

A Study on The Empowerment and Quality of Life of Women in SHGS in Coimbatore District

Dr. R. KALPANA, HoD , Department of Management, Sri Jayendra Saraswathy Maha Vidyalaya
College Of Arts And Science, Tamilnadu, India.

ABSTRACT - Women occupy an important position in any society. The development of status of women is considered as an important condition of social development. This condition varies from country to country, state to state, and region to region depending upon their culture, power of adoption of modern changes, and education. In India, women produce 30 percent of food commodities consumed by the country but earn only 10 percent of income and own just 10 percent of the property or wealth of the country. In order to provide gender equality and to improve economic access among women, the World Bank has identified empowerment as one of the key constituent element for poverty reduction. The promotion of women empowerment is based on dual argument, i.e., social justice and human welfare. Women empowerment is a global issue which has gained momentum in the recent decades. Women have not been treated on par with men in any aspect of life though their role is crucial for the sustenance for family and society as well as for the development of economy as a whole.

Keywords: *Empowerment, Quality of Life, Quality of Life of Women, Self Help Groups, Coimbatore*

I. INTRODUCTION

The concept of women's empowerment has gained attention over the past two decades in India. Empowerment of women is nowadays believed to be an essential component of international development. Along with this, the self-help group approach pioneered in India in the early 1980s, and emerged as a potential catalyst for change in poor countries, with particular focus on women. It has been argued that the very process of making decisions within the group is an empowering process and can lead to broader development outcome like greater participation of women in local governance and community structures. Self-help groups (SHGs) are small voluntary groups that are formed by people related by an affinity for a specific purpose. SHG members typically use strategies such as savings, credit or social involvement as instruments of empowerment. A great deal of evidence has been generated from quantitative and qualitative research of self-help groups, much of which can be useful in informing policy and practice. Self help groups through the network of commercial banks, co-operative banks, regional rural banks, NABARD, and NGO's have been largely supply driven and a recent approach in the provision of financial services to the poor which further upgrades their status in the society. This study focuses on the material, economic, and social dimensions of empowerment that the self help groups seek to help its members.

1.1 OBJECTIVES OF THE STUDY

1. To study the socio-economic status of women Self Help Groups in Coimbatore.

2. To identify the influence of personal factors on SHG profile.
3. To examine the level of awareness about the functioning of Self Help Groups.
4. To explore the pattern of loan utilization with reference to personal profile and SHG profile.
5. To study the relationship between training with awareness and empowerment.
6. To study the quality of life of Self Help Group members.

1.2 LIMITATIONS OF THE STUDY

1. The study is limited to the quality of life alone and other variables are not covered in the study.
2. The research design can employ case study methodology or content analysis to provide a holistic picture of the given subject.
3. Research studies with much larger sample size would be required to ensure appropriate generalization of the findings of the study

II. REVIEW OF LITERATURE

Shyamalie (2013) conducted a study and suggested that there are several other parameters that affect the socio-economic status of women. She studied various pointers of socio-economic status and livelihood security of women in hilly areas of Himachal Pradesh (India) and Sri Lanka with the specific objectives viz. (i) to identify the key socio-economic pointers contributing to the status of women, (ii)

to study the entrepreneurial behaviour of women and their involvement in various activities/ organizations for women empowerment / upliftment of the family, community and society and (iii) to examine livelihood security of women and problems faced by them in socio-economic upliftment. The present study is restricted to tea growing locations of the selected districts. Three tea growing locations are randomly selected from each district, and one village is randomly selected from each selected location. It is found that the proportion contribution of women to the household income from farm activities is comparatively higher in Nuwara Eliya as compared to women of Kangra district. Based on the livelihood security index, overall, the women of Nuwara Eliya district are found better in all the indicators as compared to their counterparts of Kangra district. The most important problems pointed by women are lack of training programmes, followed by no loan facilities for household infrastructure. As an entrepreneur, the most important problems of women are high cost of raw materials and lack of knowledge about financial institutions, training institutions in both study areas.

