

A Study on Socio-Economic Empowerment of women through Self-Help Groups with reference to Srivilliputtur Taluk- Virudhunagar district

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ABSTRACT

In the early decades, the concept of women development was totally out of mind and their condition was miserable. But with the changed scenario, the thinking of people has been changed due to education, awareness and now, the problems of women are looked upon as the problems of social welfare and are considered more seriously and ultimately solved in the form of other way round particularly in the past more than 15 years. Due to the development of new policies, programmes and projects, the status of women has totally been changed as they provide assistance to the low income women. This concern for low-income women's needs has coincided historically with recognition of their important role in development. Various intervention approaches have been developed in order to address the needs of the women which ultimately reveal modifications not only in social policy approaches, state policies relating to women but also in the overall economic policy of the country as a whole. The empowerment approach is the most recent and is aimed at empowering women through greater self-reliance and internal strength. This study addresses women empowerment through self help groups in Srivilliputtur taluk of Virudhunagar district in Tamilnadu. The information required for the study has been collected from both the primary and secondary sources A Random sampling method has been followed. Percentage analysis, Chi – Square test, and Garret ranking technique has been used to draw meaningful interpretation of the results. The results of the study revealed that the SHGs have greater impact on both economic and social aspects of the beneficiaries.

Key words: Women Empowerment¹, SHGs², self-reliance³, Srivilliputtur taluk⁴.

1.INTRODUCTION

The year 2001 had been declared by the Government of India as “Women’s Empowerment Year” to focus on a vision where women are equal partners like men”. The Constitution of India grants equality to women in various fields of life. In the past, the position of women was miserable in the society and even women were not ready to undertake any assignment or job due to many reasons like fear, shyness, male dominance in the society and parda system but time has been changed now. Women of today are not like the early days. Now, they are always ready to come forward and want more economic independence, their own identity, achievements, equal status in the society and greater freedom. And Government of India has provided for Self Help Groups (SHGs) to them so that proper attention should be given to their economic independence through self employment, entrepreneurial development and well being that ultimately leads to its contribution. SHGs have been emerged as a powerful instrument in order to alleviate poverty and for the empowerment of women in the rural economy. SHGs through the network of commercial banks, co-operative banks, regional rural banks, NABARD and NGO’s have been largely supply driven. The provision of financial services to the poor and further upgrading their status in the society. In this way, SHGs are important not only to reduce rural poverty, to promote rural savings but also to increase gainful

employment. Keeping this in mind, the present study will concentrate on the current position of women empowerment and study the Socio-economic improvement of women after their joining in SHGs.

2.REVIEW OF LITERATURE

Yamuna (2007) in her study titled, “Women Empowerment through Self-Help Groups in Solamadevi Village” has studied the changes in the role and status of SHG participants in Solamadevi village, Coimbatore District. The results of the study showed that all the participants who received bank loans under this scheme started their own business. There was an increase in the income level, savings, value of assets and household durables, after joining the SHGs. It was also found that SHGs had developed women’s relationships with Government department and bank institutions. They had been equipped with leadership skills through various human resource training programmes and interaction with other SHGs. Women had got lot of courage and self-confident to speak for their rights after becoming SHG members.

Anuppalle Reddy 2008) in his article entitled, “Self-Help Groups in India – A Catalyst for Women Economic Empowerment and poverty Eradication” has illustrated that the remarkable success of women Self-Help Groups in Andhra Pradesh. The World Bank said that the model could be replicated in other states in India and in other countries. The former President of USA, Bill Clinton, George Push, the Micro Soft Wizard Bill Gates and important political leaders of country have visited the state and held discussions with the women Self-Help Groups. Shiralashetti and Hugar(2008) in their study titled, “Micro Finance A Study of SHG and Bank Linkage” have made an attempt to examine the progress of SHGs and their linkage to bank. The study was based on the secondary data collected from annual reports of the NABARD. The main objectives of the study were to examine the progress of SHGs and bank linkage in India and in Karnataka State and to study the district-wise linkage of SHGs in Karnataka State. They concluded that SHG movement is a powerful tool for eradicating the poverty of the people. It also concluded that SHG is providing a good platform for creating good business venture among the members of the SHGs by sanctioning economic assistance to the members who are having intention to start the business activities.

