

A Study on Women Empowerment Through Self-Help Groups with Special Reference to Malappuram District in Kerala

Jasmin k¹, Dr. J. Sudarvel²

¹Ph.D Scholar, Karpagam Academy of Higher Education, Coimbatore, klpjasmin@gmail.com

²Assistant professor, Department of Management, Karpagam Academy of Higher Education, Coimbatore

ABSTRACT-

Empowerment of women has been as major concern for the society for many decades. It is true that government has taken many initiatives towards women empowerment of the society. But the fact is that most of such initiatives at the beginning were not focused to provide empowerment for the lower strata of the population where women are less exposed to the environment. In that context the concept of self-help emerged which subsequently played a significant role in empowering women. Hence the study focuses to analyse how effectively self-help groups empower women and what social impacts bring among these groups after joining self-help groups. The investigation has distinct in nature. Required data are collected through field survey. For the purpose of research 140 samples have taken and random sampling method was used to collect data. Statistical tools used for the analysis are ANOVA, Garret ranking and simple percentage.

Keywords: Empowerment, Self-help groups, Women, Standard of Living,

I. INTRODUCTION

Women in India are very strong both emotionally and physically. But the social institutions and culture following by many rural areas and less educated people considered women as the weaker gender. But the fact is that women are the part of all progression happening in the country. For the countries financial advancement social upliftment of women is pre-essential. Poverty causes the lives of low-income people in troublesome. In those cases women are the martyr in the family. Strengthening empowerment among women in different parts of the country has been developed through the introduction of self-help groups. Women started to recognize their potential and need for empower themselves for the wellness of their existence as well as for the entire family and the society. Self-help group brings similar characteristic people under one umbrella and give them an opportunity to build an idea to start a business together. Or in some cases individuals among the group alone can start business with the help of other group member's financial support. Micro finance institutions help such groups to avail loan without any collateral security but with the help of mutual trust among the group members.

II. REVIEW OF LITERATURE

C.B. Senthilkumar (2020) did a research on women empowerment through self-help groups. The sample size for the study is 300 samples. The study is done through field overview. The sampling technique used to collect the sample is Stratified Random Sampling. For the purpose of analysis discriminant analysis has done. The research finally gives suggestions for the policy makers to overcome the social barriers facing by the women. The research is useful for the policy makers to build strategies for social progress and empowerment women through self-help groups.

E. Shireesha (2019) done a paper on empowerment of women with the help of self-help groups.

The major objectives of the study help to know the socio economic profile of the women beneficiaries. The research also focuses to study the income, expenditure and saving pattern of the beneficiaries. The result of the research shows that majority of the women joined in self-help group are from nuclear family and having literacy also. Most of them agreed that they have joined for the self-help groups to enrich their savings. For the purpose of study, the researcher has taken 100 samples.

Rakshitha Rai (2019) did a research on self-help group intervention towards women empowerment and socio-economic welfare. The research shows that self-help group plays a major role in empowering women especially financially lower community. They are now contributing in household expenses and savings. The finding of the study conveys when women get empowered eventually poverty eradication take place. The paper says empowering women is the viable alternative method to bring development in rural areas. All reliable and efficient mode of technology are implementing by the government and other authorities to bring self-help group more efficient and effective.

Mohammad Aslam Ansari (2017) did a research on self-help group and women empowerment. The main objective of the studies focus to analyze the operating function of self-help groups and access the access to credit facility, loan repayment and saving. The objectives also focus the impact of self-help groups in decision making power of women. Data are collected for the study is both primary and secondary data collection methods. The findings of the study show the empowerment of women through self-help groups.

EndalcachewBayeh (2016) had done an article on importance of women empowerment for the economic and social development in a country. The researcher made a qualitative research to figure out the role of women in economic development but the study states women in many places gets fewer opportunities in different dimensions of sustainable development of a country. The study also states women's rights are not effectively protected in many areas so that women are not coming forward to participate in various issues of the society. The researcher concluded by emphasizes empowerment of women and gender equality in social, economic, political and environmental aspects.

III.STATEMENT OF THE PROBLEM :

Empowerment of women and gender equality are always major debate topic all the time. Government of India had taken many efforts to up bring women into the main stream of the society by offering many opportunities in job. Priorities are giving with the intension to improve the standard of living of women. All effective measures have been ended with great results. Self-help group is now playing a predominant role in making women self-sufficient. But it is not necessary always financial independence bring empowerment among women. So the study focuses to know the fact that how much women are strengthening through self-help groups.

IV.OBJECTIVES :

1. To Study the socio-economic profile of Self-Help Group members.
2. To analyze the social impact of women after joining Self-Help Groups.
3. To examine the women empowerment through Self-Help Groups in Malappuram district.

V.RESEARCH METHODOLOGY:

Both primary and secondary collected for the study. Questionnaires are one of the primary data collection method followed and direct interviews with the micro self-help group members. Secondary data are collected from internet, websites and journals.

VI. RESEARCH DESIGN :

For the purpose of research both exploratory and descriptive research has been used. Exploratory research to bring more insights into the various phases women has facing. Descriptive research helps to find how women are empowered through self-help groups.

VII. SAMPLE DESIGN :

In Malappuram district, the number of self-help groups listed under Kudumbashree is the population. Kudumashree is a Kerala state government mission to empower the financially backward community in the society. By adopting Simple Random Sampling 140 Self-Help Group members have been selected.

