



A STUDY ON THE EFFECT OF SHG ON WOMEN EMPOWERMENT WITH SPECIAL REFERENCE TO ERNAKULAM DISTRICT

DEVIKA ANIL¹, VANDHANA RAVEENDRAN², KRISHNA M.B.³

1&2 FINAL YEAR M.COM STUDENTS

3 ASSISTANT PROFESSOR

DEPARTMENT OF COMMERCE AND MANAGEMENT,
SCHOOL OF ARTS, HUMANITIES AND COMMERCE,
AMRITA VISHWA VIDYAPEETHAM, KOCHI, KERALA.

devikaanilanil25@gmail.com, krishnambaimi@gmail.com

7356447823, 8156824085

Corresponding Authors: Devika Anil, Krishna M B

ABSTRACT:

Women empowerment had a significant impact and immense growth with the participation of a multitudes of women in self-help groups. The self-help group is defined as a group of about 10-20 people from a same class who join together to address their common obstacles and prospects. In this study, sequential explanatory design was used. The data was collected from 98 respondents from three panchayaths. The panchayaths were Rayamangalam, Asamannoor and Vengoor in Ernakulam district. The data was collected by sending a structured questionnaire to the SHG members in these three panchayaths through google form.

Keywords: Self-Help Groups, Women Empowerment. Economic Empowerment, Social Empowerment.

INTRODUCTION:

The empowerment of women remains a controversial topic. Women empowerment refers to the advancement of women's status in society, politics, employment, culture and health. Through their participation in SHG, various elements of their livelihoods have changed. This study attempts to investigate the role of self-help groups in empowering women. SHGs are regional

groups of 10 to 20 members, mostly in rural areas. The main objective of running a self-help group is to benefit from microfinance.

In Kerala, the poverty rate is 11.3%. The backward sections of the society suffer from the neglect of formal financial institutions due to the absence of adequate collateral when taking out loans. Other factors that make the poor reluctant to take out loans include high transaction costs and poor credit history associated with providing small loans to large numbers of people.

The outback of the formal banking system and the impact of informal financing on the rural population have led the officials to reflect on different sources of financing for the rural population. Given this vision of financing the rural poor, mainly rural women, the government has institutionalized the microcredit movement. The financial aid granted to women is better used by them than by men. Among the many activities aimed at providing children with better education, health care and various retirement schemes, microfinance projects for poverty alleviation through SHGs have been one of the most important projects to fight against rural poverty.

At present, many SHGs are engaged in various types of self-employment activities all over India. Taking women's empowerment as the main concept and linking self-help groups to this concept resulted in a new theme, "A study on the effect of self-help groups on women's empowerment with special reference to Ernakulam district". The main objective of this study was to investigate the socio-economic and health aspects of women in self-help groups.

REVIEW OF LITERATURE:

Mr. Anowarul Islam¹, Mr. Manik Nurzary²(2021) In this study titled "Impact of Self-Help Groups on Socioeconomic Development of Women in Assam: A review of studies", SHG based microfinance as a catalyst for social change was brought, which has proven to be a benefit for rural women in some Indian states. Moreover, it creates opportunities to promote income generating activities and enables them to contribute to economic development. The motive of this study is to understand the main reasons for joining SHGs and to investigate the activities of self-help groups that create political and entrepreneurial empowerment among SHG members. The methodology used in this study is based on some secondary data collected from different sources and tries to analyze and correlate related topics. The study concluded that the

SHG is a powerful and important tool for the eradication of poverty in this new economic era and it is an important tool for the socio-economic development of women.

Sheena Jose¹, Dr SM.Chockalingam², Dr.BR. Velmurugan²(2020) in this research paper titled “Problems of women Self Help Group members in Ernakulam District” found that “lack of management skills”, “lack of adequate knowledge”, “ frequent changes in procedures”, "Lack of sufficient training", "lack of family support", "short repayment period, difficulty in managing government procedures", "lack of experienced manpower", "lack of confidence in itself, etc. is the main problem encountered. SHG members run their businesses. The main purpose of this article is to discover the obstacles faced by SHG members in the Ernakulam area. The area of this study is Ernakulam district of Kerala state. This study is based on primary data collected using questionnaireS. Using a random sampling technique, they selected 125 respondents from Aluva and another 125 respondents from Paravoor Taluk, Ernakulam district, thus the sample constituted 250 female respondents in Ernakulam district. The study concluded that the above problems could be solved through deliberate efforts by educational institutions, social clubs and other voluntary organizations to provide the necessary training and improve the skills of self-help group members. Therefore, with the joint efforts of the government and others, the standard of living of female SHG members will definitely be improved.

