

A STUDY ON WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS IN MADURAI DISTRICT

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Introduction

Women in India are victims of a multiple socio-economic and cultural factors. They are an integral part of every economy. All round development and harmonious growth of a nation would be possible only when women are considered as equal partners in progress with men. Liberation of women is a pre-requisite for nation's economic development and social upliftment. Poverty is the main obstacle for the improvement of the women. The role of women and the need to empower them are central to human development programs including poverty alleviation. In spite of various programs relating to poverty alleviation has been started, it was observed that woman in rural areas, especially from the poor families could be benefited. An empowerment movement among women across the country has been now turned by rapid progress in SHG formation. Economic empowerment of rural women results in women's ability to influence or make decision, increased self confidence, better status and role in household etc. The formation of SHGs is not ultimately a micro credit project but an empowerment process. The empowerment of women through SHGs would give benefit not only to the individual women but also for the family and community as a whole through collective action for development.

Self-Help Groups

The SHG is a homogenous group of rural people including women who decide to form voluntary organization for small saving amounts, known as "corpus" of the group out of which productive and contingent credit requirement of the members of the group could be met with. The concepts development and empowerment have overlapping dimensions, particularly in the context of women's advancement. As for women's empowerment is concerned, both the components namely attitudinal empowerment and material advancement are necessary. Strategies for Empowerment, must, therefore, focus on economic restructuring, to include restructuring of social relations which constraint and restrain women. The practical approach towards poverty alleviation should be "promotion of self help" among the poor. Indian women always have shown extraordinary dynamism in organizing themselves for income generation. Membership with a group gives women the "visibility" and provides them a legitimate forum to articulate their needs. It permits a gradual building of their capacity through sharing that enhances participatory development. SHGs in Tamil Nadu In Tamil Nadu the SHGs were started in 1989 at Dharmapuri District. At present 1.40 lakh groups are functioning with 23.83 lakh members. Multifold activities of SHGs have paved the way for improving village economy. Creating avenues for skill development, including leadership qualities and enabling economic independence are

major functions of the 'Mahalir Thittam', a five year project of Tamil Nadu Women Development Corporation (TNWDC) aimed at empowerment of women. Tamil Nadu doing well on the SHG front has resulted in the state today boasting of more than 3 lakhs SHGs with a membership of more than 54 lakhs. This includes 2.61 lakhs SHGs directly covered by the Tamil Nadu Women Development Corporation through the successful fostering of savings habit and promptness in loan repayment. Three years ago, women were reluctant even to attend Gram Sabha meetings; of-late the attendance of women at the meetings went up by 65 per cent. The message of the importance of social audit was disseminated through the training for the SHGs. The Women began attending the meetings and learnt representing their grievances. They are able to prioritize their needs and to reorganize themselves into networks at the Panchayat level to decide their agenda. SHGs have become the tool for institutionalizing convergence between various welfare departments.

Women Empowerment

Empowerment literally means 'making someone powerful, facilitating the weak to attain strength' and in the context of women's empowerment, the term has come to denote women's increased control over own lives, bodies and environment. However, women as a group experience inequality to men from the household level to the national level. These inequalities stem from power relations, class-caste hierarchies and socio-cultural traditions, customs and norms. The cost of gender inequality is particularly noted in hindering development in terms of more poverty, increased deprivation and chronic failure in satisfaction of social needs like, nutrition, health, education, dignity, social prestige and self esteem. Trapped in poverty and barred from opportunity poor women are prevented from partaking in the benefits of development and their vast potential remains underexploited.

Today, empowerment of women in general and poor women in particular, is the thrust area of development initiative in India. However, the concept of women empowerment is relatively new especially in the realm of development. In fact, the concept of Women in Development (WID) emerged only in 1970's. Till that period, women were considered as unproductive and their role in development was invisible. It was the UN Decade for Women in 1975 and the works of Esther Boserup that forced a rethinking of development policies which began to conceptualise women as agents of production process and identified women's marginalization as the chief cause of their low status. These caused the economic policy approach to development, to change its focus, first from welfare the equity, then to anti-poverty and efficiency, and finally to empowerment.

Statement of the Problem

Women in India have been oppressed culturally, socially, economically and politically for centuries. They are exploited at home, in the families, in the society and in the country. In the multi ethnic and multi cultural society like that exists in India, such

exploitation takes various forms. The core of the problem is that they shoulder a number of responsibilities, but they are not given adequate participatory or decision making power in the family or elsewhere. Women can gain such power, if their economic status, cultural and social status improves. Such type of overall improvement of the power is known as women empowerment. The empowerment of women is one of the central issues in the process of development of countries all over the world. Tamil Nadu has a glorious tradition of recognizing the importance of empowering women over several decades. Involvement in Self Help Groups has enabled women to gain greater control over resources like material possession, intellectual resources like knowledge, information, ideas and decision making in home, community, society and nation. Thus empowerment means moving from a position of enforced powerlessness to one of the power. There are various indicators that define women empowerment. These indicators are Mobility, Autonomy, Decision Making, ownership of Household assets, Freedom from domination in the family, Political and Legal awareness, Participation in social and development activities, contribution to family expenditure, Reproductive rights, Exposure to information media, Participation in development Programmes.

Objectives of the Study

- To analyse women empowerment through Self Help Groups with respect to the SHG members in Madurai District of Tamil Nadu.
- To find out the change in economic condition of SHG members.

