



**Full Length Research Article**

**SELF HELP GROUP AND SOCIAL EMPOWERMENT: AN IMPACT ASSESSEMENT IN THE SELECTED VILLAGES OF COIMBATORE DISTRICT**

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**ABSTRACT**

The present study was attempted to examine whether there is improvement in the status of women whom are members of SHG. The study attempted to examine this with the help of 190 women sample respondents selected at random from 34 villages of seven taluks, Coimbatore District. The primary data collected from the sample respondents indicated that the status of women has improved after becoming member of SHG group. The awareness of the sample respondents in terms of various factors including, family politics has also improved.

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**INTRODUCTION**

Microfinance programmes like the Self-Help Bank Linkage Programme (SHG) in India have been increasingly hailed for their positive economic impact and the empowerment women. This is based on the view that women are more likely to be credit constrained, have restricted access to wage labour market and have limited decision-making and bargaining power within the household. This article argues that true women empowerment takes place when women challenge the existing norms and culture, to effectively improve their well being. While doing so, it carefully interprets the World Bank's definition of empowerment within the South Asian contexts and makes comprehensible distinctions between community driven development, efficiency improving activities that are culturally considered to be women's domain and activities which truly empower women. Based on this conceptual framework the results of the Focus Group Discussions (FGD) and interviews analyze the activities through which the Self Help Groups impact the lives of women in India. It is argued that only a fraction of these activities are truly empowering for the participating women, however, drawing inference from the household data, preliminary results indicate that SHGs could be leading to empowerment of women.

**Microfinance and women empowerment**

A majority of microfinance programmes target women with the explicit goal of empowering them. There are varying

underlying motivations for pursuing women empowerment. Some argue that women are amongst the poorest and the most vulnerable of the underprivileged and thus helping them should be a priority. Whereas, other believe that investing in women's capabilities empowers them to make choices which is a valuable goal in itself but it also contributes to greater economic growth and development. It has been well-documented that an increase in women's resources results in the well-being of the family, especially children (Mayoux, 1997; Kabeer, 2001; Hulme and Mosley, 1997). A more feminist point of view stresses that an increased access to financial services represent an opening/opportunity for greater empowerment. Such organisations explicitly perceive microfinance as a tool in the fight for the women's rights and independence. Finally, keeping up with the objective of financial viability, an increasing number of microfinance institutions prefer women members as they believe that they are better and more reliable borrowers.

Hashemi *et al.* (1996) investigated whether women's access to credit has any impact on their lives, irrespective of who had the managerial control. Their results suggest that women's access to credit contributes significantly to the magnitude of the economic contributions reported by women, to the likelihood of an increase in asset holdings in their own names, to an increase in their exercise of purchasing power, and in their political and legal awareness as well as in composite empowerment index. They also found that access to credit was also associated with higher levels of mobility, political participation and involvement in 'major decision-making' for particular credit organizations.

Holvoet (2005), finds that in direct bank-borrower minimal credit, women do not gain much in terms of decision-making patterns. However, when loans are channelled through women's groups and are combined with more investment in social intermediation, substantial shifts in decision-making patterns are observed. This involves a remarkable shift in norm-following and male decisionmaking to more bargaining and sole female decision-making. She finds that the effects are even more striking when women have been members of a group for a longer period and especially when greater emphasis has been laid on genuine social intermediation. Social group intermediation had further gradually transformed groups into actors of local institutional change. Mayoux (1997) argues that the impact of microfinance programmes on women is not always positive. Women that have set up enterprises benefit not only from small increases in income at the cost of heavier workloads and repayment pressures. Sometimes their loans are used by men in the family to set up enterprises, or sometimes women end up being employed as unpaid family workers with little benefit. She further points that in some cases women's increased autonomy has been temporary and has led to the withdrawal of male support. It has also been observed that small increases in women's income are also leading to a decrease in male contribution to certain types of household.

