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UPLIFTMENT OF WOMEN THROUGH SELF HELP GROUP ACTIVITIES: AN EMPIRICAL STUDY IN KANCHEEPURAM DISTRICT SHGs

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ABSTRACT

Microfinance is a type of financial service that is provided to low-income groups. Nowadays it is emerging as a powerful tool for poverty alleviation in the rural as well as urban region. Micro finance through SHGs have been recognised internationally as a tool for rural development. The main aim of study of SHGs is to find out how they empower women. In this paper the role played by SHGs in women empowerment through their activities is considered. The objectives of the study are (1) To analyse the functional framework of SHGs (2) To analyse the relationship of income with different variables in SHG activities. (3) To identify the attitudes of members of SHGs. (4) To make suitable conclusion based on the findings of the study. The study is undertaken in rural areas of Kancheepuram district. Primary data is enumerated from a field survey in the study area. The researcher has used percentage method and simple correlation co-efficient method for analysis purposes.

KEYWORDS

Micro finance, SHGs and women empowerment.

INTRODUCTION

Microfinance is the provision of financial services to low-income, poor and very poor self-employed people. These financial services generally include savings and credit. Microfinance is an attempt to improve access to small deposits and small loans for poor households. Micro finance in India has grown tremendously in recent years, achieving significant outreach amongst rural households across the country. It is an important tool for poverty alleviation through empowering the micro and small entrepreneurs in rural areas.

The term Self-help group has come to mean a specific type of joint liability micro finance group in India. In general SHGs normally consists of 10-20 members, they require mandatory saving deposits from members and they meet at least on a monthly basis; loans are made to the SHG which in turn decides internally how to split up the loan and what interest rate to charge its individual borrowers; which is often set up and promoted by an agency independent of the institution which lends money to them. Actually the SHG model was pioneered by MYRADA over the 1980's, then in 1992, NABARD, in close collaboration with MYRADA, established the SHG - Bank linkage programme. In recent years self help groups are emerging as alternative credit source to the poor. In self help groups, collective actions and solidarity is an important empowering mechanism. The empowerment of women through SHGs would lead to benefits not only to the individual woman and women's groups but also for the family and community as a whole, through collective action for development.

REVIEW OF LITERATURE

During the course of the study, the study of several authors was referred and it is imperative that an outline of the literature survey is put to note and the following references are worth mentioning

(i) IMPACT OF MICRO FINANCE

Even though micro finance has helped the target group to earn income, it has limitations in enabling the family to cross the poverty line. The impact of micro finance is not uniform in all the states. Developing states like Maharashtra, Karnataka, Tamilnadu, Gujarat have responded very well while other states like Bihar and Orissa are yet to respond. At the same time NGO's are not found to be uniform. Self help concept is excellent in process because of the dedication of project officer (Child development) and village women. The importance of micro finance through SHGs is a potentially useful channel for generation of employment in the coming years. The beneficiaries of micro finance develop confidence, managerial and entrepreneurial ability. This makes the concept of micro finance extremely important for a developing country. (Panda, 2003)

Micro finance and services have positively correlated with improving household expenditure, income, assets and employment. Micro finance has contributed for consumption and productive purposes. The micro financial service has tried to bring out SHG members from poverty line and help them fight against poverty. Various skill enhancement programs and trainings create a welfare path for the poor. The micro financial service not only uplifted the poor but also gave them knowledge to fight poverty. Finally the micro financial service should be provided to the vulnerable poor who are excluded socially and economically for a longer period. Naveen K Shetty (2008)

Micro finance proves to be an effective mechanism in reduction of poverty and in the empowerment of women. The major finding of the study is that, in all spheres the empowerment of women has increased after gaining years of experience in SHGs. Micro finance can prove to be one of the best mechanisms in empowering women in various aspects and that if steps are properly taken, it could pave the way for not only income generation but also for the personality development of women. Ambika Devi, Gandhimathi and Mirseth Begum (2012)

(ii) SELF-HELP GROUPS

The study shows that the Self Help Group is a programme which is able to reach the vulnerable poor at affordable cost and can thus help the poor become self employed. It also depicts that rural women after joining group's enjoy all kind of social amenities like medical facilities and water supply services. There is growth in education of their children, increase in self-confidence, communication skill, decision-making power and transport facilities. Meganathan, Arumugam(2012)

The study reveals that the SHGs in rural areas are performing well. The micro finance brought social and psychological empowerment more than economic empowerment in the lives of the SHG members. They feel free to move with their groups and leaders. It leads them to participate in various social welfare activities. Some members feel that the NGOs should come up with various training facilities. Sarumathi and Mohan (2011)

(iii) SHG ACTIVITIES

The study finds mixed evidence of women's participation in SHG activities, using simple mean and ordinary simple least square method. The participation in SHG enhances women to improve their income and welfare. It is stated that the women members participate in various activities in SHG, such as meetings, group

savings, production activities and other group activities. Educational level of the women member, educational level of their husband and income from sources other than SHG activities, significantly influence the women's participation in group activities. The public policies geared towards increasing women's participation in SHGs generate substantial income and have significance in household welfare. The participation in SHG has positive impact on welfare of households, quality of food consumed and health and education of children. Public support for SHGs expansion appears crucial to achieve poverty reduction. Suresh Kumar (2009)

STATEMENT OF THE PROBLEM

In earlier days women were not given freedom to take part in any social activities or in any income generation activities. They were not given importance in decision making in family also. Nowadays the situation has changed, more importance is given to women to take decisions and she can also generate income. This is because of Self Help Groups. The main aim of Micro Finance is to empower women. This induced the researcher to focus on the upliftment of women through the SHG activities.

