




*Case Study***New Dimension of Women Empowerment: A case study**A. Govindarajan^{*1}  P. Venkateswara Rao¹  J. Rani² ¹ Department of BBA, KL Business School, KL University, Andhra Pradesh, India.² School of Management Studies, Sathyabama Institute of Science and Technology, Chennai, India.

In India after liberalization of Economy by LPG, problems on women workers starts aggravated in the unorganized sector from bad to worse which made them to lost their livelihood by avoiding various self-employment activities. After the dominance of SHG concept it started reaching these ‘Unreached poor’ which brought them self-confidence, self-reliance and self-respect in the present scenario. This paper explores into the two extreme ends of affairs of women before and after joining SHG, and how it empowered them with special reference to Women of Palladam Village , Tirupur Dt, Tamil Nadu.

Keywords: Women empowerment, Self Help Group(SHG), Micro finance, Child labour, Women abuse.

1. Introduction

Micro credit along Self Help Group (SHG) should-be acknowledged globally as the latest implement to conflict deprivation and for country evolution. Micro credit and SHGs are helpful in deducing deprivation, authorizing female and generating recognition that eventually effects in renewable growth of the country. Female came to be the most deprived and distinguished grade of the community either in India even so the world wide. Eventhough of all Council and Non-Council attempt, they came to be the hugely illiterate consumer of the commercial section. At present, microcredit should-be come out as a important implement for licensing female especially, the country female.

1.1. Need for the study

As per The Tirupur dt Report prepared by a group of Delhi students, and presented at a discussion meeting held in Gandhi Peace Foundation, New Delhi on 22 May, 2011 it indicates that there were suicide attempt, child labour, abuse of girl child labour, mental harassment to women labour etc. This paper attempts reveal the present situation of Palladam village of Tirupur District. From 2015 there is a significant increase in number of SHG 50 to nearly 300 SHG’s though this is a remarkable change but need to be investigated further.

2. Literature Review

Mayoux (1997) maintains that the collision of microcredit schemes on female is not always beneficial. Female that have raise ventures welfare not only from small rises in stipend at the value of solid capability and refund enforcement. Occasionally their lending are utilized by male in the household to raise ventures, or sometimes female become entity hired as owed household laborers with small interest. She farther spots that in some instance females developed independence should be brief and has led to the extract of male

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support. Similar view was expressed by D' Espallier, Guerin and Mersland (2009) propose that females are superior purchasers in correlation to male in phrase of discharge of the credit quantity beneficial to develop the household's living standard.

VaniS.Kulkarni (2011) records that the assent potential of micro crediting should be developing M. Bhavani Sankara Rao (2011) has underlined that wellness of female representatives of SHG have surely grab a spin to finer require to be upgraded farther. It obviously indicates that wellness of female representatives consider between them about fitness linked issues of other representatives and their infants and make them appreciative of different Council allocations particularly implied for them to deliberate very powerfully in present years, initially because the chief characters are females.

Sakshikumar (2013) discloses that Microfinance has made female more fertile by giving them a chance to be unaided in phrases of their credits, assisting them obtain, building them clued up of their integrity and making them liberated that in spin has assent them.

Saravana kumar (2019) in their view female assent is superior in regional place than in country place. There is a powerful demand to generate attention and teaching in country place for a superior fertile entity linked to wellness, household planning and financial solidity.

Pradeep (2019) strongly refers the policy of micro-crediting via SHGs can assist in a wide way in eliminating deprivation and licensing females. Still, what is required is an actual convert in the society viewpoint to withdraw from the habitual greets of highly sponsored help to the publicity of maintenance.

2.1. Research Gap

From the above it is clear that, SHG has made a change in betterment of women in rural area economically but lacking in awareness of current development, advancement in technology, how to safeguard themselves from social evils like exploitation, abuse and illtreat. This lacking is highlighted as research gap and studied further.

3. Objectives of the study

3.1. Research Objectives

The important intention of the analysis are:

- To survey the part of micro credit in female assent of women in Palladam village, Tirupur(dt), Tamil Nadu, India.
- To examine the assent which female get in SHGs.
- To evaluate the female assent in the family after joining SHG.
- To provide recommendation for improvement of female assent via microcredit.

3.2. Experimentation Technique

Origin of Information: The survey is investigative in cast and is drew on the two of initial and marginal information. Marginal information was gathered from different journals, articles, working papers, NGO reports etc. Initial information was computed from an area review in the research region.

Field of Demonstration: The survey was directed in Palladam region of Thirupur across a field observe to obtain a perception of the advantages and defiance overlook by female after joining SHG .

Specimen Dimensions: 300 specimens from 25 SHGs from the region of survey have been examined to bearing this research.

Technique for information gathering: An ordered examine catalogue was composed and utilized for gathering information from the female SHG representatives. Both unlocked concluded and locked concluded quizzes were restrains in scheme.

Analytical equipment: coupled collation and fraction inspection are utilized for the survey of the information.

