



EMPOWERMENT OF WOMEN THROUGH SELF HELP GROUPS IN KRISHNAGIRI DISTRICT

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Abstract

Empowerment of women means making women economically, and socially independent, self-reliant, confident and positive in attitude. This helps the women to develop themselves individually and to participate in the developmental activities of the nation. Self Help Group (SHG) is an opportunity for providing gainful employment to the people in below poverty line, thereby improving their income and standard of living. SHG is considered as a growth engine that triggers development process. This paper mainly focuses on the women's of rural area in their psychological, social and economic needs. The study is undertaken in the rural areas of Krishnagiri District. Self-help groups need to focus on training program for the women's with the help of NGO's so they develop their skills and Talents.

Keywords: Microfinance, Non-Governmental Organizations, self-help Groups, Women Empowerment.

INTRODUCTION

Self Help Group Meaning

A small economically homogeneous and affinity group of poor people, preferably same socioeconomic background. Who have volunteered to organize themselves into a group for eradication of poverty of the member? They agree to save regularly and convert their savings into a common fund known as the Group Corpus. The members of the group agree to use this common fund and such other funds that they may receive as a group through a common management. Generally, the number of members in one self-help group does not exceed twenty.

Empowerment: Focus On Poor Women

In India, the trickle down effects of macroeconomic policies have failed to resolve the problem of gender inequality. Women have been the vulnerable section of society and constitute a sizeable segment of the poverty-struck population. Women face gender specific barriers to access education health, employment etc. Micro finance deals with women below the poverty line. Micro loans are available solely and entirely to this target group of women. There are several reason for this: Among the poor , the poor women are most disadvantaged –they are characterized by lack of education and access of resources, both of which is required to help them work their way out of poverty and for upward economic and social mobility.

The problem is more acute for women in countries like India, despite the fact that women's labour makes a critical contribution to the economy. This is due to the low social status and lack of access to key resources. Evidence shows that groups of women are better customers than men, the better managers of resources. If loans are routed through women benefits of loans are spread wider among the household.

Micro finance Meaning

The main aim of microfinance is to empower women. Women make up a large proportion of microfinance beneficiaries. Traditionally, women (especially those in underdeveloped countries) have been unable to readily participate in economic activity. Microfinance provides women with the financial backing they need to start business ventures and actively participate in the economy. It gives them confidence, improves their status and makes them more active in decision-making, thus encouraging gender equality. According to CGAP, long-standing MFIs even report a decline in violence towards women since the inception of microfinance.



STATEMENT OF THE PROBLEM

In earlier days women of rural areas are mostly dependent on their husbands and they are not allowed to work and their social status is low. Now days we see that with the help of microfinance or self-help groups the women's of rural areas are dependent on her selves. Many NGO's help them to motivate and starting their own livelihoods.

OBJECTIVE OF THE STUDY

- To study the role of self-help groups in women empowerment.
- To examine the level of women empowerment through entrepreneurship development.

RESEARCH METHODOLOGY

Sources of Data: The study is taken in rural area of Krishnagiri District in Tamilnadu state. Both primary and secondary data are used. Secondary data collected from NGO's report and Primary data are collected through structured questionnaire.

Sample size: 125 samples have been collected from the 10 areas that are selected for the purpose of the study.

Statistical tool used: Simple percentage method is used to analyse and interpret the data.

DATA ANALYSIS AND INTERPRETATION

1.No. of Income Earner in Family of Women Entrepreneur.

No of income Earners	NUMBER OF WOMEN ENTREPRENEUR			
	Before Entrepreneurial activities	Percentage	After Entrepreneurial Activities	Percentage
ONE	86	68.80	5	04.00
TWO	39	31.20	75	60.00
THREE	----	---	45	36.00
TOTAL	125	100	125	100

From the above table it is cleared that after taking entrepreneurial activities no. of income earner in the family rises. It shows a good sign that women after taking part in entrepreneurial activities are more confident to do jobs or self-work.

2. Monthly Income of Women Entrepreneurs

Income Level (Rs)	NUMBER OF WOMEN ENTREPRENEUR			
	Before Entrepreneurial activities	Percentage	After Entrepreneurial Activities	Percentage
Upto1000	72	52.60	3	02.40
1001-2000	48	38.40	40	32.00
2001-3000	5	4.00	37	29.60
3001-4000	---	---	29	23.20
Above 4000	---	---	16	12.80
TOTAL	125	100	125	100

From the above table it is clear that women entrepreneur who didn't earn 3001-4000 or above 4000 their percentage rise to 23.20 and 12.80 respectively.

3. Monthly Income of Women Entrepreneurs

Income Level (Rs)	NUMBER OF WOMEN ENTREPRENEUR			
	Before Entrepreneurial activities	Percentage	After Entrepreneurial Activities	Percentage
Upto1000	94	75.20	47	37.60
1001-2000	30	24.00	56	44.80
2001-3000	1	00.80	22	17.60
3001-4000	---	---	---	---



Above 4000	---	---	---	---
TOTAL	125	100	125	100

From the above table it is clear that after taking entrepreneurial activities the expenditure of women entrepreneur has gone up in as compared to their expenditure before taking entrepreneurial activities.