### Problem design

The above paragraphs clearly indicate the need for women empowerment and the scale measuring the women empowerment. Based on the above views in the present paper it is attempted to examine whether the women status has improved in the case of the district of Coimbatore - the district which is called the Manchester of South India' and which is industrially, and educationally well developed. Apart from this, the women literacy level is also found to be one of the highest among the districts of Tamilnadu.

## METHODOLOGY

### Sample Design

As it could be seen in Table 1, after formation of Tiruppur, the district of Coimbatore has totally seven taluks. From these seven taluks, keeping 10 per cent as the sample size, out of 331 census villages, 34 villages have been selected. From these villages, keeping 6 samples from each of the villages, totally 204 samples were selected at random. Primary data were collected from these respondents with the help of a pre tested questionnaire. However, after processing the data it was found that only 190 questionnaires have been found reliable. Hence, the total respondents considered are 190.

### Tools used

The collected data were analyzed using simple percentage method.

### Analysis and interpretation

The analysis of the data provided the following interpretation.

**Table 1. Distribution of samples selected by Taluks**

Sl.No.	Taluk Name	No of Towns	No of Census Villages	No. of sample villages selected (10 per cent)	No. of samples selected	No. of Actual Samples Obtained after processing
1.	Mettupalayam	3	30	3	18	15
2.	Avinashi	3	52	5	30	30
3.	Coimbatore North	16	16	2	12	10
4.	Coimbatore South	17	28	3	18	15
5.	Pollachi	12	117	12	72	70
6.	Udumalpet	8	88	9	54	50
7.	Valparai	1	-	-	-	-
	Total	60	331	34	204	190

Source: Computed from Primary Data.

### Sample respondents by age

As seen in Table 1, most of the SHG members were young (26-35 years of age) married women. Another 31.10 per cent of the respondents are in the age group of 36-45 years. While there are 12.60 per cent are in the age group of 46-55 years, 9.50 per cent of the respondents are in the age group of 18-25 years. There are 7.40 per cent of the respondents who are in the age group of greater than 55 years. The remaining 0.50 per cent are in the age group of less than 18 years.

**Table 2. Distribution of sample respondents by age**

Age Group	No. of Respondents	Percentage
< 18 years	1	0.5
18 - 25 years	18	9.5
26 - 35 years	74	38.9
36 - 45 years	59	31.1
46 - 55 years	24	12.6
> 55 years	14	7.4
Total	190	100

Source: Computed from Primary Data.

Thus from the analysis it can be concluded that a majority of the sample respondents belong to the age group of 26-35 years.

### Sample respondents by marital status

As seen in Table 3, among the 190 sample respondents as high as 82.60 are married. While 10 per cent are widowed, 5.30 per cent are unmarried or single. The remaining 2.10 per cent are widowed.

**Table 3. Distribution of sample respondents by marital status**

Marital status	Total	
	N	%
Never married (single)	10	5.3
Currently married	15	82.6
	7	
Divorced / separated	4	2.1
Widowed	19	10
Total	19	100
	0	

Source: Computed from Primary Data.

Thus from the analysis it can be concluded that a majority of the sample respondents are married.

### Respondens by educational attainment

As seen in table 4, among the sample respondents 46.80 per cent are illiterates. Another 16.30 per cent have completed secondary level. While 14.20 per cent are middle level educated, 10.50 per cent have completed primary level educated. There are 5.80 per cent respondents who have completed either HSC or PUC. The remaining 4.20 per cent have no formal education at all.

**Table 4. Distribution of sample respondents by educational attainment**

Educational Level	Total	
	N	%
Illiterate	89	46.8
Literate, no formal education	8	4.2
Up to primary	20	10.5
Up to middle	27	14.2
Up to secondary	31	16.3
Up to HSC/ PUC	11	5.8
Others	4	2.1
Total	190	100

Source: Computed from Primary Data.

Thus from the analysis it can be concluded that a majority are secondary level completed.

