

ROLE OF SHGS IN WOMEN EMPOWERMENT

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Abstract: Women are one of the important basic necessary constituents of our society. They should be given the same status as like men in all fields such as education, business, home life, production and consumption. Then only we can achieve gender equality in the society. Women empowerment possesses certain characteristics. The women empowerment is giving power to women; it is making women better off. It enables a greater degree of self-confidence and a sense of independence among women. Different articles in gender equality in political empowerment have been stated by the Indian Constitution. The Tamil Nadu Corporation for Development of women (TNCDW) implements Mahalir Thittam. International Fund for Agricultural Development (IFAD), Rome, granted funds for the socio-economic and political empowerment and capacity building of poor women in various districts of Tamil Nadu. Tamil Nadu Corporation for Development of Women Ltd was brought under the control of Rural Development and Panchayat Raj Department.

Keywords – Women Empowerment, Self help groups etc.

I. INTRODUCTION

Women empowerment means women's control over material assets, intellectual resources and ideology. It challenges traditional power equations and relations. Women empowerment abolishes all gender-based discriminations in all institutions and structures of society. It ensures participation of women in policy and decision making process at domestic and public levels. Women empowerment means exposing the oppressive power of existing gender and social relations. Empowerment of women makes them more powerful to face the challenges of life, to overcome the disabilities, handicaps and inequalities. It enables women to realize their full identity and powers in all spheres of life. Empowerment also means equal status to women. It provides greater access to knowledge and resources, greater autonomy in decision making, greater ability to plan their lives and freedom from the shackles imposed on them by custom belief and practice. Women empowerment occurs within sociological, psychological, political, cultural, familial and economic spheres and at various levels such as individual, group and community. It is therefore very essential to define empowerment for the benefit of all partners: Empowerment is about people - both women and men - taking control over their lives: becoming conscious of their own situation and position, setting their own agendas, creating space for themselves, gaining skills, building self-confidence, solving problems, and developing self-reliance. It is not only a social and political process, but an individual one as well - and it is not only a process but an outcome too. Outsiders cannot empower women: only women can empower themselves, to make choices or to speak out on their own behalf. However, institutions, NGOs and Government agencies, can support processes that increase women's self-confidence, develop their self-reliance, and help them set their own agendas.

Self Help Group

A self help group is defined as a "self governed, peer controlled information group of people with similar socio-economic background and having a desire to collectively perform common purpose."

II. REVIEW OF LITERATURE

Datta and Raman (2001)¹ have evaluated the performance of SHGs in Andhra Pradesh. The study concludes that the success of SHGs in terms of high repayment in the study area is mostly related to the exploitation of the prevailing social ties and social cohesion found among women members.

Dadhich (2001)² on the evaluation of Oriental Grameena Project in India has shown how micro-finance can be used as an effective vehicle to alleviate rural poverty. He concludes that if properly designed and effectively implemented, microfinance can be a means not only to alleviate poverty but also to empower the women.

Tripathy (2004)³ the author has observed that the SHGs provide a great opportunity for convergence of various programmes of various ministries and organizations. He has argued that the groups, while aiming at promotion of savings and credit, should work as pressure groups to address social issues such as education, health, lack of access to natural resources etc.

Nanda (2004)⁴ has focussed on the institutionalization of Micro Credit, the difficulties faced by banking institutions to reach the rural poor, development of microfinance and self-help groups and the progress of SHGs through SHG – Bank Linkage Programme. He has concluded that higher income and employment generation in rural areas is possible through the implementation of SHG Strategy.

Shylendra (2004)⁵ the author has suggested for measures like widening and deepening of the SHG base, protecting the credibility of SHGs, updating the members' skills in order to retain the basic features and strengths of SHGs.

Objectives of the study

1. To study the socio-economic background of the women beneficiaries and their family characteristics.
2. To analyze the role of SHGs in Women Empowerment.
3. To explore future strategies and to suggest measures for the better management of Self Help Groups.

III. RESEARCH METHODOLOGY

It involves different groups from different places. An interview schedule has been prepared in a simple manner so as to enable the respondents to understand easily and to provide required data. Stratified random sampling method has been administered among the respondents.

IV. ANALYSIS AND INTERPRETATION

An attempt has been made to identify the level of empowerment among self help groups. The socio-economic profile of the respondents has been evaluated by using simple percentage analysis and the results are summarised in the following table shown below.

Table: 1
SOCIO ECONOMIC PROFILE

S.No	Variables	Particulars	Frequency	Percentage
1.	Age	Less than 18	56	8
		19 – 30	125	19
		31 – 49	259	38
		50 and above	235	35
2.	Religion	Hindu	616	91.3
		Muslim	5	0.7
		Christian	54	8.0
3.	Community	BC	312	46.3
		SC/ST	358	53.0
		General	5	0.7
4.	Marital Status	Single	11	1.6
		Unmarried	17	2.5
		Married	644	95.4
		Separated	1	0.1
		Widow	2	0.3
5.	Educational Qualification	Illiterate	63	9.3
		Primary	135	20.0
		Middle School	231	34.2
		High School	142	21.0
		Higher Secondary	66	9.8
		Others	38	5.6
6.	Type of Family	Nuclear family	535	79.3

