

Women Empowerment Through Self Help Groups (Shgs) – A Special Reference To Tiruvarur District, Tamilnadu

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Abstract- *The study is aimed to analyse empowerment of women in Tiruvarur district through SHGs. The study has selected a total of 250 women respondents in the district. A well structured interview schedule was used to collect primary data. The study used simple percentage as statistical tool for analysis. The study found that Self Help Groups helped women in Tiruvarur district to empower financially in all the selected aspects. 86.4 per cent of the affected respondents were empowered in terms of earning adequacy of income to meet out household expenses, 74 per cent of the affected respondents were empowered to have sufficient income to meet children education expenses, 70 per cent of the affected respondents could earn adequate income to buy food, 52.2 and 42.5 per cent of the respondents of affected respondents could earn sufficient income for making savings and to pay off debts respectively.*

Tamilnadu is one of the largest states in India with more than 7 crore population. In Tamilnadu also women were not given preference. Till now the women empowerment in Tamilnadu is not at desirable level. The government of India and the state government realized the problem and to uplift the women the government has taken many steps. After independence many governments ruled in national level and state level, they formed many policies and drawn many acts to protect and uplift women community. Among the schemes introduced by the government, all the schemes did not fulfill their objectives, some schemes fulfilled to some extent. The governments decided to empower women community through microfinance and they are provided through Self Help Groups (SHGs). Tamilnadu government implemented various schemes during various time periods to uplift women. Among them the Self Help Group gives successful role in the development of women in Tamilnadu. Self-help groups' women scheme is one of the successful schemes to uplift women in Tamilnadu. It is voluntary association of low income groups of women. In this paper we have made an attempt.

I. INTRODUCTION

India is the one of the developing countries in the world. Since its independence it has based many challenges in developing economically. Even though it is one of the fastest developing countries in the world, it has some barriers in its development. Poverty, inequality in economic development, lack of development among women population, rural poverty and so on are the major problems in Indian economy. India has one of the well cultured countries in the world. It has its own cultures and practices. Even though it has good cultures and practices, it has some undesirable practices also. For long period in India people did not give importance to women, they depend on men almost for all their needs. If we see history, women were not popular in all fields as men. They expected men even for their basic needs such as food, dresses etc. Even now empowering women both economically and politically is facing many barriers. Majority of women population are home makers. The Government of India and State Governments are initiating to empower women. But all the schemes are not successful in empowering women.

II. REVIEW OF LITERATURE

Kappa Kondal (2014) in his study evidenced that there was a positive impact of Self Help Groups on Women empowerment in Gajwel mandal of Medak District in Andhra Pradesh. Yoginder Singh (2013) in his study identified that SHGs have served the cause of women empowerment, social-solidarity and socio-economic betterment of poor rural women. SHG serves as a democratic tool for grassroot development for women. SHG promotes self reliance by generating its own funds. Reji (2013) in his study found that in Ernakulam and idukki districts the SHGs have been playing a vital role in the empowerment of women. This is an important institution for improving the life of women on various social, political and economic components. Mahendra Kumar Dash (2013) in his study found that the SHGs have made a lasting impact on the lives of the women particularly

in the rural areas of India. Their quality of life has improved a lot.

III. STATEMENT OF THE PROBLEM

Since old age women in India were not given equalization to men. Even after independence the position was the same. But in recent decades the Government of India and state governments started to empower women through various schemes. But it was known that financial empowerment of women will help them to develop all aspects such as social and political empowerment. In the state of Tamilnadu also the position of women was same. The Government of Tamilnadu also implemented many schemes, but implementation of SHGs helped to empower women in the state financial than any other schemes. The primary need of money for women are for purchase of food, to meet out household expenses, children education expenses, to pay off debts and for savings. Tiruvarur is one of the districts in the state of Tamilnadu. A sizable women population are living in the district. Hence the study has attempted to study empowerment of women through SHGs.

IV. OBJECTIVES

The study is undertaken with the following objective.

- To study women empowerment through SHGs in terms of adequacy of income to buy food, to meet out household expenses, education expenses, to pay off debts and for savings.

V. METHODOLOGY

The study is based on primary data. Tiruvarur district has 7 Taluks, 10 Blocks, 4 municipalities, 7 town panchayats and 549 villages. The study has selected a total of 250 women respondents in the district. They were selected as 10 respondents each from 25 randomly selected villages in the district. A well structured interview schedule was used to collect primary data. The study used simple percentage as statistical tool for analysis.