### Sample respondents by activity of reading newspapers, listening to radio and watching TV

Table 5 provides a glimpse of the *awareness* of the SHG members. It appears that a very large percentage of respondents are not able to read newspaper, which is understandable, as given in the earlier table, over 46.80 of the respondents cannot read or write. Listening to radio is not a very popular habit; over 36% of all respondents do not listen to radio. Television, on the other hand, is a very popular medium as around 47% of all respondents regularly watch TV. In both types of SHG, frequency of traveling out of the village is quite high. This may not be directly a result of being a SHG member since travel is affected by the nature of occupation of the member, environment within the household, etc.

**Table 5. Distribution of sample respondents by activity of reading newspapers, listening to radio and watching TV**

Activity	Frequency	Total	
		N	%
Read newspaper/magazine	Yes, occasionally	36	18.9
	Yes, regularly	40	21.1
	Never	114	60.0
Listen to radio	Yes, occasionally	59	31.1
	Yes, regularly	62	32.6
	Never	69	36.3
Watch TV	Yes, occasionally	72	37.9
	Yes, regularly	89	46.8
	Never	29	15.3
Base		190	100

Source: Computed from Primary Data.

Thus from the analysis it can be concluded that a majority of the sample respondents do not know to read and write.

### Sample respondents by sources of information about shg activities

**Table 6. Distribution of sample respondents by sources of information about SHG activities**

Source	Total	
	N	%
NGO staff	116	61.1
The peer group	91	47.9
Other SHGs in the locality	70	36.8
Other family members	44	23.2
Base	190	100

Source: Computed from Primary Data.

As seen in Table 6, among the sample respondents, 61 per cent aware of the SHG activity. Another 47.90 per cent came to know of SHG activity through the peer group. While 36.80 per cent of the respondents are aware of SHG through other SHGs operation in the locality, the remaining 23.20 per cent of the respondents are aware of the SHG activity from other family members. Thus from the analysis it can be concluded that a majority of the sample respondents are aware of the SHG activities through NGO staff members.

### Sample respondents by opinion on the nature of benefit obtained from other programs/ groups

As seen in Table 7, 8.40 per cent of the respondents have received benefited from government programmes, while the remaining 7.40 per cent of the respondents have received from NGO/Private Programmes/Group. The remaining 74.20 per cent of the respondents do not get any help.

**Table 7. Distribution of sample respondents by opinion on the nature of benefit obtained from other programs/ groups**

Benefited from:	Total	
	N	%
An NGO/Private Program/Group	14	7.4
Govt. Program/ Group	16	8.4
Base	190	100

Source: Computed from Primary Data.

Thus from the analysis it can be concluded that a majority of the respondents do not receive any help from any of the agencies.

### Sample respondents by reasons for group formation & member's interest: a comparison

**Table 8. Distribution of sample respondents by reasons for group formation & member's interest: a comparison**

Reason	Total	
	For group forma	For MY Joining it
To save money regularly	91.1	91.6
To meet regularly	47.4	46.8
To start/ take part in internal lending	72.6	70
To generate income for the member	37.4	34.2
Base	190	100

Source: Computed from Primary Data.

As seen in table 8, among the sample respondents, .6 per cent joined in the SHG group to save money. Another 70 per cent viewed that they joined in SHG to take part in internal lending, while 46.80 are interested in meeting the members regularly, the remaining 34.20 per cent viewed that they joined in SHG to generate income for the family. Thus from the analysis it can be concluded that a majority of the SHG members joined in SHG to save money. What is important is members do not seem to think that creating a source of regular income for the members is an important part of an SHG's job too. Clearly, not many members expect the SHG movement to do this for them.

#### Responses of SHG members on empowerment issues influence of SHG on various aspects of members' life

Being a part of the SHG seems to have changed the lives of the members, especially in the older groups, in a significant way. As for its *influence on the financial status* of these women, in the old groups, 83.20 interviewees agree that their financial position has changed for the better since they joined the SHG, as against only 71% in the younger groups.

**Table 9. distribution of sample respondents by type of change in personal financial position**

Type of Change	Total	
	N	%
It has improved	158	83.2
It has remained the same	30	15.8
Can't say	2	1.1
Total	190	100

Source: Computed from Primary Data.

