

A COMPARATIVE STUDY ON DECISION MAKING EMPOWERMENT OF SHG MEMBERS BEFORE AND AFTER JOINING SELF HELP GROUPS

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ABSTRACT

Self help groups have reinforced the women status in taking decisions in their household as well as in community while taking part in the socio-economic activities. Actually women members are involving in taking vital decisions relating to the savings and credit activities. And also, they give their views and ideas in such matters with regard to granting loan, purpose, borrowing amount, rate of interest and schedule of repayment etc.¹The research work has been undertaken in sivakasi region where 1000 self help groups are running. Simple random sampling method has been used for collecting data from 200 respondents out of 100 self help groups from the population. The researcher analysed the decision making empowerment of the SHG members and has given suggestions to promote the women members in their family as well as society to expose themselves as they are strong and independent.

Key Words: Women, Self Help Groups, Decision making empowerment, Education, Income generation etc.,

INTRODUCTION :

Self-Help Groups (SHGs) are informally organised groups of people that meet to discuss how to improve their living situations. It may be characterized as a self-governing, peer-controlled information network of individuals with comparable socioeconomic backgrounds who want to work together to Women are frequently dynamic change agents, inspiring both men and women to become active, assert their rights, develop their communities, and safeguard the environment. Their involvement is critical to democratic governance achieve a shared goal. Members can take out loans from the group's funds at a predetermined interest rate. The rate of interest is far lower than that charged by informal sources. The SHG can also borrow money from the bank after two years of steady savings. The study focuses on analyzing the decision making progress of women members of Self help groups.²

STATEMENT OF THE PROBLEM :

India is a country where women are worshipped as goddesses. However, the difficulties they experience demonstrate the polar opposite of this principle. On the one hand, they revere them as goddesses, while on the other, they neglect them. Nonetheless women are dynamic and mentally strong, they are brought down in their household.³ Actually, in many families in our country there is no chance is given for the women to take decisions in their family affairs and children related issues. Hence the researcher involved in analyzing the decision making empowerment of women before and after joining the self help groups in Sivakasi.

REVIEW OF LITERATURE :

Chadha, S. K(2017) Empowerment is a process of strengthening and enhancing authority/autonomy by providing information, delegating responsibility, and providing a share in decision-making so that performance in various areas of life improves, and to make an individual capable, organised, and a good employee in a work setting empowerment may take formulaic or perception-based attempts to achieve it, such as constructing the very concept of empowerment.⁴

Dhaneshaar Singh, N and Dr.Ramananda Singh, H(2012) In rural regions, the formation of SHGs has become a movement. Microfinance has long been acknowledged as one of the most effective techniques for reducing poverty.⁵

Rathiraneer yogendra rajah (2012) According to his findings, credit distribution should be supplemented with social awareness raising, confidence building, and skill training for women. Women require guidance on how to make the most use of public, private, natural, and other resources and services. Microcredit alone is insufficient for women's empowerment, but it is one of the most crucial factors in the process when combined with noncredit elements.⁶

Anand Singh Kabalana et al.,(2011) Self Help Groups have a key part in poverty reversal, according to their research "Micro Finance via Self Help Groups in India: An Analytical Study." As a result, we should establish a huge number of impoverished self-help organisations. Self-help groups (SHGs) are not just a poverty-reduction initiative, but they also assist impoverished individuals build entrepreneurship skills and enhance cooperation.⁷

SCOPE OF THE STUDY ;

This study has concentrated on the Self -help groups which are activated under Government in Sivakasi Region exclusively. The researcher has focused on how the women members are empowered in the aspect of decision making. The research study observes that how micro finance influences the women members to enjoy decision making empowerment.

OBJECTIVES OF THE STUDY :

- To know the socio-economic profile of the SHG women members
- To investigate the employment of the SHG women members
- To analyse the decision making empowerment of the SHG women members
- To give findings and valuable suggestions based on the study

HYPOSTHESIS :

“There is no significance difference between the decision making progression of the respondents before availing credit and the decision making progression of the respondents after availing credit”.

