

# Empowerment of Women through Self-Help Groups in Tiruvannamalai

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## ABSTRACT

Micro- finance through Self Help Groups (SHG) has been recognized internationally as the modern tool to combat poverty and for rural development. When micro- finance is extended to people, especially women, along with supporting activities like training, raw materials supply and marketing of products, it makes women as micro-entrepreneurs in rural areas. In addition to empowerment, it results in economic development of the family. The SHG becomes matured and sustainable when the members, as a team achieve the goals and aspirations. The members are able to face conflicts, challenges and constraints with their courage, confidence and empowerment. For any strategic approach to be sustainable, it is important to track the deficiencies and constraints for making necessary corrections, adjustments at the policy level and also implementation levels.

**Keywords:** Self Help Groups, Empowerment, Economic, Micro finance, Women

## INTRODUCTION

The concept of women's empowerment was introduced at the International Women's Conference at Nairobi in 1985 which defined it as "the redistribution of social power and control of resources in favour of women" (Pamecha and Khatik 2005). The empowerment process may be broken down into five dimensions: social, economic, educational, psychological and political, which reinforce each other. While the economic aspects would include increasing

women's access to control over tangible and intangible resources, such as wealth, property, employment, knowledge and information social aspect would include changing the existing discriminatory ideology and culture, which determine the environment for women's existence. The political process will increase women's presence and influence in the power structure. Political ability to bring about changes in women's legal status, to direct resources to women and to get access to positions of power is

of crucial importance. Further psychological empowerment deals with will power and strong determination of women in terms of knowledge, competence and capacity to tackle different situations.

## REVIEW OF LITERATURE

**Ritu Jain et. al (2007)** observed the impact of SHGs on Socio Economic Status of Women is significant on education, housing facilities, exposure of mass media, occupation, size of holdings and material possessions. Only few aspects were found to be non-significant value that is caste and type of family. **Palany and Selvaraj (2009)** stated that Micro Credit which provided the rural poor access to finance without the burden of collateral through SHGs, has empowered the women folk economically and socially. Though the credit provided is micro, in mature it has produced macro changes in the lives of the women who received it.

## STATEMENT OF THE PROBLEM

Self – Help Group is an instrument to empower women socially and economically. Most of the women in rural areas are illiterate and unaware of the availability of credit facilities, banking procedures and the policy of the banking institutions. Hence the study attempts to find out the impact accruing to the members of the SHGs.

## NEED FOR THE STUDY

The role of SHGs is important in the poverty alleviation in rural India. It is also recognized as a people's movement at grass root level to fight against poverty and accelerate the various dimension of women empowerment. Studies have shown that participation of women in SHGs made a significant impact on their

empowerment variables. However, there is also a need to develop scientific tools to popularize research in this field. The various dimensions of empowerment need to be analysed in order to develop integrated strategies for the uplift of the rural people. Therefore, an analytical study will help to formulate policies and programmes for their overall empowerment.

## OBJECTIVES OF THE STUDY

- To analyse the problems faced by members of self-help group.
- To study the social, economic, educational and psychological empowerment of SHG members.
- To offer suggestions for effective functioning of SHGs in empowering rural women.

## METHODOLOGY OF THE STUDY

**Research design:** The participatory explorative design has been employed for the study. Both Qualitative and Quantitative data were used for the empirical analysis of the role and functions of SHGs in empowering its members.

**Sample design:** The purpose of collecting data on various dimensions of empowerment of women a standardized scale has been constructed and used. Participatory approaches of in-depth interview and focus group discussion were followed to collect data to study the SHGs impact on various dimensions of empowerment namely, social, economic, educational, political and psychological.

**Collection of Data:** Data was collected through primary source and secondary source. The primary data was collected by direct interview

through Interview Schedule. The secondary data was collected from research publications, standard journals and periodicals.

**Sample size:** 315 respondents of 130 SHGs at different places of Thanjavur.

**Sampling Technique:** Convenience sampling technique was used in this research

### LIMITATIONS OF THE STUDY

- The studies do not mention about the overall dimensions of women's empowerment through SHGs.
- It may be further reiterated that various indicators essential for a study on women's empowerment, have not been given due importance with the emphasis just on socio-economical impact through SHGs.

### RELIABILITY

The reliability of Women Empowerment Scale (WES) was administered to 47 women. Cronbach Alpha Score for social empowerment is 0.7619. Economic empowerment score is 0.7878. Political empowerment score is 0.7989, Educational empowerment score 0.8028 and Psychological score is 0.7484, all these score indicate that more than 75% of the information given by the respondent are reliable. Further, the overall reliability score is 92 per cent, also proved the high reliability of the women empowerment scale.

### RESULTS AND DISCUSSION

The profile of rural women members selected for the study is presented in this section. It describes the distribution of age, education,

occupation, family income, marital status, type of family and religion for the 315 respondents who were selected from 130 SHGs.