Similarly, more members in the older groups than in the younger groups have reported a positive influence on their share in the family income during this period. Also, the percentage of those saying that they get to participate in the family's financial decisions more than before is also higher in the case of older groups. Thus from the analysis it can be concluded that a majority of the sample respondents viewed that the financial position has improved after becoming member of SHG.

#### Sample respondents by opinion on the change in share in family income

**Table 10. Distribution of sample respondents by opinion on the change in share in family income**

Type of Change	Total	
	N	%
It has increased	126	66.3
It has remained the same	47	24.7
Can't say	17	8.9
Total	190	100

Source: Computed from Primary Data.

As seen in Table 10, a majority of the sample respondents viewed that the family income has improved after they have become the member of the SHG group. Another 24.70 per cent viewed that the income remained the same. Thus from the analysis it can be concluded that according to a majority of the sample respondents the level of income has increased after they have become a member of SHG.

#### Sample respondents by change in role in financial decisions

**Table 11. Distribution of sample respondents by change in role in financial decisions**

Type of Change	Total	
	N	%
I get to participate more than before	95	50
I participate just as much as before	73	38.4
I get to participate less than before	6	3.2
I neither had nor have a role	6	3.2
I continue as the main decision maker	7	3.7
Can't say	3	1.6
Total	190	100

Source: Computed from Primary Data.

As seen in Table 11, the highest share of members viewed that they get participated themselves in the activity of financial decision more than what it was before. Another 38.40 per cent viewed that they get participated moderately better now. Thus from the analysis it can be concluded that a majority of the respondents viewed that their participation in the financial decision activity has improved.

#### Sample respondents by opinion on the degree of difficulty in doing certain tasks

As seen in the table, as high as 82.10 per cent viewed that they can write their names. Another 92.90 per cent viewed that they can identify the currency notes. While there are 78.60 per cent who viewed that they can read numbers upto 500. while 35.70 per cent viewed that they know basic arithmetic, 46.40 per cent said that they can read the brand names. There are 21.40 per cent sample members who can read bank pass book entries, while 7.10 to read bank forms.

**Table 12. Distribution of sample respondents by opinion on the degree of difficulty in doing certain tasks**

Activity	Total	
	N	%
Writing the names	23	82.1
Identify currency notes	26	92.9
Read all numbers upto 500	22	78.6
Basic arithmetic	10	35.7
Reading brand names	13	46.4
Reading pass-book entries	6	21.4
Reading bank forms	2	7.1

Source: Computed from Primary Data.

Thus from the analysis it can be concluded that a majority of the respondents can do important jobs in the SHG group as they have awareness in various aspects.

#### Sample respondents by change in confidence level

As seen in Table 13, the highest 74.20 per cent viewed that they are more confident in dealing with the people. Another 55.80 per cent are more confident in dealing with the institutions.

Thus, from the analysis it can be concluded that the highest share of respondents viewed that they are more confident in dealing with the people, while another considerable share of respondents are more confident in dealing with the institutions.

**Table 13. Distribution of sample respondents by change in confidence level**

Confidence in dealing		N	%
With the People	More confident	141	74.2
	As confident	36	18.9
	Less confident	4	2.1
With the Institutions	Can't say	9	4.7
	More confident	106	55.8
	As confident	60	31.6
	Less confident	4	2.1
	Don't deal with any	10	5.3
	Can't say	10	5.3
Total		190	100

Source: Computed from Primary Data

**Sample respondents by marital status change in knowledge about health & hygiene**

With regard to family planning method, as high as 47.90 per cent viewed that they are aware of family planning more than as before. Another 38.90 per cent are aware of family planning as much as before. With regard to the awareness on washing hands, as high as 34.70 per cent viewed that they are aware of the important of washing hands. Another 2.60 per cent are aware of it more than as before. With regard to the awareness on child's vaccination, 62.50 per cent viewed that they are aware of the importance of child's vaccination. Another 30.50 per cent are aware of it more than as before. With regard to the awareness on not allowing water to stagnant at home and the ill effect of it, 67.90 per cent viewed that they are aware of it, while 30.50 per cent are aware of it more than as before.

