



SELF HELP GROUPS AND WOMEN EMPOWERMENT WITH SPECIAL REFERENCE TO JIMMANDIYUR VILLAGE OF POCHAMPALLI TALUK

Dr. M. Prakash*

Abstract: *The growing social awareness across the globe has brought a number of issues to the fore among which gender equality and empowerment of women are very significant. Discrimination against women in the form of male-female differentiation constitutes the core of the gender-biased system. The education is the biggest liberating force and the rise in the levels of education which nourishes progressive outlook and the advent of industrialization and modernization have effected a sea change in the attitudes and thinking pattern of the people. The empowerment is not essentially political alone in fact, political empowerment will not succeed in the absence of economic empowerment. The scheme of micro financing through Self Help Groups has transferred the real economic power in the hands of women and has considerably reduced their dependence on men. This has helped in empowerment of women and building self-confidence, but lack of education often comes in the way and many a times they had to seek help from their husbands for day-to-day work viz; bank, accounts, etc.*

Keywords: *Women, Empowerment, Self Help Groups, Microfinance, economy power*

*Head, Department of Commerce, PEE GEE College of Arts and Science, Dharmapuri, India.



INTRODUCTION

Self Help Group is a group of rural poor having homogeneous background and interest and voluntarily joining together with an intent to carry on saving and credit operations and other economic activities for mutual benefit. Since independence, the Government of India and State Government have been taking various measures to improve the standard of living of economic position of women. The policy of the Government of women's development has taken various dimensions of emphasis, from the initial welfare oriented approach to the current focus on development and empowerment. Its vision, Mission, Focus and activities such as women development, child labour elimination, health and sanitation, services to aged, eunuchs empowerment programme, family consulting centre, village library and literacy programme.

DEFINITION

Self Help Group is a Trust, Belief and Conviction that the Community, no matter how backward, has resources that can be mobilized for meeting individual's local needs and that of community for making local improvement and brining about social change.

WORKING OF SELF HELP GROUPS

Self Help Groups are working in a democratic manner. The upper limit of members in a group is restricted to 20. Among them, a member is selected as an animator and two members are selected as the representatives. The animator is selected for period of two years. The group members meet every week. They discuss about the group savings, rotation of sangha funds, bank loan repayment of loan, social and community action programme.

FUNCTION OF SELF HELP GROUP

- Creative a common fund by the members through their regular savings.
- Periodical meeting. The decision making through group meeting.
- The loan amount is small and reasonable. So that easy to repay in time.

STATEMENT OF THE PROBLEM

A Self Help Group is a village based financial intermediately usually composed of 10-20 women. Most of Self Help Groups make small regular savings, contributor over a few months until there is enough capital in the group of begins lending funds made then be lend back ot the members or to others in the village for any purpose.



OBJECTIVES

The overall objective of the present study is to analysis the economic empowerment of Self Help Goups and Women Empowerment with special reference to Jimmandiyur village of Pochampalli taluk .However more specifically.

- To study the income, expenditure and savings of the members after joining Self Help Groups

METHODOLOGY

The present study has covered Jimmandiyur village of Pochampalli taluk, Krishnagiri District. The village selected for the study because of the Self Help Groups in the village functioning very successful manner. This study is compiled with the help of primary data and secondary data. The primary data were collected with the help of specially prepared interview schedule. Totally 150 respondents were selected in the Jimmandiyur village.

TOOL USED

The percentage analysis was used to identify the distribution of respondents under different categories in terms of percentage.

Empowerment Analysis

Empowerment of women through SHG in analyzed in terms of economic, and social status,

Economic Empowerment

The researchers have taken income generation, savings level and confidence to face financial crisis as variable to analyze the economic empowerment of women. The variables are analyzed by comparing before and after joining as member in the SHGs

Social Empowerment

The status woman has been assigned lower rank as compared to men. Men are respected by the family members, neighbours and members in the society. But there is no such respect to women. Women are illtreated even in the family itself. Attainment of social empowerment through SHG is depicted.

RESULTS AND DISCUSSION

The results of the present study are given below with pertinent discussion social characteristics of the sample respondents like age, educational status, marital status, and family type are clearly presented



Table No – 1

Age wise Respondents

S.No	Age	No.of Respondents	Per cent age
1.	Less than 30 years	29	19.3
2.	31 – 40	34	22.7
3.	41 – 50	40	26.7
4.	Above 51	47	31.3
	Total	150	100

Source: Primary Data

It is clear from the above table that maximum number of respondents belongs to the age group of above 51 years, which constitute 31.3 per cent of the total of respondents. Out of 150 respondents, 26.7 per cent of the respondents belong to the age group 41 to 50 years. 22.7 per cent of the respondent belongs to the age group between with 31 to 40. The remaining 19.3 per cent less than 30 years respectively.

Table No – 2

Educational Qualification wise Respondents

S.No	Age	No.of Respondents	Per cent age
1.	Illiterate	75	50
2.	10 th Standard Level	40	26.7
3.	12 th Standard Level	22	14.7
4.	College Level	13	8.6
	Total	150	100

Source: Primary Data

The above table that 50 per cent respondents illiterate, followed by 26.7 per cent completed their education up to 10th Standard level. 14.7 per cent of the respondents in the study area completed 12th Standard level education. 8.6 per cent sample respondents College level in the study area. The educational status of the sample respondents is very poor in the in the study area.