RESEARCH METHODOLOGY :

The present study is based on both primary and secondary data.

Primary Data :

Primary data are collected through pre – tested interview schedule. An interview schedule has been used for finding out the general information of SHGs and the entrepreneurial behaviour of the members.

Secondary Data :

The study has also depended on the secondary data. The secondary data are extracted from various standard text books of related topic, journals, magazines, websites.

STATISTICAL TOOLS :

- Percentage Analysis
- Paired Sample T-test

LIMITATION OF THE STUDY:

The researcher has undertaken her study in Sivakasi region only due to time and cost constrains .The study has not focused on the decision making empowerment of women are belonging to upper class who may be depended upon their spouse.

1. AGE WISE CLASSIFICATION:

Table 1

Age Wise Classification

S.No	Age	Respondents	Per cent
1.	18-25	7	3.50
2.	26-35	53	26.50
3.	36-45	120	60.00
4.	46 and above	20	10.00
	Total	200	100.00

Source: Primary data

From the above table 1, it is observed that among 200 respondents, 60.00 per cent (120) of the respondents come under the age group of 36 to 45 years, 26.50 per cent (53) of the respondents come under the age group of 26 to 35 years, 10.00 per cent (20) respondents come under the age group of 46 and above and 3.50 per cent (7) respondents come under the age group of 18- 25.

It is observed from the study that majority (60.0%) of the respondents are under the age of 36 to 45 years.

2. RELIGION WISE CLASSIFICATIONS:

Table 2
Religion Wise Classification

S.No	Religion	Respondents	Percent
1.	Hindu	100	50.00
2.	Muslim	49	24.50
3.	Christian	51	25.50
	Total	200	100.00

Source: Primary data

From the above schedule 2, it is understood that among 200 respondents, 50.0 per cent of the (100) respondents are hindu, 25.5 per cent (51) respondents are Christian, 24.5 per cent (49) respondents are muslim.

It is evident that most (50.0%) of the respondents are hindu.

3. MARITAL STATUS :

Table 3
Marital Status

S.N	Marital Status	Respondents	Per cent
1.	Married	165	82.50
2.	Unmarried	6	3.00
3.	Widow	18	9.00
4.	Separated	11	5.50
	Total	200	100.00

Source: Primary data

From the above table 3, it is measured that out of 200 respondents, 82.5 per cent (165) of the respondents are married, 9.0 per cent (18) of the respondents are widow, 5.5 per cent (11) of the respondents are separated, and 3.0 per cent (6) of the respondents are unmarried.

It is obvious from the study that most (82.5%) of the respondents are married.

4. EDUCATIONAL QUALIFICATION WISE CLASSIFICATION :

Table 4
Educational qualification wise Classification

S.No	Educational Qualification	Respondents	Per cent
1.	Schooling	144	100.00
2.	Diploma	-	-
3.	Graduate	-	-
4.	Post Graduate	-	-
5.	Professional	-	-

6.	Other Specify	-	-
	Total	144	100.00

Source: Primary data

Table 4 measures that amid 144 respondent, 100. Per cent (144) of the respondents have completed their schooling.

It is obvious that whole (100.00%) of the respondents have completed their schooling.

5. MARITAL STATUS :

Table 5
Marital Status

S.No	Marital Status	Respondents	Per cent
1.	Married	165	82.50
2.	Unmarried	6	3.00
3.	Widow	18	9.00
4.	Separated	11	5.50
	Total	200	100.00

Source: Primary data

From the above table 5, it is measured that out of 200 respondents, 82.5 per cent (165) of the respondents are married, 9.0 per cent (18) of the respondents are widow, 5.5 per cent (11) of the respondents are separated, and 3.0 per cent (6) of the respondents are unmarried.

It is obvious from the study that most (82.5%) of the respondents are married.

