CHAPTER – I

INTRODUCTION AND DESIGN OF THE STUDY

1.1 INTRODUCTION

Women play a vital role in the welfare of the family. In essence, men and women play major role in the complex rural society which functions more or less smoothly. Both men and women perform complementary and multiple role to improve the welfare of their families.

The strength of the chain depends on the strength of its weakest link. In a society, women are weakest links, so that they may be strengthened for strengthening the society as a whole and that is possible only by empowering them. Nehru said, “The woman should be uplifted for the upliftment of the nation, for if a woman will be uplifted, society and nation will be uplifted”. According to Swamy Vivekanandha “there is no change of the welfare of the world unless the condition of the women is improved. It is not possible for a bird to fly on one wing”. Therefore, women empowerment plays a vital role in the progress of a family, community, nation and the world as a whole.

The concept of women empowerment can be defined as a process by which women take control and ownership of their choices. The core elements of empowerment have been defined as agency, (ability to define one’s goals and act upon them) awareness of gendered power structures, self-esteem, and self-confidence. Empowerment can take place at a hierarchy of different levels – individual, household, community and societal and is facilitated by providing encouraging factors and removing inhibiting factors (E.g. lack of resources and skills). In this connection, Self Help Groups (SHG) play an effective role for promoting women empowerment.

The formation of self help groups is not ultimately a micro-credit project but an empowerment process. The concept aims at empowering woman and thus uplifting them above the poverty line. It is a gradual process resulting from interaction with group members through awareness and capacity building. Building capacity refers to the
strengthening of ability to undertake personal economic and social activities and enhance self respect. Capacity to undertake economic activities include ownership and control of productive resources and alternative employment opportunities at local levels. It has been proved that Economic empowerment could have a positive impact in other spheres as well -enhanced personal, economic and social status.

Empowerment of women is critical not only for their own welfare but also for the development of the country. India envisions a future in which Indian women are independent and self-reliant. In various national policies and developmental programmes, emphasis has been made on organizing women in self-help groups and thus, it marks the beginning of a major process of empowering women. It is also felt to equip the women with necessary skills in the modern trades, which could make them economically self-reliant. Woman must be empowered by enhancing their awareness, knowledge, skills and technology use of efficiency, thereby, facilitating overall development of the society. The concept of self-help groups is expected to be a helpful instrument for the empowerment of women.

The strength of Self Help Group is its ability to unite poverty agendas. There are many options that have the potential to reduce poverty and there are many that have the potential to increase the economic growth and profit making capacities. Self Help Groups is one of the options, which can reduce poverty and increase economic growth in sustainable manner in people centered approach. The innovation of Self Help Groups is not only to provide a range of financial products to the rural households but also to facilitate livelihood promotion and protection. To attain that level the Self Help Groups are to be empowered externally and internally. The empowerment of Self Help Groups are mainly dependent on the level of linkage with other institutions, organizations and individuals. The validity of this model of empowerment is demonstrated through series of Self Help Groups in the state of Tamilnadu.

1.2 REVIEW OF THE PREVIOUS STUDIES
Gautham and Singh (1990) reported with respect to the constraints in taking up profitable enterprises among members of SHGs. Eighty two per cent of them opined that lack of technical advice is the major problem and 70 per cent of respondents said lack of market for their produce is the major constraint for them. Further 67 per cent of the respondents said absence of continuous followup from the sponsoring agencies as the constraint they are facing. Difficulty in getting required financial assistance is also the constraint for 66 per cent of the respondents. Apart from these, few of them also expressed their internal problems like poor leadership, conflicts among the members & with outsiders, constraints in decision making, lack of time etc.¹

World Bank (1990) in this article reported that effectiveness of credit programmes for women was constrained by (a) weak organizational structure and poor loan supervision of most agencies especially government agencies, (b) tendencies of women to invest in activities with inherent low rates of returns constrained by both market facilities and low skill leveler, (c) high operating cost of credit agencies because they need to provide non-credit services to clients.²

Papa (1991) explained that “Empowerment of women is nothing but strengthening of their innate vitality”. It is humanization of humanity. It can be done through acquiring knowledge, power and experience. It is a sense of internal strength and confidence to face life, the right to determine choices in life and the ability to influence a social process that affects their lives.³

