



Women Empowerment Through Self Help Groups-a Study With Special Reference To Thiruvannamalai District

B. Rajamani¹ and M. Julius Prasad²

¹Ph.D.Research Scholar, Department of Commerce Annamalai Unvers
Annamalai Nagar-608002. Tamilnadu

²Assistant Professor Department of Comme DDE, Annamalai University
Annamalai Nagar-608002 Tamilnadu

Abstract:

It is widely recognized that, apart from managing households and bearing children, rural women bring income from productive activities ranging from traditional work in the agricultural activities to working in factories or running small and petty business. They have also proven that, they can be better entrepreneurs and development managers in any kind of human development activities. Therefore, it is important and utmost necessary to make rural women empowerment there by help them in taking decision to enable them to be in the central part of any human development processes.

Women's Empowerment is a process, where by women are able to organize themselves to increase their own self reliance, to asset their independent right to make choices and to control resources, which will assist in challenging and eliminating their own subordination. The goal of women empowerment is to address issues relating to women's subordination and inequality. Hence, it is a process, where women are able to change from a state of powerlessness (I Cannot) to a state of collective self-confidence (We can). The women empowerment through self help groups would lead to benefits not only to the individual women but also the family and community as a whole through collective action for development. Empowering women is not just for meeting their economic needs but also for more holistic social development.

INTRODUCTION

Today, in most of the developing countries, more and more emphasis is laid on the need for the development of women and their active participation in the main stream of development process. It is widely recognized that, apart from managing households and bearing children, rural women bring income from productive activities ranging from traditional work in the agricultural activities to working in factories or running small and petty business. They have also proven that, they can be better entrepreneurs and development managers in any kind of human development activities. Therefore, it is important and utmost necessary to make rural women empowerment there by help them in taking decision to enable them to be in the central part of any human development processes. The empowerment of women is considered as an active process enabling women to realize their full identify and power in all spheres of life. The objective of the women

Please cite this Article as : B. Rajamani¹ and M. Julius Prasad², Women Empowerment Through Self Help Groups-a Study With Special Reference To Thiruvannamalai District : Indian Streams Research Journal (June ; 2012)



empowerment is not only helpful to earn income for their family, but also essential to the development of the society and the country.

One of the powerful approaches to women empowerment and rural entrepreneurship is the formation of Self Help Groups (SHGs) especially among women. This strategy had fetched noticeable results not only in India and Bangladesh but all over the world women Self Help Group are increasingly being used as a tool for various developmental interventions credit and its delivery through, Self Help Group have also been taken as a mean for empowerment of rural women.

WOMEN'S EMPOWERMENT

Women's Empowerment is a process, where by women are able to organize themselves to increase their own self reliance, to asset their independent right to make choices and to control resources, which will assist in challenging and eliminating their own subordination. The goal of women empowerment is to address issues relating to women's subordination and inequality. Hence, it is a process, where women are able to change from a state of powerlessness (I Cannot) to a state of collective self-confidence (We can).

SELF HELPGROUPS

Self Help Groups have emerged as one of the major strategies in group formation and the various scheme of the Government of India have shown that strong women groups could contribute substantially to their development. And highlighted to the benefits of formation of women's groups for building confidence and focusing on developmental tasks. Different groups in various states all over the country have focused on skill development through income generating activities, including thrift, credit management activities among poor women. It is a small informal, homogeneous group of not more than 20 members each. These group members do not have conflicting interests. All the members participate equally in their joint liability.

WOMEN EMPOWERMENT THROUGH SELF HELPGROUPS

The women empowerment through self help groups would lead to benefits not only to the individual women but also the family and community as a whole through collective action for development. Empowering women is not just for meeting their economic needs but also for more holistic social development. The SHGs provide credit and empower women socially and economically. They encourage women to participate in decision making in the household, community, local democratic sector and prepare women to take up leadership position.

STATEMENT OF THE PROBLEM

In most south Asian countries, the status of women is low and their socio-economic conditions are much more depressed than that of men. In India, while the constitutional and legal status of women is equal to that of men in all respects, the reality is that, they suffer in all spheres of social and economic life poverty, in fact, is one of the aspects of their deprived condition. Rural women are suffering from low earning, lower wages, low level of skills, limited access of the factors of production, low literacy, malnutrition, poor standard of health, and greater exposure to domestic violence,

Rural women constitute 75 per cent of the total female population of the country. On any given indicator of development, the rural women are disadvantaged compared to her urban counterparts. The profile of rural women is that of a poor, ignorant, illiterate, superstitious and suppressed being with low level of skills. She is unorganized and underrepresented. Her access to information, assets and opportunities is also low. Rural women are a major work force in informal sector.