Jasmin K¹, Dr.J.Sudarvel² (2021) In this study titled “A Study on Women Empowerment through Self Help Groups with special reference to Malappuram district in Kerala”, self-help groups play a role in educating women in the main role of society. This provides them with many opportunities to start a business and make them financially independent. Most SHG members become self-reliant after joining a self-help group. The main objectives of their study were to investigate the socio-economic profile of SHG members, analyze the social impact of women's membership in SHG, and investigate women's empowerment through SHG in Malappuram. For research purposes, exploratory and descriptive studies were used. This study is based on primary and secondary data. Questionnaires were one of the main methods of data collection and direct interviews with members of micro self-help groups were used. Secondary data was collected from the Internet, websites and journals. The study concluded that women are empowered when they are active in social settings, when they are financially independent and self-sufficient. There are still unreached groups that require the immediate attention of SHG facilitating authorities to be placed under their responsibility.

Shikha P Aji¹, Abin Abraham² (2021) in this study titled "Impact of Self -Help Groups in women empowerment with special reference to Ernakulam district ", reveals that Self-Help Groups play an important role for women in rural areas. The main objective of this study is to verify the impact of women's empowerment in various fields, namely social development, economic development, political development, cultural development and health development. It is a mixed research method where data collection is done using a survey method and the instrument used is a questionnaire. Data was collected from 120 respondents from three village committees. The village councils that used the structured questionnaire were Chittoor, Mulavukadu and Pizhala in Ernakulam district. The study concluded that more than half of the women experienced development after joining a self-help group.

Nimisha M, Dharmaraj Arumugam (2019) in this study "Impact of Self -Help Groups on self, social awareness and economic empowerment of women entrepreneurs of Coimbatore district" has ascertained that development of the nation would be incomplete without empowering the women. Their knowledge, decision making, power and their activities should be supported, empowered and enriched. The objectives of this study were to answer: what are the socio-economic characteristics of the women entrepreneurs, what are the reasons for the women joining Self Help Groups, how has the Self Help Group helped in economically empowering the women in Coimbatore district, How well are the women entrepreneurs aware of themselves and the society to manage the entrepreneurship. The methods used in this study are primary data and secondary data. Primary data was collected from 100 female SHG entrepreneurs through an interview program with a targeted sampling method in the Coimbatore region. The study concluded that all training and follow-up programs on entrepreneurial skills, leadership and market research should be conducted in such a way that women entrepreneurs can understand their improvisations in an easy and accessible way.

STATEMENT OF THE PROBLEM:

Women empowerment is a diversified field which involves economic, social, cultural and health related aspects. In the present scenario, most of the women are strong and empowered. But there are many women still staying forbidden from this especially the rural women.

SHGs have been developed in most of the countries of the world. The main objectives of this group is to provide adequate financial assistance as well as to empower the women belonging

to the weaker sections of the society. The concept of SHG have been developed through the immense support and co-operation from Government, NGOs and social entrepreneurs.

Eventhough both men and women have equal constitutional rights to participate in various social activities, there are many women who still stay away from these activities due to lack of adequate support and assistance from the financial institutions as well as their family. Hence, there is a need to study the effect of Self-Help Groups on women empowerment considering the economic. social and health related aspects.

SIGNIFICANCE OF THE STUDY:

On discussing about women's welfare and its economic development, various government poverty alleviation programs and welfare activities targeting women in rural and urban families below the poverty line, SHGs are effective vehicles to help implement these strategies and empower poor women. Help by providing jobs and income. The self-help groups' mutual lending process and various later-stage production activities help lift women out of poverty and also help local lenders. The SHG is a vehicle through which poor women can improve their economic and social status by improving their skills and capacities and by accessing funds.

In India even today the majority of women in some states and districts remain illiterate, poor and lacking in basic amenities, making them unable to contribute to their own welfare or that of society other than by maintaining a family life. There is evident need to combine various income generating activities so that they can support their families. This has led to the formation of a large number of SHGs in India.

Thus, India is a leading country where SHGs and micro-enterprises are playing an effective role in women's development. Women who lead self-help groups in many parts of the country have successfully brought rural and urban women into the mainstream and helped them make decisions. By involving women in all development programs, SHG has become a source of inspiration and an effective alternative to achieve women's socio-economic development.

Kerala sees great promise in women's self-help groups as they help meet the dual needs of providing year-round employment and encouraging greater participation in decision-making. The research builds on the efforts of self-help groups in Ernakulam District to promote women's economic empowerment in various ways.