Parekh and Mehta (1992) in this study revealed the problems faced by rural women like vested interests of the officials, refusal to give loans to defaulter families etc. The suggestions provided were; making women aware of credit facilities and the procedures and securing credit, proper identification of beneficiaries, recognition of womens needs.⁴

Manimekalai and Rajendran (1993) found that most of the women were not willing to take up new venture under DWCRA, though they remained unemployed because of the male dominant families, where husbands were not interested in sending
their wives to take up new occupation. Secondly most of the women were reluctant to go outside their villages to take up training.\footnote{5}

Rajani (1995) in this research studied that three major immobilities of woman are lack of health, lack of education and lack of economic independence.\footnote{6}

Sundaram and Singh (1995) revealed the problems faced and suggestions given by DWCRA beneficiaries. The problems were poor physical layout, ventilation and lighting of the work place, lack of transport, delayed payments for goods. The suggestions were providing advance traveling expenses to the beneficiaries, avoiding delay in payments for the produce and providing child care facilities.\footnote{7}

Tejaswini and Veerabhadraiah (1996) identified the problems faced by rural women in SHG activities. The findings revealed 85 per cent of them facing difficulty in getting good price for their product, lack of common work place, lack of proper marketing facilities, problems in getting loan money released in time and lack of training facilities.\footnote{8}

Kiranmayee (1996) describes that while studying the perceived problems of group leaders revealed the lack of co-operation among members, irregularity in repaying the loans, insufficient loans, illiteracy, lack of marketing facilities, lack of knowledge etc. She also reported suggestions offered by the group leaders as suspension of non-cooperative members, division of group further into small groups, education for SHG members, creating awareness about schemes and co-ordination of group members.\footnote{9}

Andre Beteille (1999) remarks the idea of empowerment have taken a hold over minds of increasing member of person in the last few years. It is now widely employed in the press, on television, and in political, academic and even legal circles. These are a talk about the empowerment of the poor of backward communities, of women and of various other disadvantaged sections of society. Empowerment is seen by many Politicians, Publicists, social activists and a growing section of the intelligentsia generally as the only effective answer to oppression, exploitation, injustice and the other maladies with which our society is be set. The idea of empowerment contains exciting possibilities. The first
thing to note is that there is a very little guidance available in existing social theory on the idea of empowerment as it is currently used in public discussion in India.\(^\text{10}\)

Ariz Ahmed (1999) in his article revealed that the women thrift groups were involved in overseeing, executing and monitoring of rural development work under DRDA in the form of vigilance committee.\(^\text{11}\)

Gopalakrishna Rao and Mangasri (1999) have made an attempt to analyze the empowerment of 60 DWCRA groups of Ranga Reddy district of Andra Pradesh. A total of 300 rural women of DWCRA groups and 25 officials from five mandrels constituted the temple structured characteristic of DWCRA groups indicated that majority of them had 3-4 years of working age, had 15-20 members, 10-literacy level and average heterogeneous caste composition. Groups had taken-up economic activities individually, involved in traditional economic activities, worked at different places and marketed their produce independently. The financial assistance received per member was Rs.1000 to Rs.2000. 50% of the respondents have reported that they received less training and had medium supportive environment.\(^\text{12}\)

Gurumoorthy (2000) studied about empowering women contributes to social development. Economic progress in any country whether developed (or) under developed could be achieved through social development. The self-help group disburses micro credit to the rural women for the purpose of making them enterprising women and encouraging them to enter into entrepreneurial activities. Credit needs of the rural women are fulfilled totally through the self-help groups. SHGs enhance equality of status of women as participants, decision makers and beneficiaries in the democratic economic, social, and cultural spheres of life. SHGs also encourage women to take active part in socioeconomic progress of our nation.\(^\text{13}\)

Anuradha Khati Rajivan (2000) in his article wrote that the Mahalir Thittam had been very productive for the last 3 years, with the formation of more than 22,500 SHGs in 28 districts.\(^\text{14}\)
Abdulla (2000) in this study concluded that many of the SHG members, with their popularity, are occupying important positions in gram panchayats, cooperatives and other social organisations. They are also dealing with socio-economic problems such as prohibition of alcohol, child marriages and dowry in the community.\(^\text{15}\)

Jaya Anand (2000) have concluded that women are empowered with information and resources enabled them for initiating social action against dowry system, alcoholism, illiteracy and other social issues. The collective strength of women under the SHGs have increased their ability to take up and work for the Social empowerment.\(^\text{16}\)

