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SELF-HELP GROUPS FOR POVERTY ALLEVIATION: A CASE STUDY OF KRISHNAGIRI DISTRICT.

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Abstract:

Poverty is almost a societal unhappiness, polluted in an every socio-economic zone, range itself among all over the underprivileged section of the population steadily. The concerned paper basically assessing the role of Self-help group approach in eradication of poverty, its successiveness in generating income and the impact of micro credit on the empowerment of the women members of the self-help groups. The study is primarily based on the field survey, conducted in the Krishnagiri District This study takes into explanation the members of the self-help groups for healthier understanding the practice through which they build up their income generating foundations. To number out the impact self-help groups in these instructions a simple chi-square tests as well as the t-test have been used to remedy the fluctuations that have been took place due to addition of group approach in the field of rural growth. The results show that self-help groups promote awareness among the women members and provide necessary chances to struggle with poverty. Further the self-help groups have come out as a substantial factor in generation of income and occupations of the members which also necessitate conditions like better distribution of the micro credit to the members and these effects should be taken care of for getting more active victory in this area.

KEYWORDS-

Self-help groups, poverty alleviation, income generation.

INTRODUCTION

The Indian economy has been witnessing a drastic change since Mid – 1991, with new policies of economic liberalization, globalization and privatization initiated by the Indian government. It is only from the fifth five year plan (1974 – 1978) onwards that their role has been explicitly recognized with a market shift in the approach from women welfare to women development and empowerment. In the words of former president APJ Abdul Kalam “empowering women is a pre requisite for creating a good nation; when women are empowered, society with stability is assured. Empowerment of women is essential as their thoughts and their value systems lead to the development of a good family, good society and ultimately a good nation”. Empowerment is a process of awareness and capacity building leading to greater participation, to greater decision making power and control and transformative action. Empowerment of women signifies harnessing women power by conscientising their tremendous potential and encouraging them to work towards attaining a dignified and satisfying way of life through confidence and competence as person with self – respect, rights and responsibilities. Empowerment as a concept was introduced at the International women's conference at Nairobi in 1985. The conference defined empowerment as “A

redistribution of social power and control of resources in favor of women. Empowerment is a multi – faceted process which encompasses many aspects i.e enhancing awareness, increasing access to resources of economic, social and political etc.” In recent years women empowerment has become a subject of great concern for the nations all over the world especially in poor and developing countries. The impact of globalization is seen eventually on position of women in some form or other in most of the developing countries with the variation of degree.

Area of the Study, Data Base, Sample Design and Analytical Tool of the Study

The present study is conducted on the role of SHG for poverty alleviation. The area of study is confined to the Krishnagiri. Both primary and secondary data were used for the study. The primary data are collected with the use of a set of structured schedule which were basically administered to the members of SHGs in selection basis. The secondary data will be collected from various reports of the government, NGOs, NABARD, DRDA, documents of Self-help groups and other records of the banks. The data included information on fund size, group size, and volume of savings, occupational status and functions of the groups. The sample for fulfilling the research work was collected through two stages stratified random sampling technique. The total 615 sample SHGs were selected from the Krishnagiri District. In order to elicit relevant information from both primary and secondary data and to achieve above stated objectives, the present study used descriptive statistical tool like averages, percentages, chi-square (2) test and t-test to draw policy relevant conclusions.

REVIEW OF LITERATURE

Dhamija et al (1981)¹ in his articles entitled “Links with traditional markets should be preserved while new markets are sought. Existing institutions which could help in the development of technical training, marketing, and credit should be utilized. A well motivated and competent technical staff and proper management are important elements of a successful project. Caution is necessary in developing handicrafts, because of the danger of exploitation and increase in the burdens already borne by women.

Chen (1983)³ in his articles entitled “Most women who live in the slums of Madras work as small-scale traders and vendors, their earnings often providing over half the family income. Interviews with these women revealed that their primary concern was increasing their earning capacity.