The study is essentially a reflection on the different strategies followed by these self-help groups in the field of women's well-being. This is very important because empowering women can only happen in a systematic way through planned efforts.

OBJECTIVES OF THE STUDY:

The specific objectives of the research were:

- To understand the main reasons of women joining the Self -Help Group.
- To examine the extent of attainment of women empowerment through SHGS.
- To study the influence of women empowerment in various domains such as economic development, social, cultural and health development.
- To evaluate various activities of Self Help Group members in Ernakulam Districts.

SCOPE OF THE RESEARCH:

The proposed research topic, "A study on the effect of self-help groups on women's empowerment with special reference to Ernakulam district". will cover the theoretical and conceptual aspects of Self Help Groups and Women Empowerment. This research will focus on the social, economic and health empowerment of women. The study will be conducted by collecting primary data on female beneficiaries of different SHGs in Ernakulam district. The study also covers contributions from the government and various self-help promotion agencies, with the ultimate goal of empowering women. The final research results will indicate the factors that make government and NGO self-help groups work well.

In addition, the study will emphasize the role and importance of self-help groups. The results of this study will contribute to the empowerment of women through self-help groups, especially in disadvantaged sections of society. The study will attempt to identify the benefits of implementing SHG and attempt to better understand its effectiveness. The study will also cover various issues faced by SHG members. The results of this research will be used to plan programs and better strategies to increase the effectiveness and efficiency of self-help groups in empowering women.

RESEARCH METHODOLOGY:

Research methodology is an overview of how a given study was conducted. It defines techniques or procedures for identifying and analyzing information on a particular research topic. This study was conducted using a deductive approach.

This study includes various surveys. Primary data was collected using convenience sampling methods. Secondary data is collected from the Internet, journals and other sources. Questionnaires and interviews were used to collect primary data from members.

DATA ANALYSIS AND INTERPRETATION

TABLE 1: DEMOGRAPHIC PROFILE

AGE	FREQUENCY	PERCENT
18-25	10	10.20
26-35	29	29.6
36-45	31	31.63
46-55	21	21.42
56 & above	7	7.14
TOTAL	98	100
LEVEL OF EDUCATION	FREQUENCY	PERCENT
High school	13	13.26
Higher secondary	19	19.38
Degree	59	60.20
Others	7	7.14
TOTAL	98	100
OCCUPATION	FREQUENCY	PERCENT
Self-employed	51	52.04

House wife	17	17.34
Bakery	5	5.10
Tailoring	8	8.16
Others	17	17.34
TOTAL	98	100
MONTHLY INCOME	FREQUENCY	PERCENT
0-5000	25	25.51
5000-10000	35	35.71
10000-15000	29	29.6
15000 & above	9	9.18
TOTAL	98	100

From table 1 it is evident that 31.63% of the respondents belongs to the age group of 36-45. 60.20% of the respondents are degree holders. 52.04% of the respondents are self-employed. 35.71% of the respondents has a monthly income of Rs.5000-10000.

TABLE 2: YEARS OF INVOLVEMENT WITH SHG

	FREQUENCY	PERCENT
Upto 1 year	9	9.18
1 year-3 years	32	32.65
3 years- 5 years	34	34.7
5 years & above	23	23.46
TOTAL	98	100

From table 2 it is evident that out of 100%, 34.7% of the respondents have been involved in SHG for 3-5 years. 32.65% of the respondents have been involved in SHG for 1-3years. 23.46% of the respondents have been involved in SHG for 5 years &above and 9.18% of the respondents have been involved in SHG for up to 1 year. So, it is apparent that most of the respondents have been involved in SHG for 3-5 years.

ECONOMIC EMPOWERMENT

TABLE 3: AWARENESS ON VARIOUS BANKING TRANSACTIONS LIKE OPENING ACCOUNT, DEPOSIT MONEY ETC

STATEMENT	FREQUENCY	PERCENT
Highly decreased	3	2.04

Decreased	2	3.06
Neutral	8	8.16
Increased	23	23.46
Highly increased	62	63.26
TOTAL	98	100

From table 3 it is evident that 63.26% of the respondents are of the opinion that their awareness on various banking transactions like opening account, deposit money etc has highly increased after joining SHG. 23.46% of the respondents are of the opinion that their awareness on various banking transactions like opening account, deposit money etc has increased after joining SHG. 8.16% respondents had a neutral opinion on this statement. 3.06% of the respondents are of the opinion that their awareness on various banking transactions like opening account, deposit money etc has decreased after joining SHG. 2.04% of the respondents are of the opinion that their awareness on various banking transactions like opening account, deposit money etc has highly decreased after joining SHG. Hence it is clear that majority of the respondents are highly aware on various banking transactions like opening account, deposit money etc.