**Table 14. Distribution of sample respondents by marital status change in knowledge about health & hygiene**

Do you know about or practice:		Total	
		N	%
Family planning methods	More than before	91	47.9
	As much as before	73	38.9
	Can't say	25	13.2
Washing hands	More than before	119	62.6
	As much as before	66	34.7
	Can't say	5	2.6
Child's vaccination	More than before	119	62.6
	As much as before	58	30.5
	Can't say	13	6.8
Not allowing water & dirt to stagnate	More than before	129	67.9
	As much as before	58	30.5
	Can't say	3	1.6
Using toilets at home	More than before	110	57.9
	As much as before	65	34.2
	Can't say	15	7.9
Adding fruits & vegetables in diet of pregnant women	More than before	119	62.6
	As much as before	61	32.1
	Can't say	10	5.3
Total		190	100

Source: Computed from Primary Data

With regard to the awareness on using toilet at home, 57.90 per cent viewed that they are aware of it, while 34.20 per cent are aware of it more than as before. With regard to the awareness on adding fruits and vegetables in diet of pregnant women, 62.60 per cent viewed that they are aware of it, while 21.10 per cent are aware of it more than as before. Thus from the analysis it can be concluded that a majority of the sample respondents have higher awareness levels.

**Sample respondents by share in household income during last year**

As seen in able 15, a highest share of 43.70 per cent viewed that the share in income of the family has increased 10-50 per cent. Another 41.80 per cent of the respondents have viewed that their income has increased by 10 per cent. The remaining 14.50 per cent of the respondents have viewed that their income has increased by 50 to 100 per cent.

**Table 15. Distribution of sample respondents by share in household income during last year**

	Total	
	N	%
0 to 10%	46	41.8
10 to 50%	48	43.7
50 to 100%	16	14.5
Total	110	100

Source: Computed from Primary Data

Thus from the analysis it can be concluded that according to a majority of the sample respondents, their family income after becoming a member has increased by 10-50 per cent.

**Sample respondents by opinion on the nature of contribution to family income**

As it is seen in Table 16, 45.10 per cent of the sample respondents give some share of their income from SHG regularly to their family. Another 37.30 per cent give same amount regularly. Another 17.60 per cent give whenever they have money.

**Table 16. Distribution of sample respondents by opinion on the nature of contribution to family income**

Contribution to Family Income	Total	
	N	%
Give same amount regularly	38	37.3
Give something regularly	46	45.1
Give whenever I had money	18	17.6
Total	102	100

Source: Computed from Primary Data

Thus from the analysis it can be concluded that a majority of the sample respondents give some share of their income from SHG regularly to their family.

**Sample respondents by type pf account holding**

As seen in table 17, the highest share of respondents do not have savings account in the bank. Another 86.30 per cent have a deposit in bank or post office. While 87.40 per cent do not have account in chit funds, 76.30 have gold and silver jewelry. 75.80 per cent do not have an insurance policy. Thus from the analysis it can be concluded that a majority of the sample respondents have a savings account in the bank.

**SUMMARY AND CONCLUSION**

The present study attempted to examine whether there is improvement in the status of women whom are members of SHG. The study attempted to examine this with of help of

190 women sample respondents selected at random from 34 villages of seven taluks.

**Table 17. Distribution of sample respondents by type of account holding**

Have a savings account in bank	Yes	36	18.9
	No	154	81.1
Have a deposit in bank or post office	Yes	26	13.7
	No	164	86.3
Have a Chit Fund account	Yes	24	12.6
	No	166	87.4
Have any gold, silver or jewelry	Yes	145	76.3
	No	45	23.7
Is a nominee in insurance policy	Yes	38	20
	No	144	75.8

Source: Computed from Primary Data

The primary data collected from the sample respondents indicated that the status of women has improved after becoming member of SHG group. The awareness of the sample respondents in terms of various factors including, family politics has also improved.

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