

SELF HELP GROUP & WOMAN EMPOWERMENT: A STUDY ON SOME SELECTED SHGS IN TIRUNELVELI DISTRICT.

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ABSTRACT

In recent years, SHGs have become a significant movement in India. The Self-Help Group (SHG) movement in India has been working in the right direction in empowering women and eradicating poverty in the rural and urban areas. Many women in India strongly believe in the movement and hold it responsible for improving their livelihoods. However, women are still not empowered as per the expectation. The present study is an attempt to analyze the role and performance of SHGs in promoting women's empowerment from district Tirunelveli; Palayamkottai, and Ambasamudiram blocks of Tenkasi were selected for the investigation. The broad objective of the study is to analyze the operating system of SHGs for mobilization of saving, delivery of credit to the needy, repayment of loans and in building up of opinion of SGH members regarding increase in the power of decision making. Both primary and secondary data are collected and age, family system and number of dependents in the family are analyzed in demographic information. The study focuses on the role of SHGs in women empowerment, social cohesion and socio-economic betterment of the poor for their Consolidation. The study revealed that levels of self-confidence and self-esteem of women increased indicating positive changes. The women in SHGs emerged as more assertive of their rights, in particular when dealing with the local community and on social matters.

Introduction

Self Help Groups (SHGs) are informal associations consisting of 10-20 members whose purpose is to enable members to reap economic benefits through mutual help, solidarity and joint responsibility. The SHGs ease availability of microcredit to women as they lack capital and have very little or no access to credits. Governments and policymakers view SHGs favourably but studies show mixed results. This article is a case study of Chennai (formally known as Madras), the capital city of Tamil Nadu.

The 11th Five Year Plan has begun from April 1, 2007. There was development in various sectors of the Indian economy during these periods. The production from agriculture has increased from 105 million tons in the year 1949-50 to approximately 600 million tons in the year 2007-08 through green, yellow, white and blue revolutions. There has been 7-8% annual growth in the industrial sector. Further, service sector has been contributing to the growth of Indian economy significantly. The first Prime Minister of Independent India, Pandit Jawaharlal Nehru has rightly said that, "the women of India should play a vital role in building strong nation". Further, the Father of the Nation, Mahatma Gandhi has said, "the development of every village is nothing but the development of nation". It is well known fact that the growth of women in turn develops her family, village and the nation in general. Since

women constitute 48.46% of total population in India as per Census 2011. Women of today want more economic freedom. Further, many women have proved that they are more efficient than men in contributing to the growth of the economy. Just as we need two hands for the smooth functioning of our work, similarly, both men and women should involve in productive activities to build a strong nation.

The main objective of this article is to examine the role of SHGs in empowering women looking at the case study of Tirunelveli. The research question is: Have the SHGs succeeded in empowering women? The paper addresses the issue of empowerment by looking at the beneficiaries of the programme called Mahallir Thittam, a SHG. It is one of the programmes implemented by the Tamil Nadu Corporation for Development of Women (TNCDW). It adopts the SHG approach and functions with the assistance of the International Fund of Agricultural Development (IFAD). To mitigate the Problem of unemployment and Underemployment, the role of women should not only be confined to generate employment, but also to provide Employment to others.

Self-Help Groups (SHGs)

SHG is a small group of rural poor, who have voluntarily come forward to form a group for improvement of the social and economic status of the members. It can be formal (registered) or informal. Members of SHG agree to save regularly and contribute to a common fund. The members agree to use this Common fund and such other funds (like grants and loans from banks), which they may receive as a group, to give small loans to needy members as per the decision of the group. The members agree to use this Common fund and such other funds (like grants and loans from banks), which they may receive as a group, to give small loans to needy members as per the decision of the group.

Need of SHGs

The rural poor are incapacitated due to various reasons, because most of them are socially backward, illiterate, with low motivation and poor economic base. Individually, a poor man is not only weak in socio-economic term but also lacks access to the knowledge and information which are the most important components of today's development process. However, in a group, they are empowered to overcome many of these shortcomings.

Role of SHGs covers the following as under

- To mobilize the resources of the individual members for their collective economic development and uplifting the living conditions of the poor.
- To create a habit of savings and utilization of local resources in form of utilizing individual skills for group Interest.
- To create awareness about rights that help in financial assistance.
- To identify problems, analyzing and finding solutions in the group.
- To act as a media for socio-economic development of the village.

Review of the Literature

There are numerous studies made both by Indians and Foreigners to examine the empowerment of women and their related issues. Some of the important studies in this regard are as follows.

