

# A Study on Factors influencing the Level of Empowerment of Self Help Group Members in Theni District

**G. Priyanga, Full Time Research Scholar, Department of Management Studies, Madurai Kamaraj University, Madurai.**

**Dr.D. Deepa, Assistant Professor, Department of Management Studies, Madurai Kamaraj University, Madurai.**

## **Abstract**

*Self Help Group is a small economically homogeneous and affinity group of rural poor people in India, which is voluntarily ready to provide a common fund to be provided to its SHG members as per group decision, which works for group's unity, self-group awareness, and social and economic empowerment in the way of independent functioning. This research is aimed to study the relationship between Level of Empowerment and Nature of occupation, Period of salary payment and Family Income of the Respondents. This research is based on descriptive in nature and the researcher collect the samples of 125 respondents from SHG Members in Theni District were selected by convenient sampling method. Primary and secondary data was applied for the aim of this research.*

*Key Word: Self Help Group, Women Empowerment, Micro financing.*

## **1. Introduction**

The perception of Self Help Group is “by the poor, of the poor and for the poor”. It was observed from the Grameen Bank of Bangladesh, established by Prof. Muhammad Yunus, the famous economist of Chittagong University in the year 1975. This was exclusively established for the poor people. Self Help Group is a small economically homogeneous and affinity group of rural poor people in India, which is voluntarily ready to provide a common fund to be provided to its SHG members as per group decision, which works for group's unity, self-group awareness, and social and economic empowerment in the way of independent functioning. This research is concerned about undertaking an empirical analysis into the analyse of factors influencing the level of empowerment of SHG members in Theni District.

## **2. Objectives of the Study**

- i. To measure the relationship between Level of Empowerment and Nature of occupation of the Respondents
- ii. To study the relationship between Level of Empowerment and Period of salary payment of the Respondents
- iii. To examine the relationship between Level of Empowerment and Family Income of the Respondents

## **3. Hypotheses of the Study**

- i. There is no sig. relationship between Level of Empowerment and Nature of Occupation of the Respondents
- ii. There is no sig. relationship between Level of Empowerment and Period of salary payment of the Respondents

- iii. There is no sig. relationship between Level of Empowerment and Family Income of the Respondents

#### 4. Methodology and Data Collection

This present research is based on descriptive in nature and the samples of 125 respondents from SHG Members in Theni District were selected by convenient sampling method. Primary and secondary data was applied for the aim of this research.

#### Analysis of Level of Empowerment of SHG Members in Theni District

##### 4.1. Associate between Level of Empowerment and Nature of occupation of the Respondents

H0: There is no sig. relationship between Level of Empowerment and Nature of Occupation of the Respondents

**Table 1**

**Associate between Level of Empowerment and Nature of occupation of the Respondents**

| Level of Empowerment | Nature of Occupation |               |               |               |               | Chi Square value | P value |
|----------------------|----------------------|---------------|---------------|---------------|---------------|------------------|---------|
|                      | Permanent            | Temporary     | Daily Wages   | None          | Total         |                  |         |
| Low                  | 5<br>(4.0%)          | 10<br>(8.0%)  | 6<br>(4.8%)   | 7<br>(5.6%)   | 28<br>(22.4%) | 23.885           | .001*   |
| Moderate             | 14<br>(11.2%)        | 22<br>(17.6%) | 15<br>(12%)   | 6<br>(4.8%)   | 57<br>(45.6%) |                  |         |
| High                 | 8<br>(6.4%)          | 19<br>(15.2%) | 6<br>(4.8%)   | 7<br>(5.6%)   | 40<br>(32.0%) |                  |         |
| Total                | 27<br>(21.6%)        | 51<br>(40.8%) | 27<br>(21.6%) | 29<br>(23.2%) | 125<br>(100%) |                  |         |

\* Significance at 5 percent level

Table 1 concludes that, significance of chi square is less than 0.05. Hence the null hypothesis is rejected. . It concludes that the nature of occupation has a significant associate on the level of empowerment. Cross Table 1 result shows that Maximum (17.6%) of the respondents experience moderate level of empowerment.