Mazumdar (1984)⁴ in his articles entitled “Various working groups have identified strategies to reverse the economic marginalization of women, but acceptance of their recommendations has been halting and ambivalent. The response from implementing agencies has been extremely slow and unimaginative. The government faces problems of slowing economic growth, inflation, and rising poverty, and has not yet given priority to the issues of women's employment and development.

Jaswal (1991)¹¹ in his articles entitled “The census indicated that India's population was about 850 million in 1991. This spiraling growth has resulted in a deteriorating standard of living, especially for women and children in the rural population. Minorities such as tribal women and low caste women also suffer disproportionately because of a lack of safe drinking water and fuel for the hearth.

SakuntalaNarasimhan (1999)⁴¹ in his articles entitled “Strategies for empowering women must focus beyond economic restructuring to improve the social relations which constrain and restrain women. The study stresses social assurance and motivation is the most important direction, especially for rural SC and ST women, to fight out for their cause and awareness in empowerment. Women need to be aware of what they can do legally, positively and constructively to overcome their oppression.

KalpanaSinha (2000)⁴² in his articles entitled “brought the experiences from Bangladesh, Sri Lanka, India, Canada and Australia together on women empowerment, women in leadership, and women entrepreneurship. All the contributors underlined the need for women empowerment through self employment, improving the role of women in the socio-economic development, reduction in gender bias in organisation leadership, gender approach to harness the women resources, empowering of rural women through IGAs, etc. All studies stressed the need for empowerment of women through economic development and equally dwelt upon the social development aspect also for the sustainability of the programmes.

Sankaran (2009)⁷⁵ in his articles entitled “made an attempt to analyze 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

DATA ANALYSIS AND INTERPRETATIONS

Women are suppressed for a long period in India. They were not permitted to go out from their house for the purpose of education and employment. Only in the last 50 years back there was a revolution occurred and women are permitted to go for education and employment. This opportunity was utilised only a small percentage of women population and majority of women are still suffering without proper education and freedom. At this juncture, many politicians and leaders of our nations fought against the crimes met by women in India, particularly in Tamilnadu Dr. Muthulakshmi Reddy made a big revolution for the empowerment of women in all the endeavor.

AGE OF THE RESPONDENTS AND LEVEL OF SATISFACTION ON WOMEN EMPOWERMENT

Age is an important factor to analyse the empowerment of women. It is believed that today's youth are more dynamic and task oriented girls compared to old aged women. They are very shrewd and very clear in decision making. For the purpose of this study, age of the respondents has been classified in to three strata viz., young (less than 30 years), middle (31-45 years), and old aged (above 45 years). The sample consists 161 (26.3%) respondents belonged to young category, 366 (59.70%) respondents belonged to middle aged group and 86 (14.0%) respondents belonged to old category. The distribution of the sample respondents according to the age and the level of satisfaction perceived towards women empowerment are shown in the following table.

TABLE No: 1.1
AGE OF THE RESPONDENTS AND LEVEL OF SATISFACTION TOWARDS
EMPOWERMENT OF SHG

Sl.No.	Age	N	%	Mean	Minimum	Maximum	Std. Deviation
1	Less than 30	161	26.3%	32.81	27	40	1.908
2	30-45	366	59.7%	32.84	27	39	1.816
3	above 45	86	14.0%	32.72	27	40	2.173
	Total	613	100.0%	32.81	27	40	1.891

It could be observed from the above table that the level of satisfaction perceived by the SHG women ranged between 27 and 40 with an average of 32.81. The level of satisfaction towards empowerment of SHG women of 30 to 45 years age group ranged between 27 and 39 with an average of 32.84. The level of satisfaction perceived by the old age women SHG ranged between 27-40 with an average of 32.72. From the analysis, it is inferred that middle age women have perceived more satisfaction towards empowerment than the young and old age respondents.

