



WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS IN NAMAKAL DISTRICT, TAMIL NADU

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Abstract

Empowerment is a multidimensional process which should enable an individual or a group of individuals to realize their full identity and powers in all spheres of life. There are 9910 self help groups and with a membership of 1.53 lakhs and the total savings through SHGs is Rs.5746.70 lakhs in Namakkal district. Majority of women members of self help groups are youngsters and most of them are illiterates. Majority of them belong to backward caste and most of them are agricultural labourers. The economic empowerment in terms of savings, social empowerment and cultural empowerment of women members of self help groups have increased after joining SHGs. Besides, the overall women empowerment has significantly increased due to SHGs. The findings of this study justify the greater role played by the SHGs in increasing empowerment of women, by making them economically, socially and culturally strong. And it helped them to save amount of money and invest it for further development.

Key Words: Paired t-test, Self Help Groups, Women Empowerment.

INTRODUCTION

Empowerment is a multidimensional process which should enable an individual or a group of individuals to realize their full identity and powers in all spheres of life. It consists of: greater access to knowledge and resources, greater autonomy in decision making to enable them to have greater ability to plan their lives, or have greater control over the circumstances that influence their lives and free them from shackles imposed on them by custom, belief and practice. Generally, development with justice is expected to generate to forces that lead to empowerment of various sections of population in the country and to raise their status. The goals of women's empowerment challenge the patriarchal ideology to transform the structure and institutions that reinforce and perpetuate gender discrimination and social inequality and to enable poor rural women to gain access to and control of both material and informational resources.

Self Help Group (SHG) is a process by which a large group of women, with common objectives are facilitated to come together voluntarily to participate in the development activities such as saving, credit and income generation thereby ensuring economic independence. SHG phenomenon definitely brings group consciousness among women, sense of belongingness and adequate self-confidence. In fact, what she cannot achieve as an individual, she can accomplish as a member of group with sufficient understanding about her own rights, roles, privileges and responsibilities as a dignified member of society on par with man. When she becomes a member of SHG, her sense of public participation, enlarged horizon of social activities, high self-esteem, self-respect and fulfillment in life expands and enhance the quality of status of women as participants, decision makers and beneficiaries in the democratic, economic social and cultural spheres of life. In other words, SHG is an effective instrument to empower women socially and economically which ultimately contributes to the overall development of the country like India wherein still large segment of women population are underprivileged, illiterate, exploited and deprived of basic rights of social and economic spectrum. There are 9910 self help groups and with a membership of 1.53 lakhs and the total savings through SHGs is Rs.5746.70 lakhs in Namakkal district (Directorate of Town Panchayats, 2015). Therefore, the present research is attempted to study women empowerment through self help groups in Namakkal district.

METHODOLOGY

The Namakkal district has been purposively selected for the present study. The data have been collected from the primary source of 300 women members of self help groups by adopting random sampling technique through pre-tested and structured questionnaire and the data and information pertain to the year 2013-2014. In order to understand socio-economic profile of women members of self help groups, frequency and percentage analysis are carried out. In order to examine the difference in economic, social, cultural and overall empowerment of women between before and after joining SHGs, paired t-test has been employed.

RESULTS AND DISCUSSION

SOCIO-ECONOMIC PROFILE OF WOMEN MEMBERS OF SELF HELP GROUPS



The socio-economic profile of women members of self help groups was analyzed and the results are presented in Table 1.

Table- 1, Socio-Economic Profile of Women Members of Self Help Groups

Demographic Profile	Frequency	Percentage
Age Group		
Below 20 years	72	24.00
21-30 years	138	46.00
31-40 years	66	22.00
Above 40 years	24	8.00
Educational Qualification		
Illiterate	126	42.00
Primary	51	17.00
Secondary	88	29.33
Higher Secondary	35	11.67
Community		
Forward Caste	23	7.67
Backward Caste	132	44.00
Most Backward Caste	94	31.33
Scheduled Caste	36	12.00
Scheduled Tribes	15	5.00
Occupation		
Agricultural Labour	164	54.67
Petty Business	82	27.33
Vegetable Vendor	54	18.00

Source: Primary Data

The results show that about 46.00 per cent of women members of self help groups belong to the age group of 21-30 years followed by below 20 years (24.00 per cent), 31-40 years (22.00 per cent) and above 40 years (8.00 per cent). The results indicate that about 42.00 per cent of women members of self help groups are illiterates followed by those with secondary education (29.33 per cent), those with primary education (17.00 per cent) and those with higher secondary education (11.67 per cent).

