

Socio - Economic Empowerment Of Women Through Self Help Groups - A Study With Reference To Thoothukudi District In Tamilnadu

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Abstract: The primary challenge facing women today is to increase their participation and become actively involved in decision making. Participation has two dimensions-quantitative and qualitative. Active participation in social, economic and political spheres would help in enhancing the process of decision making empowerment and it will also give women the desired self respect and social dignity which are the pre requisites of empowerment.

EMPOWERMENT OF WOMEN

The year 1975 was declared as “Year of women” by the United Nations. Since then, there has been increased concern of women’s suffering and their empowerment in the society. The UNDP’s Human Development Report 2003, speaks about the millennium development goals. It lists eight goals out of which the third goal to be achieved is gender equality and empowerment of women. Empowerment literally means becoming powerful. The Dictionary of social work defines empowerment as the theory concerned with how people may gain collective control over their lives so as to achieve their interests as a group. The World Bank defined Empowerment as ‘the process of increasing the capacity of individuals or groups to make choices and to transform these choices into desired actions and outcomes. The Global conference on women empowerment, 1988 highlighted empowerment as the surest way of making women partners in development. The Food and Agricultural Organization (FAO) has also emphasized on strengthening and motivating women at the

grassroots. These can be achieved by infusing in them a strong, positive, self image, critical thinking, group cohesion, decision making and equal participation.

GENESIS OF SELF HELP GROUPS

The lesson from the experiences of other developing countries like Bangladesh, Indonesia, Bolivia and Philippines motivated India to start experimenting the innovative scheme of self help groups which are also called as thrift and credit groups. The self help group is the brain child of Grameen Bank of Bangladesh, which was founded by Prof. Mohammed Yunus of Chittagong University in the year 1975. He won the Nobel prize for peace in 2006. In India NABARD initiated in 1986-87. But the real effort was made after 1991-92 from the linkage of SHGs with the banks.

OBJECTIVES FOR THE FORMATION OF SHG

The main objective of the formation of Self Help Group is to strengthen co-operative movement by utilizing the resources available in the area. To achieve this objective, SHG selects its members from the same locality and the same income group who join together to live with dignity. As a holistic group, SHGs have many social and economic objectives like inculcating the habit of saving and banking among the rural women, building up trade and confidence between the rural women and the bankers, developing group activity to implement various welfare and development programmes in a better way and to achieve women and child welfare goals by actively involving these women groups in universal immunization programmes, small family norms and universal elementary education etc.

BENEFITS OF LINKAGE TO THE BANKS

The banks achieve better and wider coverage of the weaker sections in rural areas in a cost effective manner. Due to externalization of items of credit cycle, there is reduction in transaction costs and consequent increase in profits. Banks get substantial deposits in the form of small savings of SHG members. On account of nearly 100 per cent recovery of loans given to SHG, there is improvement in recovery percentage. Further, the banks can mobilize deposits from so far untapped sections of the rural population. SHG financing is one of the most advantageous propositions for the bank. Banks achieve targets of development works easily through financing of SHG.

ROLE OF NGOS IN PROMOTING SHGS

There is no doubt about the fact that elimination of poverty to an appreciable extent seems to be manageable only by Government Sector, There are many areas where it is very difficult for the government sector to intervene efficiently. They need collaboration and co-operation from other non-governmental institutions. For creating opportunity, facilitating empowering and providing security to the poor it requires a very wide net work compressing a number of factors. Here arises the role of non-governmental

organizations in diverse fields to fight against poverty. Because NGOs are the agencies set up by self effacing individuals who wish to make their contribution to make life better for their brethren in society, their motto is selfless service in their chosen area. In a vast country of a billion – plus like India, it is just not possible or feasible for the government to live up to its promise of a truly welfare state. There are vast areas concerning development and welfare that the uncovered due to paucity of funds. It is in this scenario that NGOs step in and justify their existence in India.

Today, in India, there are 15,000 registered NGOs and many more non-registered informal groups. These organizations have touched the lives of an estimated number of 15 million persons. According to international estimate 100 million persons have been helped worldwide by NGOs of one sort or another. These NGOs all over the world help in the alleviation of the problem of unemployment and under employment among the poor.

Recognizing the strengths of NGOs in organizing the community and the potential in savings and credit programmes, NABARD has involved itself in associating with NGOs.

NGOs, MYRADA in Karnataka and SEWA in Gujarat are the forerunners in India. SEWA has promoted a co-operative bank exclusively for women and is engaged in financing income generating activities of women. The Working Women’s Forum (WWF), Chennai has organized woman co-operative societies for pursuing income generating activities and facilitating empowerment of women. Attempts have also been made to replicate Bangladesh Grameen Bank model by SHARE in Andhra Pradesh and RDO in Manipur.

