A Study on Self Help Group with Special Reference to Coimbatore City

S.Shalini

Assistant Professor

Department of Commerce

KG College of Arts and Science Saravanamapatti

Abstract

Women in India have been oppressed culturally, socially, economically and politically for centuries. They are exploited at home, in the families, in the society and in the country.in the multi-cultural society like that exists in India, such exploitation takes various forms. The core of the problem is that they shoulder a number of responsibilities, but they are not given adequate participatory or decision making power in the family or elsewhere. Women can gain such power, If their economic status, cultural and social status improves. Such type of overall improvement of the power is known as women empowerment.

The empowerment of women is one of the central issues in the process of development of countries all over the world. Tamil Nadu has a glorious tradition of recognizing the importance of empowering women over several decades. Involvement in self-help groups has enabled women to gain greater control over resources like material possession, intellectual resources like knowledge, information, ideas and decision making in home, community, society and nation.

Key Words: empowerment, self-help group, social status.

Introduction

Poverty and unemployment are the twin problems faced by the developing countries. According to the planning commission more than one third of India's total population . Nearly 320 million live below the poverty line. In India, the financial institutions have not been able to reach the poor households particularly women in the unorganized sector. Structural rigidities and overheads led to high cost in advancing small loans.

India lives in her 6, 38,345 villages with 24 corers poor engaged in micro enterprises. As per the Government of India's Ministry of Micro, Small and Medium Enterprises (MSES) Annual report 2008-2009, there are 133.68 lakhs (in number) micro enterprises in India. Poverty in India is widespread with the nation estimated to have a third of the world's poor. The credit needs and other financial services are provided to the rural masses in general and to the poor in particular through the rural financial markets comprising an unorganized sector consisting of commission agents, moneylenders, landlords, etc., and an

organized sector consisting of pyramid type cooperative credit institution – broadly classified into urban credit cooperatives and rural credit cooperatives.

In order to enlarge the flow of credit to the hard-core poor, NABARD launched a scheme of organizing them in self-help groups (SHGs) and linking the SHGs with banks, in 1992. The scheme is broadly on the pattern devised by Bangladesh Grameen Bank. Under the scheme, poor, preferably the women are organized in SHGs and banks financing these SHGs for on lending to poor are eligible for concessional refinance from NABARD.

Review of Literature

Pattnaik (2003) in her study reveals that SHGs are continuously striving for a better future for tribal women as participants, decision-makers and beneficiaries in the domestic, economic, social and cultural spheres of life. But due to certain constraints like gender inequality, exploitation, women torture for which various SHGs are not organised properly and effectively.

Manimekalai (2004) in his article commented that to run the income generating activities successfully the SHGs must get the help of NGOs. The bank officials should counsel and guide the women in selecting and implementing profitable income generating activities. He remarked that the formation of SHGs have boosted the self-image and confidence of rural women.

Sankaran (2009) made an attempt to analyse the trends and problems of rural women entrepreneurs in India. The study highlighted the conceptual aspects of trends and problems of rural women entrepreneurs in India. It concluded that women have creative ability, easy adaptability and ability to cope with setbacks.

Objective of the study

To study the socio-economic background of SHG members of Coimbatore city.

Research methodology

The study is descriptive in nature. Primary and secondary sources of data have been collected for the study. The secondary data have been collected from journals, magazines and websites.   By following convenient sampling method, 150 respondents have been chosen for the study. So, the sample size constitutes 150.

Tools of analysis

Statistical tools such as simple percentage, chi-square test, T-test have been used for analyzing the data.

Limitation of the study

There are a few limitations that are stated below:

❖ The empowerment of women has been measured through opinion survey.

❖ The study is focused on the empowerment factors only, the other aspects like the performance of SHGs are not considered.

Result and Discussion

The study show a detailed socio-economic background of SHG members of Coimbatore city.

Table showing the age group of the members

S:NO	AGE	NO OF RESPONDENT	PERCENTAGE OF THE TOTAL
1.	18-25 Years	35	23
2.	26-35 Years	45	30
3.	36-45 Years	39	26
4.	Above 45 Years	31	21
	Total	150	100

Source: Primary Data.