Proposition: H_0 = There is no variance in aim stipend of defendants prior-to combining SHG.

4. Data analysis

Table 1. Percentage analysis

| Particulars | Classification | No of respondent | % |
|-------------|-----------------|------------------|--------------|
| Age | 20-25 years | 50 | 16.67 |
| | 26-30 years | 30 | 10.00 |
| | 31-35 years | 70 | 23.33 |
| | Above 35 | 150 | 50.00 |

| | | | |
|--|---------------------------|------------|--------------|
| Education level | School level | 210 | 70 |
| | HSC | 60 | 20 |
| | UG | 0 | 0 |
| | OTHERS | 30 | 10 |
| Marital status | Married | 280 | 93.33 |
| | Unmarried | 0 | 0 |
| | Widow | 10 | 3.33 |
| | Divorcee | 10 | 3.33 |
| Family income P.A | Below 60000 | 170 | 56.67 |
| | Above 60000 | 110 | 36.67 |
| | Below 100000 | 10 | 3.33 |
| | Above 100000 | 10 | 3.33 |
| Years in SHG | Below 2 years | 30 | 10 |
| | Above 2 to 5 years | 170 | 56.67 |
| | Above 5 years | 100 | 33.33 |
| Reason for joining SHG | Financial problems | 170 | 56.67 |
| | To meet family needs | 90 | 30.33 |
| | To start a business | 40 | 13 |
| | Others | 0 | 0 |
| Installment due period per month to repay the loan | Weekly | 100 | 33.33 |
| | Bi-weekly | 50 | 16.67 |
| | Twice a month | 50 | 16.67 |
| | Monthly | 100 | 33.33 |
| Monthly income after joining SHG | Increased | 260 | 86.67 |
| | Decreased | 0 | 0 |
| | None of these | 40 | 13.33 |
| Learnt any technical skills after joining SHG | Yes | 260 | 86.67 |
| | No | 40 | 13.33 |
| Attitude of a family | Encouraging | 290 | 96.67 |
| | Discouraging | 10 | 3.33 |
| Any case on women and child abuse | Yes | 30 | 10 |
| | No | 270 | 90 |
| Have you heard of any suicide attempts | Yes | 30 | 10 |
| | No | 270 | 90 |

| | | | |
|--|------------|------------|--------------|
| Are you provided with enough updation in technology | Yes | 200 | 66.67 |
| | No | 100 | 33.33 |
| Are you getting updation in technology from government | Yes | 160 | 53.33 |
| | No | 140 | 46.67 |
| Do any NGO's provide training on technology | Yes | 40 | 13.33 |
| | No | 260 | 86.67 |

Source: Primary data

4.1. Findings

- 50% of the respondent are having the age above 35
- 70% of the respondent are having the education less than HSC
- 93.3% of the respondent are married
- 56.67% of the respondent have a family income less than Rs.60,000 p.a
- 56.67% of the respondent are in the SHG for more than 2 years and less than 5 years 33.33% are in the SHG for more than 5 years.
- 56.67% of the respondent express that because of financial problems of in their family it involved them in joining SHG.
- 33.33% of the respondent prefer to repay the loan in weekly and again 33.33% prefer to repay Monthly.
- 86.67% of the respondent realized that their technical skill were improved after joining SHG.
- 96.67% of the respondent feel that after joining SHG they were respected in the family, elderly adults gets suggestion for any action which makes them encouraging.
- 90% of the respondent conveyed that no case of suicide of women or child abuse etc against women were heard and their Group leaders empower them with various laws for the women and they update with latest news.
- 66.67% of the respondent reviled that Government through Mahaleer Thitam and some NGO's provide Skill development.
- 86.67% of the responded strongly believe that after joining SHG their Monthly income of the family is increased.

Table 2. Paired samples test

| Variance | Mean | Std Deviation | Std Error Mean | 95% CFL of Difference | | T | df | Sig (2 tailed) |
|---|-------------|---------------|----------------|-----------------------|-------------|----------|----|----------------|
| | | | | lower | upper | | | |
| Income before joining SHG to Income after Joining SHG | (5.08000E2) | 160.15299 | 22.64905 | (553.51498) | (462.48502) | (22.429) | 49 | 0.000 |

Source: Questionnaire Primary data

Since the probability value is 0.000 ($p < 0.01$), we reject the null hypothesis and conclude that mean Income after joining SHG is significantly higher than the mean Income before joining SHG. Thus, the microfinance is significantly increasing the Income of the respondents.

5. Conclusion and Recommendation

From the above exploratory research, it is clearly proved that the involvement of Women in SHG had empowered them with knowledge, decision making skill, income generation, etc which made them respectable in the family. The empowered women through SHG reduced all crime against women and child laborers. They pay regularly without any due so more genuine. This shows that they have reached to new dimension compared to 2011. Government should consider this change in Women and encourage more women to participate in SHG and train them to improve their Family economy and high level of recognition in society. Through this we can have prosperity in Nation.

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