		Joint family	140	20.7
7.	Residential Status	Own House	420	62.2
		Rental	255	37.8

Source: Primary Data

Table: 2 Level of Empowerment

Empowerment	Level	Frequency	Percent
Economic Empowerment	Low level(1-22)	295	43.7
	High level(23-25)	380	56.3
	Total	675	100.0
Social Empowerment	Low level(1-19)	228	33.8
	High level(20-25)	447	66.2
	Total	675	100.0
Political Empowerment	Low level(1-19)	283	41.9
	High level(20-25)	392	58.1
	Total	675	100.0
Psychological Empowerment	Low level(1-22)	329	48.7
	High level(23-25)	346	51.3
	Total	675	100.0
Legal Empowerment	Low level(1-10)	194	28.7
	High level(11-15)	481	71.3
	Total	675	100.0

Source: Primary Data

It is evident from table 2 that out of the 675 respondents, 380 (56.3%) members have a high level of Economic Empowerment and the remaining 295 (43.7%) members have a low level of Economic Empowerment, 447 (66.2%) members have a high level of Social Empowerment and the remaining 228 (33.8%) members have a low level of Social Empowerment, 392 (58.1%) members have a high level of Political Empowerment and the remaining 283 (41.9%) members have a low level of Political Empowerment, 346 (51.3%) members have a high level of Psychological Empowerment and the remaining 329 (48.7%) members have a low level of Psychological Empowerment, 481 (71.3%) members have a high level of Legal Empowerment and the remaining 194 (28.7%) members have a low level of Psychological Empowerment.

Table: 3 Role in SHG

Role	Number of Respondents	Percentage
Office Bearer	150	22.2
Ordinary Member	525	77.8
Total	675	100.0

Source: Primary Data

The Table 3 depicts that 525 (77.8%) of the respondents are ordinary members and 150 (22.2%) of the respondents are office bearer as role in SHGs. From the table 3 nearly 77.8% of the respondents are ordinary members of the SHGs.

Table: 4
Role of SHG respondent variance towards Level of Empowerment

S.No	Variables	Statistical test	Value	Result
1.	Religion and Level of Empowerment	ANOVA	F = 0.272	Not Significant
2.	Community on Level of Empowerment	ANOVA	F =7.467	Significant
3.	Educational Qualification on Level of Empowerment	ANOVA	F = 3.859	Significant
4.	Marital Status on Level of Empowerment	ANOVA	F = 0.247	Not Significant
5.	Number of members in family on Level of Empowerment	ANOVA	F = 1.535	Significant

Source: Primary Data

Findings

- ✓ Most of the respondents are in the age group of 31 to 49 years.
- ✓ Majority of the respondents belongs to the Hindu religion.
- ✓ Majority of the respondents are in the community of SC/ST.
- ✓ Majority of the respondents are married.
- ✓ Majority of the respondents are at Middle School level.
- ✓ Majority of the respondents are in Nuclear Family.
- ✓ Most of the respondent family members are having 4 members in the family.
- ✓ Majority of the respondents are the ordinary members of the SHGs.
- ✓ Majority of the members have a high level of Economic Empowerment.
- ✓ Majority of the members have a high level of Social Empowerment.
- ✓ Majority of the members have a high level of Political Empowerment.
- ✓ Majority of the members have a high level of Psychological Empowerment.
- ✓ Majority of the members have a high level of Legal Empowerment.
- ✓ There is no significant difference in the mean scores of economic, social, political, psychological and legal empowerment among the religion of the respondents.
- ✓ There is no significant difference in the mean scores of economic, social, political, psychological and legal empowerment ($p > 0.05$) among the religion of the respondents.
- ✓ There is no significant difference in the mean scores of economic and psychological empowerment i.e., ($p > 0.05$) among the religion of the respondents and there is a significant relationship between social empowerment, political empowerment and legal empowerment i.e., ($p < 0.05$) among the religion of the respondents.
- ✓ There is a significant difference in the mean scores of economic, social, political, psychological and legal empowerment ($p < 0.05$) among the religion of the respondents.
- ✓ There is no significant difference in the mean scores of social, political and psychological empowerment i.e., ($p > 0.05$) and there is significant difference in the mean scores of economic and legal empowerment ($p < 0.05$) among the religion of the respondents.

Suggestions

They must try to function independently instead of depending on NGOs and Block Development Officers for their effective functioning. Groups should be aware of all government schemes and should make use of them for their development. The SHG members are advised to utilize the amount only for carrying out the assigned task. Cooperation among members and proper repayment of loan is the only way to get success in their scheme.

V.CONCLUSION

The present research is an attempt to study the empowerment of women through Self-Help Groups in Coimbatore District. The study looks at the empowerment levels of women at four levels: the political, psychological, social and economic level. It is this aspect of the study that brings about welcome changes in the women's lives has to be highlighted. The study also finds that the effectiveness of *Mahalir Thittam* project on women's empowerment is conditioned significantly by local context, influenced by existing social and cultural milieu as also the available livelihood opportunities. Although there is a strong indication that access to potent resource like credit will alter the economic opportunities available to poor women. Institutions that target women need to understand the regional and local context and adopt their approach/ strategies accordingly. The study further finds that participation of women is a main ingredient for the successful empowerment.

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