

A STUDY ON WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS IN TAMILNADU (WITH SPECIAL REFERENCE TO TIRUVALLUR DISTRICT)

***Dr. S. KALAIVANI**

Assistant professor, Department of Economics, Shift-II
Sir Theagaraya College, Chennai – 600 011.
Email ID: phd.kalai@gmail.com

ABSTRACT

The women empowerment in the present scenario, is of major need to improve the country's economy in a considerable percentage. The study on SHG has been focused on the capability and viability of the women in a particular rural area, to develop the financial support and the aid in the locality. The size of the exam comprises 400 which was collected on a field survey made in Tiruvallur district, Tamil Nadu. The obtained data was analyzed using discriminate analysis through SPSS. The study has mainly pointed of the development of the members in the socio-economic strategies and women's empowerment by the SHG members.

Keywords: Women empowerment, Self Help Groups, Economic freedom of women.

1. Introduction

“Empowerment of women is a stepping stone to nation's Success”

-Amartya Sen, Nobel Laureate

The empowerment of women needs to be specified on the basis of women's survival and the needs of their livelihood. It's to be noted that the development of women economical position depends on the sources through which they can rise their means of livelihood.

Hence the women empowerment is the structural process in which the gender equality can be emphasised. The women empowerment is basically the source of capacity to create the small saving corpus in which the members of the group can get their credit requirement for the fabrication add marketing cottage-oriented articles and different means of productive equipment's for the household purposes.

WOMEN EMPOWERMENT

In the current situation the role of women branches into a multi-faced task achievement. The women must be a socially economically super power to channelize the available resources into various walks of their life. To later the purpose they are very delegate in their thinking, planning and executing in bringing their role from the family to the society. The late Prime Minister Jawaharlal Nehru claimed, “once women move, village moves, country moves”. This very purpose of rising from a normal house female to the effective sculptors of the country's economy.

SELF HELP GROUPS

The Self Help Groups comprises the member of 10 to 20 women in a particular locality. They can have their action plan of generating the tool to develop their financial need to a small-scale entrepreneurship. This specifically will serve the purpose of socio-economic growth of the local members to a macro sized oriented co-operatives. This Self Help Groups involves in procuring goods, fabricating and manufacturing of small household needs and the different wants of their local based on their style of living expectations.

2. REVIEW OF LITERATURE

Prabhavathy (2011) "An empirical study of SHGs and rural development in Tuticorin District. In her SHGs analysis She states that "SHGs have become viable in certain region while they face problems in the regions."

Nithyashree, and et.al (2016) Research on the profile of SHG. found that the reason for joining SHGs to get monetary aid, in addition to their present financial status and to repay the credits and reimburse the credits.

Dr. Preema Rose Jincy Jose Nichlavose (2017) Impact of SHG initiative in Social-Economic status of members in the state of Kerala. Reiterated that there is a need to improve the training programs that are provided to the self-empowerment and self-improvement.

STATEMENT OF THE PROBLEM

In India women empowerment has been back legged for one past few decade. They are being oppressed by their rights and needs at home, in the families in the society as well, through their role is significant they are not independent in their decision making. When once women can gain such a power, their cultural and socio-economic status improves this is the women empowerment. Keeping this in the mind the Tamil Nadu become the pioneer states in recognizing the importance empowering the women there are various indicators that define women empowerment. Which include the contribution to family expenditure and participation in development programmes. So, it is imperative to study the women development and their empowerment through self Help Groups in Tiruvallur District of Tamil Nadu where there at a large No. of poor women populations need development and empowerment.

OBJECTIVES OF THE STUDY

1. To identify the significant roles of SHGs in promoting social and economic development of women in the study areas.
2. To explore the social and economic empowerment of the women before and after joining Self-Help Groups (SHGs).
3. To suggest suitable measures for promoting women empowerment through the effective functioning of SHGs in the study areas.

3. SAMPLE DESIGN AND METHODOLOGY

The sample self-help groups in this study live in a number of villages in Tiruvallur district, compared to other districts in Tamil Nadu. The study is based on primary as well as published sources.