6. RESPONDENTS' OCCUPATION AFTER JOINING SHG :

Table 6
Respondents' Occupation after Joining Shg

S.No	Occupation after Joining SHG	Respondents	Per cent
1.	Employed	42	21.00
2.	Unemployed	31	15.50
3.	Self-employed	105	52.50
4.	Wage earner	22	11.00
	Total	200	100.00

Source: Primary data

From the above Table 6 it is apparent that out of 200 respondents, 52.50 per cent (105) of the respondents are self-employed, 21.00 per cent (42) of the respondents are employed, 15.50 per cent (31) of the respondents are unemployed and 11.00 per cent (22) of the respondents are wage earners after joining SHG.

It is inferred that majority (52.50%) of the respondents are self-employed after joining shg.

7. DECISION IN THE GROUP :

Table 7
Decision in the Group

S.No	Decision	Respondents	Per cent
1.	by consensus	28	14.00
2.	by voting	11	5.50
3.	link workers/Facilitator in consultation with members	157	78.50
4.	link worker/Facilitator/Representatives(Mixed)	4	2.00
	Total	200	100.00

Source: Primary data

Table 7 produces that among 200 participants, 78.50 per cent (157) of the participants told that the decisions are taken by link workers/ facilitator in consultation with members in the group, 14.00 per cent(28) of the participants told that the decisions are taken by consensus in the group, 5.50 per cent(11) of the participants told that the decisions are taken by voting in the group and 2.00 per cent (4) of the participants told that the decisions are taken by link worker/facilitator/ representatives(mixed).

It is inferred that (78.50%) of the participants told that the decisions are taken by link workers/ facilitator in consultation with members in the group.

8. EMPLOYMENTS OF THE RESPONDENTS :

Table 8
Employments of the Respondents

S.No	Employments	Respondents	Per cent
1.	Unemployed under SHG (0)	74	37.00
2.	Tailoring	20	10.00
3.	Appalam Production	2	1.00
4.	Embroidary works	3	1.50
5.	Tea shop	9	4.50
6.	Hotel	2	1.00
7.	Jewel making	2	1.00
8.	oil Sales	3	1.50
9.	Egg sales	1	0.50
10.	Herbal Powder	5	2.50
11.	Cool drinks sales	9	4.50
12.	Toys Making	1	0.50
13.	Family business	5	2.50
14.	Saree designing	5	2.50
15.	soap powder, soap oil	7	3.50
16.	Agarpathi	2	1.00
17.	Poultry	4	2.00
18.	Fabric Sales	8	4.00

19.	Juice shop	7	3.50
20.	Idli Shop	4	2.00
21.	Rice flour Sales	8	4.00
22.	petty Shop	8	4.00
23.	Grocery Shop	11	5.50
	Total	200	100.00

From the above table 8, it is understood that amid 200 respondents, 163.00 per cent (126) of the respondents are self-employed, in which 10.00 per cent (20) of the respondents are doing tailoring work, 5.50 per cent (11) of the respondents are running grocery shops, 4.50 per cent (9) of the respondents are involved in cool drinks sales and another 4.50 per cent (9) of the respondents running tea shops, 4.00 per cent (8) of the respondents are involved in fabric sales, rice flour sales and owned petty shops, 3.50 per cent (7) of the respondents are producing soap powder and soap oil, 3.5 per cent (7) of the respondents are running juice shops, 2.50 per cent (5) of the respondents are producing herbal powder, 2.50 per cent (5) of the respondents are doing family business, 2.50 per cent (5) of the respondents are doing saree design, 2.00 per cent (4) of the respondents own poultry, 2.00 per cent (4) of the respondents own idli shop, 1.50 per cent (3) of the respondents are doing embroidery works, 1.50 per cent (3) of the respondents are involved in oil sales, 1.00 per cent (2) are producing appalam, 1.00 per cent (2) are running hotel, 1.00 per cent (2) are making agarpathi, 0.50 per cent (1) of the respondents is doing egg sales and 0.50 per cent (1) is doing toys making.

It is obvious that most (10.00%) of the respondents are doing tailoring work with the assistance of shg.