4. Monthly Savings Pattern of Women Entrepreneurs

Income Level (Rs)	NUMBER OF WOMEN ENTREPRENEUR			
	Before Entrepreneurial activities	Percentage	After Entrepreneurial Activities	Percentage
Upto 100	77	61.60	47	37.60
101-150	45	36.00	56	44.80
151-200	3	02.40	17	13.60
Above 200	-----	-----	5	4.00
TOTAL	125	100	125	100

From the above table it is clear that before taking entrepreneurial activities more women entrepreneur save up to 100 Rs but after taking entrepreneurial activities more women save more than 100 Rs even more than 200 Rs.

5. Purchase Decision in Women Entrepreneurs

Income Level (Rs)	NUMBER OF WOMEN ENTREPRENEUR			
	Before Entrepreneurial activities	Percentage	After Entrepreneurial Activities	Percentage
Male	112	89.60	72	57.60
Female	13	10.40	34	27.20
Both	----	----	19	15.20
TOTAL	125	100	125	100

From the above table it is clear that before taking entrepreneurial activity male member took most of decision in purchasing durable products while after taking entrepreneurial activity female member dominance has increased from 10.40% to 27.20%.

6. Education Decision in Women Entrepreneurs

Income Level (Rs)	NUMBER OF WOMEN ENTREPRENEUR			
	Before Entrepreneurial activities	Percentage	After Entrepreneurial Activities	Percentage
Male	111	88.80	86	68.80
Female	14	11.20	19	15.20
Both	----	----	20	16
TOTAL	125	100	125	100

From the above table it is shown that education decisions in the family are taken by male members of the family before taking entrepreneurial activity by women's but after taking entrepreneurial activity they take decisions in education matters of the family.

7. Marriage Decision in Women Entrepreneurs

Members	NUMBER OF WOMEN ENTREPRENEURS			
	Before taking Entrepreneurial Activities	Percentage	After taking Entrepreneurial Activities	Percentage
Male	118	94.40	109	87.20
Female	7	5.60	13	10.40
Both	-----	-----	3	2.40
Total	125	100	125	100



From the above table it is clear that most of the marriage decisions are taken in the family by the male members and after taking entrepreneurial activity it is slightly decreased women members of the family also take part in the marriage decisions but not that much increased.

8. Improvement in Personality of Women Entrepreneurs

Personality Elements	Number of Women Entrepreneurs		
	Yes	No	Total
Improvement in economic condition	123 (98.40)	2 (1.60)	125 (100.00)
Improvement in industrial	88 (70.40)	37 (29.60)	125 (100.00)
Improvement in importance in family	123 (98.40)	2 (1.60)	125 (100.00)
Improvement in social status	112 (89.60)	13 (10.40)	125 (100.00)
Improvement in ability to take decisions	81 (64.80)	44 (35.20)	125 (100.00)
Increase in awareness of social problems	61 (48.80)	64 (51.20)	125 (100.00)
Increase in importance in women education	120 (96.00)	5 (4.00)	125 (100.00)
Overall response	708 (81.00)	167 (19.00)	875 (100.00)

From the above table it is clear that personality of women entrepreneurs improved as it is shown in the table that improvement in economic condition, improvement in industrial skills, improvement in importance in family, improvement in social status and also increase in importance of women education.

9. Participation in Legal Matters by Women Entrepreneurs

Income Level (Rs)	NUMBER OF WOMEN ENTREPRENEUR			
	Before Entrepreneurial activities	Percentage	After Entrepreneurial Activities	Percentage
Male	105	84.00	85	68.00
Female	20	16.00	25	20.00
Both	-----	-----	15	12.00
Total	125	100	125	100

From the above table it is clear that women participation in legal matter increased a little bit after taking entrepreneurial activities but it is dominated by the male members of the family.

10. Participation in Social Matters by Women Entrepreneurs

Income Level (Rs)	NUMBER OF WOMEN ENTREPRENEUR			
	Before Entrepreneurial activities	Percentage	After Entrepreneurial Activities	Percentage
Male	73	58.40	18	14.40
Female	7	5.60	10	8.00
Both	45	36.00	97	77.60
Total	125	100	125	100



From the above table it is clear that participation in social matters by women increased by 2.40 per cent but participation of both will increase by 41.60 per cent after taking entrepreneurial activities.

CONCLUSION

At the end it is clear from all the aspects that for developing both male and female has to work and when both are working the family condition as well as economic condition of the country would also be better from this paper it is clear that after taking entrepreneurial activities women entrepreneurs are earn for their family and taking part in the society activity as well as taking decisions also on behalf of their family. On the other hand self-help groups play an important role in women empowerment.

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