Puhazhendi (2000), in this article explains that the positive Empowerment of employment generation on the group members who had undertaken income generating activities was observed in 45 per cent of the group members. Undertaking supplementary activities such as animal husbandry, poultry, etc. and non-farm activities like petty shop, kirani shop, flower vending business etc., provided employment to a greater extent. The annual employment available for the group members have increased by 85 per cent during the post group formation when compared to the pre group formation period.\(^\text{17}\)

Sudha Rani, Umadevi and Surendra (2000) had undertaken a study to evaluate the social status of women in house management, leadership qualities, health and sanitation and economic status after participation in the self help groups. Out of 600 self help groups established by Padmavathi Mahila Mandal, Tirupathi, Andhra Pradesh, 50 self help groups were selected at random for the study. From each group selected two women members were selected at random. The findings of the study revealed that, in all the four aspects there were positive correlation between the women’s education status and empowerment. The study observed that the participation in SHGs enhanced the empowerment of women in these four aspects. Also self confidence among the women increased. Their decision making power also increased during the period of participation. In spite of the commendable achievements, Kerala could make in social sector, the women of the state have only secondary status in the society? However since the inception of kudumbasbree, the scenario have been changing dramatically women empowerment is major concern and prime priority activity for the mission every activity
of the project is geared to take the beneficiary through this ultimate goal. Weekly meeting, discussions, and credit operations, participation in planning and implementation process of development activities and social and cultural activities conducted under the age is kudumbashree CBOs enhance the confidence and capacity of poor women. Moreover thrift and credit operations and micro enterprises have alleviated the economic status of the poor women in families and society. It is an unarguable fact that kudumbashree mission and its activities included the planned capacity building exercise of the beneficiaries, have really improved the status of poor women in the urban and rural areas of the state.18

Suman Jain (2000) observed that the bank SEWA (self employed women’s association) had been providing banking services to the poor, illiterate, self employed women and had become a viable financial venture. The case study revealed that, there were 67113 women depositors with a working capital Rs.1916.72 Lakh in 1966. It further observed that the banks helped the women to acquire skills to make new products and identify work opportunities. It is also found that the repayment rate have been excellent, which was between 93 and 96 percent due to close monitoring by the bank, the link between the group leaders and borrowers and constant communication between the bank and village groups. The conclusion was that from the women’s point, their involvement in and ownership of a successful institution enhanced their collective strength and empowerment that draw near with organization.19

Suriakanthi (2000) revealed that SHGs are ideal and comprehensive target groups for literacy training as the members are highly motivated and also mentioned that micro credit coupled with literacy can truly make 21st Century, the century of women.20

Dadhich, (2001) concluded of ease study on oriental bank gramen project at Dehradun district in Uttar Pradesh for assessing the benefit of the project and economic viability, out of a total 450 SHGs covered by the project, 447 were women groups and only 3 were men SHG’s. The main findings of the study revealed that a large number of women had taken-up subsidiary occupation and consequently their family incomes had substantially increased. An analysis of figures relating to income and expenditure of a
specialized micro credit branch revealed that the branch had become profit centre right in second year of its operation; the recovery of the loans way more than 100% of the demand. The study also revealed that the borrowers under oriental bank grameen project had both the advantages of fine rate of interest, as well as process free credit where as their counter parts elsewhere were paying exorbitant rates of interest.²¹

Sankar (2001) have concluded that majority of the economically weaker section came into SHG, after joining SHG the member’s average income, employment and value of the assets owned by them have increased. The SHG’s strategy have made positive Empowerment on the empowerment of women in terms of increasing their economic capacity.²²

Madheswaran and Dharmadhikary (2001) examines the SHG mechanism of the micro credit scheme as an effective and financially viable tool in canalizing credit to the rural poor. In this study an attempt has been made to analyze the Empowerment of SHGs in providing credit to rural women, to help them to up light their economic status. The analysis was based on a survey of three villages of Pune district, conducted during 1999, where the Maharashtra rural credit programme was being implemented. The study revealed that the Maharastra Rural credit programme was successful to some extent in its objective due to a combination of factors such as (i) SHG Bank linkage (ii) Credit being made available for consumption purposes (iii) Easy and periodic availability of credit due to rotation of savings (iv) Active participation of the NGOs. The study further revealed that peer monitoring could be used as a channel to provide credit at a low transaction cost and frequently to reduce rural poverty. The study concluded that micro credit should be used to meet the current demands of the rural women and this conducted lead to a gradual improvement in the quality of their life and would enable them to identify activities for economic betterment.²³