With the view to find the degree of association between the age of the respondents and the level of satisfaction perceived by women towards empowerment, a two-way table was prepared and is depicted in the following table.

Table1.2

**AGE OF THE RESPONDENTS AND LEVEL OF SATISFACTION TOWARDS EMPOWERMENT OF
SHG (TWO WAY TABLE)**

Age of the respondents		Level of Satisfaction towards Empowerment of SHG						Total	
		1		2		3			
		Low	%	Medium	%	High	%	Total	%
	Less than 30	31	22.96%	72	27.37%	58	26.97%	161	100.0%
	30-45	85	62.96%	153	58.18%	128	59.53%	366	100.0%
	above 45	19	14.08%	38	14.45%	29	13.48%	86	100.0%
Total		135	100	263	100	215	100	613	100.0%

The above table reveals that the percentage of high level of satisfaction perceived towards empowerment of women SHG was the highest (59.53%) among the respondents of 30-45 age group and the same was the lowest (13.48 %) among the respondents of above 45 years age group. The percentage of medium level of satisfaction on women empowerment through SHG was the highest (58.18%) among the respondents having 30-45 years age group and the same was the lowest (14.45%) among the respondents of above 45 years age group. On the other hand, the percentage of low level of satisfaction perceived by women SHG on empowerment was the highest (62.96%) among the respondents having 30-45 years age group and the same was the lowest (14.08 %) among the respondents of above 45 years age group.

In order to find the relationship between age of the respondents and the level of satisfaction towards SHG women empowerment, a chi-square test was employed and the result of the test is shown in the following table.

Hypothesis (Ho): There is no significant relationship between the age of the respondents and the level of satisfaction towards women empowerment.

Hypothesis (H1): There is a significant relationship between the age of the respondents and the level of satisfaction towards women empowerment.

Table 1.3

**AGE OF THE RESPONDENTS AND LEVEL OF SATISFACTION TOWARDS EMPOWERMENT OF SHG
(CHI-SQUARE)**

Factor	Calculated chi-square value	Table value	D.F	Remarks
Age	1.148	9.49	4	Not Significant

It is divulged from the above table that the calculated chi-square value is less than the table value and the results is not significant at 1% level and 5 % level. Hence, the null hypothesis (Ho) is accepted. The hypothesis "age of the respondents and the level of satisfaction perceived by self help group women empowerment" are associated, does not hold good. From the analysis, it is concluded that there is no close relationship between age of the respondents and the level of satisfaction perceived towards women empowerment.

MARITAL STATUS OF THE RESPONDENTS AND LEVEL OF SATISFACTION ON WOMEN EMPOWERMENT.

Marriage is an auspicious and unforgettable function in every human life. But in India, the married women are suffering more due to poor life condition or continuous touch by the in-laws or lack of support by the husband. At this juncture, women self help group supports economically and solve the family disputes very easily by the representatives (Animators) to the competent authorities. For the purpose of this

study, marital status of the respondents has been studied under three category namely married, divorce and widow. The sample consists 610 (99.5%) respondents belonged to married category, 1(0.2%) respondents belonged to divorce category and 2(0.3%) respondents belonged to widows. The distribution of sample respondents according to marital status and the level of satisfaction perceived towards women empowerment of self help group are shown in the following table.

TABLE No: 2.1

MARITAL STATUS OF THE RESPONDENTS AND LEVEL OF SATISFACTION TOWARDS
EMPOWERMENT OF SHG

Sl.No.	Marital status	N	%	Mean	Minimum	Maximum	Std. Deviation
1	Married	610	99.5	32.82	27	40	1.889
2	Divorce	1	2	33.00	33	33	-
3	Widow	2	3	31.00	29	33	2.828
	Total	613	100	32.81	27	40	1.891

It is learned from the above table that the level of satisfaction towards women empowerment among the married category of women ranged between 27 and 40 with an average of 32.82 .The level of satisfaction perceived by the divorce towards women empowerment ranged between 33 and 33 with an average of 33.00.On the other hand, the level of satisfaction perceived by the women Self help group among widow category ranged between 29 and 33 with an average of 31.00. From the analysis, it is inferred that married respondents have perceived more satisfaction towards empowerment than divorce and widow.