Minaketan Behera (2010) in his study stated the performance of SHGs in promoting women's empowerment in Keonjhar and Mayurbhanj districts of Odisha. The broad objectives of the study are to analyse the operating system of SHGs for mobilization of saving, delivery of credit to the needy, management of group funds, and repayment of loans, building up leadership, establishing linkage with banks and examining the social benefits derived by the members. In order to collect and gather primary data, field observation, and structured questionnaire survey methods are employed. In total, the study covered 87 SHGs from two blocks. The results reveals that women's participation in SHGs has enabled them to develop the habit of savings, increase economic independence, self confidence, social cohesion, asset ownership, freedom from debt, and additional employment. He suggests that proper and long term training is essential for improving their skills in different income generating activities. Most of the members after joining the SHGs have started small petty business such as rice business, livestock trading, opening a small petty shop, leaf plate making etc. It is interesting to see that the members have started investing their savings more on productive ventures rather than agriculture, business, livestock which carries asset values to it.

Geeta Chitagubbi(2011) viz., in their study "Utilization pattern of finance by self-help groups" analysed the socioeconomic characters of Self Help Group (SHG) members, the nature of self help groups and the financial assistance to members of the SHG. The results showed that, majority of the respondents belonged to the middle age group. Highest percentages of respondents are married and belonged to Hindu religion with nuclear families and lived in their own houses. Large majority of SHG members had

primary level of education with an annual income of Rs 10,001-20,000/-. Significant difference is observed between the members of the study area towards availing bank loan through SHG for economic activities whereas, large number of respondents obtained bank loan through SHGs with a major purpose of dairy business and agriculture. The micro-credit through SHG loans to members has provided a good relief and there is good progress in the reduction of dependence on money lenders by the vulnerable sections of the society. The responses of the SHG members covered in the study indicated largely 'location' based SHGs in the study area. Majority of the SHG members felt that loan amount is adequate and the loan amount obtained through SHGs is totally utilized for the purpose for which it was given. The loan repayment performance of the members of the SHGs is broadly at a lower side.

Rajani Manikonda (2014) stated that the main objective of Self-Help Group programme is to empower women by providing financial assistance through bank linkage. An amount of financial assistance through bank linkage is the main source to the SHG members to operate the economic operations towards their improvement. The study examines the relationship between bank linkages and analyses the economic variables. This enables to get an overall view of the functioning and sustainability of the SHG bank linkage programme in the study area.

Seema's (2013) contemplated that the Issue of women development in Indian society was always on focus in independent India. A large number of policies, programmers and projects are designed to raise the status of women in development process. Women development is considered as a part of national development by Indian government. In India from first five year plan to fifth five year plans, Indian planners were concerned with helping women to fulfil their domestic roles in a more efficient way. From second plan onwards to the sixth plan women's welfare became a sub-heading under social welfare. In India so many schemes will start for empowering women in terms of social and economic condition. Indian government takes so many initiatives for the development of women.

Salomo et. al., (2010) has researched the sustainability of SHG Federation covering 12 SHG federations in six different states of India. He opined that federating is needed for ensuring outreach, member ownership and governance, bottom up structured and linked multi-level systems, reduced dependency on external advisory and financial support, increased members ability to face different environmental and socio-economic circumstances, and legal and regulatory framework.

Lakshmi and Vadivalagan (2010) viewed that the main reason for joining SHG is not merely to get just credit, it is an empowerment process. After joining the self-help group women are economically and socially empowered. This empowerment cannot be transformed or delivered but it

must be self generated such that it enables those who are empowered to take control over their lives.

III. METHODOLOGY

The current study is descriptive in nature. Descriptive study is a fact finding investigation with adequate interpretation. It is the simplest type of research. It is more specific than an exploratory study, as it has focus on particular aspect or dimensions of the problem studied. It is designed to gather descriptive information and provides information for formulating more sophisticated studies.

3.1 AREA OF THE STUDY

The area of the study is Coimbatore district. Since, SHG movements in Coimbatore district have made greater impact on empowerment of women through SHG activities, SHGs in Coimbatore had made women not only economically independent but they are also made to change their self-perception that they need not always be at the receiving end. The current study is focused on the SHGs operating in Coimbatore District of Tamilnadu.