VIII. FRAMEWORK OF ANALYSIS :

The collected data are further preceded with few appropriate statistical tools for framing analysis and interpretation for the objectives of the research. The statistical tools used for the study is simple percentage analysis, Paired 't' test and garret ranking.

IX. ANALYSIS AND INTERPRETATIONS :

1. Age of the Self-Help Group members.

The following table shows the age of Self-Help Group members.

Table 1: Age of the Self Help Group Members.

S I. N o	Age	No of Members	Percent age
1	18-30 Years	38	27.14
2	31-40 Years	64	45.71
3	41-50 Years	27	19.29
4	Above 50 years	11	7.86

Source: Primary Data

The above table shows that majority of the Self-Help Group members are in the age group of 31-40 with 45.71 percentages. 27.14 percentages of members belongs to 18-30 age groups. Only 19.29 percentages of members are in the age group of 41-50. Very few around 11 percentages of members are above 50 years old.

2. Literacy level of Self-Help Groups.

The following table shows the literacy level of Self-Help Group members.

Table 2: Literacy Levels of the Self-Help Group Members.

SI . N	Literacy Level	No of Members	Percent age
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o			
1	Primary education	7	5
2	Secondary level	38	27.14
3	UG Level	95	67.86
Total		140	100

Source: Primary Data

The above table shows that 67.86 percentages of Self-Help Group members have Under Graduate. 38 percentages of Self-Help Group members are secondary level and a very few percentage of members have primary level of education.

3. Reason for joining in Self-Help Groups.

The following table shows the reason for joining Self-Help Groups.

Table 3:Reason for joining self-help group.

Sl. No	Occupation Description	No of Members	Percentage
1	To start business	57	40.71
2	To strengthen saving	26	18.57
3	To meet household expenses	38	27.14
4	To ensure leadership quality	10	7.14
5	Other factors	9	6.44
Total		140	100

Source: Primary Data

The above table shows that most of the Self-Help Group members (40.71 percentage) joined self-help group with an intension to start own business. Many of the members (27.14 percentages) joined to fulfill their basic household needs. 18.57 percentage members think that joining in self-help groups strengthen their saving and 7.14 percentage members believe through self-help group they can build a leadership quality. 6.44 percentage members are joined for some other reason.

4. Social Empowerment of women after joining various Self-Help Groups.

To find the social empowerment of women members before and after joining Self Help Groups, Paired 't' test is employed. The following paragraph narrates the result of the study.

Paired Samples Statistics

	Mean	N	Std. Deviation	Std. Error Mean

Pai r 1	Before joining self-help groups	1.87 14	1 4 0	.75715	.06399
	After joining self-help groups	3.00 00	1 4 0	.00000	.00000

Paired Samples Test

		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	VAR001 - VAR002	-1.12857	.75715	.06399	-1.25509	-1.00205	-17.636	139	.000

Before joining in Self Help Group, mean value of Women Social Empowerment stood at 1.87 whereas mean value of Women Social Empowerment raised to 3.00 after joining in the Self-Help Group. Further, as the calculated P value is less than 0.01, there exist significant mean difference in women Social Empowerment before and after joining the Self-Help Group. Thus, women members are socially empowered after joining in the Self-Help Group.

5. Garret rank score for social impact after joining self-help group.

The following table shows the Garret rank score for the social impact after joining in self-help group.

Table 5: Garret Rank Score for social impact after joining self-help group

Sl.No		Garrett's Mean score	RANK
1	Self-employment	63.7	I
2	Increase of income	61.88	II
3	Poverty reduction	55.67	III
4	Increases social status	46.2	IV
5	Improved decision power	43.88	V
6	Improvement in standard of living	42.27	VI
7	Position of power	39.42	VII

The above table shows that the major impact caused after joining self-help group is empowerment of women with a mean score of 63.7 (ranked first). Increase of income and

poverty reduction is the second and third impact with a mean score 61.88 and 55.67 respectively (second and third rank). Increase social status with a mean score of 46.2 (fourth rank). Improved decision power with a mean score of 43.88 (fifth rank). Very few agreed that due to the self-help group their standard of living and position of power improved with 42.27 and 39.42 mean score respectively (sixth and seventh rank).

X.FINDINGS :

1. Majority of the borrowers of micro finance belong to the age group of 31-40 years
2. Majority of the self-help group members are undergraduate
3. Majority of the borrowers in the self-help groups avail loan for the purpose of starting business.
4. There are few who avail the loan to enhance their leadership quality.
5. Self-help groups play a predominant role in women empowerment.
6. Majority of the women gained self-employment opportunity after joining self-help groups.
7. Majority of the self-help group members are empowered after joining in self-help groups

XI.SUGGESTIONS :

1. It would be great if women get training programs which help them to boost interpersonal skill as well as leadership quality.
2. It's better to give more awareness and orientation about various opportunities in the field of social marketing.
3. There are still many women not yet accessed to the self-help group program. District level SHG's Promotor's should identify such untapped areas and more inclusion is needed.
4. Higher education institution at Malappuram district may be given training self-help group members on production and marketing goods.
5. Malappuram corporation may construct exclusive shopping malls for self-help group members for marketing their products.

XII.CONCLUSION :

In the study, it is very evidential that self-help group plays a predominant role in upbringing the women to the main stream of the society. It provides them many opportunities to start their own business and make them financially independent. We could say that women are empowered when they active in the social environment as well as financially independent moreover self-sufficient. Still some unreached groups require immediate attention from the SHG promoting authorities to bring under their purview.

Declaration of Conflicting Interests

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