OBJECTIVES

1. The opinion of the respondents on functioning of self help groups in the study area.
2. To analyze the empowerment and skills achieved by the members in the SHGs.

METHODOLOGY

The study is mainly based on primary data collected from the women members of the self help group in Thiruvannamalai District in Tamil Nadu. The primary data are collected from the sample respondents only after conducting a formal pilot study and field visit. On the basis of pilot study a well structured interview



schedule was prepared with the help of statistical experts. The secondary data was collected from the text books, journals, news papers and websites.

Thiruvannamalai District has 6 taluks namely Thiruvannamalai, Chengam, Polur, Arani, and Vandavasi, with the strength of self help group women members are 22045, 47128, 51288, 51306, 33864 and 15085 respectively. Out of which the researcher has selected 441 sample on the basis of simple random sampling. But out of 441 sample respondents, 41 respondents did not respond and co-operate properly to the researcher for her study so the total number of sample is 400. It is shown in following table No.1

TABLE 1

S. No	Taluks	Members 0.20%
1	Thiruvannamalai	44
2	Chengam	94
3	Cheyar	102
4	Polur	103
5	Arani	68
6	Vandavasi	30
Total		441

TABLE 2
REASONS FOR JOINING SHGS

S. No	Reasons for Joining SHGs	No. of Respondents	Rank
1	Earning Income	296	1
2	Taking need based loan	250	2
3	Financial Support	114	3
4	Repayment of loan	106	4
5	To run the business independently	72	5
6	Participating social activities	68	6
7	Empowerment in the Society	56	7
8	To run the business jointly	46	8
9	Compulsion of others	12	9

Source: Primary Data



Note: On account of multiple responses received the grand total exceeded total number of respondents.

The Table 2 shows the reasons for joining the SHGs. All the respondents were expected to select more than one reason if necessary. Among 400 respondents, the majority of 296 respondents joined the self help groups for the reason of earning income, which gains the 1st rank. The second reason, which was highly selected by the respondents was getting need based loan which got the 2nd rank with the tune of 250 respondents. The third reason for joining the SHGs was to get financial support which got 3rd rank i.e. 114 respondents. The fourth reason for joining SHG was to repay the previous loans, which got 4th rank i.e. 106 respondents' and the other reasons were to run the business independently was 5th rank with the tune of 72 respondents, participating in social activities was 6th rank with the tune of 68 respondents, empowerment in the society was 7th rank with the tune of 56 respondents, to run the business jointly was 8th rank and compulsion of others only got 9th rank. So, the majority of the respondents had the intention of earning income and getting loan only. Empowerment in the society was not considered as an important one because just 56 respondents had the feeling of women empowerment through SHGs. There are 114 respondents who had joined the SHGs for the financial support for their domestic as well as their external needs. It is concluded that, earning income and fulfilling the financial needs were the major thrust area for the new entrant of the SHGs.

TABLE 3
GAINING OUT OF THE MEMBERSHIP IN SHGS

S. No	Gaining out of the membership in SHGs	No. of Respondents	Percentage
1	Decision making skill in family	400	100
2	Family respect	400	100
3	Taking care of children education	400	100
4	Handle the bank transactions	394	98.5
5	Fulfill the requirement of tasildar/ village officers	192	48.5
6	Bargain power with traders	244	61.0
7	Access the standard and quality of the goods	250	62.5
8	Refer the contents of the products	368	92.0
9	Refer the MRP price	382	95.5
10	Reserve Bus/Train ticket	242	60.5
11	Fill up the money orders/ Registered post in the post office/ postal RD	236	59.0
12	Consumer rights	328	82.0
13	Women/Children rights	378	94.5
14	Healthy food habits	318	79.5
15	Child Labour abolition act	208	52.0
16	Prohibition of child marriage	332	83.0

Source: Primary data



Note: On account of multiple responses received the grand total exceeded total number of respondents.

The researcher has identified 16 essential factors for the welfare of the women community in the society. These factors are also important for the women empowerment. Such qualities are shown in the table. Such qualities are the basics for the day to day life and collected through various previous literature. All and taking care of children. 394 respondents i.e. 98.5 per cent could handle the bank transaction independently. the 400 respondents gained the skills of decision making in the family, getting family respect, It is followed by referring to the MRP price, which is mentioned on the package with the tune of 382 respondents. 368 respondents could know the contents of the product, which is mentioned on the package also. Today, due to health consciousness, people mostly refer to the contents of the product, which is helpful to manage their diet. 332 respondents knew the prohibition of child marriage, 328 respondents were aware of the consumer protection act and consumer rights. These are the major achievements of the SHGs. In the study area, SHGs play a vital role in the women empowerment, since more than 70 percentage of the respondents have these qualities and also aware of these. More over SHGs are an ideal machinery to uplift the women in the rural area.