SIGNIFICANCE OF STUDY

The role of Self – Help Groups is very significant in the present day context both in motivating women to save at least some money regularly and to use that amount as investment in income generating activities. Thus, SHG may be rated as the most successful anti-poverty programme. Since so much is being said about the programme and contribution to women’s empowerment and the expectation continues to be high, the need for an analysis at the present status of women has been felt. Thus, women empowered by economic independence can contribute to society and, at the same time, improve their standard of living.

STATEMENT OF THE PROBLEM

“Women represent fifty percent of population, make up thirty per cent of the official labour force, perform sixty per cent of all working hours, receive ten per cent of the world’s income and own less than one per cent of the world’s property”. They share multiple responsibilities and perform important roles as producers of food, managers of natural resources, earners of income and caretakers of household affairs. Moreover, they are the active agents of change, the

dynamic promoters of social transformation, and play a vital role in shaping the destiny of future generations. Yet, in the gendered social formations, they are placed below the hierarchy of men.

They experience multifold, subtle and open forms of discrimination throughout their lives. Women in general face different types of discrimination and it gets reflected in mortality rate, birth, basic needs, opportunities, employment, ownership and living conditions. Gender differentiation, today, appears to be one of the most pervading forms of discrimination. Resistances against marginalization and attempts to empower them have become common since the turn of the twentieth century. Empowerment increases their access to resources and power.

OBJECTIVES OF THE STUDY

The specific objectives of the present study are:

1. To discuss the formation of women SHGs, in Thoothukudi District.
2. To analyse the characteristics of the sample SHG members and their family profile.
3. To offer suitable suggestions based on the finding of the study.

METHODOLOGY

Designing a suitable methodology and selection of analytical tools are important for a meaningful analysis of any research problem. In this section, an attempt is made to prepare a methodology of the present study. It includes sample design, period of study, collection of data, method of analysis and tools of analysis.

SAMPLE DESIGN

Thoothukudi district of Tamil Nadu was chosen for the present study. Multistage random sampling technique was used in the study to select sample members of SHGs in the selected taluks of Thoothukudi District. There are eight taluks in this district, two taluks namely Thoothukudi which comprises mostly town area and another, Thiruchendur which comprises mostly rural area have been selected for primary data collection. Total of 300, 150 each from Thoothukudi and Thiruchendur taluk were selected randomly by adopting simple random sampling method.

Analysis: Table 1
Age Wise Classification of the Sample Respondents.

S.No	Age (In years)	Name of the Taluk		Total
		Tiruchendur	Thoothukudi	
1.	Below 25	61(40.67)	18(12)	79
2.	26-35	26(17.33)	22(14.67)	48
3.	36-45	27(18)	38(25.33)	65
4.	Above 45	36(24)	72(48)	108
	Total	150	150	300

Source: Survey Data

Note: Figures in brackets are percentage to the total

Age wise classification of the sample respondents furnished in Table1. It is observed that out of 150 SHG members in Tiruchendur Taluk, 61 (40.67 percent) of them fall under the age group of below 25, about 26 (17.33

percent) of them fall under the age group of 26 – 35 years, 27(18 percent) of them fall under the age group of 36 – 45 and 36 (24percent) fall under the age group of 45 and above. Further it has been also observed that out of 150 respondents in Thoothukudi Taluk, 18 (12 percent) of them fall under the age group of below 25,22 (14.67 percent) of them fall under the age group of 26-35 years, 38 (25.33 percent) and 72(48 percent) of them fall under the age group of 45 years and above respectively.

Analysis: Table 2

Educational Qualification of the Sample Respondents.

S. No	Age (In years)	Name of the Taulk		Total
		Tiruchendur	Thoothukudi	
1.	Illiteracy	80(53.33)	98 (65.33)	178
2.	Up to 5 th std	37 (55.22)	30 (44.78)	67
3.	6 th to 12 th std	28(18.67)	19 (40.43)	47
4.	Degree and Diploma	5(3.33)	3 (2)	8
	Total	150	150	300

Source: Survey Data

It is apparent from Table 2 that the educational qualification of the sample women in Thiruchendure Taluk about 5 (3.33Percent) of them have degree and diploma qualification 28 (18.67 percent) of them are 6 to 12th , 37 (55.22 percent) are up to 5th and 80 (53.33 percent) are illiterated. Further, it is also inferred from Table 1.2 that out of 120 sample respondents about 3 (2 percent) of them possessed degree and diploma, 19 (40.43 percent) of them are up to 12th , 30 (44.78 percent) are up to 5th and about 98 respondents (65.33 percent) of them are illiterates. thus it is concluded from the analysis that majority of the sample respondents are illiterate in the study area.

