

A STUDY ON WOMEN EMPOWERMENT THROUGH SELF- HELP GROUPS WITH SPECIAL REFERENCE TO MADURAI DISTRICT IN TAMIL NADU

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Abstract

Women empowerment is a process in which women challenge the existing norms and culture, to effectively promote their well being. The participation of women in Self Help Groups (SHGs) made a significant impact on their empowerment both in social and economical aspects. This study addresses women empowerment through self help groups in Madurai district of Tamilnadu. The information required for the study has been collected from both the primary and secondary sources A multistage proportionate random sampling method has been followed. Average and percentage analysis was carried out to draw meaningful interpretation of the results. Garret ranking technique was used to find the reasons for joining the Self help group. Factor analysis was used to measure the determine the relationship between the observed variables. The results of the study revealed that the SHGs have had greater impact on both economic and social aspects of the beneficiaries.

Key words: Woman empowerment, SHG, Madurai, Tamilnadu.

Introduction

In India, the population already crosses one billion and nearly one third of its population is living under below poverty line. In rural areas, the scenario is deplorably worse, where almost half of its residents live hand to mouth life and below poverty line. Self Help Groups (SHGs) have become the vehicle of change in the rural areas in India, transforming the lives of the underprivileged and marginalized. SHGs organize the poor, downtrodden and marginalized to join hands to solve their problems and the method has been very successfully used by the government and Non- Governmental organization (NGOs) in achieving several goals by empowering them.

In the international arena, out of 1.3 billion people who live in absolute poverty, 70 per cent are women. In India, rural women though constitute almost half of the population the participation in the labour force is only 33 per cent, while it is 56 per cent for male. Thus 67 per cent of the female population is not gainfully employed. Majority of them are poverty ridden. The government should take earnest efforts to utilize women force into productive employment.

For these women, poverty does not just mean scarcity and want. It means rights denied, opportunities entailed and voices silenced. In fact women work two-third of the world's working hours, earning only 10 per cent of world's income, own less than one per cent of world's property and accounts for two-third of the world illiterate adults and 60 per cent of the world's children who are not going to schools.

Former President of Tanzania Julius Nyerere rightly observed that ‘a person can’t walk very far or very fast on one leg. How can we expect half the people to be able to develop a nation?’ Here, he sorrowfully pointed out the negligence of women, when the development needs are discussed. He further emphasized the role of women in building the nation to a new height.

In India, even though the share of women population is equivalent to that of male, the entrepreneurial world is still a male dominated one. In advanced countries women entrepreneurs are well organized. They are venturing into the challenging fields also.

The women in the rural sector in India have immense potential and expertise in art and craft, handloom, food products, bamboo related articles, honey bee, and the like. Small scale units create more self employment opportunities with less capital investment requirements. The raw materials are locally collected and there is less environmental pollution. It also requires simple technology and low managerial skills. The finished products are exported that help to earn valuable foreign exchange and preserve the balance of payment status. The credit worthiness in the international monetary front will also improve. But, largely the women are neglected group in the society in India. At this juncture, the need of the hour is that the women should be empowered. So, the present study has focused to examine the impact of Self Help Groups on the empowerment of women at a micro level. For this Madurai District has been chosen as the study area to analyse the impact of SHGs on women empowerment.

Review of Literature

During the course of the study, the study of several authors was referred and it is imperative that an outline of the literature survey is put to note and the following references are worth mentioning. Lakshmi Kantan K.R.(2000) in his article, “SHGs in the Life of Rural Poor - A Case Study” indicated that the SHGs were very effective in meeting the credit requirements of the members for conventional needs but the use of credit for income generation schemes and improving livelihood was yet to be demonstrated.

Kundu K.K.et.al., (2006) in their work attempted to study the efficiency of SHG bank linkage programme in Harynana and found that commercial banks facilitated the access of the rural poor to financial services in a cost effective and sustainable manner. They pointed out that through these rural poor, SHGs not only developed confidence in them but also cultivated the habit of thrift/saving and utilized collective wisdom to tackle their own problems.