OBJECTIVES OF THE STUDY

1. To analyse functional framework of SHGs
2. To analyse the relationship of income with different variables in SHG activities.
3. To identify the attitudes of members of SHGs.
4. To make suitable conclusion based on the findings of the study.

RESEARCH METHODOLOGY

NATURE AND SOURCE OF DATA

The present study is of analytical nature and makes use of primary data. The study is confined to the women self help groups promoted in Kancheepuram district based on primary data. The primary data is ascertained through well structured questionnaire. From the 650 self-help groups, 500 self help group members who were ready to provide information were selected and used in the analysis.

STATISTICAL TOOLS USED

Percentage analysis and Correlation were used to fulfil the objectives stated in the study.

LIMITATIONS OF THE STUDY

1. The study is confined to Kancheepuram district. Hence the results may not be applicable to other areas.
2. The data was collected only from those who engaged in income generating activities.

DATA ANALYSIS AND INTERPRETATION

TABLE 1: AGE

Age	No of respondents	Percent
18-25	17	11.33
26-35	45	30
36-45	53	35
46-55	31	20.7
Above 56	4	3
Total	150	100

SOURCE: PRIMARY DATA

INTERPRETATION

From the above table it is found that 35% of the respondents are in the age group of 36-45, 30% are in the age group of 26-35 and it is followed by 20.7% in 46-55 age group and 11.33% in the age group of 18-25. Only 3% are above 56 years.

TABLE 2: MARITAL STATUS

Marital status	No of respondents	Percentage
Married	133	88%
Unmarried	4	3%
Widow	10	7%
Divorce	3	2%
Total	150	100

SOURCE: PRIMARY DATA

INTERPRETATION

From the above table majority of the respondents (88%) are married and only 3% are unmarried. It is also found that only 7% are widow and 2% of the respondents are divorce members.

TABLE 3: EDUCATIONAL QUALIFICATIONS

Educational Qualifications	No of respondents	Percentage
Illiterate	24	16%
Literate with some formal schooling	77	51%
Completed high school	25	17%
Completed higher secondary	15	10%
Completed Degree	9	6%
Total	150	100

SOURCE: PRIMARY DATA

INTERPRETATION

From the above table it is clear that 51% of the respondents have formal school education, remaining 17% have high school education. It is also clear that 16% are illiterate and only 10%, 6% have completed higher secondary and degree respectively.

TABLE 4: CORRELATION BETWEEN INCOME AND ON-SITE TRAINING RECEIVED BY THE RESPONDENTS

Variables		Income	Onsite Training
Income of the respondents	Pearson Correlation	1	.279(**)
	Sig.(2-tailed)		.001
	N	150	150
Onsite Training received	Pearson Correlation	0.279(**)	1
	Sig.(2-tailed)	.001	
	N	150	150

SOURCE: PRIMARY DATA

INTERPRETATION

The correlation between income and on-site training received by the respondents is 0.279 which is a significant positive correlation indicating that on-site training received by the SHG members leads to more income.

TABLE 5: CORRELATION BETWEEN BENEFITS AND ON-SITE TRAINING RECEIVED BY THE RESPONDENTS

Variables		Benefits	Onsite Training
Benefits	Pearson Correlation	1	0.222(**)
	Sig.(2-tailed)		.006
	N	150	150
Onsite Training received	Pearson Correlation	0.222(**)	1
	Sig.(2-tailed)	0.006	
	N	150	150

SOURCE: PRIMARY DATA

INTERPRETATION

The correlation between benefits and on-site training received by the respondents is 0.222 which is a significant positive correlation indicating that on-site training is beneficial to them.

TABLE 6: CORRELATION BETWEEN BENEFITS RECEIVED AND INCOME GENERATION ACTIVITIES IN SHG

Variables		Benefits	Income generation activities
Benefits received	Pearson Correlation	1	.356(**)
	Sig.(2-tailed)		.000
	N	150	150
Income generation activities	Pearson Correlation	.356(**)	1
	Sig.(2-tailed)	.000	
	N	150	150

SOURCE: PRIMARY DATA

INTERPRETATION

The correlation between benefits received and income generation activities in SHG is 0.356 which is a significant positive correlation indicating that income generation activities through the SHG is much beneficial to them

TABLE 7: RESPONSIBILITIES OF SHG MEMBERS

Responsibilities	Yes	No
Regular Attendance	127(85%)	23(15%)
Weekly Savings	46(31%)	104(69%)
Repayment of Loan	141(94%)	9 (6%)
Visit of Bank	133 (89%)	17 (11%)
Updating of Rules and Regulations	133 (89%)	17 (11%)

SOURCE: PRIMARY DATA

INTERPRETATION

From the above table it is clear that 85% of the respondents have regular attendance in the meetings followed by 94% of the respondents who repaid the loan amount regularly. It is also found that 89% of the respondents visit the Bank regularly and updated the rules and regulations of Self Help Groups. Only 31% of the respondents have weekly savings.

FINDINGS

- It is noticed that majority of the SHG members are in the age group between 26 and 45.
- It is also noticed that majority of the SHG members are married and literate with some formal school education.
- It is found that the SHG activities like on-site training leads to generation of income.
- The SHG members agreed that the on-site training given through the Self Help Group is much beneficial to them.
- There is definite benefit to the SHG members through the income generation activities of SHGs.
- As far as the Self Help Group is concerned the SHG members are participating in the SHG activities with more involvement.

CONCLUSION

The rural area Self Help Groups are performing very well. The study concludes that micro-finance brought changes in the lives of women. The impact of micro-finance in the SHG is appreciable in bringing confidence to earn income through the SHG activities. It is noticed that SHG activities like training leads to more income. More over the SHG members also show more involvement in their responsibilities by updating the rules and regulations. While interacting with the respondents, it is noticed that they enjoyed the training given to them and are benefited through the training. The SHG activities are excellent and appreciable.

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