TABLE 4
FINANCIAL STATUS AFTER JOINING SHGS

S. No	Particulars	No. of Respondents	Percentage
1	Always Good	160	40
2	Good at some time	142	35.5
3	No significant difference	70	17.5
4	No	18	4.5
5	Not at all	10	2.5
Total		400	100

Source: Primary data

The main object of forming SHGs is to enrich the money circulation among the women especially in the rural folk. The researcher has tried to analyze the level of money circulation among the respondents after joining the SHGs. The opinion of the respondents with regard to the money circulation among them after joining SHGs is exhibited in the table 4. The statement "After joining the SHGs, members have always money" is given to the respondents and their views were collected. 160 respondents i.e. 40 per cent replied that, they had always enough money. 142 respondents i.e. 35.5 per cent replied that, they had money only for a limited period. 70 respondents replied that, no significant level of cash level improvement was there after joining the SHGs. It is concluded that, the level of cash in hand of the respondents have considerably increased. Because of the loan amount and their other source of income bring the SHG members to a commendable position.

TABLE 5
ROLE IN FINANCIAL DECISION MAKING

S. No	Classification	No. of Respondents	Percentage
1	More participation than before joining SHGs	222	55.5
2	Somewhat increased after joining SHGs	110	27.5
3	Less participation than before joining SHGs	40	10.0
4	No change	28	7.0
Total		400	100

Source: primary data



One of the major factors in the women empowerment is the participation in the financial decision making either in the family or outside the family. It may be the family expenditure, children's education, buying assets, bank transactions, agricultural activities, business and so on. 222 respondents strongly agreed that, they have taken more participation in the financial decision making than before joining the SHGs, which is accounted to 55.5 per cent. 110 respondents had accepted that their participation in financial decision making is somewhat increased, which is accounted to 27.5 per cent. 40 respondents had given negative opinion i.e. their role in financial decision making is decreased after joining the SHGs. 28 respondents mentioned that, there is no change with regard to their participation in the financial decision making even after joining the SHGs. It seemed that, it is a remarkable achievement of the SHGs. It offers valuable service for the women empowerment. Financial decision making is considered as a major source of women empowerment. If women are freely allowed for financial decision making, then they can easily attain the empowerment in the society.

TABLE 6
CHANGES OCCURRED AFTER JOINING THE SHG

S. No	Changes	Highly Improved	Just Improved	No Change	Not Improved	Not at all Improved	Total
1	Education	340 (85)	40 (10.0)	8 (2.0)	6 (1.5)	6 (1.5)	400 (100)
2	Self – Confidence	310 (77.5)	68 (17.0)	10 (2.5)	8 (2.0)	4 (1.0)	400 (100)
3	In dependability	170 (42.5)	210 (52.5)	6 (1.5)	8 (2.0)	6 (1.5)	400 (100)
4	Income	130 (32.5)	232 (58.0)	26 (6.5)	6 (1.5)	6 (1.5)	400 (100)
5	Bargaining Power	74 (18.5)	138 (34.5)	54 (13.5)	30 (7.5)	104 (26.0)	400 (100)
6	Child Development	150 (37.5)	200 (50.0)	32 (8.0)	10 (2.5)	8 (2.0)	400 (100)
7	Health of the family members	212 (53.0)	160 (40.0)	14 (3.5)	8 (2)	9 (1.5)	400 (100)
8	Employment	134 (33.5)	232 (58.0)	14 (3.5)	14 (3.5)	6 (1.5)	400 (100)
9	Increase in the income	224 (56.0)	154 (38.5)	8 (2.0)	8 (2.0)	6 (1.5)	400 (100)
10	Self Employment Opportunity	178 (44.5)	190 (47.5)	10 (2.5)	12 (3.0)	10 (2.5)	400 (100)
11	Got importance in family	322 (80.5)	48 (12.0)	8 (2.0)	14 (3.5)	4 (2.0)	400 (100)
12	Got importance in	308	44	10	14	24	400