Veluraj (2001)in this article briefs that Women are more efficient than men, sometimes; they contribute a lot to the economic development. In particular self help groups are the central activity which would result in social and economic development. SHGs also facilitated to achieve independence in there lives. Further, SHGs helped to
improve their mental ability through proper education. The SHGs of Grameen Banks of Bangladesh and self employed women Association (SEWA) are the examples of successful SHGs in Bangladesh and India respectively.\textsuperscript{24}

Banerjee (2002) in this evaluation study expressed that few women members of the groups got elected in panchayat bodies and pressurized the authorities in laying of roads, getting electric connection and providing drainage, bore well and constructing community halls which would definitely go a long way in improving the quality of life of the members. The author also indicated that women members expressed full satisfaction over their performance and wanted to continue their association with the groups.\textsuperscript{25}

Banerjee (2002) observes that the participation of women in SHGs made a significant Empowerment on theirs empowerment both in social and economic aspects. Most of the women were able to increase their income level manifold and contributed to the development of their family. In the process, many of the women reported that they were participating in the financial decisions of the family, which earlier they were not allowed to do.\textsuperscript{26}

Rao (2002) in his study indicated that co-operatives were formal bodies, where SHGs were informal, but at the same time they encouraged savings and promoted income generating activities through small loans.\textsuperscript{27}

Sudharani.K and D. Umadevi (2002) had undertaken a study to evaluate the social status of women in horse management, leadership qualities, health and sanitation and economic status, after participation in the self help groups. The study observed that participation in SHGs enhance the empowerment of women in these four aspects and self-confidence and decision-making power among the women have increased.\textsuperscript{28}

Jalihal and Shivamurthy (2003) in their work notified that the self-help group approach load to a change in neglected (or) sarcastic attitude to respectful attitude through rural poor women by all the members of their families and villages. Moreover, poor women who were afraid even to walk-in the villages alone had developed courage to attend night meetings of their SHGs after completing their family responsibilities and
discuss about their problems and possible ways for their economic and social improvement.  

Kanna B (2003) in his article stated that rural women were creating a silent revolution and if the trend continues, the rural economy will get a big boost.  

Kothai et al. (2003) corroborated that there was positive Empowerment on SHG members where the confidence level of the women members have increased enormously. They could talk to outsiders without any inhibition, they were capable of moving around to cities and banks without seeking the help from men and were also not getting cheated/exploited easily by merchants and middle men.  

Madhuri Nath (2003) in his study suggested that some solid action programmes were needed in the content of employment, health and education in order to enhance the status of rural women and to integrate them with effective workforce of the country.  

Balaguramy. E (2004) in his article reveals that self-help groups are playing a major role in empowering women in different aspects of education, freedom, rights, security etc.  

Badiger and Jutle (2004) studied in different villages of Dharwad, Hubli and Gadag blocks and assessed their needs for Economic empowerment and suggested some of the entrepreneurial activities to the SHGs of farm women under NATP project ‘Empowerment of Women in Agriculture’ such as rawa making, chilli pounding, papad making, oil expeller, vermicelli making, grain mill and dal mill.  

Raghuprasad et al. (2004) in their study conducted in Shimoga district pointed that internal problems faced by some groups are lack of good leadership, conflicts among its members, time constraints, lack of decision making, inadequate space to conduct activities etc.  

Joshi (2004) conducted a study and revealed that women members are economically empowered where, about 496 SHGs have generated group savings of about
30 lakhs, which they are circulating among themselves and also stated that involvement of SHG members in economic activity have helped women to gain respect and self confidence. SHG members have been earning between 500-6000 rupees since taking up various income generating activities. Participation of women SHG members in group meetings, trainings and exposure visits have led to confidence building and self esteem amongst women and organization of women into SHG as fulfilled the need of rural women for a platform for social interaction.\textsuperscript{36}

Kala (2004) in her article concluded that effective intervention through process oriented empowerment programmes for women had been found to be successful. Improving their study in family and society, while giving a feeling of self-work and esteem.\textsuperscript{37}