Table No – 3

Marital Status Wise of Respondents

S.No	Particulars	No.of Respondents	Per cent age
1.	Married	140	93.3
2.	Unmarried	10	6.7
	Total	150	100

Source: Primary Data



From the above table, if married life is passing very happily, there is no problem for women and there is no need to join as member in the SHGs. If she is facing any social or economic hardship, she should think of doing some work. For that purpose, she join in the SHGs. That nearly 93.3 per cent of the sample respondents are married, 6.7 per cent of the respondents are unmarried and they are living with their parents.

Table No - 4

Family Size Wise of Respondents

S.No	Particulars	No.of Respondents	Per cent age
1.	Large	53	35.53
2.	Medium	72	48
3.	Small	25	16.67
4.	Total	150	100

Source: Primary Data

The above Table gives family size-wise distribution of 150 respondents It could be observed that the small size households were 16.67 per cent, the medium size 46 per cent and the large size 35.53 per cent. It is found from the study that medium size family respondents are in the SHG activities in Jimmandiyur Village of Pochampalli Taluk.

Table No – 5

**Economic Empowerment of Women Members of the Monthly Income Before and After
Joining of Joining SHGs**

S.No	Particulars	Before joining SHGs		After joining SHGs	
		No.of Respondents	Per cent age	No.of Respondents	Per cent age
1.	Less than 4000	60	40	-	-
2.	4000 - 6000	90	60	35	23.3
3.	6000 - 8000	-	-	74	49.3
4.	8000 above	-	-	41	27.4
	Total	150	100	150	100

Source: Primary Data

From the above table economic empowerment of SHGs women through activities. Before joining as member in the SHG, the maximum income of the sample respondents is limited to the maximum of Rs. 6000/- only. 60 per cent respondents have the income range Rs. 4000 to 6000/- and the remaining 40 per cent respondents in the income range between Rs. Less than 4000 before joining in SHG activities. But the trend was changed after joining as



member in the SHGs. After engaged in SHG activities, the income earning capacity of the respondents increased. 49.3 per cent are in the income range between Rs. 6000 to 8000. Another 23.3 per cent respondents earn income between Rs. 4000 to 6000. The remaining 27.7 per cent are getting income above Rs. 8000/-

Table No – 6

**Economic Empowerment of Women Members of the Monthly Savings
Before and After Joining of SHGs**

S.No	Particulars	Before joining SHGs		After joining SHGs	
		No.of Respondents	Per cent age	No.of Respondents	Per cent age
1.	Less than 1000	80	53.3	47	31.3
2.	1000 - 2000	70	46.7	63	42
3.	2000 - 3000	-	-	30	20
4.	3000 above	-	-	10	6.7
	Total	150	100	150	100

Source: Primary Data

The above Table if we analyzed the saving capacity of the respondents in the study area, before joining as member in the SHG, the saving capacity is only up to Rs. 1000, 53.3 per cent are saved less than Rs. 1000/- per month and remaining 46.7 per cent save between Rs. 1000 to 2000. But after engaged in SHG activities, the saving capacity of the respondents increased to a market extend. 42 per cent of the respondents save from Rs. 1000 to 2000. Another 20 per cent save from Rs. 2000 to 3000 and remaining 6.7 per cent respondents come under the saving range above Rs. 3000 respectively.

Table No – 7

Social Empowerment of Women through SHG

S.No	Particulars	Before joining SHGs		After joining SHGs	
		No.of Respondents	Per cent age	No.of Respondents	Per cent age
1.	Society	-	-	13	8.67
2.	Neighbours	65	43.33	63	42
3.	Family	85	56.67	74	49.33
	Total	150	100	150	100

Source: Primary Data

From the Table it is evident that before joining in the SHG activities the sample respondents are not respected by the family members, neighbours and the society, 43.33 per cent and



56.67 per cent of them opined that there is some respect in the family and neighbours respectively and the remaining are of the opinion that there is no respect in the family and neighbours. The strong opinion of the entire respondents is that no one in the society respects before joining as member in the SHG. We analyze the option of the respondents after joining as member in the SHG. 49.33 Per cent of them optioned that there is respect in the family, 42 per cent are of the opinion that there is good recognition from the neighbours and 8.67 per cent of them opined that the society respect them. It concluded from this analysis that SHG motivate the people to attain social empowerment.

CONCLUSION

The self Help Groups have been shown to be a cost effective way to help and meet the social and emotional needs of individuals and families dealings with the problems in living. Self Help Groups may be particularly valuable and needed community resources for promoting human and family development. Thus Self Help Groups may have the potential to contribute significantly to human and family development in the Jimmandiyur village.

REFERENCE

1. Lalitha.N., ***“Rural Women Development Empowerment and Development Banking”***, Kanishka Publishers, New Delhi, 1997.
2. Marilee Karl., ***“Women and Empowerment, Participatory and Decision Making”***, Zed Books (P) Ltd., London, 1995.
3. Swarnalatha.E.V., ***“Empowerment of Women Through Self Help Groups”***, Discovery Publications, New Delhi, 1997.
4. Jayalakshmi.K., ***“Empowerment of Women in Panchayats Experiences of Andhra Pradesh”***, ***Journal of Rural Development***, Vol-16, No-2, 1997.
5. Patel A R, Rural credit Delivery System, ***Kurukshetra***, Vol-51, No-1, 2002.