%) reason for joining SHG is to a source of income, 10 respondents (20%) reason for joining SHG is to suitable for women, 15 respondents (30%) reason for joining SHG is to women empowerment, 10 respondents (20%) reason for joining SHG is to community development. From the above table, it is concluded that 30% of the Respondents are told the reason for joining SHG is to women empowerment.

Table 2 Problems of SHGs member

S. No.	Problems	No. of respondent	%
1	Lack of Training	8	16
2	Lack of encouragement	5	10
3	Family responsibilities	7	14
4	Lack of formal education	3	6
5	Lack of freedom to take a decision	4	8
6	Lack of leadership	2	4
7	Lack of communication skills	1	2
8	Lack of leadership	4	8
9	Non-co-operation from the group	3	6
10	Conflicts among the group members	6	12

11	Lack of experience in Marketing	7	14
Total		50	100

Sources: Primary data

The above table 2 reveals that 16% of the respondents due to lack of training, 10% of the respondents have a lack of encouragement, 14% of the respondents due to family responsibilities, 6% of the respondents is that they do not have formal education, 8% of the respondents due to lack of freedom to take decision, 8% of the respondents due to lack to leadership, 2% of the respondents have a lack of communication skills, 6% of the respondents due to non co-operation, 12% of the respondents due to conflicts among the group members, 14% of the respondents due to lack of experience about marketing.

Table 3 Self - employment through SHGs

S. No.	Self - employment	No. of respondent	%
1	Tailoring	15	30%
2	Cultivation	6	12%
3	Idly, dosa stall	15	30%
4	Carry powder	4	8%
5	Papads eatable items	5	10%
6	Traditional occupation	4	8%
7	Any other	1	2%
Total		50	100%

Sources: Primary data

The above table 3 shows that self-employment through SHGs out of 50 respondents, 15 respondents (30%) are in the Tailoring, 6 respondents (12%) are in the cultivation, 15 respondents (30%) are in the Idli, dosa stalls, 4 respondents (8%) are in the carry powder, 5 respondents (10%) are in the eatable items, 4 respondents (8%) are in the traditional occupation, and remaining 1 respondent (2%) are in the any other course like basic computer course, tuition teacher training, class taking for Xerox bookbinding, spiral binding etc.. From the above table it is concluded that 30% of the Respondents are told Idli, dosa stalls through SHG.

Table 4 Activities performed through SHGs

S. No.	Activities	No. of Respondents	%
1	Training	18	36%
2	Group meeting	12	24%
3	Maintenance of accounts	5	10%
4	Women association formation	5	10%
5	Government awareness program	8	16%
6	Any other	2	4%
Total		50	100%

Sources: Primary data

Table 4 shows that out of 50 Respondents, 18 respondents (36%) attend the training, 12 respondents (24%) attend the group meeting, 5 respondents (10%) visit the maintenance of accounts, 5 respondents (10%) are attending the association program, 8 respondents (16%) are attending the awareness program, and remaining 2 respondents 4% are attend the other meeting relating to political rally, temple cleaning program, acting like an NCC students in festival time.

This reveals the Majority 36% of the respondents are attending the training programs.

Table 5 Type of training

S. No.	Activities	No. of respondents	%
1	Cleaning powder	7	28%
2	Soap making	8	32%
3	Agar both production	5	20%
4	Others	5	20%
Total		25	100%

Sources: Primary data

Table 5 shows that out of 25 Respondents, 7 respondents (28%) are get in cleaning powder training, 8 respondents (32%) get in shop making training, 5 respondents (20%) get in agar both production, and the remaining 5 respondents (20%) get other training programs including art and craft, embroidery work. From the above table, it is concluded that 32% of the respondents are getting the shop making program.

Findings

- 30% of the respondents joining SHG for women empowerment
- Majority of the respondents (16%) faced the lack of training problem in SHGs.
- 30% of the respondents started their own business like a tailoring and Idlydosa stall with the help of SHGs.
- 36% of the respondents are interested in attending the training programs.
- 32% of the respondents attend training related to soap making provided by SHGs.

Suggestions

- The practical oriented training program must be conducted with a professional expert from business and industrial site.
- Adequate insurance coverage should be provided to the business units promoted by SHG against the financial losses to safeguard the interest of the members.
- The members suffer from a lack of finance for the expansion of their operation; the NGOs may help them in getting a loan from the government.
- The banker has to inform the SHGs about the new scheme or plans.
- NGOs official has to enhance the literacy level of SHGs members.
- The SHGs members are advised to utilize the amount only for carrying out the assigned task.
- In many of the Self Help Groups, the same person is continuing in the offices as group secretary. So, the rotation of the group's secretary is necessary for equitable exposure to the banking transaction.

Conclusion

Self Help Group is playing a significant role in the process of financial inclusion and women empowerment. It is an e instrumental for rural development, poverty alleviation, and social empowerment. However, the member of self-help groups faced some problems like personal, social, and marketing problems. Hence, it becomes needful for the society and the government to find a remedy for the difficulties of SHGs members. Further, the state government and nongovernmental organization banks, NABARD and various financial institution

and banks have taken the problems and overcome by way of providing formal education, leadership skills, increase the loan amount and the team building power, etc., and providing various types of incentives and subsidy to all the members. SHGs, as a significant human resource, can play their role effectively if they are afforded equal opportunities and status as those of the business.

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