Table 3

Marital Status of the Respondents

S. No	Marital Status	Name of the Taulk		Total
		Tiruchendur	Thoothukudi	
1.	Married	137 (91.33)	116 (77.33)	253
2.	Unmarried	10 (6.67)	9 (6)	19
3.	Widow/divorcee	15 (10)	13 (8.67)	28
	Total	150	150	300

Source: Survey Data

Table 3 reveals that out of 150 sample respondents in Tiruchendur Taluk, 137 (91.33 percent) of them had been married, 10 (6.67 percent) of them had been unmarried and 15 (10 percent) of them were widow/divorcees. It has also been deduced from the Table 5.3 that out of 150 sample respondents in Thoothukudi Taluk 116 (77.33 percent) of them had been married, 9 (6 percent) were unmarried and about 13(8.67 percent) of them were windows/divorces in the study area. Thus, it could be concluded that more than 90 percent of sample respondents are married in Tiruchendur and 77.33 percent in Thoothukudi Taluk.

Table 4

Reasons for the Employment of the Respondents

S. No	Reasons	Name of the Taulk		Total
		Tiruchendur	Thoothukudi	
1.	To increase the family income	76 (50.6)	85 (56.6)	161
2.	Self satisficaion	15 (10)	22 (14.60)	37
3.	To make use of education	42)27)	11 (7.33)	53
4.	To have a status	10 (6.6)	12 (8.09)	22
5.	Personal security	5 (3.33)	10 (6.67)	15
6.	Others	2 (1.33)	10 (6.67)	12
	Total	150	150	300

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5.	Personal security	5 (3.33)	10 (6.67)	15
6.	Others	2 (1.33)	10 (6.67)	12
	Total	150	150	300

Source: Survey Data

It is observed from Table 4 that in Tiruchendur and Thoothukudi taluk among the various reasons for taking up work, the need to increase the family income accounted for 50.67 percent (76 respondents) 12 respondents (8 percent), the need to make use of education by 11 respondents (7.33 percent), for personal security by 10 respondents (6.67 percent). And other reasons account for about 10 respondents (6.67 percent) in the study area.

Table 5

Classification of Monthly Income of the Respondents

S. No	Monthly Income	Name of the Taulk		Total
		Tiruchendur	Thoothukudi	
1.	Below Rs.5000	11 (7.38)	16 (10.67)	27
2.	Rs.5000- Rs.10000	114 (76)	116 (77.33)	230
3.	Above Rs.10000	25 (16.67)	18 (12)	43
	Total	150	150	300

Source: Survey Data

It has been observed from Table 5 that out of the respondents come under the middle income category. 25 (16.67 percent) of them come under the second category namely above middle income group. 11 (7.33 percent)of them come under the category below Rs. 5000. On the other hand it is observed that among 150 respondents, 116 (77.33 percent) of them come under the monthly income category of Rs. 5000 – Rs. 10000. 18 (12 percent) of them under the monthly income category of Rs. 10000 and above, 16 (10.67 percent) of them come under below Rs. 5000.

Table 6

Distribution of the Respondents According of their Spouses' Monthly Income

S. No	Income (in Rs.)	Name of the Taulk		Total
		Tiruchendur	Thoothukudi	
1.	Below Rs.10000	57 (38)	72 (48)	129
2.	Rs.10000- Rs.15000	42 (28)	33 (22)	75
3.	Above Rs.15000	51 (34)	45 (30)	96
	Total	150	150	300

Source: Survey Date

Table 6 deduced that out Of 150 respondents in Tiruchendur Taluk, 57 (38 percent) of them have spouses who belong to the category of income below Rs.10000, 42 (28 percent) of their spouse belong to the income group of Rs. 10000 to Rs. 15000 and 51 (34 percent) of them are the income group of Rs. 15000 and above. Incase of Thoothukudi Taluk, out of 150 respondents, 72 (48 percent)

of their spouse come under the income group of below Rs. 10000, 33 (22 percent) and 45 (30 percent) of them have their spouse earning in the range of Rs. 10000 to Rs. 15000 and above Rs. 15000 respectively. Thus it is inferred from the analysis that 45-50 percent of the respondents have spouses who belong to the category of income below Rs. 10000 followed by the income group category Rs. 10000 to Rs.15000.