- Anitha and Revenkar (2007) study rural development through micro credit, the growth of SHGs from 1992-93 to 2003-04, and agency wise SHGs linked on March 31, 2004. They concluded that the success of SHGs not only improve the economic status of women, but also brought lot of changes in their social status.
- According to A.Rahman, (1999), there are three objectives of microcredit: first, increasing women's access to credit is expected to increase their earning capabilities resulting in improvement in their socio-economic conditions and greater respect for them in the household; second, women form the majority of the world's poorest. In its Human Development Report, the UNDP (1997) stated that almost 70% of the 1.3 billion people living on less than USD1 a day are women and Women face a higher rate of unemployment and are relatively more disadvantaged than men.
- Other studies (Bhat, 2002; Linda Mayoux, 2000; L Mayoux, 2002; Rao, 2002) highlight savings and credit for economic activities that improve the income and asset accumulations of women. Studies by Garikipati, (2008); Kabeer, (2001); Mayoux, (2000, 2001) show that an empowered woman who invests money in self owned enterprise, uses the income to improve the nutritional status of her family, educates her children and begins to actively participate in her family decision-makings (Ackerly, 1995; Hashemi, 1996; Hulme, 1996; Rahman 1999). This has led to greater respect for women within the households (Kabeer, 2001; Kumar, 2009) ; increase in their mobility, ability to articulate, self-confidence and esteem (Hashemi, 1996; Husain, Mukerjee and Dutta, 2012; Krishnaraj and Kay, 2002; Putnam, 2000) and; growth of collective identity and political awareness (Hashemi S.M., 1996). The incidence of violence against women has decreased to a great extent (Hashemi S.M., 1996; Husain *et al.*, 2012).

Methodology

This section outlines the sources of data, sampling, collection techniques and other methods employed in data analysis. Data was derived from both primary and secondary sources. A structured interview schedule helped in collecting primary data from sample SHG members. Quantitative methodology is adopted using self-reporting method. The subjects of the present study were women SHG members in Tirunelveli

District. The required samples were chosen by adopting a three-stage stratified random sampling method. The first stage involved the NGOs, the second stage focused on the SHG and the third stage dealt with SHG members on the basis of demographic regions. According to the Corporation of Tirunelveli, the demographic region in Tirunelveli is divided into three broad categories palayamkottai, Ambasamuthiram and Tenkasi consisting of 10 zones.

Objectives of the Study

Even though the broad objective of the study is to examine the role and performance of SHGs in promoting women's empowerment, the study has some specific objectives. They are:

1. To examine the demographic factors of the sample respondents,
2. To analyze women empowerment through SHGs in Tirunelveli District.
3. To analyze the economic gains derived by the member after joining and before joining the SHGs
4. To analyze the social benefits derived by the members of Tirunelveli District.
5. To analyze the operating system of SHGs for the mobilization of saving, delivery of credit ,repayment of loan and in building up of opinion of SHG members regarding increase in the power of decision making in the blocks.

Data collection and Analysis

The study was carried out in the Tirunelveli districts of Tamilnadu state. Two blocks from the district were selected by using chit method of simple random sampling. From district Tirunelveli; Palayamkottai, Ambasamuthiram and Tenkasi blocks were selected for the investigation. Therefore, the list of all the SHGs from the selected blocks of district was procured for the investigation. The census method was used to select the SHGs from the selected blocks. From the district investigator select 20 SHGs for the study. Investigator tried to contact the entire SHGs member however due to some reasons the total number of women members of SHGs contacted from selected districts were 198. Some of the respondents could not be contacted as they were not available at the time of interview. Data were collected with the help of pre-tested semi- structured interview schedule and checklist. Observation, focused group discussion and case study method were also used to support the quantitative data. Analysis of the data was done with the help of different statistical tool like frequency distribution, percentage, mean, standard deviation, weighted mean score, Correlation coefficient(r) as well as multiple linear regressions. This study also highlighted the impact of the SHGs on the status of members in the family.

Analysis of result

Analysis of the women empowerment through SHGs in this study is based on two dimensions: analysis of demographic information and analysis of women empowerment. The age, family system and number of dependents in the family are analysed in demographic information. The reason of joining SHGs, purpose of loan, repayment of loan, income, savings, expenditure and powers in important decisions are analysed in Women empowerment. Classification has been made on the basis of age group of the beneficiaries

Findings of the Study:

The study identified various indicators that had contributed towards empowerment of the respondents and examined SHGs operations in this regard. It used Descriptive Statistics to summarise the views and self-reporting responses from members of SHGs in terms of frequency of distribution, mean standard deviation and percentage. T-test, Chi-square, Anova followed by the Duncan Multiple Range Test (DMRT), was used to compare conditions of women before and after joining the SHGs.