VI. RESULTS AND DISCUSSION

Self Help Groups (SHGs) are playing prominent role in empowering women in India. Especially this scheme is more successful in the state of Tamilnadu. Tiruvarur is one of the backward districts in India with many numbers of villages in the district. There was sizable women population in the district. This part of the paper presents results and analysis of women empowerment through Self Help Groups in the

district. Table 1 gives the results of demographical background of the respondents.

Table 1: Demographical Background of the Respondents

| Particulars | No. of Respondents | Percentage |
|--------------------------|--------------------|------------|
| Marital Status | | |
| Married | 214 | 85.6 |
| Unmarried | 36 | 14.4 |
| Total | 250 | 100 |
| Age | | |
| Upto 30 years | 54 | 21.6 |
| 31 to 40 years | 62 | 24.8 |
| 41 to 50 years | 75 | 30.0 |
| Above 50 years | 59 | 23.6 |
| Total | 250 | 100 |
| Education | | |
| Illiterates | 48 | 19.2 |
| Upto school education | 159 | 63.6 |
| Degree and above | 43 | 17.2 |
| Total | 250 | 100 |
| Family Size | | |
| Small | 62 | 24.8 |
| Medium | 96 | 38.4 |
| Large | 92 | 36.8 |
| Total | 250 | 100 |
| Experience in SHG | | |
| Upto 1 year | 28 | 11.2 |
| 1 to 3 years | 45 | 18.0 |
| 3 to 6 years | 68 | 27.2 |
| 6 to 9 years | 74 | 29.6 |
| Above 9 years | 35 | 14.0 |
| Total | 250 | 100 |

Source: Computed from Primary Data

Table 1 reports that majority of the respondents were married (85.6 per cent). It was also observed that age of 30 per cent of the respondents was between 41 and 50 years, 24.8 per cent of the respondents belonged to the age group of 31 to 40 years, 23.6 per cent were above 50 years of age and 21.6 per cent of the respondents were below 30 years of age. It was know that majority of the respondents (63.6 per cent) completed school level of education, a considerable number of respondents (19.2 per cent) were illiterates and 17.2 per cent of the respondents completed degree and above level of education. A considerable number of respondents (38.4 per cent) belonged to medium size of family, 36.8 per cent of the respondents belonged to large level of family and 24.8 per cent of the respondents belonged to small size family. It was noted that 29.6 per cent of the respondents had an experience of 6 to 9 years in SHGs, 27.2 per cent of the respondents had an experience of 3 to 6 years, 18 per cent of the respondents had 1 to 3 years of experience, 14 per cent of the respondents had an experience of above 9 years and experience of 11.2 per cent of the respondents in SHGs was less than one year.

Women Empowerment through SHGs

Empowering women in terms of financial and non-financial aspects is very important. But financial empowerment is the prime in order to get good status in the society. Financial empowerment of women in terms of adequacy of income in terms of purchase of food, spend for household expenses, children education, to pay off debts and for savings are analysed and the results are presented in table 2.

Table 2: Adequacy of Income Before and After SHG

| | Before Joining into SHG | | After Joining into SHG | |
|---|-------------------------|------------|------------------------|------------|
| | No. of Respondents | Percentage | No. of Respondents | Percentage |
| Adequacy of income to purchase food | | | | |
| Yes | 187 | 74.8 | 243 | 97.2 |
| No | 63 | 25.2 | 7 | 2.8 |
| Total | 250 | 100 | 250 | 100 |
| Adequacy of income for household expenses | | | | |
| Yes | 162 | 64.8 | 238 | 95.2 |
| No | 88 | 35.2 | 12 | 4.8 |
| Total | 250 | 100 | 250 | 100 |
| Adequacy of income to meet out children education expenses | | | | |
| Yes | 154 | 61.6 | 225 | 90.0 |
| No | 96 | 38.4 | 25 | 10.0 |
| Total | 250 | 100 | 250 | 100 |
| Adequacy of income to pay off debts | | | | |
| Yes | 137 | 54.8 | 202 | 80.8 |
| No | 113 | 45.2 | 48 | 19.2 |
| Total | 250 | 100 | 250 | 100 |
| Adequacy of income for savings | | | | |
| Yes | 112 | 44.8 | 184 | 73.6 |
| No | 138 | 55.2 | 66 | 26.4 |
| Total | 250 | 100 | 250 | 100 |