The above table shows that age group of the members 30% of the respondents are from the age group of 26-35 years, 21% of the respondents are from the age group of Above 45 years.

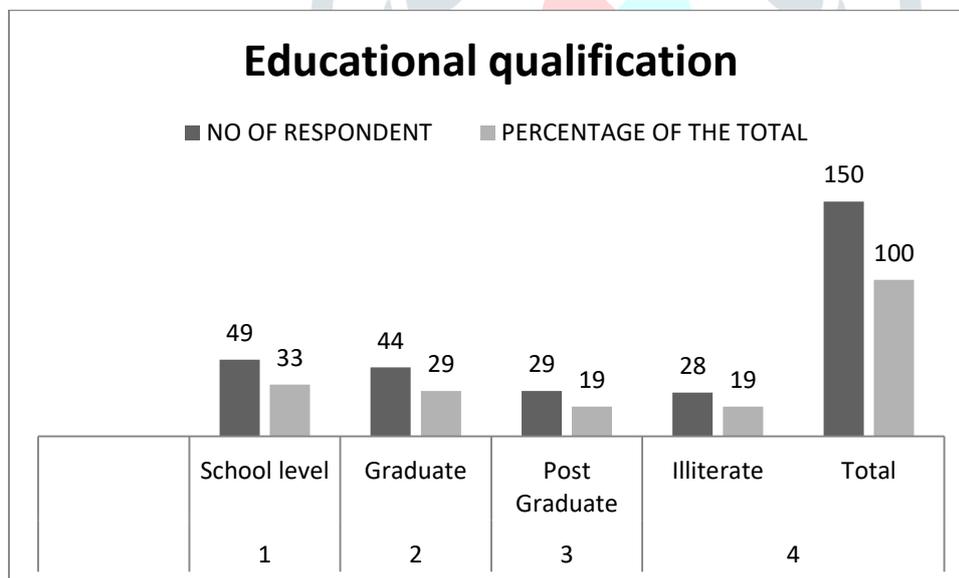**Chart showing the age of the respondent**
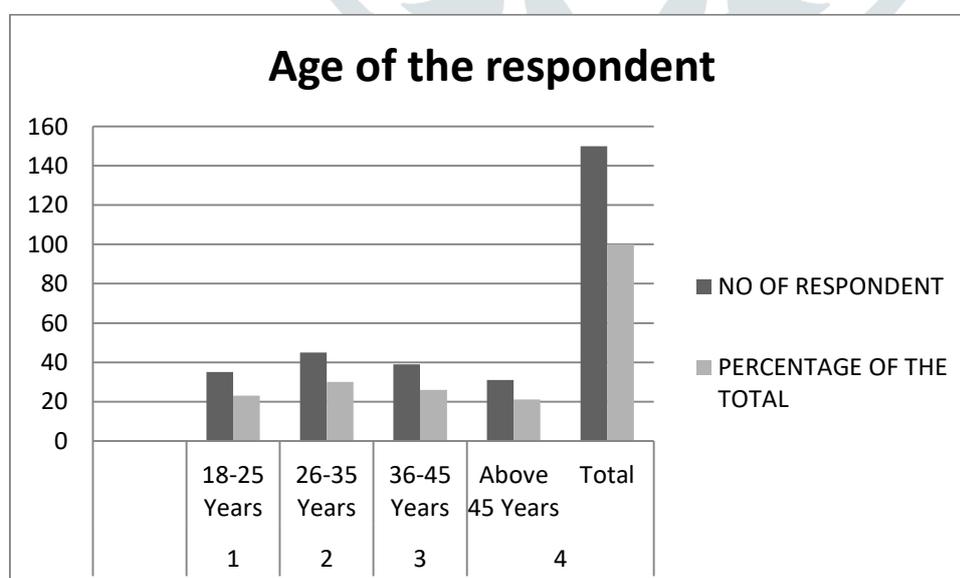
Table shows the educational qualification

S:NO	EDUCATIONAL QUALIFICATION	NO OF RESPONDENT	PERCENTAGE OF THE TOTAL
1.	School level	49	33
2.	Graduate	44	29
3.	Post Graduate	29	19
4.	Illiterate	28	19
	Total	150	100

Source: Primary Data.