Chalapathi, et al., (2008) in their article “Gender Equality and Empowerment of Women” explained that women empowerment was not just economic independence and it was much more than that. When women were economically independent they could progress well in different spheres of life. They emphasized that investment was also a part of

empowerment and women should be provided loans for investment. The study suggested of the economic component required that women had to access to and control production resources, thus ensuring same degree of financial annoy.

Kolte et al., (2010) in their study expressed that due to the emergence of SHG, women were able to see the outside world. They were able to understand the process involved in solving local problems through political participation. In SHGs, women found an opportunity to test their leadership skills. The SHGs proved themselves and had become an important element of women empowerment movement in rural areas.

Esther Duflo in her research paper stated that the women empowerment and economic development were closely related. In one direction, development alone could play a major role in driving down inequality between men and women, in another direction, empowering women might benefit development. Thus, the paper reviewed the literature on both sides of the empowerment.

Srinivasa Rao D, and G.Jeyarajulu (2012) in their work studied the living conditions of women through Development of Women and Children in Rural Areas (DWCRA) programme members in Rayalaseema region in Andhra Pradesh for the year 2008-09. The study suggested that there should be a monitoring cell to look into the affairs of DWCRA, protection to DWCRA members from village money lenders, effective and efficient training for the members, marketing of their products, and focus on personality development and human relatives.

Statement of the Problem

India is a developing country. In Indian society, women are deprived of their opportunities to a large extent. The educational levels of the women are less when compared to that of men. Women are discriminated in wage terms even for the same work they have performed. They are employed as a cheap substitute manual labour. The socio-economic status is also at a lower level for women. The women often fail to identify themselves as workers. They are treated like slaves not only in working places but also in their own families. Even though, the central and state governments legally provide equal rights and opportunities to women, they are unaware of it. The very purpose of SHG is to alleviate poverty by generating more income through establishing productive work in one way or other. The government of India presently provide ample scope for SHGs particularly women SHGs by providing micro credit facilities to pave way for starting small investment ventures. This attempt improves the standard of living, self reliance, independency, autonomy status in every respect, confidence, participatory level, equal opportunity and the like of women in India. From this, it is to be clearly understood that the empowerment of women lies in the working of SHGs. In this context the researcher has made an attempt to

study the impact of Self Help Group on the empowerment of women particularly with reference to the sample respondents in Madurai District.

Objectives of the Study

The following are the objectives of the present study.

- To assess the nature and extent of distribution of income and expenditure irrespective of the sample respondents before and after joining SHG.
- To analyze the personal profile of the sample respondents of women SHGs in the study area.
- To evolve the opinion of women members of SHGs on their empowerment.
- To examine the effect of SHG on women empowerment on various factors.
- To offer suitable suggestions on the basis of findings of the study.

Data and Methodology

Both primary and secondary data were used in this study. The primary data were collected from the Self Help Group Members with the help of a structured Questionnaire. The secondary data were collected from the Government publications, journals, newspapers, magazines, NABARD Publications, RBI Publications, Madurai Mahalir Thittam office, TNCDW Publication, internet and unpublished Ph.D Theses relating to the study.

Sampling Technique

For in-depth investigation, a sample of 300 SHG members in the study area was chosen using multistage proportionate random sampling technique. In the first stage, Madurai district has been purposively selected as universe. Secondly the district has been categorized into rural and urban segments. Thirdly, Out of the thirteen blocks in the rural segment, only seven blocks namely, Madurai East, Chellampatti, Thiruppurankundram, Melur, Usilampatti, Thirumangalam, and Alaganallur were selected for the study, as the number of SHG group formation was the highest in these blocks. Likewise, from the Municipal corporation, Town Panchayat and municipality areas in the urban segment, all the three areas were taken in to consideration for the present study.

Thus, finally, a total of 300 SHG members that is 225 from rural segments and 75 from urban segments were selected for the study.