With the view to find the degree of association between the marital status of the respondents and the level of satisfaction perceived towards women empowerment of self helpgroup , a two- way table was prepared and it depicted in the following table.

TableNo : 2.2

MARITAL STATUS OF THE RESPONDENTS AND LEVEL OF SATISFACTION TOWARDS
EMPOWERMENT OF SHG (TWO WAY TABLE)

Marital status		Level of Satisfaction towards Empowerment of SHG						Total	
		1		2		3			
		Low	%	Medium	%	High	%	Total	%
	Married	134	99.25	261	99.24	215	100	610	100
	Divorce	-	-	1	00.38	-	-	1	100
	Widow	1	00.75	1	00.38	-	-	2	100
Total		135	100	263	100	215	100	613	100

It is highlighted from the above table that the percentage of high level of satisfaction perceived towards empowerment of women SHG was the highest (100%) among the married women. The percentage of medium level of satisfaction towards women empowerment was the highest (99.24%) among the married category of women and the same was the lowest (0.38%) among the respondents of both divorce and widow. On the other hand, the percentage of low level of satisfaction perceived towards women empowerment was the highest (99.25%) among the married category of women and the same was the lowest (0.75%) among widow category of respondents.

In order to find the relationship between marital status of the respondents and the level of

satisfaction perceived by the respondents towards women empowerment, a chi-square test was employed and the result of the test is shown in the following table.

Hypothesis (Ho): There is no significant relationship between the marital status of the respondents and the level of satisfaction perceived towards women empowerment.

Hypothesis (H1): There is a significant relationship between the marital status of the respondents and the level of satisfaction perceived towards women empowerment.

Table No: 2.3

MARITAL STATUS OF THE RESPONDENTS AND LEVEL OF SATISFACTION TOWARDS
EMPOWERMENT OF SHG (CHI-SQUARE)

Factor	Calculated chi-square value	Table value	D.F	Remarks
Marital status	2.775	9.49	4	Not Significant

It is noted from the above table that the calculated chi-square value is less than the table value and the results is not significant at 1% level and 5 % level. Hence, the null hypothesis (Ho) is accepted. The hypothesis "marital status of the respondents and the level of satisfaction towards women empowerment of self-help group" are associated, does not hold good. From the analysis, it is concluded that there is no close relationship between marital status of the respondents and the level of satisfaction perceived towards women empowerment.

TABLE No: 3.1

NATIVITY OF THE RESPONDENTS AND LEVEL OF SATISFACTION TOWARDS
EMPOWERMENT OF SHG

Nativity is an important factor to inculcate certain unique culture of Indian society. In this study, the nativity of the respondents has been studied under two category namely rural back ground and hailed from town environment. The sample consists 447 (72.9%) respondents belonged to rural base and 166 (27.7%) respondents belonged to town based.

The distribution of the sample respondents according to the Nativity of the Respondents and the level of satisfaction perceived towards women empowerment are shown in the following table.

Sl.No.	Nativity	No	%	Mean	Minimum	Maximum	Std. Deviation
1	Rural	447	72.9	32.72	27	40	1.885
2	Town	166	27.1	33.07	27	39	1.891
	Total	613	100	32.81	27	40	1.891

It could be observed from the above table that the level of satisfaction perceived by the SHG women ranged between 27 and 40 with an average of 32.80%. The level of satisfaction towards empowerment of SHG women of 32 to 45 years age group ranged between 27 and 39 with an average of 32-84. The level of satisfaction perceived by the old age women SHG ranged between 27-40 with an average of 32-72. From the analysis, it is inferred that middle age women have perceived more satisfaction towards empowerment than the young and old age respondents.