3.2 SAMPLING FRAMEWORK

The research design and methodology used in this study have been designed based on the focused objectives and with the aim of acquiring accurate and authentic data. A qualitative research approach is used. The population of the study consists of Self Help Group members in Coimbatore district. The primary data for this research are collected through a structured questionnaire to answer the research questions and objectives. The structured questionnaire consists of six distinct sections each of which contains queries pertaining to demographic & socio-economic profile, respondents' involvement in SHG, motivation of SHG, respondents' opinion on training programme, impact of SHG on quality of life improvement and impact of SHG (society/village). The secondary data needed for the study are sourced from various magazines, journals, and internet. The population of the study consists of SHG members in Coimbatore.

3.3 SAMPLING DESIGN

There are 16 revenue blocks in Coimbatore districts and 19266 SHGs are currently operating in these 16 blocks. Of these sixteen blocks, 30 percent is chosen as sample blocks, that is five blocks. These blocks were considered as individual cluster. The SHGs under these clusters were selected on a random basis. Pollachi North, Pollachi South, Suler, Coimbatore North, and Coimbatore South.

From the five clusters, 380 SHGs are chosen as the sample groups. From each group, two registered members are approached on bases convenience method for collection of data. Only voluntary participants are included in the study. In total 760 respondents are surveyed, with the help of well structure questionnaire. At the end of the data collection, it

is observed that nearly 160 questionnaires are found to be unfilled, these questionnaires are deducted from the actual sample of 760, so the research analysis is conducted based on the responses given by 600 sample subjects. Thus, the study represents perception of 600 i.e., 79 percent of the SHGs members approached for the conduct of the study.

IV. DATA ANALYSIS AND INTERPRETATION

Table 4.1: Demographic Profile of the Respondents (contd..)

Marital status	Respondents	Percent
Married	467	77.83%
Unmarried	104	17.33%
Divorced/Separated	19	3.17%
Widowed	10	1.67%
Type of Family	Respondents	Percent
Nuclear	478	79.67%
Joint	122	20.33%
Family size	Respondents	Percent
Less than 4 members	283	47.17%
4 – 6 members	275	45.83%
More than 6 members	42	7.00%
Nature of house you live	Respondents	Percent
Own	365	60.83%
Rented	235	39.17%
Annual family income	Respondents	Percent
Below Rs.30000	151	25.17%
Rs.30001 – Rs.60000	104	17.33%
Rs.60001 – Rs.90000	98	16.33%
Rs.90001 – Rs.120000	66	11.00%
Rs.120001 – Rs.150000	73	12.17%
Above Rs.150000	108	18.00%

Source: Primary Data

It is observed from the table 4.1 that 39.33% of the respondents belong to 36-45 years age group, 34.5% of the respondents belong to 26-35 years age group, 18.67% of the respondents belong to above 45 years age group and 7.5% of the respondents belong to below 25 years age group. Educational qualification feedback states that 33.67% of the respondents possess primary level educational qualification, 25.33% of them possess secondary level education, 19.33% of the respondents possess higher secondary level education, 15.5% of them are illiterates, 4.33% of the respondents possess graduate level educational qualification and only 1.83% of respondents possess post-graduate level educational qualification.

Marital status feedback infers that 77.83% of the respondents belong to married group, 17.33% of them belong to unmarried group, 3.17% of them belong to divorced/separated group and 1.67% of the respondents belong to widow group. The family type frequency states that 79.67% of the respondents live in nuclear family and 20.33% of them live in joint family. The family size feedback exhibits are as follows; 47.17% of the respondents have less than 4 members in their family, 45.83% of them have 4 – 6 members in their family and 7% of them have more than 6 members in their family. Type of resident observation states that 60.83% of the respondents have own house and remaining 39.17% of the respondents live in rented house. Annual family income states that 25.17% of the respondents’ annual family income is below Rs.30000, 18% of them earn above Rs.150000, 17.33% of them earn Rs.30001-Rs.60000, 16.33% of them earn Rs.60001-Rs.90000, 12.17% of the respondents earn Rs.120001-Rs.150000 and 11% of them earn Rs.90001-Rs.120000.