TABLE :4

STATEMENTS	YES		NO	
	FREQUENCY	PERCENT	FREQUENCY	PERCENT
Participation in group income generating activities	83	84.7	15	15.30
Benefits received from government scheme	64	65.30	34	34.7
Loans availed from SHG	87	88.77	11	11.22
Saving habits other than in SHG	84	85.71	14	14.28
Being part of SHG has improved their life	95	97	3	3

From table 4 it is clear that 84.7% of the respondents participate in group income generating activities and 15.30% of the respondents does not participate in group income generating activities. 65.30% of the respondents are getting benefits from government scheme and 34.7%

are not getting any benefits from government scheme.88.77% of the respondents avail loan from SHG and 11.22% of the respondents do not avail loan from SHG.85.71% of the respondents have saving habits other than in SHG and 14.28% of the respondents do not have saving habits other than in SHG.97% of the respondents are of the opinion that being part of SHG have improved their life and 3% of the respondents are of the opinion that being part of SHG has not improved their life.

SOCIAL EMPOWERMENT

TABLE 5: ROLE OF SHG IN PERSONALITY DEVELOPMENT

STATEMENT	FREQUENCY	PERCENT
Healthy Neighbourhood Relation	16	16.32
Improved capacity building and leadership	26	26.53
Improved communication skills	37	37.75
Self confidence	19	19.38
TOTAL	98	100

Table 5 makes it clear that 37.75% of the respondents were of the opinion that their communication skills have increased after joining SHGs. 26.53% of the respondents were of the opinion that it has improved their capacity building and leadership. 19.38% of the respondents were of the opinion that it has improved their self-confidence. 16.32% of the respondents were of the opinion that it had created healthy neighbourhood relation among them. So, it is understood that most of the respondents have improved their communication skill after joining SHGs.

TABLE : 6

From table 6 it is evident that 63.26% of the respondents are of the opinion that their capacity to solve social problems has increased after joining SHG. 23.46% of the respondents agreed to this statement. 10.20% of the respondents had a neutral opinion on this statement. Only 2.04% of the respondents disagreed and 1.02% of the respondents strongly disagreed to the above statement. Hence, it is clear that majority of the respondents were of the opinion that their capacity to solve social problems have highly increased after joining SHG.

STATEMENTS	STRONGLY DISAGREE		DISAGREE		NEUTRAL		AGREE		STRONGLY AGR	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Have capacity to solve social problems after joining SHG	1	1.02	2	2.04	10	10.20	23	23.46	62	63.26
Communication skill has increased after joining SHG	24	24.48	7	7.14	8	8.16	14	14.28	45	45.91

The aforesaid table makes it clear that 45.91% of the respondents are of the opinion that their communication skill has highly increased after joining SHG. 24.48% of the respondents strongly disagreed to this statement. 14.28% of the respondents agreed to this statement. 8.16% of the respondents had a neutral opinion on this statement. 7.14% of the respondents disagreed to this statement. So, it is evident that majority of the respondents were of the opinion that their communication skill has highly increased after joining SHG.

HEALTH AND MEDICAL FACILITIES

TABLE 7

STATEMENTS	DECREASED		NO CHANGE		INCREASED		HIGHLY INCREASED	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent

Awareness on health and hygiene after joining SHG	2	2.04	18	18.36	30	30.61	48	48.97
Awareness on care during pregnancy after joining SHG	4	4.08	20	20.40	35	35.71	39	39.79

From table 7 it is evident that 48.97% of the respondents are of the opinion that their awareness on health and hygiene has highly increased after joining SHG. 30.61% of the respondents are of the opinion that their awareness on health and hygiene had increased after joining SHG. 18.36% of the respondents had felt no change in their awareness on health and hygiene after joining SHG. 2.04% of the respondents were of the opinion that their awareness on health and hygiene have decreased after joining SHGs as they were new members to the group and were not much aware of it. So, the awareness on health and hygiene of most of the respondents have highly increased after joining SHG.

It is evident from the aforesaid table that 39.79% of the respondents have raised their opinion as to their awareness on care during pregnancy had highly increased after joining SHGs. 35.71% of the respondents were of the opinion that their awareness on care during pregnancy had increased after joining SHGs. 20.40% of the respondents felt no change in their awareness on care during pregnancy after joining SHGs. 4.08% of the respondents believed that their awareness on care during pregnancy had decreased after joining SHGs as they were new members to the group and had not attended much awareness programmes held thereof. So, it is understood that majority of the respondents were of the opinion that their awareness on care during pregnancy had highly increased after joining SHGs

TABLE : 8

STATEMENTS	YES		NO	
	FREQUENCY	PERCENT	FREQUENCY	PERCENT
Have medical facilities after joining SHG	71	72.44	27	27.55

From table 8 it is evident that 72.44% of the respondents were of the opinion that they have received adequate medical facilities after joining SHGs. 27.55% of the respondents were of the opinion that they haven't received adequate medical facilities after joining SHGs. Hence, most of the respondents were of the opinion that they received adequate medical facilities after joining SHGs.