With the view to find the degree of association between the age of the respondents and the level of satisfaction perceived by women towards empowerment, a two- way table was prepared and it depicted in the following table.

Table 3.2

NATIVITY OF THE RESPONDENTS AND LEVEL OF SATISFACTION TOWARDS EMPOWERMENT OF SHG (TWO WAY TABLE)

Nativity of the respondents		Level of Satisfaction towards Empowerment of SHG						Total	
		1		2		3			
		Low	%	Medium	%	High	%	Total	%
	Rural	103	76.29	203	77.18	141	65.58	447	100
	Town	32	23.7	60	22.81	74	34.41	166	100
Total		135	100	263	100	215	100	613	100

The above table reveals that the percentage of high level of satisfaction perceived towards empowerment of women SHG was the highest (59.55%) among the respondents of 30-45 age group and the same was the lowest (13.48 %) among the respondents of above 45 years age group. The percentage of medium level of satisfaction on women empowerment through SHG was the highest (58.18%) among the respondents having 30-45 years age group and the same was the lowest (14.45) among the respondents of above 45 years age group. On the other hand, the percentage of low level of satisfaction perceived by women SHG on empowerment was the highest (62.96%) among the respondents having 30-45 years age group and the same was the lowest (14.08 %) among the respondents of above 45 years age group.

In order to find the relationship between age of the respondents and the level of satisfaction towards SHG women empowerment, a chi-square test was employed and the result of the test is shown in the following table.

Hypothesis (Ho): There is no significant relationship between the age of the respondents and the level of satisfaction towards women empowerment.

Hypothesis (H1): There is a significant relationship between the age of the respondents and the level of satisfaction towards women empowerment.

Table 3.3

NATIVITY OF THE RESPONDENTS AND LEVEL OF SATISFACTION TOWARDS EMPOWERMENT OF SHG (CHI-SQUARE)

Factor	Calculated chi-square value	Table value	D.F	Remarks
Nativity	9.067	5.99	2	Significant

It is divulged from the above table that the calculated chi-square value is less than the table value and the results is not significant at 1% level and 5 % level. Hence, the null hypothesis (Ho) is accepted. The hypothesis "age of the respondents and the level of satisfaction perceived by self help group women empowerment" are associated, does not hold good. From the analysis, it is concluded that there is no close relationship between age of the respondents and the level of satisfaction perceived towards women empowerment.

RESPONDENTS' TYPE OF FAMILY AND LEVEL OF SATISFACTION ON WOMEN EMPOWERMENT.

Family is a group of individuals leads their life towards a common objectives. In earlier days, people lived in a homogeneous group and all the needs and wants happens and sorrows are shared within the same group. But in the recent period the joint family system has spread into small nuclear families and settled at various places both in rural and urban. In this study, the respondents type of family and joint

family. The sample consists 461 (75.2%) respondents belonged to nuclear family and 152 (24.8%) respondents belonged to joint family.

The distribution of the sample respondents according to the Respondents' Type of family and the level of satisfaction perceived towards women empowerment are shown in the following table.

TABLE No. 41
RESPONDENTS' TYPE OF FAMILY AND LEVEL OF SATISFACTION TOWARDS
EMPOWERMENT OF SHG

Sl.No	Type of family	N	%	Mean	Minimum	Maximum	Std. Deviation
1	Nuclear	461	75.2	32.84	27	40	1.839
2	joint	152	24.8	32.75	27	39	2.047
	Total	613	100	32.81	27	40	1.891

It could be observed from the above table that the level of satisfaction perceived by the SHG women ranged between 27 and 40 with an average of 32.80%. The level of satisfaction towards empowerment of SHG women of 32 to 45 years age group ranged between 27 and 39 with an average of 32-84. The level of satisfaction perceived by the old age women SHG ranged between 27-40 with an average of 32-72. From the analysis, it is inferred that middle age women have perceived more satisfaction towards empowerment than the young and old age respondents.

