



## A STUDY ON WOMEN EMPOWERMENT THROUGH SELF HELP GROUP WITH SPECIAL REFERENCE TO MADURAI CITY IN TAMILNADU

<b>LALITHA.S</b>	III-B.COM (CA), PG DEPARTMENT OF COMMERCE WITH COMPUTER APPLICATIONS, MANNARTHIRUMALAI NAICKER COLLEGE (AUTONOMOUS), MADURAI-625004, TAMILNADU, INDIA.
<b>PRIYADHARSINI K</b>	III-B.COM (CA), PG DEPARTMENT OF COMMERCE WITH COMPUTER APPLICATIONS, MANNARTHIRUMALAI NAICKER COLLEGE (AUTONOMOUS), MADURAI-625004, TAMILNADU, INDIA.
<b>DR.N. ILLAMBIRAI</b>	ASSISTANT PROFESSOR OF COMMERCE, PG DEPARTMENT OF COMMERCE WITH COMPUTER APPLICATIONS, MANNARTHIRUMALAI NAICKER COLLEGE (AUTONOMOUS), MADURAI-625004, TAMILNADU, INDIA.

### ABSTRACT:

This study was focus on women empowerment in Madurai district of Tamil Nadu. Entrepreneurship is an important aspect in our country's progress. Women entrepreneurs, as well as men entrepreneurs, will contribute to the development of a nation. If just men developed this country, it would result in monoliteral growth, whereas we need bilateral development, which includes women's empowerment. Swami Vivekananda said, "Just as a bird cannot fly with only one wing, a nation cannot advance if the women are left behind." As a result, entrepreneurship is the better alternative for women empower herself. Self-Help Groups are small, voluntary associations of people, primarily women, who come together to address common issues and improve their socio-economic status. These groups are built on the principles of mutual help, solidarity, and collective responsibility. The concept of SHGs in India has its roots in the microfinance movement, where the focus is on providing financial assistance to the underprivileged, particularly women, to help them gain financial independence. By pooling their resources, SHG members engage in various income-generating activities, access credit facilities, and participate in skill development programs. This, in turn, fosters self-reliance and contributes to their overall empowerment.

### KEYWORDS:

**WOMEN, EMPOWERMENT, ENTREPRENEUR, INCOME, EXPENDITURE.**

### 1.1 INTRODUCTION

Women empowerment is a crucial aspect of societal progress and economic development. It refers to enhancing women's ability to participate fully in various sectors of life, including economic, social, political, and cultural domains. Empowered women contribute significantly to the well-being of their families, communities, and the nation as a whole. In India, where gender disparities are prevalent, initiatives aimed at empowering women have garnered significant attention. One such initiative that has made a substantial impact is the formation and functioning of Self-Help Groups (SHGs). Self-Help Groups are small, voluntary associations of people, primarily women, who come together to address common issues and improve their socio-economic status. These groups are built on the principles of mutual help, solidarity, and collective responsibility. The concept of SHGs in India has its roots in the microfinance movement, where the focus is on providing financial assistance to the underprivileged, particularly women, to help them gain financial independence. By pooling their resources, SHG members engage in various income-generating activities, access credit facilities, and participate in skill development

programs. This, in turn, fosters self-reliance and contributes to their overall empowerment.

### 1.2 STATEMENT OF THE PROBLEM

Self-Help Groups (SHGs) have proven to be a transformative initiative in empowering women by promoting economic independence, social cohesion, and decision-making capabilities. However, despite their potential, SHGs face several challenges that hinder their effectiveness. Many women, particularly in rural and semi-urban areas, continue to struggle with limited access to financial resources, inadequate training programs, and societal norms that restrict their active participation. Operational inefficiencies, lack of proper monitoring mechanisms, and inconsistent government support further exacerbate these issues.

### 1.3 OBJECTIVES OF THE STUDY

- ❖ To analyze the role of Self-Help Groups in enhancing the socio-economic status of women in Madurai City.
- ❖ To evaluate the impact of SHGs on financial

independence and entrepreneurial development among women.

- ❖ To examine the challenges faced by women in SHGs and their strategies for overcoming these barriers.

**1.4 METHODOLOGY**

**1.4.1 RESEARCH DESIGN:**

A descriptive research design has been employed to understand the current status and functioning of SHGs, while an analytical approach is used to evaluate their impact on women’s empowerment. The study seeks to identify patterns, relationships, and challenges through data analysis.

**1.4.2 SAMPLING METHOD:**

A stratified random sampling technique was used to ensure the representation of SHGs from different parts of Madurai city. The sample consists of members from various SHGs who have actively participated in group activities for at least one year.

