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IMPACT OF SELF HELP GROUPS ON WOMEN: A RESEARCH ANALYSIS

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ABSTRACT

“Gender asymmetry is a universal phenomenon”. This gender inequality is reflected in the famous formulation of the UN Decade for women: ‘women account for half of the world’s population, perform two-thirds of its work, receive one-tenth of the world’s income and own less than one hundredth of the world’s property’. Most of the world’s poor are women. According to the Human Development Report 1995, “Poverty has women’s face. Of 1.3 billion people in poverty, 70 per cent are women”.

This paper focuses on the Women who often have particular difficulties in gaining access to income, resources and services. The paper stresses on the SHG which was the entry point for formation of credit and thrift groups, to inculcate the habit of savings for economic empowerment and make them financially independent to take care of the assets created.

The study has also focused on Women who began to identify themselves in Self-Help Groups, became empowered and were able to collectively represent their grievances with government and NGOs. The empowerment process enabled women first to mobilize their own savings and helped groups to build ‘money’ power. The study has concluded that the programme helped to improve the quality of life through improved water supply and sanitation facilities provided by government. The study has been made to highlight the impact of self help groups on women entrepreneurs towards the management concept of business administration.

KEYWORDS: Gender, Poverty, Illiteracy, Standard of Living, Quality of Life.

INTRODUCTION

The right to development and the right to a life free from poverty are basic human rights. The UN Charter, the Universal Declaration of Human Rights, the World Summit on Social Development, and many other multilateral declarations and conferences, have recognized and reconfirmed economic, social, political, civil, and cultural rights with the goal of eradicating poverty and its consequences. Some of these rights are an adequate standard of living, food, housing, education, health, work, social security and a share in the benefits of social progress.

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UNDERSTANDING THE NATURE OF WOMEN'S POVERTY

Women are substantially overrepresented amongst the poorest (women and children account for 73% of those below the poverty line). It has been asserted that gender differences within the incidence of poverty in urban areas are more intense than those in the rural areas. Increased female labour force participation, particularly among the lowest income households, is the single most important coping strategy. This makes female-headed households and poor women a distinct poverty group.

Women often have particular difficulties in gaining access to income,

resources and services. Women from low-income households experience discrimination in finding work, in securing support for income generation programmes or household improvements, and through having to combine the triple role of child-rearing, household (and community) maintenance and income generation.

Women's lack of access to credit, training, shelter, services, education and decision-making positions prevent women from improving their living conditions and participating in development programmes. In many of the poor households, a woman is the head of the household, with the onerous responsibility of being the breadwinner. It is the women who have to turn a shelter into a home, and who must in the first place set up the family's survival system (i.e., basic amenities, education, health care, safe and protected shelter, water and sanitation facilities). Apart from the above, women have to face the consequences due to problems, like illiteracy, large families, alcoholism, child labour, ill health, underemployment, malnutrition, food insecurity, lack of awareness and poor decision-making power.

EXISTING EMPOWERMENT MODELS

Some of the prominent empowerment models working through formation of self-help groups are the Grameen Bank, Bangladesh Rural Advancement Committee (BRAC), Proshika, SEWA, Working Women's Forum, SPARC, Mahila Samkhya, UBSP, DWCRA, Sri Padmavathy Mahila Abhyudaya Sangam, Pradhan, MYRADA, and so on. The above models are mostly rural-based, and promoted by individuals and NGOs. They have become more like institutions, rather than community-based organizations, with less priority given to self-reliance.

In most of the cases, self-help groups depend on the NGO for their sustenance and guidance, rather than meeting their own needs. NGOs are interested in having a hold over these groups (to maintain their own existence), rather than making self-help groups function independently. Most of the SHGs have been formed for credit and savings, rather than the holistic development of the community. It was revealed that only women SHGs, who have been involved right from the process of planning to the post-project period, can sustain themselves, take up the responsibility and be less dependent on government or NGOs. Hence, the groups should be used only as entry points for community organization, rather than for activity-based programmes.

SELF HELP GROUPS (SHG)

The SHG consists of 20 women, represented by two to three NHG members and Resident Community Volunteers. The SHG was the entry point for formation of credit and thrift groups, to inculcate the habit of savings for economic empowerment and make them financially independent to take care of the assets created.

In Self-Help Group formation and operationalization, women have learnt from each other the felt needs of self, families and the community in which they live. Through exposure visits to similar programmes implemented in neighbouring states, group discussions and case studies, their awareness levels have been enhanced. Women began to identify themselves in Self-Help Groups, became empowered and were able to collectively represent their grievances with government and NGOs. The empowerment process enabled women first to mobilize their own savings and helped groups to build 'money' power. The programme helped to improve quality of life through improved water supply and sanitation facilities provided by government.

OBJECTIVES

1. To study about the status of women working under self-help groups.
2. To study about the contribution of women towards family & society through Self Help Groups.
3. To analyze the standard of living of women through Self Help Groups.
4. To delve into the problems faced by women in Self Help Groups.

METHODOLOGY OF STUDY

The data has been collected from the women entrepreneurs who have been aided through the self-help groups. About 100 samples have been collected in and around Coimbatore due to time restriction. A scientifically structured questionnaire has been administered and suitable analysis has been drawn.

ANALYSIS OF DATA

Purposive sampling method is used for data collection.

