

IMPACT OF SELF-HELP GROUPS ON WOMEN EMPOWERMENT – WITH SPECIAL REFERENCE TO KANYAKUMARI DISTRICT

Dr. R. Evalin Latha (Assistant Professor of Commerce, Holy Cross College (Autonomous), Nagercoil)

Ms. A. Franklin Ragila (Assistant Professor of Commerce, Holy Cross College (Autonomous), Nagercoil)

Dr. J. Bhavani (Assistant Professor of English, Holy Cross College (Autonomous), Nagercoil)

Dr. V. Ahila (Assistant Professor of Commerce, Scott Christian College (Autonomous), Nagercoil)

Ms. K. B. Steffi (Assistant Professor of English, Holy Cross College (Autonomous), Nagercoil)

ABSTRACT

Self-help Groups (SHGs) are playing a major role in removing poverty in the rural India today. The group-based model of self-help is widely practiced for rural development, poverty alleviation and empowerment of women. It aims to mobilize people, to give them voice and build people's organizations that will overcome barriers to participation and empowerment. Central to the idea of self-help is the formation of groups, concept of a community and the development of cordial relationships that will promote people's wellbeing. Self Help Groups serve as a medium of delivering micro credit to the members. This proposed research work aims at focusing impact of self help groups on women empowerment with special reference to Kanyakumari district.

KEY WORDS: *removing poverty, women empowerment, micro credit, self help groups, community development...*

INTRODUCTION

A self-help group is a small community of people who meet together on a regular basis to gain and provide support in overcoming a common issue or occurrence. Self-help groups can benefit people with a wide variety of struggles. Individuals with mental health concerns, financial struggles, substance abuse concerns, non-substance addictions, facing grief or loss, or a history of trauma, can usually find a self-help group for local support.

Self-help Groups (SHGs) are playing a major role in removing poverty in the rural India today. The group-based model of self-help is widely practiced for rural development, poverty alleviation and empowerment of women. Self-help as a strategy for social development places emphasis on self-reliance, human agency and action. It aims to mobilize people, to give them voice and build people's organizations that will overcome barriers to participation and empowerment. Central to the idea of self-help is the formation of groups, concept of a community and the development of egalitarian relationships that will promote people's wellbeing. Self Help Groups serve as a medium of delivering micro credit to the members

SHGs increase savings habits of women, helps women to raise loans, encourage women to start their income generating activities and provide bank linkage so as to gain banking facilities and services. By doing so, they increase economic freedom of women and increase the status of women in their family and society.

STATEMENT OF THE PROBLEM

Self-Help Groups are formed for the women's socio-economic empowerment. Women participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole. They come together for the purpose of solving their common problems through self-help and mutual help. Hence the present study highlights the impact of Self-Help Groups on Women Entrepreneurship in Kanyakumari District.

METHODOLOGY

The present study is empirical nature, based on the primary data and secondary data. Primary data were collected from 146 sample respondents with the help of questionnaire. Secondary data was collected from the reports, journals, books, magazines and websites.

OBJECTIVES OF THE STUDY

1. To study the motivating factors for forming SHG in Kanyakumari District.
2. To study the impact of Self-Help Groups on enhancing the socio-economic status in Kanyakumari District.
3. To offer valuable suggestions which can enrich the status of women residing in Kanyakumari District.

REVIEW OF LITERATURE

D. R. Pallavi, Rohit Bansal, M. Ramachandran, Kurinjimalar Ramu (2022), in their article entitled, 'A Brief Study on Self-Help Groups Impact in the Women Empowerment' concludes that, after joining self-help groups, they are knowledgeable and have communication skills. They get decision making skills in the field of agriculture and in other activities in their family. Self Help Groups (SHGs) employ rural women success in promoting through entrepreneurial activities. Income of rural women, and saving habits increased. Self-help groups have had a major impact on the social and economic lives of rural women.