It is concluded that among the total number of the respondents, most (39.33%) of them belong to 36-45 year age group. The middle age group respondents are really an interesting group to evaluate the empowerment. The demographic factor educational qualification states that 33.67% of the respondents possess primary school level education. SHG scheme has not insisted any educational qualification to become a member. Hence, the respondents possessing school level education exhibits the pattern of respondents attracted by SHG. The marital status group states that most (77.83%) of the respondents got married. Every marital status group is required to evaluate the impact of SHG; hence, the observed frequency of marital status has sufficient data for evaluation. The type of family result depicts that 79.67% of the respondents live in nuclear family. It is also observed that 47.17% of the respondents have less than 4 members in their family, majority 60.83% of them have own house and 25.17% of the respondents have below Rs.30000 annual family income. An important observation states that most of the respondents have less family income. Thus, it might induce the respondents to join SHG.

The SHG profile is another perspective of understanding the respondents which contains the age of the SHG group, reason for joining SHG, designation in SHG and the period of membership in SHG. The age of SHG group helps to explore the level of maturity towards the activities involved in SHG. Recent startups have less opportunity to learn the system. The substantiality can be measured through the age of SHG group, and considering this factor adds value. Similarly, reason for joining in SHG represents the primary motivation behind their activity. In this research, seven factors are considered as one of the reasons for joining in SHG. Every SHG has a team of members between 10 and 20. Thus, administration of the group is a mandatory task and SHG scheme has suggested to nominate few authorities

to take care of the SHG activities. The Period of membership in SHG by the respondents is another factor to understand the span and their responsibility. The following table illustrates the distribution pattern of respondents towards SHG profile.

Table 4.2 Source of SHG Awareness-wise distribution of respondents

Source of SHG Awareness	No. of Respondents	Percent
Self	72	12.00%
Friends	136	22.67%
Neighbours	252	42.00%
NGOs	108	18.00%
Relatives	23	3.83%
Promotional activities	9	1.50%
Total	600	100.00%

Source: Primary Data

It is observed from the above table that 42% of the respondents are aware of SHG through neighbours, 22.67% of them are aware of SHG through friends, 18% of the respondents are aware of SHG through NGOs, 12% of the respondents are aware of SHGs themselves, 3.83% of the respondents are aware of SHG through relatives and 1.5% of them are aware of SHG through promotional activities.

It is concluded that most of the respondents (42%) are aware of SHG through neighbours. The architecture of SHG scheme will solve the financial crisis of individuals and their belongings through group activity. Hence, any person who falls under this category may get motivated and spread this knowledge to their known sources.

Table 4.3: Awareness of SHG functions-wise distribution of respondents

Functions	High	Moderate	Low	Total
Group Formation	337 56%	254 42%	9 2%	600 100%
Admission of Members (Enrollment)	302 51%	291 49%	7 1%	600 101%
Group Activities	303 51%	275 46%	22 4%	600 100%
Training Programme Conducted	245 41%	303 51%	52 9%	600 100%
Entrepreneurial Activities	242 40%	298 50%	60 10%	600 100%

Financial Assistance	271	313	16	600
	45%	52%	3%	100%
Benefits of Joining SHGs	287	301	12	600
	48%	50%	2%	100%

Source: Primary Data

It is observed from the above table that there are seven factors considered to evaluate the level of awareness about SHG functions. 56% of respondents are highly aware of group formation processes, 51% of respondents are highly aware of member admission in SHG, 51% of respondents are highly aware of group activities in SHG, 51% of respondents are moderately aware of training programme related to SHG, 50% of respondents are moderately aware of entrepreneurial activities, 52% of them are moderately aware of financial assistance, and 50% of them are moderately aware of SHG benefits.

It is concluded that the respondents considered for this study are highly and moderately aware of SHG functions.

Table 4.4.: Sangha Loan Availed by the Respondents

Availed of Sangha Loan	No. of Respondents	Percent
Yes	520	86.67%
No	80	13.33%
Total	600	100.00%

CHI-SQUARE ANALYSIS

The following table depicts the chi-square analysis between the age group of the respondents and the source of awareness towards the SHG.

H_0 – Age group has no significant influence on the source of awareness towards SHG.

H_1 – Age group has significant influence on the source of awareness towards SHG.

