

A STUDY ON WOMEN EMPOWERMENT THROUGH SELF-HELP GROUPS

Jasmin . K, Dr. J. Sudarvel²

¹Ph.D Research Scholar, Karpagam Academy of higher education, Coimbatore

²Assistant professor, Department of Management, KarpagamAcademy of higher education, Coimbatore

ABSTRACT-Women's empowerment has long been an important social concern. True, the government has made a number of steps to assist women in their integration into society. The bulk of such efforts, on the other hand, did not start with the intention of empowering women from lower socioeconomic categories who are less exposed to the environment. The concept of self-help arose in this setting, and it went on to play a crucial part in women's empowerment. As a result, the research focuses on assessing how effective self-help groups are at empowering women, as well as the societal effects that these organisations have after joining them. The research has a one-of-a-kind design. Field surveys are performed to collect the required data. A total of 140 samples were collected for the investigation, with random sampling being the sampling approach. The investigation used statistical approaches such as Anova, Garret ranking, and simple percentage. Empowerment, Self-Help Groups, Women, Women's Empowerment, Women's Empowerment, Women's Empowerment, Women'

I. INTRODUCTION

India's women are emotionally and physically strong. Women, on the other hand, were considered as the weaker part in many rural communities and less educated people's social institutions and culture. However, the reality is that women are involved in every facet of our country's development in some way. Women's social advancement is vital for a country's economic development. Poverty complicates the life of low-income people. Women become the family's martyr in such situations. In several parts of the country, the emergence of self-help organisations has contributed in the development of women's empowerment. Women began to recognise their own worth and the importance of self-empowerment for their personal health, as well as the health of their families and society. Self-help groups bring people with similar traits together under one roof and allow them to work on a business idea together. Alternatively, members of the group may form their own businesses with the financial support of the rest of the group. Microfinance organisations help such groups secure loans without using collateral, instead depending on mutual trust among group members.

II. REVIEW OF LITERATURE

C.B. Senthilkumar investigated women's empowerment through self-help organisations (2020). A total of 300 participants were included in the study. A field overview is used to conduct the research. The sample was collected using a stratified random sampling method. For the purpose of analysis, discriminant analysis was performed. Finally, the report makes recommendations to legislators for reducing the social barriers that women confront. The findings could be used by policymakers to establish measures for social advancement and women's empowerment through self-help groups. Women's empowerment through self-help groups was the subject of a paper by E. Shireesha (2019). The primary purpose of the research is to understand more about the socioeconomic status of the women who will benefit from it. The study will also look into the income, spending, and saving habits of the recipients. The majority of women who join in self-help groups come from nuclear families and are literate, according to the study's findings. The majority of them said they joined self-help organisations in order to save more money. For the investigation, the researcher collected 100 samples and used a simple percentage analysis throughout. Rakshitha Rai (2019) did a self-help group study on women's empowerment and socioeconomic welfare. Self-help organisations, according to the findings, play a critical role in empowering women, particularly those from economically challenged families. At this point, they began contributing to household expenses and savings. The findings of the study reveal that when women are empowered, poverty is eliminated. Women's empowerment, according to the report, is a viable strategy to bring development to rural communities. To make self-help groups more efficient and effective, the government and other authorities are employing all reliable and efficient ways of technology.

Women's empowerment and self-help organisations were studied by Mohammad Aslam Ansari (2017). The study's main purpose is to look into how self-help organisations work and how they obtain loans, debt repayment, and savings. The objectives also look into how self-help organisations affect women's decision-making abilities. Primary and secondary data gathering approaches are used to acquire data for the study. The findings of the study show how self-help organisations may empower women. EndalcachewBayeh (2016) published an article on the importance of

women's empowerment in a country's economic and social development. The researcher conducted a qualitative study to establish the role of women in economic growth, however the findings revealed that women in many locations had fewer opportunities in numerous facets of a country's long-term development. Women's rights are not adequately maintained in many industries, according to the survey, and as a result, women are hesitant to participate in various societal concerns. The researcher concluded by emphasising women's empowerment and gender equality in social, economic, political, and environmental dimensions.