A sample size of 400 respondents at different SHGs was drawn based on purposive (or) judgmental sampling technique. The analysis of research data was performed using SPSS statistical application. The data required for the study were gathered through a field survey using self-administered questionnaires and facilitating face-to-face interviews with the members of SHGs.

The statistical tools applied in the study for drawing statistical inferences about the research variables may

include Descriptive Statistics, Reliability Test, Chi-Square, Anova Test, Multiple Regression Analysis, t-Tests, Factor Analysis, Correlations Coefficient, etc.

HYPOTHESES

(H₀): Null Hypothesis

1. There is a significant change in the economic empowerment of the members before and after joining SHGs.
2. There is a significant relationship between the effective functioning of SHGs and its effects on women empowerment.

4. ANALYSIS AND INTERPRETATIONS

Table 1
Demographic Characteristics of the Women Respondents

Sl.No.	Variables & Categories		Frequency (N)	Percentage (%)
1	Duration of Membership in SHG	1-2 Years	70	17.5
		3 Years	90	22.5
		4 Years	114	28.5
		Above 4 Years	126	31.5
		Total	400	100.0
2	Age	Below 25 Years	86	21.5
		25-35 Years	125	31.3
		36-45 Years	113	28.2
		Above 45 Years	76	19.0
		Total	400	100.0
3	Religion	Hindu	172	43.0
		Muslim	79	19.7
		Christian	149	37.3
		Total	400	100.0
4	Community	SC	61	15.2
		ST	46	11.5
		BC	137	34.3
		MBC	94	23.5
		FC	62	15.5
		Total	400	100.0
5	Educational Level	Illiterate	77	19.3
		Primary	65	16.8
		HSC	70	17.0
		HSSC	126	31.5
		Graduate	62	15.5
		Total	400	100.0

6	Marital Status	Married	300	75.0
		Divorced	40	10.0
		Widowed	60	15.0
		Total	400	100.0
Sl.No.	Variables & Categories		Frequency (N)	Percentage (%)
7	Family Size	Less than 3	80	20.0
		3-5	180	45.0
		Above 5	140	35.0
		Total	400	100.0
8	No. of Children	One	60	15.0
		Two	260	65.0
		More than two	80	20.0
		Total	400	100.0
9	Family Status	Joint Family	200	50.0
		Nuclear	200	50.0
		Total	400	100.0
10	No. of Dependents	No Dependent	220	55.0
		One	140	35.0
		Two	40	10.0
		Total	400	100.0
11	Earning Members in a Family	One	260	65.0
		Two	120	30.0
		Above Two	20	5.0
		Total	400	100.0
12	No. of Trainings Undergone	1-5	260	65.0
		Above 5	140	35.0
		Total	400	100.0

Source: Field Survey

From the Table 1, it has been observed that majority of the respondents (17.5 percent) hold the membership in SHGs for about below 2 years, 22.5 hold the membership in Self Help Group for about 3 years, 28.5 percent of the respondents hold the SHGs membership for about 4 years and remaining 31.5 percent of them hold the SHGs membership for about more than 5 and years above. 21.5 percent of the respondents under the age group of below 25 years, 28.2 percent fall under the age group of 36-45 Years, 31.3 percent belong to the age group of 25-35 years and remaining 19.0 percent belong to the age group of 46 years above.

It is found from the table that majority of the respondents (43.0 percent) belong to the Hindus, 37.3 percent were Christians and only 19.7 percent were Muslims. With respect to the community of respondents, most of the respondents (34.3 percent) belong to the BC, 23.5 percent belong to the most backward caste, 15.2 percent belong to scheduled case, 11.5 percent belong to scheduled tribe and remaining 15.5 percent belong to forward caste.

The education level of the respondents of Self Help Groups showed that most of them nearly 31.5 percent had received higher secondary school education, 17.0 percent had received high school education, 19.3 percent of them were functionally illiterates, 8 percent had education up to primary school, 8.3 percent had received middle school education and remaining 15.5 percent had just completed first generation college level education.