Sangwan (2008) in his study titled, “Financial Inclusion and Self-Help Groups” has empirically ascertained the determinants of financial inclusion and studied the relevance of Self-Help Groups (SHGs) in achieving financial inclusion. For the purpose of the study, the cross-section data of 42 Regions from different states and UTs of India was used. The coverage under financial inclusion was assessed in terms of percentage of adults having credit and saving bank accounts. It was found that as on March 2006, the financial inclusion of adults above 19 years of age was 63 per cent in terms of saving accounts and 16 per cent in terms of credit accounts and about 37 per cent adults in India did not use financial services. The results substantiated that the persons having low income and less geographical access to bank (e.g agricultural labourers, marginal and small farmers, migrant labourers, tribal and women) and were included in the financial inclusion. It is suggested that SHGs could play significant role in achieving the financial inclusion especially for women and low-income families.

Lalitha and Prasad (2009) in their study on “Empowerment of Women : DWCRA Programme” have made an attempt to analyze the empowerment of women through Development of Women and Children in Rural Area (DWCRA) program in the Guntur district of Andhra Pradesh. The study illustrated that income of individual after joining DWCRA programme has increased comparatively. The study has concluded that the potentiality of women is not fully tapped and utilized for the community. Hence, this program should identify the potential skills possessed by the members for the betterment of the society with commendable progress and utilize their skills in a productive way for overall empowerment.

S.Venkateshmurthy and G.M, Dinesh (2009) in their study titled, Women Empowerment through SHG – An Analysis” have noted that the SHGs are playing an important and pivotal role in organizing women, developing leadership qualities among women, mobilizing saving and involving women in various income generating activities for their entrepreneurial development. Further, it witnesses that SHGs are an important instrument to alleviate poverty in general and women poverty in particular. SHGs helping the women to improve their socio-economic status which leads to economic empowerment process.

N.Tamilselvi and N.KJathirvel (2010) in their study titled, “Social Empowerment of Local People” have emphasized that the SHGs which create a silent revolution must be viewed as “change agents” in rural areas. As the illustrious Noeleen Hyzer, Cochair UN Council, micro summit rightly pointed out, micro credit is much more than access to money; it is about women gaining control over the means to make a good living. It is about women lifting

themselves out of poverty and vulnerability. It is about women achieving economic and political empowerment within their villages and their countries". Thus, SHGs should promote income generating activities through micro credit among Self-Help Group women which ensures their economic independence and social status.

K.Govindarajan and K.Mayandi(2011) in their study in "Socio-Economic Impact of Self-Help Groups in Theni District" have noted that the Self-Help Groups in the broader concept play an active role in social and commercial transformation, income generation and other development activities. As a medium for social action, SHG movement in India, play an important role in the reduction of poverty. With appropriate market supporting strategies the members could effectively build enterprises as a source of their employment and income. Thus women were socially, economically and politically empowered after joining Self-Help Groups.

R.Prabhavathy(2011) in her study titled, "An Empirical Study of SHGs and Rural Development in Tuticorin District" has analyzed that SHGs started its functioning all over Tamil Nadu, in some areas they are functioning effectively whereas in some areas they face problems. Since, SHGs help women to achieve economic empowerment, this policy measures can contribute a lot to the nation development. Nowadays, the women in the SHGs are also respected by the others, because they are independent in earning the income and they are contributing to household income, expenditure and savings. They can able to contribute on their own to the development of the society and the nation a whole.