Selvachandra.M (2004) in his article stated that proper promotion of micro finance and offer banking services to SHGs would help to drive away poverty from our country. Thus the SHG bank linkage was a boon to the poor and for a bank a via media to reach the outreach in large numbers in the process of economic development.\textsuperscript{38}

Shankar Chatterjee (2004) in his study on Development of rural poor through self-help groups” had concluded that SHG approach have changed the economic condition of many poor people. The author adds that arrangement of basic linkages at individual level was not possible in most of the times.\textsuperscript{39}

Vashishtha and Kunwar (2004) revealed that the activities of the SHGs have succeeded in achieving empowerment of women both economically and socially and the perception of the stake holders regarding the effectiveness of SHGs was highly satisfactory, positive and encouraging while attempting to improve the programme further.\textsuperscript{40}

Vasudevarao (2004) in this study rewarded that Andra Pradesh SHGs by saying that they are steadily bringing a silent revolution in the empowerment of women in rural areas and have achieved a respectable position in the country overall the states. SHGs have brought about a massive Empowerment on the rural women of our country.
especially in the 4 southern states of Andhra Pradesh, Tamil Nadu, Karnataka and Kerala. The above studies reveal that SHGs have ushered in prosperity and contentment in the lives of the rural poor especially in their nutritional and living standards.  

Venkatachalam and Jayaprakash (2004) in their article revealed that the formation of self-help groups in rural areas had created awareness among women about social issues and emboldened them to take up their cause with authorities.

Wadiwale (2004) explained in study that in Baroda city slum women were empowered by saving-credit programme and educational status of respondents in terms of their attitudinal change to various issues is considerably high.

Ganesan.G (2005) in his article wrote that bringing the fruits of technology to villages and lying it to eradicate poverty was an ambitious plan of a national alliance of NGOs and technology providers. Therefore, every village was the theme of the master plan as a knowledge centre that aims at helping framers who use the benefits of information technology.

Manoharan Nair and Girija (2005) in their study concluded that weekly meeintgs, discussions, thrift and credit operations, participation in planning and implementation process of development activities, social and cultural activities were conducted under SHGs, NGs and community based organization enhance the confidence and capacity of the poor women. Moreover, thrift and credit operation under micro enterprises enhance the economic status of the poor women in family and society which helps to eradicate poverty at the root itself.

Swaminathan and Buvaneswaran (2005) in their study indicated that the southern region continues to dominate the linkage programme with 72% as on 2003. as far as the cumulative position was concerned, Karnataka ranks first (3950) followed by Andhra Pradesh (2145), Kerala (1826), Uttar Pradesh (1348), Tamil Nadu (1304) and Orissa (1043) of on 2002 – 03. Out of bank loan of 117.83 million disbursed to SHGs a lion’s Share wet to southern region 7.40% constituting 85-30 million rupees followed by western region 8.85% with 10.42 million.
Bhagawati Prasad (2006) in his study concluded that the micro-finance had been found as the appropriate approach and effective tool for poverty alleviation and empowerment, which could be internalized into cooperative system through strategic and legal support, keeping in view the long term sustainability of micro finance within co-operative functioning.47

Gupta (2006) in his study on an in depth survey of three SHGs have given economy benefits. Organized working of the women through these SHGs have increased the income of the families involved. Success of these SHGs not only improved the economic study of the women concerned but also there was a drastic change in their social status.48

Loganathan and Ajokan (2006) in their study suggested that SHGs had provided access to credit for their members, helped to promote savings and yielded moderate economic benefits reduced the dependence on money lenders; and resulted in empowerment benefits to women. On the other hand field reports also suggest that contrary to the vision for SHGs development, SHGs are generally not composed of mainly the poorest families there was greater evidence of society empowerment rather than significant and consistent Economic empowerment, and financial skills of group members have not developed as planned.49

Abdhul Raheem and Yasmeen Sulthana (2007) in their article suggested that promotion and strengthening of SHGs would empower women and enhance self-empowerment which in turn would eradicate poverty.50

Jerinabi.U (2007) in his detailed study “Problems and challenges faced by the SHGs. Found that group conflict, inadequate bank linkage programme, poor managerial efficiency, poor marketing linkages, lack of community support were some of the major problems of SHGs. She added that the schemes must be channelized to the right groups in the right perspective.51

Rekha.R Ganokar (2008) have emphaveizes that the SHGs are the effective instruments of women empowerment. The SHGs have also created better understanding
between the members of the different religions groups as the members of SHGs belong to different religions. This is a welcome change to have understanding and tolerance forwards the members of other religions particularly in a country like India where there is a diversity of religions and castes.\textsuperscript{52}

1.3 STATEMENT OF THE PROBLEM

Women in India have been largely prevented from playing their role in national production. The masses of women in the rural areas are unemployed and have to depend upon the menfolk for their livelihood. Their hidden ideas continue to influence them in the absence of proper guidance.