Methodology

The present study is based on both primary data and secondary data. The primary data collected from the respondents through the interview schedule. The secondary data were collected from various books journals and newspapers.

Sampling

Due to the availability of time and nature of the respondents the researcher adopts convenient sampling technique.

Age-Wise Classification of the Respondents

The ages of the respondents of the various groups are furnished in table 1.

Table 1 Age-Wise Classification of the Respondents

S.No.	Age (year)	No. of respondents	Percentage to Total
1	Up to 30	56	28
2	30-40	108	54
3	Above 40	36	18
	Total	200	100

Source: Primary Data

Table 1 shows the age wise classification of the respondents. Out of the total respondents 108 respondents are in the age group of 30-40 and their strength comes to 54 percentage. Another 56 respondents are in the age group of below 30 and their strength comes to 28 percentages to the total and the remaining 36 respondents fall in the age group of above 40 years.

Education-Wise Classification of the Respondents

The educational qualification of the respondents are classified into different categories and the details are furnished in the table 2

Table 2 Education-Wise Classification of the Respondents

S.No.	Education Level	No. of Respondents	Percentage to Total
1	Illiterate	30	15
2	Can Sign	90	45
3	School Level	60	30
4	Degree And Above	20	10
	Total	200	100

Source: Primary Data

Table 2 shows the educational level wise classification of the respondents. Out of the 200 respondents, 90 respondents are capable of signing and their strength comes to 45 percentage. Another 60 respondents are in the school level education comes to 30 percentage to the total. 30 respondents are illiterate with 15 percentage and the remaining respondents possess graduation level of education and their strength comes to 10 percentage to the total.

Community-Wise Classification of the Respondents

The distribution of sample members according to community is depicted in Table 3.

Table 3 Community-Wise Classification of the Respondents

S.No.	Community	No. of Members	Percentage to Total
1	General	75	37.5
2	Backward Class	95	47.5
3	SC/ST	30	15
	Total	200	100

Source: Primary Data

It is evident from Table 3 that out of the total 200 respondents 95 respondents fall in the backward class community and their strength comes to 47.5 percentage to the total. Another 75 respondents belong to the general community and their strength comes to 37.5 percentage to the total and the remaining 30 respondents belong to the scheduled caste and scheduled tribal community and their strength comes to 15 percentage to the total.

Residing Area

The researcher has classified the residing area of the respondents into two categories such as rural and urban. The details regarding the numbers of the respondents living in urban and rural areas and their percentages are listed down in table 4.

Table 4 Area-Wise Classification of the Respondents

S.No.	Area	No. of Respondents	Percentage to Total
1	Rural	135	67.5
2	Urban	65	32.5
	Total	200	100

Source: Primary Data

Table 4 shows the details regarding the residing areas of the respondents. Out of the total 200 respondents 67.5 percentage of the respondents are residing in rural area and the remaining respondents live in urban area.

Level of Savings

In order to test whether there is any significant difference in savings before and after joining the self help group, 'Paired t test' was used. The result of 'Paired t test' is depicted in table 5.

Table 5 'T' Test Result (Before and After Joining)

S.No.	Methods of Savings	'T' Value	Significance Level	Result
1	Chit Funds	-15.231	0.000	Significant
2	Post Offices	-11.523	0.000	Significant
3	Banks	-14.230	0.000	Significant
4	SHGs	-45.633	0.000	Significant
5	Total Savings	-41.225	0.000	Significant

Source: Primary Data

From table 5, it can be concluded that there is a significant difference in the savings of the respondents before joining and after joining the self help group.

Level of Borrowing

In order to test whether there is any significant difference in the borrowings of the respondents before and after joining the self help group, 'Paired t Test' was used. The result of 'Paired t Test' was listed in table 6.

Table 6 'T' Test Result (Before and After Joining)

S.NO	Reason for Borrowing	'T' Value	Significance Level	Result
1	Production Purpose	-28.639	0.000	Significant
2	Consumption Purpose	-12.531	0.000	Significant
3	Total Borrowings	-29.521	0.000	Significant

Source: Primary Data

From table 6, it can be concluded that there is a significant difference in the borrowings of the respondents before joining and after joining the self help group.

Income Generation

In order to test whether there is any significant difference in the employment level of the respondents before and after joining the self help group, 'Paired t Test' was used. The result of 'Paired t Test' is listed in table 7.

Table 7 'T' Test Result (Before and After Joining)

S.No	Employment	'T' Value	Significance Level	Result
1	Agricultural	-24.135	0.000	Significant
2	Non-Agricultural	-22.244	0.000	Significant
3	Allied Agricultural	-2.103	0.030	significant
4	Total	-44.204	0.000	Significant

Source: Primary Data

From table 7, it can be concluded that there is a significant difference in the agricultural and non-agricultural employment but it can be found that there is no significant difference in the allied agricultural employment even before and after joining the self help group.

Conclusion

Overall, microfinance has provided important contributions to the development of women. Although microfinance is certainly not a solution for poverty, it can prove itself a useful tool in the fight against poverty.

To conclude, the efforts under the promotion of the SHG movement have worked to improve the lives of poor women by enhancing their ability to bargain, manage their own institutions independently and gain access to better livelihood opportunities. This in turn, has increased their financial security and in so doing, has enabled many women to come out of poverty creating stability not only in their own lives but also for those within their communities.

References

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