

Women Empowerment through Self-Help Groups In Virduhunagar District

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Abstract

Women empowerment is the most important instrument for the socio-economic development of a nation. Bringing women into the mainstream is one of the major challenges for every government. Women empowerment has become a meme in the global governance network. In this context, Self-Help Groups (SHGs) have emerged as the tool that wields power to create a socio-economic revolution in the rural areas of our country. Self-Help Groups 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 analyse the role and performance of SHGs in promoting women's empowerment in Virudhunagar district. The broad objective of the study is to analyse 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 SHG members regarding increase in the power of decision making. The SHG movement in India has been moving in the right direction, but still a long way to go. It is necessary to empower the women more and more in social, cultural, economic, political and legal matters, for the interest of the family in particular and the nation in general.

Key words: Women empowerment, Self-Help Groups, women entrepreneur, women development, etc.

1. Introduction

Women empowerment is the most important instrument for the socio-economic development of a nation. Bringing women into the mainstream is one of the major challenges for every government. Women empowerment has become a meme in the global governance network. In this context, Self-Help Groups

(SHGs) have emerged as the tool that wields power to create a socio-economic revolution in the rural areas of our country. SHGs have not only produced tangible assets and improved living condition of members but also help in changing much of their outlook, worldview and attitude. Women in India are the victims of multiple socio-economic and cultural factors. Emancipation of women is a prerequisite for nation's economic development and social upliftment. SHGs have certain pre-groups binding factor. The empowerment of women through SHGs would give benefits not only individual woman but also for the family and community as a whole through collective action for the development. The SHGs empower women both socially and economically. They encourage women to participate in the decision making in the household, community local democratic sectors and prepare women to take leadership position.

2. Self-Help Groups

SHG is a small voluntary association of poor people, preferably from the same socio-economic background who come together for solving their common problems through self-help and mutual-help. It is informal and homogeneous group of not more than twenty members. SHG promotes small savings among its members. The SHGs, in India, have come a long way since its inception in 1992. At present, it is widely used as an instrument to empower women socially and economically thereby leading to overall development of women. The SHGs are the viable pathways for empowerment of women. 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. Hence, the role of SHGs is highly essential which in specific terms 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.
- To develop linkages with institutions of NGOs.
- To help in recovery of loans.
- To gain mutual understanding, develop trust and self-confidence.
- To build up teamwork and to develop leadership qualities.
- To use as an effective delivery channel for rural credit.

3. Women empowerment

Empowerment is an active multidimensional process to enable women to realize their identity, position and power in all spheres of life. Empowerment provides a greater access to knowledge and resources, more autonomy in decision making, greater ability to plan lives, more control over the circumstances which influence lives, and freedom from customs, belief and practices. Empowerment demands a drastic and basic change in the system of marriage and family, husband and wife relationship and attitude towards socialization and remarriage.

4. Objectives of the study

1. To study the demographic profile of the sample respondents.

2. To analyse women empowerment through SHGs and the economic gains derived by the members after joining the SHGs.
3. To analyse the operating system of SHGs.

5. Methodology

The study is based on both primary and secondary data. In the present study, convenience sampling technique has been adopted for selecting a sample of 150 women members of SHGs in Virudhunagar district. The primary data were collected with the help of questionnaire. The collected data are analyzed using appropriate statistical tools. The secondary data were collected from books, journals, magazines, articles published journals and websites.

6. Results and discussions

Table 1

Distribution of Respondents by Age

Age (years)	No. of Beneficiaries	Percentage
Below 20	13	08.67
20 - 30	45	30.00
30 - 40	52	34.67
40 - 50	23	15.33
Above 50	17	11.33
Total	150	100.00

Source: Primary Data.

Table 1 shows that 52 sample respondents are belong to 30-40 years of age and the 13 respondents are in the age group less than 20 years. This shows that maximum adult women in the age group of 30-40 prefer to join SHGs in the study area and this is more in number as compared to younger and older age groups.

Table 2***Distribution of Respondents by Education***

Education	No. of Beneficiaries	Percentage
Illiterate	12	8.00
School level	88	58.67
College level	17	11.33
Diploma/certificate/others	33	22.00
Total	150	100.00

Source: Primary Data.

Table 2 shows that 88 respondents have school education and 12 beneficiaries are illiterate. However, there are 17 respondents are graduates and 33 respondents have diploma/certificate courses/others.

Table 3***Distribution of Respondents by Family Pattern***

Family Pattern	No. of Beneficiaries	Percentage
Individual	84	56.00
Joint	66	44.00
Total	150	100.00

Source: Primary Data

Table 3 shows that 84 (56 per cent) of the respondents have individual family pattern, whereas 66 (44 per cent) have joint family pattern.

Table 4***Reason for Joining SHGs***

Reasons	No. of Beneficiaries	Percentage
Getting loan	48	32.00
Avail subsidy	22	14.67
Start business	38	25.33
Meet family expenses	08	05.33
Promoting savings	18	12.00
Social status	13	08.67
Others	03	02.00
Total	150	100.00

Source: Primary Data

Table 4 reveals that 32 per cent of the respondents have joined SHGs for getting loan, 25.33 per cent are joined to start a business, 14.67 per cent are joined to avail subsidy, 12 per cent joined to promote savings, and 8.67 per cent are joined for social status and the rest for miscellaneous reasons.