**1.4.3 SAMPLE SIZE:**

The study was conducted with 50 respondents to gather their insights and opinions

**1.5 DATA ANALYSIS TOOLS:**

The collected data were analyzed using statistical tools such as percentage analysis, to understand the socio-economic impact of SHGs.

**TABLE 1**

**CLASSIFICATION OF AGE WISE RESPONDENTS**

Age	No.of.Respondent	Percentage
Below 25	4	8%
25-35	18	36%
35-45	20	40%
Above 45	8	16%
Total	50	100%

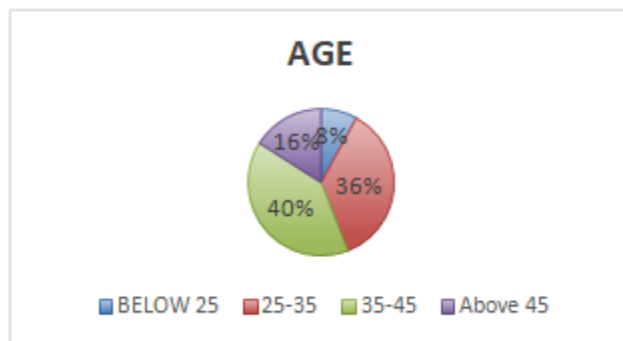
Source: Primary Data

**INFERENCE:**

The data reveals that the majority of respondents are between the ages of 25 and 45, with the highest concentration in the 35-45 age group. This may indicate that the survey is more representative of a working-age population, with fewer participants from younger or older age groups.

**CHART-1**

**CLASSIFICATION OF AGE WISE RESPONDENTS**



**TABLE 2**

**CLASSIFICATION OF RESPONDENT BASE ON MARRIED STATUS**

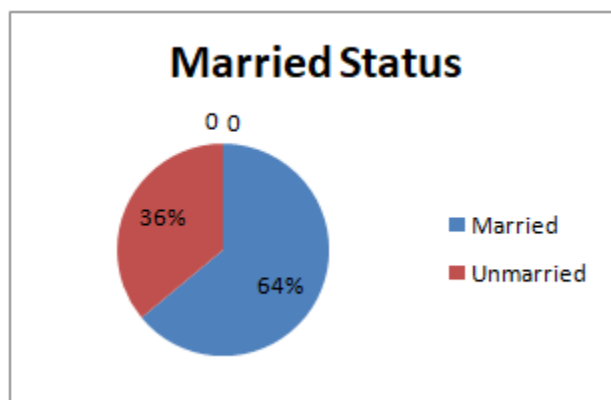
Married Status	No.of. Respondents	Percentage
Married	32	64%
Unmarried	18	36%
<b>TOTAL</b>	<b>50</b>	<b>100%</b>

**INFERENCE**

The data shows a clear distinction in marital status, with a significant majority being married (64%) and a notable proportion being unmarried (36%). This suggests that the sample includes a diverse group in terms of marital status, though married individuals are more predominant.

**DIAGRAM.2**

**CLASSIFICATION OF RESPONDENT BASE ON MARRIED STATUS**



**1.6 FINDINGS AND SUGGESTIONS**

**FINDINGS**

1. The majority of respondents (40%) belong to the 35-45 age group, suggesting that SHGs primarily cater to individuals in the working-age group, who are more likely to seek economic independence or engage in entrepreneurial activities.
2. The 25-35 age group follows with 36%, highlighting that SHGs are also drawing younger

women, especially those in the early stages of their careers or entrepreneurial ventures.

3. A smaller proportion of respondents (8%) belong to the age group below 25, indicating that fewer younger women are participating in SHGs, which could be an area of potential for future outreach and inclusion.

#### SUGGESTIONS

1. Focus on creating awareness and outreach programs specifically targeting women in the age groups of below 25 and above 45. SHGs should look to include younger women by offering tailored programs that appeal to their entrepreneurial interests, such as digital entrepreneurship or youth-focused skill development programs.
2. For older women, SHGs can offer more flexible participation structures or specialized programs addressing their unique challenges, such as health issues or caregiving responsibilities.
3. SHGs should implement stronger monitoring mechanisms to assess the progress and impact of their activities. Regular evaluations can help identify challenges early on and ensure that resources are being used effectively.
4. Self-assessment tools could be introduced within SHGs, allowing members to track their progress and identify areas for improvement,

thus enhancing accountability and ownership within the groups.

#### CONCLUSION

Self-Help Groups (SHGs) have demonstrated a positive impact on empowering women in Madurai, providing a platform for financial independence, skill development, and entrepreneurial growth. Despite challenges, the study shows that SHGs can significantly contribute to women's socio-economic status. With improved outreach, financial support, skill development programs, and societal support, SHGs can continue to be a transformative force in the empowerment of women. Further government support and efficient operational mechanisms will enhance their effectiveness, leading to greater participation and success for women in the region.

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