FINDINGS:

- Most of the respondents have been involved in SHG for 3-5 years.
- Majority of the respondents are highly aware on various banking transactions like opening account, deposit money etc.
- The respondents participate in group income generating activity.
- Most of the respondents receive benefits from government schemes
- Nearly all of the respondents avail loans from SHG.
- Majority of the respondents have saving habits other than in SHG.
- The respondents are of the opinion that being part of SHG have improved their life.
- Most of the respondents have improved their communication skills after joining SHGs.
- The respondents were of the opinion that their capacity to solve social problems have highly increased after joining SHG.
- Majority of the respondents were of the opinion that their awareness on care during pregnancy had highly increased after joining SHGs.
- The respondents were of the opinion that they received adequate medical facilities after joining SHGs.

SUGGESTIONS

- SHG groups are suggested to improve the awareness of its members on various banking transactions like opening bank account, deposit money etc.
- SHGs are recommended to ensure the participation of all the members in group income generating activities.

- The group should make sure that all the members are getting equal benefits from government schemes.
- All the SHGs in the district are proposed to create awareness among its members regarding the latest technological advancements like online transactions via mobile phones and other advancements likewise as per the requirements.
- The members should be ensured with immense support from their family members, so that they themselves feel motivated to join and work hard for the betterment of the group.
- The members should encourage other women to join the SHGs, as it is not only a platform to earn income but also a platform for the women to empower themselves.
- A better assistance should be provided for educating the SHG members in order to improve their managerial skills and to eradicate their unawareness.
- Eventhough 97% of the respondents are of the opinion that being part of SHG have improved their life. There are 3% of the respondents who has opposed on it. Hence, the SHG groups must try their level best to make sure that its members get a better standard of living in one way or the other after joining the group.
- The SHGs are suggested to create more awareness towards its members regarding the maintenance of good health and hygiene and also regarding care during pregnancy.
- The group is proposed to provide more medical facilities and other beneficial to its members from the profit earned.

CONCLUSION

The paper concludes with a positive result that self- help group members are economically, socially and health wise empowered after joining SHG. The banks and other financial institutions should extend more credit to the SHGs in order to empower the women and there by alleviate poverty as many of the women in the weaker sections of the society see it as a source of income. As every human beings have their own potential and skills, many of the women find SHGs as a platform to explore their potential and skills and lead an independent life.

REFERENCES

1. VelmuruganRamaswamy et al (2019), "A study on rural women empowerment at

Ernakulam district “, Article in journal of advanced research in dynamical and control systems.

2. VelmuruganRamaswamy et al (2020), “Problems of women self-help group members in Ernakulam district”, Journal of Critical Reviews.
3. Shikha P Aji et al (2021), “Impact of self-help groups in women empowerment: With special reference to Ernakulam district “, International Journal of Multidisciplinary Research and Growth Evaluation ISSN: 2582-7138 Volume [2].
4. Dr.A. Thilagaraj (2020), “A study on women empowerment through self-help group members with special reference to Virudhunagar district in Tamil Nadu”, European Journal of Molecular and Clinical Medicine ISSN: 2515-8260 Volume [07]. Review of literature “, Journal of Emerging Technologies and Innovative Research (JETIR) ISSN: 2349-5162.
6. Dr. Archana Singh et al (2018), “A study of Kerala self-help group and its impact on the Human Development Index at the Grass Root Level”, International Journal of Humanities and Social Studies Volume [4].
7. K.S. Mohindra (2003), “A report on women Self-Help Groups (SHGs) Kerala State, India : a public health perspective”.
8. Arnab Chakraborty et al (2022), “Vulnerability of Self-Help Groups in Marketing their Products –Identification of the Key Factors for Enhanced Market Reach and Profitability”, Corpus ID:253262395.
9. Rajani K.G. et al (2014), “Involvement of SHGs for Women Empowerment in Kerala – A theoretical approach”, Corpus ID: 130386841.
10. N. Rajagopal (2020), “Social Impact of Women SHGs: A Study of NHGs of ‘Kudumbashree’ in Kerala”, Management and Labour Studies Volume [45].