Jyothi Kalyanrao Heggani, Sindhe Jaganath (2014), in their article entitled, 'Women Empowerment Through Self-Help Groups' interprets that, Self-Help Groups are major means of women's socio economic empowerment. SHGs increase savings habits of women, helps women to raise loans, encourage women to start their income generating activities and provide bank linkage so as to gain banking facilities and services. By doing so, they increase economic freedom of women and increase the status of women in their family and society

Manoshi Baruah Deka (2008), in her article entitled, 'Impact of Self-help groups on socio-economic status of rural women', interprets that, Large number of the rural women formed SHG for obtaining economic security and inculcating saving habit in them generating income, obtaining loan, increasing their social contact, exposed to various trainings, increased team spirit thus leading to increase in self-confidence which on the other hand resulted in empowerment of members of SHGs by enhancing the socio-economic status in comparison to the nonmember of rural women.

ANALYSIS AND INTERPRETATION

The applied sampling procedure for the present study is randomly selected on the basis of convenient sampling method. Samples are collected on the basis of primary data from 146 sample respondents. Socio - economic condition of the respondents depends upon economic factors such as age, educational qualification, monthly income and nature of housing.

SOCIO – ECONOMIC STATUS OF SHG MEMBERS

S. NO	ATTRIBUTES		NO. OF RESPONDENTS	PERCENTAGE
1.	Age	20-30	10	7
		30-40	15	10
		40-50	117	80
		50 and above	4	3
2.	Educational Qualification	+ 2 or below	10	7
		Diploma	12	8
		Degree	100	69
		Post Graduate	12	8
		Others	12	8
3.	Monthly Income	Less than 5000	94	64

		5000 -10000	34	23
		10000-15000	13	10
		Above 15000	5	3
4.	Nature of Housing	Owned House	112	77
		Rented house	34	23
5.	Number of years attached to the SHG	Below 1 Year	5	3
		1 – 2	13	10
		2-3	34	23
		Above 3 years	94	64
6.	Loans Taken from SHG	Below 2 times	10	7
		2-4	12	8
		4-6	96	66
		Above 6 times	16	11
		No Loans	12	8

Source – Primary Data

From the above table it can be interpreted that 80% of the respondents belongs to the age group of 40 to 50 years, Regarding educational qualification 69% of the respondents are degree holders. 64% of the respondents having monthly income is less than Rs.5000, 77% of the respondents living their own house, Regarding number of years attached to the SHG phenomenon 64% of them above 3 years and 66% of the respondents loan taken from SHG is above 4 to 6 years.

MOTIVATING FACTORS FOR FORMING SHG

S. NO.	FACTORS	H.S	S	N	D.S	H.D.S	TOTAL SCORE	MEAN	RANK
1.	Family support and Participation in house hold decisions	23 (5)	25 (4)	43 (3)	21 (2)	13 (1)	399	3.19	II
2.	Discuss freely with government, Bankers and NGOs	29 (5)	26 (4)	47 (3)	18 (2)	5 (1)	431	3.45	V
3.	Increase in savings, Source of income, Accessibility of credit & Employment opportunity	6 (5)	48 (4)	37 (3)	28 (2)	6 (1)	395	3.16	I
4.	Power to Protest Against Social Evils	12 (5)	68 (4)	37 (3)	8 (2)	-	459	3.67	VI
5.	Political empowerment	65 (5)	45 (4)	14 (3)	1 (2)	-	549	4.39	VII
6.	Social Protection & Self-satisfaction	15 (5)	41 (4)	43 (3)	19 (2)	7 (1)	413	3.30	III
7.	Capacity Building	29 (5)	32 (4)	35 (3)	18 (2)	11 (1)	425	3.40	IV

Source : Primary Data

From the above table it is concluded that the increase in savings, Source of income, Accessibility of credit & Employment opportunity is the first motivating factor followed by Family support and Participation in house hold decisions, Social Protection & Self-satisfaction, Capacity Building, Discuss freely with government, Bankers and NGOs, Power to Protest Against Social Evils, Political empowerment

CONCLUSION

Self-help groups help in women's empowerment by making them independent financially and intellectually. With the help of these groups, women are able to support the family economically, able to live with dignity and able to take informed decisions. Undoubtedly, self-help groups (SHGs) have played a significant role to provide women their rightful place in the society and have propelled their inclusion in to the larger economic and political systems in India.

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