HYPOTHESIS : NO RELATIONSHIP BETWEEN INCOME OF THE RESPONDENTS AND THEIR SPOUSES INCOME

In order to test the relationship between the monthly income of the respondents and their spouse's income a two-way table is prepared and presented in Table-7

Spouses Income	Tiruchendur				Thoothukudi			
	Below 5000	5000 - 10000	Above 10000	Total	Below 5000	5000 - 10000	Above 10000	Total
Below 10000	5 (45.45)	45 (39.48)	7(28)	57	7 (43.75)	59 (50.86)	6 (33.33)	72
10000 - 15000	4 (36.36)	31 (27.19)	7(28)	42	4 (25)	22 (18.97)	7 (38.89)	33
Above 15000	2 (18.18)	38 (33.33)	11(44)	51	5 (31.25)	35 (30.17)	5 (27.78)	45
Total	11	114	25	150	16	116	18	150

Table 7 shows the monthly average income between the respondents and spouse. In the case of Tiruchendur taluk out of 11 respondents where monthly income is below Rs.5000, 5 (45.45 percent) of their spouses' income is below Rs.10000, 4 (36.36 percent) of their spouses' income is between Rs.10000-Rs.15000 and 2 (18.18 percent) of their spouses' income is above Rs. 15000. Out of 14 respondents where monthly income is between Rs.5000-Rs.10000, 45 (39.48 percent) of their spouses' income is below Rs.10000 and 31 (27.19 percent) of their spouse income is between Rs.10000-Rs.15000 and 38 (33.33 percent) of their spouses' income is above Rs.15000. Out of 25 respondents whose monthly income is above rs.10000,7 (28 percent) of them have spouses' income below Rs.10000, 7 (28 percent) of them have spouses' income between Rs.10000-Rs.15000 and 11 (44 percent) of them have spouses' income above Rs.15000.

In order examine the null hypothesis (H₀): There is no relationship between the income of the respondents and their spouses' income, chi – square test was applied.

The results are furnished below.

Calculated value = 1.8871

Table value at 5 percent level = 9.488

Degrees of freedom = 4

As the calculated value is less than the table value at 5 percent level, there is no relationship between the income of the respondents and their spouses income. The null hypothesis is accepted.

In the case of Thoothukudi taluk, out of 16 respondents whose monthly income is below Rs.5000, 7 (43.75 percent) of them have spouses' income below Rs.10000, 4 (25 percent) of them have spouses' income between Rs.10000 – Rs.15000 and 5 (31.25 percent) of them in above Rs.15000. Out of 116 respondents whose monthly income is between Rs.5000 – Rs.10000, 59 (50.86 percent) of them have spouses' income below Rs.10000, 22 (18.97

percent) of them spouses' income between Rs.10000 – Rs.15000 and 35 (20.17 percent) of them have spouses' income above Rs.15000. Out of 18 respondents whose monthly income is above Rs.10000, 6 (33.33 percent) of them have their spouses earning income below Rs.10000 and 7 (38.89percent) of them have spouses' income between Rs.10000 – Rs.10000 – Rs.15000 and 5 (27.78 percent) of them above Rs.15000.

To test the null hypothesis (H₀): There is no relationship between the income of the respondents and their spouses' income, chi – square test has been applied. The result are furnished below.

Calculated value = 4.1511

Table value at 5 percent level = 9.488

Degrees of freedom = 4

As the calculated value is less than the table at 5 percent level of significance. there is no relationship between the income of the respondents and their spouse's income. The null hypothesis is accepted.

SUMMARY OF FINDINGS:

→ The survey revealed that out of 300 sample respondents a majority of 113 (37.67 percent) sample respondent are found in the age group of 26-45 years.

→ A cursory glance revealed that out of 300 sample respondents 178 (59.33 percent) sample respondents are illiterate.

→ It is clear that, Out of 300 sample respondents, most of the 253 (84.33 percent) sample respondent were married.

→ Majority of the sample respondents come under the monthly income category of Rs.5000 – Rs.10000.

→ Morethan 50% of the respondent in each block, said that they have joined SHG in order to increase their family income.

→ Majority of the respondents monthly income are between Rs. 5000 – 10000.

→ 38% and 48% of the spouses monthly income from Tiruchendur and Thoothukudi blocks respectively are below Rs. 10000.

SUGGESTIONS:

➤ To boost sales of the product produced by SHGs, and to give proper awareness to the public regarding the products and their utilities separate shopping complexes can be opened by the Government.

➤ Enhancing spouse's income / or family income may be the focus for future micro enterprises as these initiatives would ensure the active participation of men in family and community development processes.

➤ Equal focus may be given on strengthening farm and farm based activities through periodical capacity building on appropriate agricultural pactices and allied service to prevent migration and child labour practices.

➤ SHG members, their spouses and communities need to be periodically oriented on gender issues to maximize the participation of both men and women in decision making processes in families and communities.

CONCLUSION

The Formation of SHG programme for women helped them to get out of their fetters, enhancing their social and economic activities as well as empowering in social, economic and domestic decision-making process. The scheme has enhanced the income of the respondents, assets creation, employment, generation and has augmented the level of empowerment in socio-economic and decision-making process. Thus it may be concluded that SHG scheme is expected to pursue its coverage more than the predicted estimate in the forthcoming years.

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