Table 4.6: Chi-Square – Age Group vs. Source of SHG Awareness

Awareness source Age Group		SEL	FRI	NEI	NGO	REL	PRO	Total
Below 25 years	N	6	14	11	10	4	0	45
	%	13.3%	31.1%	24.4%	22.2%	8.9%	0.0%	100.0%
26-35 years	N	23	42	88	41	10	3	207
	%	11.1%	20.3%	42.5%	19.8%	4.8%	1.4%	100.0%
36-45 years	N	33	48	102	40	7	6	236
	%	14.0%	20.3%	43.2%	16.9%	3.0%	2.5%	100.0%
Above 45 years	N	10	32	51	17	2	0	112
	%	8.9%	28.6%	45.5%	15.2%	1.8%	0.0%	100.0%
Total	N	72	136	252	108	23	9	600
	%	12.0%	22.7%	42.0%	18.0%	3.8%	1.5%	100.0%

SEL – Self, FRI – Friends, NEI – Neighbours, NGO – Non-Government Organizations, REL – Relatives,

Source: Primary Data

It is observed from the table 4.4 that 86.67% of the respondents availed the Sangha loan and remaining 13.33% of them did not avail. It is concluded that majority of the respondents (86.67%) availed the Sangha loan. The maximum number of beneficiaries involved in this study is instrumental to evaluate the empowerment of women through SHG.

Table 4.5: Bank loan availed by the respondents

Availed of Bank Loan	No. of Respondents	Percent
Yes	493	82.17%
No	107	17.83%
Total	600	100.00%

Source: Primary Data

It is observed from the above table that 82.17% of the respondents availed the bank loan and 17.83% of the respondents did not avail the bank loan.

It is concluded that majority of the respondents (82.17%) availed the bank loan. The resultant table exhibits the result as expected since in India, majority of the population availed a bank loan. Hence, these results are very useful to substantiate the financial need of respondents.

PRO – Promotional Activities

Test	Value	Df	P-Value
Pearson Chi-Square	20.562	15	0.151

The above table shows the chi-square analysis carried out between age group of the respondents and source of SHG awareness. The cross-table result exhibits below 25 years age group who are aware of SHG through their friends and the remaining groups who are aware of SHG through neighbours. Pearson chi-square is tested at 5% level of significance. The result states that chi-square value is 20.562, degree of freedom is 15 and its p-value is 0.151, which is greater than the level of significance. Hence, null hypothesis is accepted.

Key finding states that the age group of the respondents has no significant influence on the source of SHG awareness. The neighbours are more eminent in creating the awareness of SHG.

Table 4.7: Chi-Square – Education vs. Source of SHG Awareness

H_0 – Education has no significant influence on the source of awareness towards SHG.

H_1 – Education has significant influence on the source of awareness towards SHG.

Education		SEL	FRI	NEI	NGO	REL	PRO	Total
Illiterate	N	16	18	41	13	5	0	93
	%	17.2%	19.4%	44.1%	14.0%	5.4%	0.0%	100.0%
Primary	N	24	37	92	43	3	3	202
	%	11.9%	18.3%	45.5%	21.3%	1.5%	1.5%	100.0%
Secondary	N	13	49	54	23	8	5	152
	%	8.6%	32.2%	35.5%	15.1%	5.3%	3.3%	100.0%
Higher Secondary	N	15	22	46	27	5	1	116
	%	12.9%	19.0%	39.7%	23.3%	4.3%	0.9%	100.0%
Graduate	N	3	6	14	2	1	0	26
	%	11.5%	23.1%	53.8%	7.7%	3.8%	0.0%	100.0%
Post Graduate	N	1	4	5	0	1	0	11
	%	9.1%	36.4%	45.5%	0.0%	9.1%	0.0%	100.0%
Total	N	72	136	252	108	23	9	600
	%	12.0%	22.7%	42.0%	18.0%	3.8%	1.5%	100.0%

SEL – Self, FRI – Friends, NEI – Neighbours, NGO – Non-Government Organizations, REL – Relatives, PRO – Promotional Activities

Test	Value	df	P-Value
Pearson Chi-Square	35.651	25	0.077

The above table states the chi-square analysis carried out between educational qualification of the respondents and source of SHG awareness. The cross-table result exhibits all educational group respondents who are aware of SHG through neighbours. Pearson chi-square is tested at 5% level of significance. The result states that chi-square value is 35.651, degree of freedom is 25 and its p-value is 0.077, which is greater than the level of significance. Hence, null hypothesis is accepted.