Source: Computed from Primary Data

It was known from table 2 that 74.8 per cent of the respondents only were able to get sufficient income to purchase food before joining into SHG, but after joining into SHG 97.2 per cent of the respondents were able to get sufficient income to buy food. 35.2 per cent of the respondents told that they did not have sufficient income to meet out household expenses before joining into SHG and this came down to 4.8 per cent after joining into SHG. 38.4 per cent of the respondents told that they did not have sufficient income to meet out education expenses of their children before joining into SHG, but after joining into SHG, only 10 per cent of the respondents told that they did not have sufficient income to meet out this expense. Around half of the respondents (45.2 per cent) did not have adequate income to pay off their debts before joining into SHG, but SHGs helped the respondents in terms of earning adequate income to pay off debts and only 19.2 per cent of the respondents told that they could not earn sufficient income to pay off their debts. It was observed that only 44.8 per cent of the respondents could earn sufficient income for making savings before joining into SHG, but after joining into SHG 73.6 per cent of the respondents could earn sufficient income to make savings.

Empowerment of Women through SHGs

Table 3 presents the results of women empowerment through SHGs in Tiruvarur district in terms of earning adequate income to buy food, to meet out household expenses, education expenses, to pay off debts and for making savings.

Table 3: Empowerment of Women through SHGs in Tiruvarur District

| Adequacy of income to buy food | Food | Household Expenses | Education | Pay-off debts | Savings |
|---|-------|--------------------|-----------|---------------|---------|
| Adequacy of income before joining into SHG (No. of Respondents) | 187 | 162 | 154 | 137 | 112 |
| Adequacy of income after joining into SHG (No. of Respondents) | 243 | 238 | 225 | 202 | 184 |
| No. of Respondents benefited through SHG | 56 | 76 | 71 | 48 | 72 |
| No. of Respondents did not have adequate income before joining into SHG | 63 | 88 | 96 | 113 | 138 |
| Percentage of respondents benefited through the SHG | 70.0% | 86.4% | 74.0% | 42.5% | 52.2% |

Source: Computed from primary Data

Table 3 shows that 187 respondents had adequate income to purchase food before joining into SHG, but after joining into SHG 243 respondents got adequate income to buy food, 63 respondents did not have sufficient income to buy food before joining into the scheme, it resulted 56 respondents got benefit through SHG, it accounted 70 per cent of the affected respondents. 162 respondents had adequate income to meet out household expenses before joining into SHG, but 76 additional respondents got benefit through SHGs in terms of adequacy of income to meet out household expenses, it accounted 86.4 per cent of the affected respondents. It was noted that 154 respondents had adequate income to meet out education expenses of their children before joining into SHG, 96 respondents did not have sufficient income to meet out this expense, but after joining into SHGs 71 additional respondents got benefit, it accounted 74 per cent of the affected respondents got benefit through SHGs in terms of adequacy of income to meet out education expenses of their children. Majority of rural women are poor and they are living with debts. It was found that 137 respondents did not have adequate income to pay off their debts, 113 respondents did not have sufficient income to pay off debts, but SHGs led 48 additional respondents to empower financially in terms of earning sufficient income to pay off their debts, it accounted 42.5 per cent of the total affected respondents. After fulfilling all the necessary needs of people go for savings. The results of table show that 112 respondents only had adequate income to make savings before joining into SHGs, but 138 respondents did not have sufficient income to make savings, but after joining into SHGs 72 additional respondents got benefit in terms of having sufficient income to make savings, it accounted empowerment of 52.2 per cent of affected respondents.

VII. CONCLUSION

Women in India are not properly empowered as men. Hence the Government of Tamilnadu attempts to empower women through various scheme, but Self Help Groups are the most successful scheme in empowering women in the state. Tiruvarur district is one of the backward districts in the state and half of the population are women. The study has analysed empowerment of women in Tiruvarur district of Tamilnadu through Self Help Groups. The study selected 250 respondents in Tiruvarur district. Primary data were collected from them through interview schedule. The study was made empowerment of women in terms of earning adequate income to buy food, to meet out household expenses, children education, to pay off debts and for savings. The study found that Self Help Groups helped women in Tiruvarur district to empower financially in all the selected aspects. 86.4 per cent of the affected respondents were empowered in terms of earning adequacy of income to meet out household expenses, 74 per cent of the affected respondents were empowered to have sufficient income to meet children education expenses, 70 per cent of the affected respondents could earn adequate income to buy food, 52.2 and 42.5 per cent of the respondents of affected respondents could earn sufficient income for making savings and to pay off debts respectively.

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