It is apparent that about 44.00 per cent of women members of self help groups belong to backward caste followed by most backward caste (31.33 per cent), scheduled caste (12.00 per cent), forward caste (7.67 per cent) and scheduled tribes (5.00 per cent). The results reveal that about 54.67 per cent of women members of self help groups are agricultural labourers followed by petty business (27.33 per cent) and vegetable vendors (18.00 per cent).

The socio-economic profile of women members of self help groups indicates that majority of the women members belong to age group of 21-30 years and most of them are illiterates. Majority of women members belong to backward caste and most of them are agricultural labourers.

ECONOMIC EMPOWERMENT OF WOMEN THROUGH SHGs

The economic empowerment of women in terms of monthly savings through SHGs was analyzed and the results are presented in Table 2.

Table – 2, Economic Empowerment of Women through SHGs

Monthly Savings	Before Joining SHGs		After Joining SHGs		Paired t - Value
	Frequency	Percentage	Frequency	Percentage	
Less than Rs.1000	120	40.00	68	22.66	2.962
Rs.1000 – Rs.2000	94	31.33	110	36.67	
Rs.2000 – Rs.3000	56	18.67	80	26.67	
More than Rs.3000	30	10.00	42	14.00	
Total	300	100.00	300	100.00	-

Source: Primary Data



The results show that about 40.00 per cent of women are saving less than Rs.1000 per month followed by Rs.1000 – Rs.2000 (31.33 per cent), Rs.2000 – Rs.3000 (18.67 per cent) and more than Rs.3000 (10.00 per cent) before joining SHGs. But after joining SHGs, about 36.67 per cent of women are saving Rs.1000 – Rs.2000 followed by Rs.2000 – Rs.3000 (26.67 per cent), less than Rs.1000 (22.66) and more than Rs.3000 (14.00 per cent). It is inferred that the economic empowerment in terms of monthly savings of women have increased after joining SHGs. The paired t-value of 2.962 is significant at one per cent level indicating that there is a significant difference in economic empowerment of women in terms of monthly savings between before and after joining SHGs.

SOCIAL EMPOWERMENT OF WOMEN THROUGH SHGs

The social empowerment of women through SHGs was analyzed and the results are presented in Table 3.

Table- 3, Social Empowerment of Women through SHGs

Social Factors	Before Joining SHGs		After Joining SHGs		Paired t - Value
	Frequency	Percentage	Frequency	Percentage	
Family	84	28.00	92	30.67	3.134
Neighbours	125	41.67	76	25.33	
Community	79	26.33	88	29.33	
Society	12	4.00	44	14.67	
Total	300	100.00	300	100.00	-

Source: Primary Data

The results indicate that about 41.67 per cent of women opine that they are respected by neighbours followed by family (28.00 per cent), community (26.33 per cent) and society (4.00 per cent) before joining SHGs. After joining SHGs, about 30.67 per cent of women opined that they get respect from family members followed by community (29.33 per cent), neighbours (25.33 per cent) and society (14.67 per cent). It reveals that social empowerment of women has highly improved after joining SHGs. The paired t-value of 3.134 is significant at one per cent level indicating that there is a significant difference in social empowerment of women between before and after joining SHGs.