The marital status of respondents indicated that most of the respondents 75 percent were married, 15 percent of them reported as widows and remaining 10 percent were divorced.

From the Table. 1, The family size of respondents revealed that 45 percent have a family size of 4-5 members, 35 percent have a family size of 6 and above, and 20 percent have three and above and 15 percent have only one child.

With respect to number of children, majority of the respondents (65 percent) have two children, 20 percent have more than two and 15 percent have only one child.

On the other hand, 50 percent of respondents had joint family while remaining 50 percent lived in nuclear family.

In terms of number of dependents, most of the respondents (nearly 55 percent) have no dependents, 35 percent have one dependent and 10 percent have two dependents.

With regard to earning members in a family, majority of the respondents (260 out of 400 respondents representing 65 percent) have single earning member in their family, 30 percent have two earning members in their family and 5 percent have more than two earning members in their family.

It has been also observed from the study that more than half of the respondents (65%) had received 1-5 training programs on various issues of functioning of SHG activities, followed by 35 percent who received more than five training programs on the functioning of various SHG activities.

I Hypothesis (H₀): There is no significant change in the economic empowerment of the members before and after joining SHGs.

Table:.2

Testing the Difference in the Extent of Economic Empowerment of Women before and after joining SHGs

Indicators of Economic Empowerment Before and After Joining SHGs	Test Value = 3.0					
	One-Sample Test Statistics				95% Confidence Interval of the Difference	
	t	df	Sig. (2-tailed)	Mean Difference	Lower	Upper
Pre-SHG Period:						
1. Better access to the credit facility	-9.283	399	0.000	-0.443	-0.536	-0.349
2. Increased my savings	-13.313	399	0.000	-0.605	-0.694	-0.516
3. I am financially independent	-16.604	399	0.000	-0.675	-0.755	-0.595
4. Increased monthly income	-9.898	399	0.000	-0.473	-0.566	-0.379
5. Minimized family indebtedness	-17.027	399	0.000	-0.685	-0.764	-0.606
6. Creation of assets in the family	-13.677	399	0.000	-0.615	-0.703	-0.527

7. Improved investment knowledge	-11.705	399	0.000	-0.583	-0.680	-0.485
8. I can meet my family expenses	-11.808	399	0.000	-0.548	-0.639	-0.456
9. Better education of children	-10.037	399	0.000	-0.505	-0.604	-0.406
10. Better standard of living	-11.875	399	0.000	-0.610	-0.711	-0.509
11. Improved health care of family	-5.784	399	0.000	-0.285	-0.382	-0.188
Post-SHG Period:						
1. Better access to the credit facility	14.691	399	0.000	0.808	0.699	0.916
2. Increased my savings	14.347	399	0.000	0.755	0.652	0.858
3. I am financially independent	23.325	399	0.000	1.115	1.021	1.209
4. Increased monthly income	19.335	399	0.000	0.908	0.815	1.000
5. Minimized family indebtedness	15.281	399	0.000	0.823	0.717	0.928
6. Creation of assets in the family	13.286	399	0.000	0.743	0.633	0.852
7. Improved investment knowledge	11.849	399	0.000	0.693	0.578	0.807
8. I can meet my family expenses	15.746	399	0.000	0.870	0.761	0.979
9. Better education of children	13.908	399	0.000	0.803	0.689	0.916
10. Better standard of living	17.444	399	0.000	0.960	0.852	1.068
11. Improved health care of family	15.757	399	0.000	0.890	0.779	1.001

Source: Computed

The first hypothesis of this study (H1) was designed to focus on testing the difference in the extent of economic empowerment of the women before and after joining SHGs. This hypothesis was tested by taking the opinions of the sample respondents on the economic empowerment indicators by giving the values from 5 to 1 to the opinions ranging from strongly agree to strongly disagree and all those values are summated at the individual level and it wastested by applying the one sample t-test. The one-sample t-test was conducted to determine whether these observed t-values of the economic empowerment indicators among the sample respondents before and after joining SHGs are significantly different from the mid-point 3.0. The results are given in Table.2. According to Table.2, the results were found to be very significantly different from the mid-point 3.0 ($p < 0.01$). This confirms that the economic benefits experienced by the sample respondents after joining SHGs are in the positive side and the economic benefits experienced by the sample respondents before joining SHGs are in the negative side. From the Table.2, the researcher has concluded that the members have achieved more economic benefits and were economically more empowered after joining SHGs.