##### 4.2. Associate between Level of Empowerment and Period of salary payment of the Respondents

H0: There is no sig. relationship between Level of Empowerment and Period of salary payment of the Respondents

**Table 2****Associate between Level of Empowerment and Period of salary payment of the Respondents**

| Level of Empowerment | Period of Salary Payment |               |               |               |               | Chi Square value | P value |
|----------------------|--------------------------|---------------|---------------|---------------|---------------|------------------|---------|
|                      | Permanent                | Temporary     | Daily Wages   | None          | Total         |                  |         |
| Low                  | 7<br>(5.6%)              | 9<br>(7.2%)   | 6<br>(4.8%)   | 6<br>(4.8%)   | 28<br>(22.4%) | 26.733           | .001*   |
| Moderate             | 6<br>(4.8%)              | 32<br>(25.6%) | 11<br>(8.8%)  | 8<br>(6.4%)   | 57<br>(45.6%) |                  |         |
| High                 | 5<br>(4%)                | 23<br>(18.4%) | 5<br>(4%)     | 7<br>(5.6%)   | 40<br>(32%)   |                  |         |
| Total                | 18<br>(14.4%)            | 64<br>(51.2%) | 22<br>(17.6%) | 21<br>(16.8%) | 125<br>(100%) |                  |         |

\* Significance at 5 percent level

Table 2 concludes that, significance of chi square is less than 0.05. Hence the null hypothesis is rejected. . It concludes that the period of salary payment has a significant associate on the level of empowerment. Cross Table 2 result shows that Maximum 25.6 percent of the respondents in the temporary mode of salary payment experience moderate level of empowerment.

#### 4.3. Associate between Level of Empowerment and Family Income of the Respondents

H0: There is no sig. relationship between Level of Empowerment and Family Income of the Respondents

**Table 3****Associate between Level of Empowerment and Family Income of the Respondents**

| Level of Empowerment | Monthly Family Income |                 |                  |                |               | Chi Square value | P value |
|----------------------|-----------------------|-----------------|------------------|----------------|---------------|------------------|---------|
|                      | Below Rs 5000         | Rs 5001 to 7500 | Rs 7501 to 10000 | Above Rs 10001 | Total         |                  |         |
| Low                  | 6<br>(4.8%)           | 5<br>(4%)       | 7<br>(5.6%)      | 10<br>(8%)     | 28<br>(22.4%) | 22.491           | .001*   |
| Moderate             | 14<br>(11.2%)         | 10<br>(8%)      | 12<br>(9.6%)     | 21<br>(16.8%)  | 57<br>(45.6%) |                  |         |
| High                 | 6<br>(4.8%)           | 17<br>(13.6%)   | 6<br>(4.8%)      | 11<br>(8.8%)   | 40<br>(32%)   |                  |         |
| Total                | 26<br>(20.8%)         | 32<br>(25.6%)   | 25<br>(20%)      | 42<br>(33.6%)  | 125<br>(100%) |                  |         |

\* Significance at 5 percent level

Table 3 concluded that, significance of chi square is less than 0.05. Hence the null hypothesis is rejected. It concludes that the family income of the respondents have a significant relationship with the level of empowerment. Cross Table 3 result shows that 16.8 percent of the respondents in the above Rs.10,001 monthly income category experience moderate level of empowerment.

## 5. Suggestions

- i. Effective training programs for SHG Members may be designed to increase the Self help group members from moderate level of empowerment to high level of empowerment.
- ii. Proper channel for getting micro financing may be trained for the SHG members.
- iii. Program may be conducted for the SHG members on work life balance on handling the dependents at home.

## 6. Conclusion

Nowadays, various authorities such as government and non-governmental organizations have been supportive in the development of micro finance institutions and extend of Self Help groups in India. Besides, this research is identified the association of level of empowerment through various dimensions of the women taking participation in Self Help Groups in Theni District. It is also realized that the importance of women empowerment, Government and NGOs focus their activities on the development of women because when women are developed the entire nation is developed. One such effort undertaken towards that goal is the perception of Self Help Groups and microfinance in India.

## Reference

1. APMAS (2005), A study on Self Group Group (SHG) - Bank Linkage Programme in Andhra Pradesh, APMAS Hyderabad.
2. Chatterjee, T. B. (2009), Economic Impact of Self-Help Groups - A Case Study, Journal of Rural Development, Vol. 28, No. 4, October - December: 2009, NIRD, Hyderabad, pp.451-467.
3. Dr.A.Sundaram (2012), Impact of Self-help Group in Socio-economic development of India, OSR Journal Of Humanities And Social Science (JHSS), ISSN: 2279-0837, ISBN: 2279-0845. Volume 5, Issue 1 (Nov. - Dec. 2012), PP 20-27
4. Financing a Self Help Groups - NABARD, 1998, p. 28.
5. Raghavan. V. P (2009), Micro-Credit And Empowerment: A Study Of Kudumbashree Projects In Kerala, India, Journal of Rural Development, Vol. 28, No. (4), October-December: 2009, NIRD, Hyderabad, pp.469-484.
6. Rajivan Anuradha (2007), Micro-credit and Women's Empowerment: A case study of SHARE Microfinance Limited, In: Neera Bura, Joy Deshmukh Ranadive and Ranjani K. Murthy(eds), Sage Publications India Pvt. Ltd, New Delhi, pp.116-160.