STATEMENT OF THE PROBLEM

Women's empowerment and gender equality are always hot topics of discussion. The Indian government has made numerous efforts to integrate women into the mainstream of society by providing numerous work possibilities. Priorities are set with the goal of improving women's living conditions. All of the effective measures have been completed, and the outcomes have been excellent. Self-help groups are becoming the most common way for women to become self-sufficient. However, financial independence does not always imply female empowerment. As a result, the study focuses on determining how much women are strengthened through self-help groups.

III. OBJECTIVES

- To investigate women's empowerment in the Malappuram district through self-help organisations.
- To investigate the socioeconomic characteristics of participants of self-help groups.
- To investigate the social impact of women who join self-help organisations.

IV. RESEARCH METHODOLOGY

The study was successful since it linked numerous variables. Data is gathered from both primary and secondary sources for the aim of the study. Questionnaires and direct interviews with micro self-help group participants are two of the most common data collection methods used. Secondary information is gathered via the internet, websites, and periodicals.

V. RESEARCH DESIGN

Both exploratory and descriptive research methods were used in this study. Exploratory research to gain a better understanding of the numerous stages that women go through. Descriptive study aids in determining how self-help groups empower women.

VI. SAMPLE DESIGN

The population of Malappuram district equals the number of self-help organisations mentioned under Kudumbashree. Kudumashree is a Kerala state government initiative aimed at empowering the economically disadvantaged. The study's sample size is 140 people. Random sampling is the sampling technique used to acquire samples.

VII. FRAMEWORK OF ANALYSIS

The data is then pre-processed with a few acceptable statistical techniques in order to frame analysis and interpretation for the research's goals. Simple percentage analysis, Anova, and garret ranking were employed as statistical methods in this study.

VIII. ANALYSIS AND INTERPRETATIONS

I. Age

Table 1: Age

| Sl. No | Age | No of Members | Percentage |
|---------------|------------|----------------------|-------------------|
| 1 | Up to 30 | 38 | 27.14 |
| 2 | 31 - 40 | 64 | 45.71 |
| 3 | 41-50 | 27 | 19.29 |
| 4 | 51 | 11 | 7.86 |

According to the data above, 45.71 percent of self-help group members are between the ages of 31 and 40. 27.14 percent of members are between the ages of 18 and 30. Only 19.29% of members are between 41 and 50 years old. Only roughly 11% of the membership is over the age of 50.

2. Literacy level

Table 2: Literacy Levels

| Sl. No | Literacy Level | No of Members | Percentage |
|--------|-------------------|---------------|------------|
| 1 | Illiterate | 38 | 27.14 |
| 2 | Primary education | 95 | 67.86 |
| 3 | Secondary level | 7 | 5 |
| Total | | 140 | 100 |

According to the data above, 67.86 percent of self-help group participants had only an elementary education. A third of self-group members are illiterate, and just a small minority have completed high school.

3. Reason for joining self-help groups.

| Occupation | No of Members | Percentage |
|------------------------------|---------------|------------|
| To start business | 57 | 40.71 |
| To ensure leadership quality | 10 | 7.14 |
| To strengthen saving | 38 | 27.14 |
| To meet household matters | 26 | 18.57 |
| Other factors | 9 | 6.44 |
| | | 140 |
| | | 100 |

According to the table above, the majority of self-help group members (40.71 percent) joined with the intention of starting their own business. Many members (27.14%) enrolled in order to help them save money. Self-help groups, according to 18.57 percent of members, meet their fundamental home necessities, and 7.14 percent believe they can improve their leadership skills through them. 6.44 percent of members are there for a different cause.

Economic Empowerment

To investigate women's economic empowerment before and after joining self-help organisations. The paired 'T' test is used.