SHGs in India are becoming powerful instrument in poverty alleviation and women empowerment. It has empowered women both socially and economically. The SHG revolution was a launching pad for women empowerment. The women SHG members usually gain self-confidence and respect in the society. The decision making power of the women SHG members increases as women are also engaged in income generating activities. So, their importance is felt in society and in their houses.

The SHG system is one that has proven to be very relevant and effective and offers women an opportunity to gradually break away from exploitation and isolation. A growing numbers of very poor women are actively organizing and linking themselves with the outer world. The self-reliance and income generating and micro-enterprise development programme of SHG cannot be achieved without any effective linkage and networking. The interplay between the two subsystems of socio-economic i.e., between social development and economic development like micro-enterprise development and micro saving has been quite smooth and effective in case of SHGs linkage to the main stream institutes.

The women SHG movement not only enabled women to increase the collective bargaining power at the local level, but also orient and organize them to move out of their household and develop relationship with various stakeholders. Moreover, the SHG mode of self help gives women a platform to combat various social oppressions.
While doing the SHG activity the members gain access to bank, perform banking operations themselves, operate and organize micro business and over the time these women members are empowered. Most of the SHG’s are formed and facilitated by intermediaries mostly by NGO’s.

The SHG movement in Tamilnadu has become almost synonymous with empowerment of women. A significant issue associated with the empowerment of women is an understanding of their legal, and social rights and economic entitlements. Tamilnadu government has aggressively promoted SHG in rural area to reduce the incidence of poverty households. Poverty and backwardness of women in the state immensely need of provisions for redressal. Women and children suffer more on account of poverty, illiteracy, social and material deprivation, dependence on agriculture and non-timber forest produces for livelihood, lack of avenues for supplementary income, coupled with physical distance from the centers of development and developed markets contribute to overall poverty, the major brunt of which is faced by women. Hence the researcher intended to evaluate the effectiveness of SHG for women empowerment with respect to Personal empowerment, Economic empowerment and Social empowerment in Tiruppur District.

The study seeks to answer the following issues:

1. What is the profile of women SHGS?
2. What is the extent of personal, economic and Social empowerment of SHG members?
3. What are the determinants of personal, economic and Social empowerment of SHG women?
4. What are the problems faced by women working in SHGS?

1.4 OBJECTIVES OF THE STUDY

The study is taken up with the primary objective of evaluating the effectiveness of Self Help Groups (SHG) in empowering women. The following are the specific objectives of the study:
• To understand the social status of the SHGs members through their profile.
• To assess the personal, economic and Social empowerment of women through SHGs and to determine the factors contributing to personal economic and Social empowerment of women.
• To identify the problems of women in SHGs
• To recapitulate the key findings of the study and to offer suggestions to increase the effectiveness of SHGs in empowering women.

1.5 SCOPE OF THE STUDY

The present study aims at the area, extent and factors influencing the women empowerment through Self Help Groups. An attempt is made to study personal, economic and Social empowerment of the SHG members. The study also highlights the problems faced by SHG members and offer a suggestion to improve the women empowerment through SHG. The area of study is limited to Tirupur district only.

1.6 HYPOTHESIS

The following workable hypotheses have been framed and tested in connection with the objectives of the study:

• No significant relationship exists between personal factors and level of Personal empowerment.
• No significant relationship exists between SHG related factors and level of Personal empowerment.
• No significant relationship exists between personal factors and level of Economic empowerment.
• No significant relationship exists between SHG related factors and level of Economic empowerment.
• No significant relationship exists between personal factors and level of Social empowerment.
• No significant relationship exists between SHG related factors and level of Social empowerment.

1.7 METHODOLOGY

The following methodology is adopted to execute the study:

Sources of data

The study is an empirical research based on the survey method. Both primary and secondary data are collected for the purpose of the study. Primary data are collected from the women SHG members through an interview schedule.