3.STATEMENT OF THE PROBLEM

Women empowerment aims at realizing their identities, power and potentiality in all spheres of lives. Women and SHGs in many parts of the country have achieved success in bringing the women to the main stream of decision making. The SHG in our country has become a source of inspiration for women's welfare. Formation of SHG is a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programme. SHG is a viable organized set up to disburse micro credit to the rural women and encouraging them together into entrepreneurial activities. (Abdul, 2007). To alleviate the poverty and to empower the women, the micro-finance, Self-Help Groups (SHGs) and credit management groups have been started in India. Self Help Group (SHG) is a small voluntary association to form a group. It is informal and homogenous group of not more than twenty members. It is recommended to be informal to keep them away from bureaucracy, corruption, unnecessary administrative expenditure and profit motive. In fact, it is a home grown model for poverty reduction which simultaneously works to empower and shape the lives of its members in a better way. Groups are expected to be homogenous so that the members do not have conflicting interest and all the members can participate freely without any fear. Self-help groups (SHGs) movement has triggered off a silent revolution in the rural credit delivery system in India. SHGs have proved as an effective medium for delivering credit to rural poor for their socio-economic empowerment and eradicating poverty. Self Help Groups are small voluntary associations of rural people, preferably women folk from the same socio-economic background. They come together for the purpose of solving the common problems through self-help and mutual help in the Self Help Groups.

The concept of Self Help Groups serves to underline the principle "for the people, by the people and of the people". The Self Help Groups is the brain child of Grameen Bank of Bangladesh, which was founded by Prof. Mohammed Yunas of Chittagong University in the year 1975. The Self Help Groups scheme was introduced in Tamilnadu in 1989. The activism within the women movement has influenced the government to frame policies and plan for the betterment of the country. The empowerment of women through Self Help Groups (SHGs) would lead to benefits not only to the individual women, but also for the family and community as a whole through collective action for development. In turn it will promote the economy of the country by its contribution to rural economy. Thus SHGs have been showing the way ahead to alleviate the poverty along with Socio-economic empowerment of women. Hence the researcher tends to study the socio-economic empowerment of women with special reference to Self Help Group in Srivilliputtur taluk of Virudhunagar district in Tamilnadu .

4.OBJECTIVES OF THE STUDY.

- 1.To study the performance of SHGs in Srivilliputtur Taluk.
2. To analyze the opportunity for Self employment to women members.
3. To study the level of attainment of the economic independence through SHGs

4. To analyze the empowerment of the women psychologically, economically and sociologically.
5. To offer suggestions for the betterment of women empowerment through SHGs.

5. RESEARCH DESIGN AND METHODOLOGY

The Self Help Group members are functioning very successful manner in Srivilliputtur taluk. Therefore Srivilliputtur taluk has been selected for the research. The present study is an empirical study, based on both primary and secondary data. An interview schedule has been used to know the Self employment level and empowerment of members of SHGs. The secondary data has been collected from books, journals, newspapers, magazines, M.phil and Ph.D theses and Internet sources. The sample size is two hundred respondents constituting different age group from Srivilliputtur taluk of Virudhunagar district. The data has been analyzed by using appropriate statistical techniques such as Chi – Square test, and Garret ranking.

TABLE –1: Age of Self Help Group Members

S.No	Age	No. of Respondents	Percentage (%)
1	Below 30 Years	58	28
2.	31 – 40 Years	75	38
3.	Above 40 Years	67	34
	TOTAL	200	100

Source: Primary Data

The above table reveals that out of total respondents taken for the study, 28% of them belong to the age group of 30 years, 38% of the respondents are 31 to 40 years, and remaining 34 % of them belong to age group of above 40 years. Therefore majority of the respondents falls under the age group of 31 to 40 years.

TABLE 2: Marital Status of Self Help Group Members

S.No	Marital Status	No. of Respondents	Percentage (%)
1	Joint	68	33
2	Nuclear	132	67
	Total	200	100

Source: Primary Data

The above table reveals that out of the total respondents taken for the study, 33% of them are joint family and remaining 67% of the respondents are nuclear family. Majority of the respondents are nuclear family

TABLE 3: Reference about joining in Self Help Groups

S.No	Reference from	No. of Respondents	Percentage (%)
1	Non-Government organizations	100	50
2	Government	31	16
3	Bankers	38	19
4	Others	31	15
	Total	200	100

Source: Primary Data

The above table shows that majority of the SHG members have got aware about SHGs through NGOs.