The above table shows that educational qualification 33% of the respondents are from the school level, 19% of the respondent are from post graduate, 19% of the respondent are from illiterate.

Chart showing the educational qualification

Educational qualification

| | NO OF RESPONDENT | PERCENTAGE OF THE TOTAL |

School level 1: 49, 33
Graduate 2: 44, 29
Post Graduate 3: 29, 19
Illiterate 4: 28, 19
Total: 150, 100

Table shows the marital status of the member

S:NO	MARITAL STATUS	NO OF RESPONDENT	PERCENTAGE OF THE TOTAL

1.	Married	96	64
2.	Single	54	36
	Total	150	100

Source: Primary Data.

The above table reveals that marital status of the member 64% of the respondents are married and 36% of the respondents are single. Majority [64%] of the respondents are married.

Table showing the occupational status

S:NO	OCCUPATION STATUS	NO OF RESPONDENT	PERCENTAGE OF THE TOTAL
1.	Agriculture	26	17
2.	Business	29	19
3.	Salaried	29	19
4.	Employee	21	14
5.	Homemaker	37	25
6.	Others	8	5
	Total	150	100

Source: Primary Data.

The above table shows that occupational status of the member 25% of the respondents are Homemaker, 5% of the respondents are others.

Table shows the monthly income

S:NO	MONTHLY INCOME	NO OF RESPONDENT	PERCENTAGE OF THE TOTAL
1.	Below 2,000	27	18
2.	2001-5000	51	34
3.	5001-10000	28	19
4.	10001-15000	19	13
5.	Above 15001	15	10
6.	No income generation	10	6
	Total	150	100

Source: Primary Data.

The above table shows that monthly income before joining the group 34% of the respondents are 2001-5000, 6% of the respondents are No income generation.

Table shows the household expenditure

S:NO	HOUSEHOLD EXPENDITURE	NO OF RESPONDENT	PERCENTAGE OF THE TOTAL
1.	Below 2,000	35	23
2.	2001-5000	45	30
3.	5001-10000	29	19
4.	10001-15000	17	11
5.	Above 15001	12	8
6.	No income generation	12	8
	Total	150	100

Source: Primary Data.

The above table shows that house hold expenditure of the group 30% of the respondents are 2001-5000, 8% of the respondents are Above 15001, 8% of the respondents are No income generation.

Table shows the group savings

S:NO	SAVING OF GROUP	NO OF RESPONDENT	PERCENTAGE OF THE TOTAL
1.	Below 50000	44	29
2.	50001-75000	45	30
3.	75001-100000	17	11
4.	100001-150000	16	11
5.	150001-200000	12	8
6.	Above 200000	16	11
	Total	150	100

Source: Primary Data.

The above table shows that quantum group saving of the member 30% of the respondents are 50001-75000, 8% of the respondents are 150001-200000,

Table showing the size of the group

S:NO	GROUP SIZE	NO OF RESPONDENT	PERCENTAGE OF THE TOTAL
1.	Below 15 Members	57	38
2.	15-20 Members	49	33
3.	20-25 Members	44	29
	Total	150	100

Source: Primary Data.

The above table shows that group size of the member 38% of the respondents are from Below 15 members, 29% of the respondents are from 20-25 members.

Table shows the age group

S:NO	AGE OF THE GROUP	NO OF RESPONDENT	PERCENTAGE OF THE TOTAL
1.	1-2 years	49	33
2.	2-3 years	34	23
3.	4-5 years	36	24
4.	Above 5 years	30	20
	Total	150	100

Source: Primary Data.

The above table shows that age of the group 33% of the respondents are from1-2 years,20% of the respondents are from Above 5 year

Bibliography:

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