Key finding states that the educational qualification of the respondents has no significant influence on the source of SHG awareness. This result also proves that neighbours are more eminent in creating the awareness of SHG.

ANALYSIS OF VARIANCE (ANOVA)

Subsequent table shows the analysis of variance between age group and mean level of SHG awareness by the respondents.

Hypothesis – Age group has no significant difference on the level of SHG awareness

Table 4.8: ANOVA – Age Group vs. Level of SHG Awareness Score

Age Group	N	Mean	SD
Below 25 years	45	2.45	0.24
26-35 years	207	2.45	0.21
36-45 years	236	2.42	0.23
Above 45 years	112	2.42	0.24
Total	600	2.43	0.23

Level of Awareness	Sum of Squares	df	Mean Square	F-Value	P-Value
Between Groups	0.147	3	0.049	0.946	0.418
Within Groups	30.784	596	0.052		
Total	30.931	599			

The above table portrays the analysis of variance between the age group of the respondents and their mean level of SHG awareness. It is observed from result that the minimum level of SHG awareness score is 2.42 and the maximum level of awareness is 2.45. The predicted ANOVA result depicts the F-value is 0.946 and its p-value is 0.418, which is greater than the level of significance 0.05. Hence, the hypothesis is accepted.

Key finding states that the age group has not found significant difference on the level of SHG awareness.

Table 4.9: ANOVA – Education vs. Level of SHG Awareness Score

Hypothesis – Educational qualification has no significant difference on the level of SHG awareness

Education	N	Mean	SD
Illiterate	93	2.43	0.24
Primary	202	2.43	0.23
Secondary	152	2.42	0.23
Higher Secondary	116	2.45	0.22
Graduate	26	2.41	0.21
Post Graduate	11	2.44	0.17
Total	600	2.43	0.23

Level of Awareness	Sum of Squares	df	Mean Square	F-Value	P-Value
Between Groups	0.063	5	0.013	0.244	0.943
Within Groups	30.867	594	0.052		
Total	30.931	599			

Table 4.9 portrays the analysis of variance between educational qualification of the respondents and their mean level of SHG awareness. It is observed from the result that the minimum level of SHG awareness score is 2.41 and the maximum level of awareness is 2.45. The predicted ANOVA result depicts the F-value is 0.244 and its p-value is 0.943, which is greater than the level of significance 0.05. Hence, the hypothesis is accepted.

Key finding states that the educational qualification has not found significant difference on the level of SHG awareness.

CORRELATION ANALYSIS

The subsequent table describes the correlation analysis of loan utilization dimensions such as consumption, income generation investments, and asset creation investments.

Table 4.10: Correlations – Loan Utilization Dimensions

LOAN UTILIZATION	Mean	SD	N
Consumption	3.163	0.708	550
Income Generation Investment	3.253	0.755	550
Asset Creation Investment	2.681	0.807	550

LOAN UTILIZATION		CO	IG	AC
Consumption (CO)	r-value	1	0.243	0.148
	p-value		0.000	0.000
Income Generation Investment (IG)	r-value		1	0.362
	p-value			0.000
Asset Creation Investment (AC)	r-value			1
	p-value			

* – Correlation is significant at the 0.01 level (2-tailed).

The above table shows the summary and relationship of loan utilization dimensions considered for this research. The observed mean and standard deviation results shows the consumption 3.163 ± 0.708 , income generation investments 3.253 ± 0.755 , and asset creation investments 2.681 ± 0.807 . The correlation matrix depicts the r-value and p-value and it is noticed from the result that all selected dimension’s p-values are less than the level of significance 0.05. Thus, it confirms the inter-relationship among the selected dimensions.

Key finding states that the loan utilization dimensions considered in this research has found significant relationship. It is also noticed that each dimension is positively correlated with another dimension, which represents the strong inter-relationships.

CROSS TABLE ANALYSIS

The following table describes the cross table analysis between the nature of entrepreneurship and training undergone by the respondents.