**Table 1 Demographic classification of the respondents**

Demographic factor	No. of respondents	Percentage
<b>Family Income (in Rs.)</b>		
Below Rs. 12,000	273	86.6
Rs. 12,001 and above	42	13.4
<b>Total</b>	<b>315</b>	<b>100</b>
<b>Age (in years)</b>		
18 – 30	174	55.4
31 – 45	122	38.5
46 and above	19	6.1
<b>Total</b>	<b>315</b>	<b>100</b>
<b>Marital Status</b>		
Married	275	87.5
Unmarried, Widows & Divorcees	40	12.5
<b>Total</b>	<b>315</b>	<b>100</b>
<b>Occupation</b>		
<b>Occupation</b>	<b>Numbers of Respondents</b>	<b>Percent</b>
Coolie	261	82.9
House Wife	43	13.6
Organised Sector	11	3.5
<b>Total</b>	<b>315</b>	<b>100</b>
<b>Educational Qualification</b>		
Illiterate	243	77.0

Primary Education	42	13.2
High school & above level	30	9.8
<b>Total</b>	<b>315</b>	<b>100</b>

Source: Primary data

From the above table, it can be inferred that 86.6 per cent of the respondent are below the poverty line i.e. Rs.12,000 the rest have crossed the level.

It shows that 55.4 per cent of respondents belong to the age group of 18-30 years. While 6.1 per cent are in the age group 46 years and above, 38.5 per cent of women belongs to the age group of 31 – 45 years. It can be inferred that there had been considerably more number of women in SHG from young age group.

Marriage is considered to be a social obligation for women in Indian society and the widows and divorcees are regarded with disgraceful status. In the study 87.5 per cent were married. Unmarried, Widows and divorcees constitute 12.5 per cent. SHGs legal awareness programme has helped their members to get government assistance for women deserted by husband / widows etc.

It is displayed in the above table that 82.9 per cent of the respondents were employed in agriculture and other sectors as coolies. Only 3.5 per cent were in the organized i.e., either in government or private sector.

The rural women respondents invariably have more than 70 per cent illiterates without any functional literacy and the total illiteracy rate stands as 77 per cent. Among the educated 13.2 per cent were primary educated and those who

had high school education and above were 9.8 per cent. The distribution clearly indicates the high rate of illiteracy among the rural poor.

**Table 2 Purpose of Joining SHG**

PURPOSE OF JOINING SHG	N	PERCENT	M	SD	t	P
Personal welfare	155	49.2	202.49	19.307	2.927	.01
Women's emancipation	108	34.3	207.76	21.513	1.448	N.S
Social change	52	16.5	208.19	25.055	3.538	.01

Source: Primary data

It is seen from the results of the analysis mentioned above the women holding social change as their purpose had higher mean empowerment scores than others. Equally women with the purpose of women's emancipation surpassed the women with the purpose of personal welfare and the mean difference was statistically significant at .01 level. The study thereby suggests that purpose with which they join and continue their membership is a major factor for empowerment.

### RECOMMENDATIONS

- Resistance from the family to send girls to schools, fear of insecurity in villages, lack of facilities like accommodation, transport and medical facilities, distance of schools from home, fear of alienation of girls from

their environment are some of the other factors for low literacy level among rural women.

- SHG is strength of support for women in the time of difficulties. It is believed that women as a group can achieve what they cannot achieve as an individual.
- The SHGs understood clearly that they have to “perform” in order to progress. It is a programme of participation of women at all level.
- Personal development to SHGs member happens in the following way.
  - ✓ The members are able to voluntarily save from within their income..
  - ✓ Able to take small loans at short notice to meet their needs and emergencies from the internal lending from their own savings. Without having to pledge Jewels or documents as in the case of money lenders.
  - ✓ Eradication / Abolishment of high or weekly interest.

Further, social empowerment may be achieved by

- ✓ Promoting women’s education to achieve full literacy of women.
- ✓ Opposing feticide and infanticide.

## CONCLUSION

The women derived a variety of benefits with their participation in SHG strategy. The impact of SHG on women in socio-economical, education, political and self front is positive. The participation of women in SHGs made a significant impact

on their empowerment both in social and economic aspects. Most of the women were able to increase their income level manifold and contributed to the development of their family. In the process, many of the women reported that they were participating in the financial decisions of the family, which earlier they were not allowed to do. All the members were getting support from their family, which was not available before they joined the group. Members expressed full satisfaction over their performance and wanted to continue their association with the groups. Many women could successfully check the liquor addiction of their husbands and other types of family problems. Most of the members were sending their children to school. It was quite interesting to observe that a few women members of the groups get elected in Panchayat. This is definitely due to the political and self empowerment which they gaining through various capacity building training and awareness programmes organized by the SHG.

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