Economic Empowerment

| | | Mean | N | Stdev | |
|---------------------------------|--------------------|---------------|---------------|-------------|---------|
| Before Joining Self-help groups | | 1.8608 | 869 | .76060 | |
| After Joining Self-help groups | | 2.1646 | 869 | .62537 | |
| Economic empowerment | Paired Differences | | | | |
| | Mean | Stdev | Stdev. Error | 95% | |
| | -.30380 | 1.19224 | .04044 | Lower | Upper |
| | | | | -.38318 | -.22442 |
| | DF: 868 | T value:7.512 | P value: .000 | Significant | |

Before joining self-help groups, the mean value of women's economic empowerment was 1.8608, but after joining self-help groups, the mean value has climbed to 2.1646. In addition, the computed P value for Women Economic Empowerment prior to and after attending self-help groups is less than 0.01. This suggests that women's economic empowerment differs significantly before and after attending self-help groups. As a result, the null hypothesis is rejected, and we propose that women who join a self-help group attain economic independence.

Psychological Empowerment

To determine the respondents' psychological empowerment before and after attending self-help groups. The paired 'T' test is used.

Psychological Empowerment

| | | Mean | N | Std. Deviation | |
|---------------------------------|--------------------|------------------|------------------|----------------|----------|
| Before Joining Self-help groups | | 1.5742 | 869 | .59613 | |
| After Joining Self-help groups | | 2.6594 | 869 | .47419 | |
| Psychological empowerment | Paired Differences | | | | |
| | Mean | Stdev.Deviati on | Stdev.Error Mean | 95% | |
| | -1.08516 | .43427 | .01473 | Lower | Upper |
| | | | | -1.11407 | -1.05624 |

| | | | | |
|--|----------------|-----------------------------|----------------------|--------------------|
| | DF: 868 | T value: -73.661 | P value: .000 | Significant |
|--|----------------|-----------------------------|----------------------|--------------------|

Before joining a self-help group, keep the following in mind: The respondents' average psychological empowerment was 1.5742, but it rose to 2.6594 when they joined self-help groups. There is also a significant change in respondents' psychological empowerment before and after joining self-help groups, given the computed P value is less than 0.01. As a result, the null hypothesis is rejected, and we learn that participating in a self-help group increases women's psychological empowerment.

Social Empowerment

To determine respondents' social empowerment before and after joining self-help groups. The paired 'T' test is used.

Social Empowerment

| | Mean | N | Stdev | Stdev. Error Mean |
|---------------------------------|--------------------|---------------------------|----------------------|--------------------|
| Before Joining Self-help groups | 2.2014 | 869 | .40126 | .01361 |
| After Joining Self-help groups | 2.0426 | 869 | .71956 | .02441 |
| Social empowerment | Paired Differences | | | |
| | Mean | Stdev. Deviation | Stdev. Error Mean | 95% Lower Upper |
| | .15880 | .81467 | .02764 | .10456 .21304 |
| | DF: 868 | T value: 5.746 | P value: .000 | Significant |

Before joining self-help groups, the mean value of social empowerment was 2.2014, but after joining self-help groups, it increased to 2.0426. Furthermore, because the predicted P value is smaller than 0.01 and the mean difference in social empowerment before and after joining self-help groups is significant. As a result, the null hypothesis is rejected, and we come to the conclusion that joining a self-help group increases women's social empowerment.

Political Empowerment

To determine the respondent's political empowerment prior to and following their participation in self-help groups. The paired 'T' test is used.