Table 4.11: CrossTab – Nature of Entrepreneurship vs. Training

Nature of Entrepreneurship		Undergone Training		
		Yes	No	Total
Agriculture	N	7	1	8
	%	87.5%	12.5%	100.0%
Animal Husbandry	N	26	12	38
	%	68.4%	31.6%	100.0%
Business	N	241	52	293
	%	82.3%	17.7%	100.0%
Manufacturing	N	23	3	26
	%	88.5%	11.5%	100.0%
Service	N	9	3	12
	%	75.0%	25.0%	100.0%
Others	N	17	8	25
	%	68.0%	32.0%	100.0%
Total	N	323	79	402
	%	80.3%	19.7%	100.0%

The result states that 87.5% of the respondents ,in agriculture business have taken proper training, 68.4% of them in animal husbandry have taken proper training, 82.3% of them in manufacturing business have taken training, 75% of the respondents in service business have taken training and 68% of the respondents in other business have taken proper training.

Key finding states that 80.3% of the respondents have taken proper training related to their business. The respondents in animal husbandry and other business groups have considerably higher distribution of respondents who have not taken proper training related to their business. Considerably, majority of the respondents were taken proper training related to their business. Thus, it can be concluded that women doing business in connection with SHG have enough stuff to manage their business by own.

CORRELATION ANALYSIS

The following table describes the correlation analysis between personal empowerment dimensions considered for this research.

Table 4.12: Correlations – Personal Empowerment Dimensions

Personal Empowerment	Mean	SD	N
Literacy	2.18	0.60	600
Healthcare	2.13	0.58	600
Household	2.33	0.55	600
Inter-personal relationship	1.91	0.64	600
Decision making power	2.82	0.81	600

PERSONAL EMPOWERMENT		LI	HC	HH	IP	DM
Literacy (LI)	r-value	1	0.472	0.320	0.324	0.344
	p-value		0.000*	0.000*	0.000*	0.000*
Healthcare (HC)	r-value		1	0.203	0.388	0.371
	p-value			0.000*	0.000*	0.000*
Household (HH)	r-value			1	0.285	0.332
	p-value				0.000*	0.000*
Inter-personal relationship (IP)	r-value				1	0.542
	p-value					0.000*
Decision making power (DM)	r-value					1
	p-value					

* – Correlation is significant at the 0.01 level (2-tailed).

The preceding table reveals the summary and relationship of personal empowerment dimensions. The observed mean and standard deviation as follows; Literacy 2.18±0.60, Healthcare 2.13±0.58, Household 2.33±0.55, Inter-personal relationship 1.91±0.64 and decision making power 2.82±0.81. The correlation matrix depicts the r-value and p-value and it is noticed from the result that all selected dimension’s p-values are less than the level of significance. Thus, it indicates the assurance of inter-relationship.

Key finding states that the personal empowerment dimension has found significant relationship with the factors considered in this research. It is also noticed that each dimension is positively correlated with another dimension, which represents the strong inter-relationships.

The subsequent table describes the correlations analysis of economical empowerment dimensions considered for this research.

Table 4.13: Correlations – Economical Empowerment Dimensions

Economical Empowerment	Mean	SD	N
Saving Habits	2.226	0.435	600
Repayment Capacity	2.398	0.808	600

ECONOMICAL		SH	RC
Saving Habits (SH)	r-value	1	0.296
	p-value		0.000
Repayment Capacity (RC)	r-value		1
	p-value		

* – Correlation is significant at the 0.01 level (2-tailed).

The preceding table reveals the summary and relationship of economical empowerment dimensions. The observed mean and standard deviation are as follows saving habits

2.226±0.435 and repayment capacity 2.398±0.808. The correlation matrix depicts the r-value and p-value and it is noticed from the result that the p-value is less than the level of significance 0.05. Thus, it indicates the assurance of inter-relationship.

Key finding states that the economical empowerment dimension has found significant relationship among the factors considered in this research.