CULTURAL EMPOWERMENT OF WOMEN THROUGH SHGs

The cultural empowerment of women through SHGs was analyzed and the results are presented in Table 4

Table- 4, Cultural Empowerment of Women through SHGs

Cultural Factors	Before Joining SHGs		After Joining SHGs		Paired t - Value
	Frequency	Percentage	Frequency	Percentage	
Cultural Gatherings	94	31.33	100	33.33	3.106
Religious Functions	113	37.67	86	28.67	
Dressing Sense	73	24.33	84	28.00	
Cultural Events	20	6.67	30	10.00	
Total	300	100.00	300	100.00	-

Source: Primary Data

The results reveal that about 37.67 per cent of women opine that they are participating in religious functions followed by cultural gathering (31.33 per cent), dressing sense (24.33) and cultural events (6.67 per cent) before joining SHGs. But, after joining SHGs, about 33.33 per cent of women opine that they are participating cultural gatherings followed by religious functions (28.67 per cent), dressing sense (28.00 per cent) and cultural events (10.00 per cent). It shows that the cultural empowerment of women has improved after joining SHGs. The paired t-value of 3.106 is significant at one per cent level indicating that there is a significant difference in cultural empowerment of women between before and after joining SHGs.



OVERALL EMPOWERMENT OF WOMEN THROUGH SHGs

The overall empowerment of women through SHGs was analyzed and the results are presented in Table 5.

Table- 5, Overall Empowerment of Women through SHGs

Overall Empowerment	Before Joining SHGs		After Joining SHGs		Paired t - Value
	Frequency	Percentage	Frequency	Percentage	
Low Level	162	54.00	76	25.33	3.214
Medium Level	102	34.00	141	47.00	
High Level	36	12.00	83	27.67	
Total	300	100.00	300	100.00	-

Source: Primary Data

It is apparent that about 54.00 per cent of women perceive that their overall empowerment is at low level followed by medium level (34.00 per cent) and high level (12.00 per cent) before joining SHGs. But, after joining SHGs, about 47.00 per cent of women perceive that their overall empowerment is at medium level followed by high level (27.67 per cent) and low level (25.33 per cent) before joining SHGs. It indicates that the overall empowerment of women has increased after joining SHGs. The paired t-value of 3.214 is significant at one per cent level indicating that there is a significant difference in overall empowerment of women between before and after joining SHGs.

CONCLUSION

The foregoing analysis shows that majority of women members of self help groups are youngsters and most of them are illiterates. Majority of them belong to backward caste and most of them are agricultural labourers. The economic empowerment in terms of monthly savings among women has increased after joining SHGs. The paired t-value of 2.962 is significant at one per cent level indicating that there is a significant difference in economic empowerment of women in terms of monthly savings between before and after joining SHGs. The social empowerment of women has improved after joining SHGs as compared to before joining SHGs. The paired t-value of 3.134 is significant at one per cent level indicating that there is a significant difference in social empowerment of women between before and after joining SHGs. The cultural empowerment of women has improved after joining SHGs. The paired t-value of 3.106 is significant at one per cent level indicating that there is a significant difference in cultural empowerment of women between before and after joining SHGs. In addition, the overall women empowerment has significantly increased due to SHGs. The paired t-value of 3.214 is significant at one per cent level indicating that there is a significant difference in overall empowerment of women between before and after joining SHGs.

The findings of this study justify the greater role played by the SHGs in increasing empowerment of women, by making them economically, socially and culturally strong, as well as it helped them to save amount of money and invest it for further development. It is also found that the SHGs created confidence for social, cultural and economic self-reliance among the members of SHGs. It implies that there is a positive impact of Self Help Groups on Women empowerment in Namakkal district.

SCOPE FOR FUTURE RESEARCH

With the changing socio, cultural and economic environments, this present research can be extended to the promotion of women empowerment through institutional building and social networks. The other aspect of this study leads to the social development and empowerment of women through entrepreneurship which could throw light on the over all development of rural economy. There is a scope for evolving and redefining the managerial strategies for development of women empowerment through SHGs for underprivileged section of the society.

Micro credit movement has to be viewed from a long-term perspective under SHG framework, which underlines the need for deliberate policy implications in favour of assurance in terms of technology back-up, product market and human resource development. Hence, there is a need for the development of an innovative and diversified micro-finance sector, which will make a real contribution to women empowerment. This area calls for further intensive research.



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