Table 5***Purpose of Loan***

Reasons	No. of Beneficiaries	Percentage
Personal	34	22.67
Agriculture	22	14.67
Business	44	29.33
Medical expenses	10	06.67
House renovation	15	10.00
Family expenses	25	16.67
Total	150	100.00

Source: Primary Data

It is inferred that 29.33 per cent of the sample respondents have taken loan for business reasons, 22.67 per cent availed loan for personal use, 16.67 per cent of the respondents used loan for family expenses purpose, 14.67 per cent availed

loan for agricultural purpose. 10 per cent availed loan for house renovation purpose and 6.67 per cent of the respondents are availed loan for medical expense.

Table 6

Repayment of Loan by the Beneficiaries

Method of Repayment	No. of Beneficiaries	Percentage
In advance	38	25.33
On time	67	44.67
Late payment	45	30.00
Total	150	100.00

Source: Primary Data

Table 6 show the repayment response of the woman respondents who have availed loan through SHGs. It reveals that 44.67 per cent of sample respondents have repaid the loan on time, 30 per cent in late payment, while 25.33 per cent have repaid the loan in advance.

Table 7

Monthly Income of Beneficiaries

Income(Rs.)	Number of Beneficiaries			
	Before Joining SHGs	Percentage	After Joining SHGs	Percentage
Less than 1000	28	18.67	08	05.33
1000 - 2000	36	24.00	13	08.67
2000 - 3000	48	32.00	61	40.67
3000 - 4000	20	13.33	36	24.00
Above 4000	18	12.00	32	21.33
Total	150	100.00	150	100.00

Source: Primary Data

The monthly income of the 57.33 per cent of the respondents was above Rs.2000 before joining SHGs, but this percentage of respondents is increased to 86 per cent after joining SHGs. This signifies that the SHGs helped the members in increasing their income by taking up productive activities.

Table 8**Monthly Expenditure of Beneficiaries**

Expenditure (Rs.)	Number of Beneficiaries			
	Before Joining SHGs	Percentage	After Joining SHGs	Percentage
Less than 1000	32	21.33	37	24.67
1000 - 2000	51	34.00	61	40.67
2000 - 3000	62	41.33	38	25.33
Above 3000	05	03.34	14	09.33
Total	150	100.00	150	100.00

Source: Primary Data

Table 8 shows that the monthly expenditure of the respondents has gone up after joining SHGs. The number of respondents (89) whose average monthly expenditure is up to 2,000 before joining SHGs has declined to 68 and the number of respondents (61) whose average monthly expenditure is 2,001 and above has increased to 82 after joining the SHGs. This indicates that the members spending power increases after they become members of SHGs.

Table 9**Monthly Savings of Beneficiaries**

Savings (Rs.)	Number of Beneficiaries			
	Before Joining SHGs	Percentage	After Joining SHGs	Percentage
Less than 300	72	48.00	24	16.00
300 - 600	44	29.33	48	32.00
Above 600	34	22.67	78	52.00
Total	150	150.00	150	100.00

Source: Primary Data

The number of respondents whose monthly savings is less than 300 and up to 600 has declined and the number of sample respondents whose savings is 600 and above has increased after joining the SHGs. This signifies that the savings of the member of the SHGs have risen with an increase in their income.

Table 10***Opinion of Beneficiaries regarding Increase in the Power of Decision Making***

Type of Decisions	Opinion of the Beneficiaries				
	Yes	Percentage	No.	Percentage	Total
Savings and their investment	58	38.67	92	61.33	150
Rising of loan	87	58.00	63	42.00	150
Repayment of loan	92	61.33	58	38.67	150
Education of the children	55	36.67	95	63.33	150
Participation in social activities	98	65.33	52	34.67	150
Housing construction/improvement	67	44.67	83	55.33	150
Purchase of assets	83	55.33	67	44.67	150
Purchase of animals	35	23.33	115	76.67	150
Purchase of home appliances	96	64.00	54	36.00	150
Purchase of clothes	113	75.33	37	24.67	150
Purchase and sale of ornaments	83	55.33	67	44.67	150

Source: Primary Data

Majority of respondents opined that their power has increased in purchase of clothes, participated in social activities, purchase and sale of ornaments, and purchase of home appliances. Further, the majority of the SHG members have opined that their opinion is not taken into consideration in other decisions like purchase of animals, construction and improvements in housing facility, repayment of loan, rising of loans, savings and their investment and children education.

7. Conclusion

Women in India are the victims of multiple socio-economic and cultural factors. Emancipation of women is a pre-requisite for nation's economic development. Women, through SHG movement have asserted a dignified position in the family as well as in the society. Their decision making power has

immensely enhanced not only in their family but also in the society. No doubt, the SHG movement in India has been moving in the right direction, but still a long way to go.

8. Reference

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