Construction of the Tools

In order to analyse the Simple percentage, Mean, Garret Ranking Technique have also been used in the present study.

Origin of the Study

The origin of Self Help Groups (SHGs) is the brainchild of Grameen Bank of Bangladesh, founded by Prof. Mohammed Yunus in 1975, who tried out a new approach to

rural credit in Bangladesh. Grameen gave loans without asking borrowers either to provide collateral or engage in paper work. In India NABARD initiated SHGs in the year 1986-87. But the real effort was taken after 1991-92 from the linkage of SHGs with the banks. A SHG is a small economically homogeneous affinity group of the rural poor voluntarily coming forward to save a small amount of money regularly, which is deposited in a common fund to meet the members' emergency needs and to provide collateral free loans decided by the group. The SHGs have been recognised as useful tool to help the poor and as an alternative mechanism to meet the urgent credit needs of poor through thrift (N. Thalavai pillai and S. Nadarajan 2010).

Working Pattern of Self-Help Groups

- Self Help Group collects deposit from their members and length to needy member for production purpose and for subsistence and consumption needs.
- Self Help Group also takes loans from banks to meet the needs of their members.
- Non-Government Organization helps the Self Help Group in processing raw materials and marketing the produce.
- Entire loan amount disbursed to Self Help Group is refinanced by National Agricultural Bank for Rural Development to the financing bank.

Analysis and Interpretation

SHG members in their socio-economic conditions and other related factor through the structured interview schedule collected by the researcher. For this purpose the study conducted for three hundred respondents of the SHG members were selected from various Self Help Group's in Madurai District. In this part, the result of Chi-Square test, Garret ranking and Opinion survey are presented.

Simple Percentage Analysis

Percentage analysis was carried out and interpretation done keeping in mind the objective of the study.

Garrett Ranking Technique

Under each one dimension, five related aspects have been chosen to measure the consumers' attitude. Garrett Ranking Technique has been used to convert the order of preference given by the sample respondents into ranks. By using the following formula, per cent position has been calculated and score values have been obtained from Garrett Ranking Conversion Table.

$$\text{Per cent position} = \frac{100(R_{ij}-0.5)}{N_j}$$

Where,

R_{ij} - Rank given by the j^{th} individual for i^{th} factor and

N_j - Number of aspects ranked by the j^{th} individual.

$$\text{Mean Score} = \frac{\text{Total Garrett Score}}{\text{Number of Respondents}}$$

It has been observed that the percentage position for rank preferences 1, 2, 3, 4, 5 are 10, 30, 50, 70 and 90 and its score values are 75, 60, 50, 39 and 25 respectively. After calculating the total scores, mean score of each aspect has been calculated. The calculated mean score of each aspect has been compared with one another and analysed accordingly.

Socio - Economic Characteristics of Sample Respondents

This part attempts to analyse the socio-economic profile of the sample respondents of SHG members of the study area. In order to have a bird's eye view on the characteristics of the sample respondents, the following factors have been taken into consideration for the present study.

Table 1 Age of the Self Help Group Members

S.No	Age	No of Respondents	Percentage (%)
1.	18-30	70	23.3
2.	31-40	116	38.7
3.	41-50	90	30.0
4.	Above 50 years	24	8.0
5.	Total	300	100

Source: Primary Data

Interpretation

From the above table reveals that out of total respondents taken for the study, 23.3% of them belong to the age group of 18-30 years, 38.7% of the respondents are 31 to 40 years, 30% of them belong to age group of above 41-50 years and remaining 8 % of them belong to age group of above 50 years. Inference Majority of the respondents falls under the age group of 31 to 40 years.

Table 2 Educational Status of the Self Help Group Members

S.No	Educational Level	No of Respondents	Percentage (%)
1.	Illiterate	63	21.0
2.	Literate	237	79.0
	Total	300	100

Source: Primary data

Interpretation Table 2 shows that educational status of the Self Help Group members, 79% of the members are literate and remaining 21% of the members are illiterates. In this study, the maximum respondents are literate 79 Percent among 100 Percent.