V. FINDINGS

- The middle age group respondents are really an interesting group to evaluate the empowerment.
- SHG scheme has not insisted any educational qualification to become a member. Hence, the respondents possessing school level education exhibits the pattern of respondents attracted by SHG.
- The marital status group states that most (77.83%) of the respondents got married. Every marital status group is required to evaluate the impact of SHG; hence, the observed frequency of marital status has sufficient data for evaluation.
- Most of the respondents have less family income. Thus, it might induce the respondents to join SHG.
- The age of SHG group helps to explore the level of maturity towards the activities involved in SHG. Recent startups have less opportunity to learn the system. The substantiality can be measured through the age of SHG group, and considering this factor adds value.
- The Period of membership in SHG by the respondents is another factor to understand the span and their responsibility.
- Most of the respondents (42%) are aware of SHG through neighbours. The architecture of SHG scheme will solve the financial crisis of individuals and their belongings through group activity. Hence, any person who falls under this category may get motivated and spread this knowledge to their known sources.
- Respondents considered for this study are highly and moderately aware of SHG functions.
- Majority of the respondents (86.67%) availed the Sangha loan. The maximum number of beneficiaries involved in this study is instrumental to evaluate the empowerment of women through SHG.
- Majority of the respondents (82.17%) availed the bank loan. The resultant table exhibits the result as expected since in India, majority of the population availed a bank loan.
- The age group of the respondents has no significant influence on the source of SHG awareness. The neighbours are more eminent in creating the awareness of SHG.
- The educational qualification of the respondents has no significant influence on the source of SHG awareness.

This result also proves that neighbours are more eminent in creating the awareness of SHG.

- The age group has not found significant difference on the level of SHG awareness.
- The educational qualification has not found significant difference on the level of SHG awareness.
- The loan utilization dimensions considered in this research has found significant relationship. It is also noticed that each dimension is positively correlated with another dimension, which represents the strong inter-relationships.
- Women doing business in connection with SHG have enough stuff to manage their business by own.
- The personal empowerment dimension has found significant relationship with the factors considered in this research. It is also noticed that each dimension is positively correlated with another dimension, which represents the strong inter-relationships.
- The economical empowerment dimension has found significant relationship among the factors considered in this research.

VI. SUGGESTIONS

On the basis of the findings of the study, the following suggestions have been made to improve the quality of life of women through SHG.

- The study result ensures that SHG-Bank linkage programme drastically reduces the dependence of money lenders, friends and relatives for their monetary supports. But, still the insufficiency exists; thus it is suggested that quantum of loan amount should be enhanced for better efficiency.
- NGOs play an important role in creating SHG awareness and also provide useful training for women. But due to lack of monitoring and guidance, many groups are facing trouble in getting the actual benefits from SHG. Hence, it is suggested to appoint some organization to monitor and guide the members even after forming the SHG. Otherwise, the best performing SHG can be nominated to offer mentoring for poor performing and budding SHGs. So that members could take up remunerative economic activities and indeed improve their quality of life.
- Income generating activity should be based on available local resources, available financial assistance and a reasonably assured market with profits. Goods to be produced should be either for local needs or to facilitate traditional manufacture.
- Periodical training programme at regular intervals to group members may be organized by the NGOs and other Government officials to create awareness about bank loan, proper accounts keeping, self management, decision making etc. Training in book-keeping,

accounts, fund management, and other financial matters related to SHGs are essential to make the members competent enough to deal with the increasing volume of transactions. Further, availability of need based services like conflict resolution is also required for smoother operation of the group.

- The basic objective of the Twelfth Five –Year Plan of the Government of India (2012-2017) is faster, more inclusive, and has sustainable growth. To achieve this target, the manufacturing sector is expected to grow at 11-12 percent per year and to create 2 million additional jobs per year. It is considered that micro enterprises in India have the potential and capacity to lead to this desired level and they contribute in a big way to employment creation and reduction of poverty. Therefore, there is a need to encourage more number of women to start microenterprises.

VII. CONCLUSION

The SHG scheme primarily offers small corpus fund, which can be utilized for personal requirements or to startup/enhance the existing business. The result shows that the persons involved in business have not found significant difference with non-entrepreneurial on empowerments achieved through SHG. Thus, it is suggested that the government, banks, and training institutes should keep on insisting the regular repayment benefits for better enhancement of life. The result depicts that personal empowerment and economical empowerment are confirmed as known improvement through SHG. There is a significant inter-relationship with one another, which means that if an economic development happens, it reflects the changes in personal development too. Therefore, it is suggested that SHG scheme is purely suggested for the enhancement of economical and personal development of the people who are associated with it. The quality of life of women is obtained as follows; the women involved in SHG have gained personal (52.5%), economical (53.1%) and social (30.1%) empowerment. Thus, it confirms the assured enhancement of life of women. It is suggested that government should maintain this scheme for long time for better assistance of poor women.

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