TABLE- 4: Reason for joining in Self Help Groups

S.No	Reason	No. of Respondents	Percentage (%)
1.	To attain the economic independence	44	22
2.	To get recognition from the society	8	4.5
3.	To get the small business ideas/self employment	79	39
4.	For Savings	23	11.5
5.	To support the member friends	31	15
6.	Other	15	8
	Total	200	100

Source: Primary Data

Table 4 shows that 39% of the respondents are joined in SHGs for starting micro business with available financial assistance ideas, 22% for attaining the economic independence, and 11.5% enriching the saving, 15% to support their member friends. Therefore most of the respondents joined in SHGs for saving purpose.

6.HYPOTHESIS

The following null hypothesis has been framed and significance has been tested with chi-square test at 5% level of significance.

Ho: There is no significant relationship between Age and membership period in self help groups.

H1: There is significant relationship between Age and membership period in self help groups

Ho: There is no significant relationship between educational qualification and membership period in self help groups.

H1: There is significant relationship between educational qualification and membership period in self help groups

Ho: There is no significant relationship between Marital status and membership period in self help groups

H1: There is significant relationship between Marital status and membership period in self help groups

Ho: There is no significant relationship between occupation and membership period in self help groups

H1: There is significant relationship between occupation and membership period in self help groups

TABLE -5 : Education Qualification and Membership Period in Self Help Groups

Factors	Calculated Value	Table Value	Degree of Freedom	Result at 5% Level
Age and membership period in self help groups	5.43	9.45	4	Not Significant
Educational qualification and membership period in self help groups	1.39	5.97	2	Not Significant
Marital status and membership period in self help groups	10.53	5.97	2	Significant
Member's occupation and membership period in self help groups	1.21	12.4	6	Not Significant

The above table reveals that there is no significant relationship between Age and membership period in self help groups, Education qualification and membership period in self help groups, Member's occupation and membership period in self help groups. But there is a significant relationship between marital status and membership period in self help groups

TABLE -6: Garret Ranking Table

S.No	Factors	Garret's Score	Garret's Rank	Average score
1	Self employment	11880	I	118.8
2	Saving money	11680	II	116.80
3	Educating children	10100	III	101.2
4	Improving social status	8826	IV	88.2
5	Sharing risk	8698	V	86.9
6.	Serving the society	8616	VI	86.16

The above table furnishes the Garret's Scores .The highest score is awarded to self – employment .The least score is awarded to serving the society. Hence it is inferred that “Self- Employment” is the main focus of self help group members to attain self reliance and economic independence.

7.Findings:

It is noticed that all the respondents of SHGs are empowered after joining in SHGs and improved self worthiness.

It is found that SHGs improved the literacy level of rural women and improved awareness on children's education.

Majority of the respondents expressed that their awareness about environment has been improved after taking part in SHG programs actively.

Maximum number of respondents accepted that SHGs has brought economic development directly and indirectly happiness and peace in the family.

Women are economically and socially empowered and poverty level has been reduced through self employment.

As far as the self help group is concerned they don't face any type of problems or compulsions from leaders or from other members in the group. Women are given full freedom to express their opinions.

It is also noticed that most of the women are got awareness through the training programmes organized by the NGOs. The NGO actively take part in various trainings sessions provided to all women members wherein they can gain more knowledge about the various income generating activities.

There is appreciable development in coordination between groups and within group leaders and decision making among respondents.

There is an ultimate improvement in psychological and social empowerment among SHG members in Srivilliputtur Taluk as a result of participating in various awareness programmes .

8. Conclusion

The study has been undertaken to identify women empowerment through Self Help Group in Srivilliputtur taluk of Virudhunagar district.. It is found that the socio- economic status has been changed after joining in Self Help Groups. There are emerging issues that need to be addressed to make the role of women in the long run. It is clear that by involving voluntary organizations in social mobilization and creating an enabling policy environment, micro finance can achieve a vast scale and can become a rational movement. The self help group is important in re-strengthening and bringing together of the women power. Thus it is concluded that the economic activities of Self Help Group are quite successful. In this way Self Help Group in Srivilliputtur taluk of Virudhunagar district plays a vital role in empowering its members.

9.Reference

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