Table 3 Type of Family Status of the Self Help Group Members

S.No	Educational Level	No of Respondents	Percentage (%)
1.	Joint	71	23.7
2.	Nuclear	229	76.3
	Total	300	100

Source: Primary data

Interpretation Table 3 shows that Family status of the Self Help Group members, 76.3% of the members are Nuclear and remaining 23.7 % of the members are Joint family.

Inference

In this study, the maximum respondents are Nuclear family 76.3 Percent among 100 Percent.

Table 4 Reason for Joining of Self Help Group Members

S.No	Reason	No of Respondents	Percentage (%)
1.	To start business	48	16
2.	To promote savings	28	9
3.	To get credit	97	32
4.	To meet household expenses	54	18
5.	To strengthen the leadership quality	24	8
6.	Compulsion from other members	26	9
7.	For other reasons	23	8
	Total	300	100

Interpretation

The Reason for joining the self help group as a members, the table 4 shows that 32% of the respondents opinion regarding for to get credit,, the second importance for to meet household expenses (18%),and remaining to start business, to promote savings, and others. Inference Most of the respondents are joining for to get credit.

Garret Rank score

Income propagation

Income is an indicator for women empowerment. Increase in income of the individual or family alleviates the level of poverty and improves the standard of living of the

people. The Physical Quality of Life Index (PQLI) is assessed with the help of income. Higher the level of income more will be the PQLI and vice versa. The empowerment of women is assured only when the level of income increases. In order to understand the status of empowerment of women particularly with reference to income propagation, the following income related aspects are taken into consideration for analysis.

S.No	Factors	1	Rank 2	3	4	5	Total No Aggregate score	Mean Score	Rank
1	Fulfillment basic necessities	62 4680	67 3996	7333660	48 2145	50 1245	300 15726	52.42	2
2	Reasonable income with dignity work place	82 6120	67 4032	56 2790	55 2145	41 1020	300 16107	53.69	1
3	Getting out of clutches of money lender	71 5325	63 3780	58 2900	61 2379	47 1175	300 15559	51.86	3
4	To create productivity assets	61 4545	58 3456	68 3390	50 2145	64 1605	300 15141	50.47	4
5	Elimination of rural poverty	26 1980	34 2016	38 1920	76 2145	126 3150	300 11211	37.37	5

The above table furnishes the Garret's Scores. The highest score is awarded to Reasonable income with dignity in work place. The least score is awarded to Elimination of rural poverty. It is inferred that "Reasonable income with dignity in work place" is the important factor of self help group.

Findings

- Majority of the respondents falls under the age group of 31 to 40 years.
- The maximum respondents are literate 79 Percent among 100 Percent.
- The maximum respondents are Nuclear family 76.3 Percent among 100 Most of the respondents are joining for to get credit
- Reasonable income with dignity in work place is the important factor of self help group.

Suggestions

- The self help groups and its importance must be implementing as lesson of text book among school; level education.
- Self Help Group is powerful tool to enrich the savings activities and poverty alleviation. In this context to support by the government and uplift the women through Self Help Group oriented developments.

- More schemes can be introduced by the government and it has not be communicated and advertised proper way to reach the Self Help Groups. So the Non Government Organisations and other support agencies to deals with Self Help Group with periodical intervals. In the aspects, Self Help Group members more satisfied and benefited.
- In order to strength the women empowerment, female literacy has to be promoted

Conclusion

Empowering women puts the spot light on education and employment which are an essential element to sustainable development. A women is said to be powerful only when she has a control over a large portion of power resources in the society. The study reveals that it is possible through SHG. But as of date, women were lacking behind in so many factors in realising empowerment. So attention by the government as well as other agencies should be needed to improve their empowerment. It is hoped that the study might be useful to the policy makers, academicians and the government for their future course of action. If the study helps the planners and researchers to fulfill their goals even in a humble way, the researcher will feel that she has been amply rewarded.

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