The secondary data regarding the theoretical aspect of SHG, empowerment, women empowerment, problems of women SHG’s, remedies for effective development of women SHG, profile of the study area are collected from books, journals, news papers and from websites.

1.8 CONSTRUCTION OF INTERVIEW SCHEDULE

The data relating to the women empowerment through SHG has been attempted with the help of an interview schedule. The interview schedule for collection of primary data was constructed by the researcher after proper observations of the area. Enquiries were made from the respondents in order to check whether they were familiar with the variables of the study.

1.9 PILOT STUDY

A pilot study was conducted by collecting data from 50 respondents. During the pilot study the interview schedule was pre tested for adequacy and reliability. Necessary modification were done in the interview schedule in order to facilitate the application of suitable statistical techniques.
1.10 SAMPLE DESIGN

It was decided to have the sample size as 500. Multistage sampling techniques was adopted to collect the primary data. In the first stage Tiruppur district was selected as the researcher is a native of that district and is well aware of the social and economic background of the women in Tiruppur district.

In the second stage, out of 13 village panchayats, 7 municipality and 16 town panchayats in Tiruppur district, the researcher selected 7 village panchayats 3 municipality and 10 town panchayats at random.

In third stage, the researcher tried to identify a cooperative and helpful SHG member from the randomly selected village panchayat, municipality and town panchayat. Finally 25 members from 20 areas each were chosen on convenience, giving a total of 500 members as sample for study.

1.11 STATISTICAL TOOLS FOR ANALYSIS

Simple Percentage Analysis

The simple percentage analysis was used to express the percentage of respondents falling under each category. It describes the total frequency of respondents/responses in percent format. Percentage analysis is employed for analysis of the socio-economic characteristics of the respondents.

Average Score Analysis

The purpose of an average is to represent a group of individual values in a sample. Based on the consolidated opinion obtained from five point scaling technique for different categories of respondents, the average score was calculated to assess the level of empowerment of the respondents.

Chi-square Analysis
The chi-square analysis is used to test the independence of two attributes. So it is used to test the significance of women empowerment and relationship between level of empowerment with socio-economic characteristics of the respondents.

‘t’-Test

The t-test is used to identify the significant difference between pre SHG and post SHG status of the respondents with reference to income.

Crosstab Analysis

Cross tabulation analysis is the process of creating a contingency table from the multivariate frequency distribution of statistical variables. It is used to study the relationship between pre SHG earnings and post SHG earnings of the respondents.

Correlation Analysis

Correlation Analysis is performed to assess the significant association between problem dimensions of SHGs.

Regression Analysis

The regression analysis is performed to assess the significance of problems faced by SHG members.

Cluster Analysis

Cluster analysis technique is used to study the scattered mean problems among the three clusters between criteria to become a member of SHG and problem of SHG members.

Factor Analysis
Factor analysis by principal component method has been used to identify predominant factors on women empowerment in self-help groups with respect to the empowerment on various factors.

1.12 LIMITATIONS OF THE STUDY

It is but natural that any research investigation suffers from certain limitations which warrant an attitude of caution and healthy skepticism about its findings.

This study has encountered the following limitations.

1. The finding of the study is based on the primary data collected by way of interview schedule and hence the results of the study are subject to all the limitations of primary data.

2. Most of the SHG respondents are limited to certain geographical location. Hence the findings and conclusion may not be applicable to another location.

3. The conclusion of this research can be arrived only on the basis of responses given by the sample respondents. It is very difficult to check and cross verify the correctness of information provided by the respondents.

4. The respondents’ bias is yet another limitation of the study.

1.13 CHAPTER SCHEME

The study is presented in six chapters as described below:

The first chapter consists of the “Introduction and Design of the study” covering the review of literature, statement of the problem, objectives of the study, methodology, frame work of analysis, limitations of the study and chapter scheme.

The second chapter is confined to theoretical aspect of SHG.

The third chapter deals with the profile of SHG.
The chapter four covers the analysis and interpretation of data under different headings as follows:

- Personal empowerment
- Economic empowerment
- Social empowerment
- Relationship between personal, economic and Social empowerment of women in SHGs.
- Problems of Self-help groups

The fifth chapter recapitulates the key findings of the study and offers suggestions to improve the women empowerment through self help groups.
REFERENCES