The quantitative results are presented in three parts i) profile of the sample SHGs - this provides information related to size of the groups, the training undergone and meetings held ii) social background of women in SHGs - this includes demographic details of the women in SHGs and iii) Impact on Empowerment of Women in SHG: The variables used in the IFAD model such as changes in women's mobility and social interaction, labour patterns, control over resources and decision making skills are also discussed.

- Majority of the respondents 70.70 percent were found to be in the category of always and 19.19 percent SHGs members in sometime. Only 10.10 percent were never in terms of organizational discipline of SHGs. As regards the interest of members in group activities the all SHG members shows that almost all women SHG members have interest in group's activity, which in a way reflects their involvement and participation.
- More than half 52.00 percent of the respondents were always performing in all SHGs activities while 40.40 percent were sometime perform. Only 7.07 percent respondent were observed to be never perform SHGs activities in terms of organizational system.
- The result of the study indicates that 42.92 percent respondents were observed to be having sometime Performed the SHGs activities where as 41.41percent always perform SHGs work. Only 15.65 percent Respondents were observed that they never perform SHGs work in terms of financial management.
- The results of the study indicated that the respondents 45.45 percent were found to be always actively worked for external linkage followed by 36.36 percent were sometime

work. Only 18.18 per cent respondents were observed that they never perform any SHGs activity in terms of external linkage.

- Majority of the respondents i.e. 78.94 percent respondents were observed to be having always performed the SHGs activities and recognized by family member and community where as 24.24 percent sometime perform SHGs work.

Change in SHG Member's financial position

- As for its influence on the financial status of these women, in the groups, Majority of the respondents 79.79 percentage interviewees agree that their financial position has changed for the better since they joined the SHG and 18.18 percentages says the situation is the same as ever and only 2.02 percentages say that they cannot say anything.
- Majority of the respondent's i.e.64.64 percentage in the groups have reported a positive influence on their share in the family income and 23.23 members state that the situation remained the same; only 12.12 percentage members in these categories respectively say that they cannot say anything.
- Among all the respondents, the 48.98 percentage saying that they get to participate in the family's financial decisions and 38.38percent members of the groups reported that they participate as much as before.

Social Background of Women in SHGs

In this section, the social back grounds of the women in SHGs are presented. It provides information on the frequency of distribution based on demographics. Table 3 shows that 38% of the participants were between 31 to 40 years while 25.7% were below 30 years, 22.3% between 41 to 50 years and 14% above 50 years. The average age of the respondents in the SHGs was 38. The studies conducted by Joseph (2005), Lalitha (1996), Srinivasan (1993), Ramamurthy (1990) showed that the best age to join SHGs, becoming an innovative group and performing effectively in microcredit is between the ages of 20 and 40. Age is a determining factor to measure human development, mental maturity and capacity to make decisions in life.

The majority or 79.7% of the participants were Hindus. Hinduism is the main religion in India especially in the study area. Christians who made up for 10.7% of the sample and Muslims 9.6% were also represented in the analysis. This showed that the functions of SHG were widespread and benefitted women from all religions. With regard to marital status, a significant percentage of 81% of the participants were married, 9.1% were single, and 5.3% were separated while the rest were widowed. Generally, the married women from the lower strata face many problems. Supplementary income is needed to support their family and children. The rising cost of living at that time meant the women had to earn more. They needed to engage in economic activities to increase their income level.

Conclusions

The findings from this study showed that SHGs played a major role in the development of women. The women belonging to the lowest strata were given a chance to interact with many institutions such as banks, NGOs and officials from the government in addition to being exposed to public institutions. Group participation was one of the major elements of SHGs. Meetings helped to develop friendship, express solidarity with the problems of others, develop natural leadership and enhance the members' capacity for development. Peer groups provided an efficient social support system. The women discovered a new identity through SHGs as reported by some of the members.

The present study was an attempt to find out the socio-personal, economic, communication pattern and psychological characteristics of SHGs members. In addition to it, this study was also focused to understand the role performance of SHGs and women empowerment. On the basis of the major findings of the study, it was concluded that emergence of women at the grass root level was dominated by educated, middle aged and of reserved categories women with medium economic status. The economic progress of India depends on the productivity of both male and female workforce.

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