Political Empowerment

| | Mean | N | Stdev. Deviation | Stdev. Error Mean |
|---------------------------------|--------------------|-----------------------------|----------------------|--------------------|
| Before Joining Self-help groups | 1.8596 | 869 | .69798 | .02368 |
| After Joining Self-help groups | 2.6766 | 869 | .46803 | .01588 |
| Political empowerment | Paired Differences | | | |
| | Mean | Stdev. Deviation | Stdev. Error Mean | 95% Lower Upper |
| | -.81703 | .38686 | .01312 | -.84279 -.79127 |
| | DF: 868 | T value: -62.257 | P value: .000 | Significant |

Prior to entering self-help groups, the average level of political empowerment was 1.8596; however, after joining self-help groups, the average level of political empowerment has risen to 2.6766. Furthermore, the mean difference in political empowerment before and after attending self-help groups is significant because the estimated P value is less than 0.01. As a result, the null hypothesis is rejected, and we infer that participating in self-help groups has increased political empowerment.

Health Empowerment

To determine the respondent's health empowerment prior to and following their participation in self-help groups. The paired 'T' test is used.

Health empowerment

| | Mean | N | Stdev. Deviation | Stdev. Error Mean |
|---------------------------------|--------|-----|------------------|-------------------|
| Before Joining Self-help groups | 1.8573 | 869 | .60557 | .02054 |
| After Joining Self-help groups | 2.7273 | 869 | .45584 | .01546 |

| Health empowerment | Paired Differences | | | | |
|--------------------|--------------------|------------------|-------------------------|----------------------|--------------------|
| | Mean | Stdev. Deviation | Stdev. Mean | Error 95% | |
| | -.86997 | .74542 | .02529 | | |
| | | | | Lower | Upper |
| | | | | -.91960 | -.82034 |
| | DF: 868 | | T value: -34.404 | P value: .000 | Significant |

Before joining self-help groups, the mean value of respondent health empowerment was 1.8573; however, after joining self-help groups, the mean value of respondent health empowerment has increased to 2.7273. Furthermore, there is a significant mean difference in responder health empowerment before and after entering self-help groups, as the estimated P value is less than 0.01. As a result, the null hypothesis is rejected, and we conclude that being a member of a self-help group boosted women's health empowerment.

IX. FINDINGS

1. The majority of microfinance borrowers are between the ages of 31 and 40.
2. It is obvious from the study that the majority of the members of the self-group only have an elementary level of education.
3. The majority of the borrowers in self-help organisations took out loans to start businesses.
4. A few people took out the loan to improve their leadership skills.
5. According to the findings, self-help organizations played a significant impact in women's empowerment.
6. After joining self-help groups, the majority of the women were able to work for themselves.
7. A long-standing self-help group has played a role in poverty eradication.

X. SUGGESTIONS

1. It would be fantastic if women could participate in training programmes that assist them improve their interpersonal and leadership skills.
2. It is preferable to raise awareness about various business opportunities.
3. Many women still do not have access to the self-group programme. It is necessary to identify such underserved areas and to increase participation.

XI. CONCLUSION

The study clearly shows that self-help groups have a significant role in bringing women into the mainstream of society. While giving them with several options to start their own business and, as a result, become financially self-sufficient. Women are empowered when they participate in social activities and are financially independent, rather than self-sufficient. Despite this, some inclusion has necessitated exposing unreached groups in order to bring them to the attention of society.

REFERENCE

- C.B. Senthilkumar¹, A. Arumugam Dharmaraj (2020). A study on women empowerment through self-help groups with special reference to Villupuram district in Tamilnadu. *Journal of critical review*, vol 7, issue 6
- E. Shireesha (2019). Empowerment of women through Self-help groups. *International journal of scientific development and research*. Dec 2019, vol 4, issue 12
- Rakshitha Rai, Pradeep MullekyalDevadasan(2019). Women empowerment through Self-help groups- interventions towards socio- economic welfare. *Innovative practices in IT, management, education and social sciences*. July 2019
- Mohammad Aslam Ansari (2017).Self Help Group & Woman Empowerment: A Study on Selected SHGs in Dehardun District. *International journal of current science and technology*. Vol 7, issue 12
- EndalcachewBayeh (2016). The role of empowering women and achieving gender equality to the sustainable development of Ethiopia. *Pacific science Review B: Humanities and social sciences*. January 2016, Vol 2, Issue 1