

A Study on Economic Empowerment of Women Through SHGS With Special Reference to Manaparai Taluk, Trichy District

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Abstract - The progress of any country is considered to be an integrated process of development in all aspects. It includes economic, social and environmental development. The economic progress is a prelude of social development. The women empowerment is the stepping-stone for societal equality. Self Help Group is an informal social movement, which is otherwise called as thrift and credit group is the self- managed group of poor people. This paper highlights the economic empowerment of women through SHGs with special reference to Manaparai Taluk.

Keywords: Women, empowerment, Self Help Groups, Micro credit

I. INTRODUCTION

India being one of the largest countries through bestowed with adequate natural resources and human potentials, its development is lopsided. The twin causes, wide inequality between urban and rural on one hand and the under utilisation of human resources on the other attribute to such an unbalanced economic development. These have made the lives of Indian citizens, especially women, humanly impossible as they have to cater to the day to day needs of the family that are essential for their essential for their survival. The Nobel prize of the year 2006 for peace and justifiably been given to the Bangaldesh economist and innovative entrepreneur Prof.Muhammad Yunnus for his famous micro credit innovative business model and his Grameen bank. Following the footsteps of him, Self Help Group model has been emerged as an institutional instrument in the struggle against poverty in India.

SHGS

Self help group is an informal social movement, which is otherwise called a thrift and credit groups and is the self-managed group of poor people.

Statement of the problem:

To attain socio cultural and political empowerment one should be economically empowered. The economic empowerment is possible through democratic aspect. Functioning of SHGS includes compulsory savings, recycling of funds, revolving fund and micro credit for economic activities etc., Thus the formation of SHGS in villages is very much essential. So this study is undertaken to visualise how for the Indian commercial banks have been successfully implementing the scheme and in improving the status of women in the society.

II. REVIEW OF LITERATURE

Lalitha Shivakumar (2003) mentioned that the small savings by rural women could generate the requisite resources, which can save the people from the exploitation of money lenders.

Nagayya and Koteswara Rao (2010) states that micro-finance refers to credit provided to the poor for self-employment and other financial and business services. They review the trends in the SHG-bank linkage programme at National and State level with special reference to Andra Pradesh.

III. RESEARCH METHODOLOGY

It is a descriptive study. Both primary and secondary were collected. Primary data were collected by administering questionnaire from 175 respondents by adopting simple random sampling in the study area. The required secondary data were collected from the documents of NABARD, TNCDW, NGOs and other books, journals and websites.

Objectives of the study:

To identify the various influenced to take the present business.

To know the impact of micro credit on income earning capacity, savings and repayment of members.

To identify the problems faced by the SHG members.

IV. DISCUSSION AND ANALYSIS

AGE CLASSIFICATION	NUMBER	PERCENTAGE
BELOW 20	6	3
20-30	22	13
30-40	89	51
40-50	53	30
50-60	5	3

	175	100
RELIGION		
HINDU	159	91
MUSLIM	6	3
CHRISTIAN	10	6
	175	100
COMMUNITY WISE CLASSIFICATION		
OC	5	3
BC	117	67
MBC	32	18
SC	20	11
ST	1	1
	175	100
EDUCATIONAL STATUS OF THE RESPONDENTS:		
ILLITERATE	1	1
HIGH SCHOOL	7	4
HIGHER SECONDARY	85	48
UNDER GRADUATE	41	24
POST GRADUATE	35	20
OTHERS	6	3
	175	100
MARITAL STATUS		
MARRIED	163	93
UNMARRIED	5	3
WIDOW	7	4
	175	100
OCCUPATION OF RESPONDENTS:		
HOME MAKERS	43	25
AGRICULTURE AND ALLIED ACTIVITIES	89	51
TAILORING	22	12
PETTY SHOP	14	8
OTHERS	7	4
	175	100
DURATION OF MEMBERSHIP:		
MEMBERSHIP TENURE: BELOW 2	31	18
2-4	56	32
4-6	65	37
6-8	13	7
ABOVE 8	10	6
	175	100

PURPOSE UTILISATION OF FUNDS

PURPOSE/PHASE	INTERNAL FUND		RESOLVING FUND		ECONOMIC ASSISTANCE	
Basic needs	29	17	-	-	-	-
Education	83	48	8	4.57	-	-
Medical	39	22	5	2.85	-	-
Functions	11	6	27	15.42	-	-
Agriculture and allied activities	4	2	46	26.28	86	49.14
Business	9	5	89	50.85	89	50.85
Total	175	100	175	100	175	100

IMPACT OF MICRO-CREDIT

INCOME ENHANCEMENT	NUMBER	PERCENTAGE
AVERAGE	6	3.0
GOOD	167	95.5
VERY GOOD	2	1.5
TOTAL	175	100
ASSETS AND WEALTH		

AVERAGE	28	16
GOOD	147	84
TOTAL	175	100
AWARENESS LEVEL OF HEALTH, SOCIAL AND CULTURAL VALUES:		
AVERAGE	3	2
GOOD	172	98
TOTAL	175	100
STANDARD OF LIVING		
AVERAGE	70	40
GOOD	105	60
TOTAL	175	100
PROBLEMS FACED BY THE RESPONDENTS:		
NON-AVAILABILITY OF RESOURCES	35	20
ECONOMIC COMPULSIONS	71	40
DEATH OF SPOUSE/PARENTS	18	10
CHILDRENS EDUCATION	35	20
COMPETITION IN BUSINESS	8	5
HEALTH PROBLEMS	8	5
TOTAL	175	100

SOURCE: PRIMARY DATA

V. FINDINGS

- ❖ 51% of the respondents fall under the category of 30-40 age group.
- ❖ As far as religion is concerned, 91% of them are belonging to Hindu Religion.
- ❖ 67% of the respondents come under backward community.
- ❖ While taking the educational status of the respondents, 48% of them have completed their higher secondary level.
- ❖ 93% of them are married and 51% of the respondents have undertaken agriculture as their prime work.
- ❖ As far as declaration of membership, 37% of them fall under the category of 4-6 years.
- ❖ 83 of them utilised the internal fund to pay the educational fees for their words and 39 respondents met out their medical expenses. The awareness on literacy gained through the participation in SHG has attributed for the fact and motivated the members to spend on education instead of encouraging school dropouts due to lack of finance.
- ❖ 95% of the respondents have given the opinion that there is enhancement in their income; 84% of them have opined that there is enhancement in their assets and wealth and 98% of them have agreed that they gained knowledge about their health issues; also 60% of them agreed that there is upliftment in their standard of living.
- ❖ While taking the problems faced by them 40% of them focused on economic compulsions and 20% of them were worried about the scarcity of required resources.

VI. SUGGESTIONS

- Co-ordination among members must be ensured.
- Regular meetings could be conducted.
- Concrete objectives for the group must be framed.
- Formal education among the members must be encouraged.

VII. CONCLUSION

To conclude, it is pertinent to note that many have expressed good improvement in the level of income, assets and wealth and also in their standard of living.

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