13	Social Security	160 (40.0)	128 (32.0)	34 (8.5)	32 (8.0)	46 (11.5)	400 (100)
14	Savings Habit	298 (74.5)	76 (19.0)	12 (3.0)	6 (1.5)	8 (2.0)	400 (100)
15	Family Planning Practices	162 (40.5)	46 (11.5)	64 (16.0)	50 (12.5)	78 (19.5)	400 (100)
16	Family Empowerment	174 (43.5)	144 (36.0)	40 (10.0)	32 (8.0)	10 (2.5)	400 (100)
17	Co-operation in social processes	182 (45.5)	44 (11.0)	52 (13.0)	94 (23.5)	28 (7.0)	400 (100)
18	Better relations and more friends	222 (55.5)	56 (14.0)	14 (3.5)	50 (12.5)	58 (14.5)	400 (100)
19	General Awareness level	252 (63.0)	104 (26.0)	10 (2.5)	18 (4.5)	16 (4.0)	400 (100)
20	Improvement in personal health	216 (54.0)	152 (38.0)	14 (3.5)	10 (2.50)	8 (2.0)	400 (100)
21	Improvement in family health awareness	254 (63.5)	122 (30.5)	6 (1.5)	8 (2.0)	10 (2.5)	400 (100)

The researcher has made an attempt to analyze the level of improvement of the respondents after joining the SHGs. The improvement is taken into account after considering the changes taken place among the respondents. For this researcher has identified 21 factors namely Education, Self – Confidence, in dependability, Income, Bargaining Power, Child Development, Health of the family members, Employment, Increase in the income, Self Employment Opportunity, Got importance in family, Got importance in community, Social Security, Savings Habit, Family Planning Practices, Family Empowerment, Co-operation in social processes, Better relations and more friends, General Awareness level, Improvement in personal health, Improvement in family health awareness. On the basis of changes taken place, the level of improvement is determined and classified in to low level, moderate level and maximum level.

TABLE 7
LEVEL OF IMPROVEMENT



S. No	Levels	No. of respondent	Percentage
1	Low level of Improvement	30	7.5
2	Moderate Improvement	324	81
3	High level of Improvement	46	11.5
Total		400	100

Source: Primary data

The table shows the level of improvement by the respondents through SHGs. The researcher has identified 21 factors, which are shown in the table and using 5 point scale to measure the improvement of the respondents after joining the SHGs. The level of improvement is classified into three categories namely Low level, Moderate level and High level. 324 respondents i.e. 81 per cent got moderate level of improvement. 46 respondents got high level of improvement and 30 respondents got low level improvement.

The researcher has made an attempt to depict the level of improvement of the respondents'. For this, the researcher used 21 factors namely education, self confidence, in dependability, income, bargaining power, child development, family health, employment, importance in the family, importance in the community, social security, savings habit, family planning practices, family empowerment, co-operation in the social processes, better relations and friends, awareness, income level increase , self employment opportunity, and improvement in personal health. The researcher used five point scale namely Highly improved, Just improved, No change, Not improved and Not at all improved and allotted points 5,4,3,2, and 1 respectively to measure the level of improvement in the numerical terms. 324 respondents i.e. 81 per cent got moderate level of improvement. 46 respondents 11.5 per cent got high level of improvement and 30 respondents 7.5 per cent got low level improvement. It seemed that, SHGs play a vital role in women empowerment .Despite the poor education level among the respondents, they got a notable level of improvement through effective participation in the SHGs. It seemed that, SHGs play a vital role in women empowerment in the study area. Women got more importance in the society, because of their awareness and earning potential in all respect through the active participation in the SHGs.

CONCLUSION

The Self Help Groups really help the women-folk to participate in organized to mobilize funds. The empowerment of women really starts with such kind of activities of Self Help Groups. Overall SHGs significantly increased women's participation in all the components of the program me. Women should be willing to take additional effort for building a mindset which is suitable for their overall empowerment. It is a gradual and consistent process, which requires the support of many, who cure related to them in one way or the other.

ACKNOWLEDGEMENT

The authors are deeply indebted to Professor and Head, Department of Commerce, Annamalai University, Annamalainagar-608002, Tamil Nadu, India for their inspiring help, constant support and for providing facilities in the department to carry out the research work.



NOTES AND REFERENCE

1. Ganapathi, R. Malathi, S. Anbumalar, S. "The Role of SHGs in Women Empowerment A Study of Erode District, Tamilnadu", Vikas Vani Journal, Vol.III, No.1, 2009.p.76

2. Rajapriya, M. "Empowerment of Women through Self Help Groups", Social Welfare, Vol.55, No.6, 2008. P.10.

3. Vanitha, B. "Micro – Credit and Women's Empowerment with Special Reference to Swamajayanthi Gram Swarozgar Yojana" Social Welfare, Vol.56, No.12, 2010. P.26

4. www.bim.edu.com