With the view to find the degree of association between the age of the respondents and the level of satisfaction perceived by women towards empowerment, a two- way table was prepared and it depicted in the following table.

Table 42
RESPONDENTS TYPE OF FAMILY AND LEVEL OF SATISFACTION TOWARDS EMPOWERMENT OF
SHG (TWO WAY TABLE)

Type of family		Level of Satisfaction towards Empowerment of SHG						Total	
		1		2		3			
		Low	%	Medium	%	High	%	Total	%
	Nuclear	98	72.59	203	77.18	160	74.41	461	100
	joint	37	27.40	60	22.81	55	25.58	152	100
Total		135	100	263	100	215	100	613	100

The above table reveals that the percentage of high level of satisfaction perceived towards empowerment of women SHG was the highest (59.55%) among the respondents of 30-45 age group and the same was the lowest (13.48 %) among the respondents of above 45 years age group. The percentage of medium level of satisfaction on women empowerment through SHG was the highest (58.18%) among the respondents having 30-45 years age group and the same was the lowest (14.45) among the respondents of above 45 years age group. On the other hand, the percentage of low level of satisfaction perceived by women SHG on empowerment was the highest (62.96%) among the respondents having 30-45 years age group and the same was the lowest (14.08 %) among the respondents of above 45 years age group.

In order to find the relationship between age of the respondents and the level of satisfaction

towards SHG women empowerment, a chi-square test was employed and the result of the test is shown in the following table.

Hypothesis (Ho): There is no significant relationship between the age of the respondents and the level of satisfaction towards women empowerment.

Hypothesis (H1): There is a significant relationship between the age of the respondents and the level of satisfaction towards women empowerment.

Table 4.3

RESPONDENTS TYPE OF FAMILY AND LEVEL OF SATISFACTION TOWARDS
EMPOWERMENT OF SHG (CHI-SQUARE)

Factor	Calculated chi-square value	Table value	D.F	Remarks
Type of family	1.119	-	2	Not Significant

It is divulged from the above table that the calculated chi-square value is less than the table value and the results is not significant at 1% level and 5 % level. Hence, the null hypothesis (Ho) is accepted. The hypothesis "age of the respondents and the level of satisfaction perceived by self help group women empowerment" are associated, does not hold good. From the analysis, it is concluded that there is no close relationship between age of the respondents and the level of satisfaction perceived towards women empowerment.

FINDINGS

Age wise analysis of the SHG members and the level of satisfaction was studied and found that the middle age women have perceived more satisfaction towards empowerment than the old age respondents. The chi-square analysis proved that there is no close relationship between age of the respondents and the level of satisfaction perceived towards women empowerment. Marital status of the respondents and level of satisfaction on women empowerment. It was found from the analysis that the married respondents have perceived more satisfaction towards empowerment than divorce and widow. The chi-square analysis proved that there is no close relationship between marital status of the respondents and the level of satisfaction perceived towards women empowerment. Nativity-wise analysis highlighted that the respondents who have the town nativity have perceived more satisfaction on women empowerment than the respondents who have the urban nativity. The chi-square results revealed that there is a close relationship between nativity of the respondents and the level of satisfaction perceived towards women empowerment. Respondents' type of family and level of satisfaction on women empowerment was studied and was found that the respondents who live in nuclear family perceived more satisfaction on women empowerment than the respondents who live in joint family. The chi-square analysis also proved there is no close relationship between the type of family of the respondents and the level of satisfaction perceived towards women empowerment.

CONCLUSION

The findings from the analysis provide indication provision to extract an assumption in respect of the hypotheses that have taken up for carrying out the study. The overall opinion shows that SHGs are functioning well in organizing the poor women segment into a self-served commercial medium. The formation of SHG can create balances for the poor people to contribute into the various revenue earning activities for the women members in the section. Poverty is generally recognized as a significance of idleness and lack of availability of income earning foundations.

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