9. PERCEPTION OF COMMUNITY TOWARDS SHG :

Table 9
Perception of Community Towards Shg

S.No	Perception	Respondents	Percentage
Well Organized Family			
1.	Perceived	189	94.5
2.	Not perceived	11	5.50
	Total	200	100.00
Good Relationship with their Husband			
1.	Perceived	136	68.00
2.	Not perceived	64	32.00
	Total	200	100.00
Check on Alcoholism and lead their spouse in the right way			
1.	Perceived	139	69.50
2.	Not perceived	61	30.50
	Total	200	100.00
Control Over Money Matters			
1.	Perceived	194	97.00

2.	Not perceived	6	3.00
	Total	200	100.00
Self-reliance			
1.	Perceived	200	100.00
	Total	200	100.00
Awareness			
1.	Perceived	200	100.00
	Total	200	100.00

Source: Primary data

Schedule 9 expresses that out of 200 respondents, 94.50 per cent (189) of the respondents perceived that women’s participation in shg is a well- organized family, 68.00 per cent (136) of the respondents perceived that shg helps to have good relationship with their husband, 69.50 per cent (139) of the respondents perceived that shg enables women to check on alcoholism and lead their spouse in the right way, 97.00 per cent (194) of the respondents perceived that SHG helps to keep control over money matters, 100 .00 per cent (200) of the respondents hope that SHG create self-reliance among them and 100 .00 per cent (200) of the respondents hope that shg create awareness among them.

It is clear that (100.00%) of the respondents hope that shg create self-reliance and awareness among them.

10. DECISION MAKING PROGRESSION

Table 10
Decision making progression

S.No	Decision Making Progression	Respondents	Percentage
PRE-CREDIT			
Preparation Of Family			
1.	Progressed	12	6.00
2.	Not progressed	188	94.00
	Total	200	100.00
Education Of Children			
1.	Progressed	12	6.00
2.	Not progressed	188	94.00
	Total	200	100.00
Health And Medicine			
1.		12	6.00
2.		188	94.00
	Total	200	100.00
Leisure Activities			
1.	Progressed	12	6.00
2.	Not progressed	188	94.00

	Total	200	100.00
Purchase Of Home Appliances			
1.	Not progressed	200	100.00
	Total	200	100.00
Giving Away Gifts To Others			
1.	Not progressed	200	100.00
	Total	200	100.00
Personal Needs			
1.	Not progressed	200	100.00
	Total	200	100.00
POST-CREDIT			
Preparation Of Family			
1.	Progressed	154	77.00
2.	Not progressed	46	23.00
	Total	200	100.00
Education Of Children			
1.	Progressed	155	77.50
2.	Not progressed	45	22.50
	Total	200	100.00
Health and Medicine			
1.	Progressed	159	79.50
2.	Not progressed	41	20.50
	Total	200	100.00
Leisure Activities			
1.	Progressed	136	68.00
2.	Not progressed	64	32.00
	Total	200	100.00
Purchase Of Home Appliances			
1.	Progressed	117	58.50
2.	Not progressed	83	41.50
	Total	200	100.00
Giving Away Gifts to Others			
1.	Progressed	173	86.50
2.	Not progressed	27	13.50
	Total	200	100.00
Personal Needs			
1.	Progressed	185	92.50
2.	Not progressed	15	7.50
	Total	200	100.00

Source: Primary data

From the above schedule 10 , it is investigated that amid 200 respondents, 100.00 per cent (200) of the respondents do not prefer pre-credit purchase of home appliances, 100.00 per cent (200) of the respondents do not prefer pre-credit giving away gifts to others, 100.00 per cent (200) of the respondents do not prefer pre-credit meet out of personal needs, 94.00 per cent (188) of the respondents do not prefer pre-credit preparation of family, 94.00 per cent (188) of the respondents do not preferred pre-credit preparation of family, 94.00 per cent (188) of the respondents do not preferred pre-credit health and medicine and 94.00 per cent (188) of the respondents do not preferred pre-credit leisure activities.