The analysis of the data was made with SPSS (Statistical Package for Social Sciences)

LIMITATIONS

1. The Study is limited to Coimbatore city considering the time factor.

MAJOR FINDINGS OF THE STUDY

1. Profile of the Women who are in SHG:-

More than 37% of the respondents of the SHG come in the age group of 31-40 out of the total respondents numbering 100. Out of the total sample nearly 44% are in the Income bracket of Rs.20, 000 to Rs. 30,000 per annum. About 44% of the women entrepreneurs own two wheeler as a major asset. About 25% of the respondents own their own house which has been a source of asset earned through SHG. About 93% of the respondents feel that there is no political pressure of interference in their work which is a welcome aspect.

2. Status of Women:-

The manifestations reveal that about 90% of the respondents feel that their status has been improved after joining in SHG.

3. Social Status and Contribution of Women after joining in SHG:-

The findings reveal that about 87% of the respondents are recognized by their family after becoming as the member of SHG. About 33% of the respondents have contributed towards their family by purchasing new assets through the income of the SHG. The manifestations reveal that 44% of the members of the SHG have repaid the other loans and expenses of the family through the income of the SHG. About 23% of the respondents are able to manage the expenses in connection with their wards marriage.

4. Loans and Repayment:-

The manifestation disclose that 89% of the respondents are satisfied with the terms and conditions of loan and 82% of the respondents reveal that they are comfortable with the repayment of loan.

5. Government Subsidies:-

The findings unveil that 39% of the respondents have applied for the other government subsidies and out of them 28% of the respondents are satisfied with those Government subsidies.

About 33% of the respondents have availed other sources of finance apart from Government subsidies. Out of them 12% of the respondents have availed finance from Banks and 10% of them have availed from other financial institutions and 11% of them have approached their friends and relatives for their finance.

6. Obstacles and Problems faced by Women in SHG:-

About 20% of the total sample feels that they are facing obstacles while running SHG in which 12% of the obstacles are in the form of family and 6% of them are facing through Government and 2% of the respondents are facing in the form of political interference.

About 36% of the respondents feel that they are facing difficulties in the form of quality and quantity of the products, 33% of them disclosed that they are facing difficulties in the form of labour and 30% of the respondents are facing monetary wise obstacles.

7. Public Response:-

The manifestations reveal that 88% of the respondents feel that they have good rapport from the General Public.

8. Contribution towards Community:-

About 40% of the respondents reveal they are given a chance to serve for the society , 33% of the respondents felt that through SHG Women entrepreneurs have increased for the society and 27% of the respondents feel that they are able to serve the society through Monetary wise.

9. Income and Repayment of Loan:-

The Correlation co-efficient of Income and Repayment of loan reveals the following,

Table Showing the Income level and repayment of loan

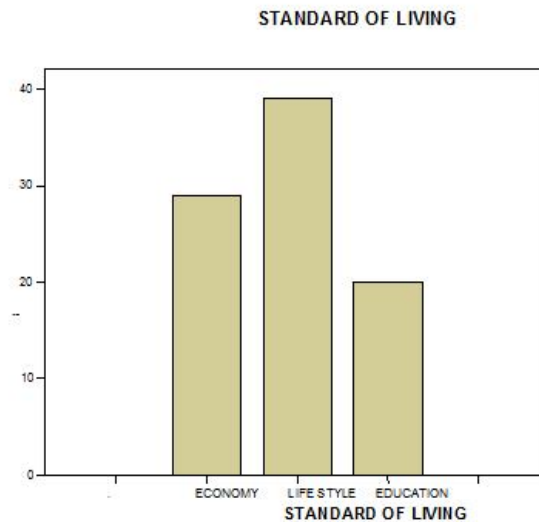
		Income	Repayment
Income	Pearson Correlation	1	.048
	Sig. (2-tailed)	.	.638
	N	100	100
Repayment	Pearson Correlation	.048	1
	Sig. (2-tailed)	.638	.
	N	100	100

The above table reveals that the Income and the repayment of loan is correlated with each other. This discloses that the repayment of loan is correlated with the income earned by the members of the SHG.

10. Standard of living:-

The findings reveal that 89% of the respondents feel that their standard of living has been improved and out them 29% of them felt that their economy has been improved ,38%

of the respondents feel that their life style has been improved and 22% of the respondents felt that their education has been improved in the concept of standard of living.



CONCLUSION

Women began to identify themselves in Self-Help Groups, became empowered and were able to collectively represent their grievances with government and NGOs. The empowerment process enabled women first to mobilize their own savings and helped groups to build 'money' power. The programme helped to improve quality of life through the facilities provided by government.

Three stages of development were proposed – i.e., family, group and the total community. . Women have continued to learn new skills through group sharing and participating. They have improved problem-solving capabilities, both individually and collectively, so that programmes can become sustainable.

The status of women and the standard of living has been increased to a greater extent by becoming the member of Self help groups. Women being the member in self help groups have become the back bone of their family by contributing towards the expenses of their wards marriage, acquiring assets and repaying

loan. The standard of living of women in Self help groups had a great impact in their life style, Economy and Education. Women not only saved and accumulated money through group savings, but also witnessed attitudinal and motivational changes. The community was able to get infrastructure facilities to improve their quality of life, and awareness and decision-making levels have been enhanced due to capacity building activities.

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