Amid 200 respondents, 92.50 per cent (185) of the respondents prefer post-credit meet out of personal needs, 86.50 per cent (173) of the respondents prefer post-credit giving away gifts to others, 79.50 per cent (159) of the respondents prefer post-credit health medicine, 77.50 per cent (155) of the respondents prefer post-credit education of children, 77.00 per cent (154) of the respondents prefer post-credit preparation family, 68.00 per cent (136) of the respondents prefer post-credit leisure activities and 58.50 per cent (117) of the respondents prefer post-credit purchase of home appliances.

It is evident that (100.00%) of the respondents do not prefer pre-credit purchase of home appliances, (100.00%) of the respondents do not prefer pre-credit giving away gifts to others, (100.00%) of the respondents do not prefer pre-credit meet out of personal needs.

It is resulted as 92.50 per cent (185) of the respondents prefer post-credit meet out of personal needs.

Paired Sample T-test:

Significance difference between the decision making progression of the respondents before availing credit and the decision making progression of the respondents before availing credit”.

The researcher has analysed the decision making progression of the respondents in the aspects of before and after availing microcredit by applying paired sample T-test.

“There is no significance difference between the decision making progression of the respondents before availing credit and the decision making progression of the respondents after availing credit”.

Table 10.1
Calculated Value of Decision Making Progression

S.No	Particulars	Mean	N	Std. Deviation	Std. Error Mean	Sig (2 tailed)
1.	Pre-credit	7.2400	200	.95233	.06734	.000
2.	Post-credit	12.3950	200	1.81534	.12836	

From the above table 10.1, it is expressed that that mean value of decision making progression before availing credit is 7.2400, standard deviation of decision making progression before availing credit is 0.95233 and standard error mean value of decision making progression before availing credit is 0.06734. Mean value of decision making progression after availing credit is 12.3950, standard deviation of decision making progression after availing credit is 1.81534 and standard error mean value of decision making progression after availing credit is 0.12836.

It is vivid that the paired sample T-test value (.000) is less than the acceptable significance value (0.05).

The null hypothesis is rejected. Hence “There is significant difference between the decision making progression of the respondents before availing credit and the decision making progression of the respondents after availing credit”.

FINDINGS :

- It is obvious that whole (100 %) of the respondents have completed their schooling.
- It is obvious from the study that most (82.5%) of the respondents are married.
- It is inferred that majority (52.5%) of the respondents are self-employed after joining shg.
- It is inferred that (78.50%) of the participants told that the decisions are taken by link workers/ facilitator in consultation with members in the group.
- It is obvious that most (10%) of the respondents are doing tailoring work with the assistance of shg.
- It is clear that (100%) of the respondents hope that shg create self-reliance and awareness among them.
- It is evident that (100%) of the respondents do not prefer pre-credit purchase of home appliances, (100%) of the respondents do not prefer pre-credit giving away gifts to others, (100%) of the respondents do not prefer pre-credit meet out of personal needs.
- It is resulted as 92.5 per cent (185) of the respondents prefer post-credit meet out of personal needs.

- The null hypothesis is rejected. Hence “There is significant difference between the decision making progression of the respondents before availing credit and the decision making progression of the respondents after availing credit”.

SUGGESTIONS :

Even though the women have completed their schooling, it may be at primary level. Despite they know to put signature, they don't know to read and write. Hence the basic education should be offered to the women members for at least doing simple calculations and read material affairs relating to household and also the group activities. The unmarried women members also should be encouraged to take part in the group activities in order to become an entrepreneur in the society and to stand on their own legs. From the analysis 92.5 percent women members have decided to utilize credit for meeting their personal expenses after availing micro credit from SHG. In such case, indeed, it is to be considerable and to take decisions relating to income generating activities and to pay much more concentration on stimulating the members for being engaged in the income generating activities. And also they should aware of how to use the leisure times effectively through offering training and educational programmes.

CONCLUSION :

From the research work, the researcher is striving towards highlight the decision making empowerment of women members of the self help groups. When they are looking for making decisions, they should always weigh the favourable and unfavourable, positive and negative effects. Definitely it will lead to avoid the uncertainties and unexpected problems and to enjoy the sustainable growth. More on this, the women members can attain inclusive growth by considering the valuable suggestions given by the researcher.

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