The Table.2, shows that the most significant economic benefit experienced by the members after joining SHGs at 5% level of significance was observed to be 'I am financially independent' scoring a highest t value of 23.325. Followed by, the other significant economic benefits which the members experienced after joining SHGs found at 5% level of significance can include 'Increased monthly income ($t=19.335$)', 'Better standard of living ($t=17.444$)', 'Improved health care of family ($t=15.757$)', 'I can meet my family expenses ($t=15.746$)', 'Minimized family indebtedness ($t=15.281$)', 'Better access to the credit facility ($t=14.691$)', 'Increased my savings ($t=14.347$)', 'Better education of children ($t=13.908$)', 'Creation of assets in the family ($t=13.286$)', and 'Improved investment knowledge ($t=11.849$)'.

On the other side in the case of before SHGs period, the economic benefit where the members have been indifferent or have shown a low level of agreement before joining the SHGs at 5% level of significance was found to be 'Minimized family indebtedness ($t=-17.027$)'. Linked to this, the other economic benefits found to have a low level of agreement or concurrence among the members before joining the SHGs are 'I am financially independent ($t=-16.604$)', 'Creation of assets in the family ($t=-13.677$)', 'Increased my savings ($t=-13.313$)', 'Better

standard of living ($t=-11.875$), 'I can meet my family expenses ($t=-11.808$)', Improved investment knowledge ($t=-11.705$), 'Better education of children ($t=-10.037$)', 'Increased monthly income ($t=-9.898$)', 'Better access to the credit facility ($t=-9.283$)', and 'Improved health care of family ($t=-5.784$)'.

The Table.2, also indicates that the calculated t-values for all the economic empowerment indicators experienced by the sample respondents before and after joining the SHGs were significant at 5 per cent level and thus the null hypothesis is rejected and alternative hypothesis is accepted, which suggests that there is a significant change in the extent of economic empowerment of the members before and after joining SHGs. It is also noted that the SHG members exemplify significant economic empowerment for all the economic empowerment indicators in the after-SHG period as compared to the before-SHG period and hence, the SHG members are found to be more economically empowered after joining the SHGs in the study area.

II Hypothesis (H0): There is no significant relationship between the effective functioning of SHGs and its effects on women empowerment.

Table - 3

Multiple Regression Results for the Select Dimensions of SHGs Functioning and Their Impact on Women Empowerment

Summary of Multiple Regression				
Model	Multiple R	R ²	Adjusted R ²	Std. Error of the Estimate
1	0.735 ^a	0.540	0.535	0.695
Note: ^a Predictors: (Constant), Four Dimensions of SHGs Functioning				

Source: computed

Multiple Regression Analysis (MRA)

The multiple regression analysis was performed to test the second hypothesis (H2). This second hypothesis (H2) of this study was framed to explore the significant relationship between the effective functioning of SHGs and its effects on women empowerment. In this regression analysis, four dimensions of SHGs functioning are considered as independent variables and women empowerment is considered as dependent variable. The second hypothesis (H2) of this research study can be expressed in a multiple linear regression equation as described below:

$$\text{Women Empowerment (Y)} = \text{Constant} + b_1 X_1 + b_2 X_2 + b_3 X_3 + b_4 X_4 + \varepsilon$$

$$\text{Women Empowerment (Y)} = 0.594 + 0.344 X_1 + 0.199 X_2 + 0.115 X_3 + 0.209 X_4 + \varepsilon$$

Where,

X₁ = The SHGs is functioning in a democratic manner.

X₂ = SHGs promotes a sense of oneness among its members.

X₃ = SHGs promotes a sense of confidence and trust among members. X₄ = Members are actively participating in SHGs activities.

The multiple R in Table.3., shows a substantial multiple correlation between the four predictor variables

(viz., four dimensions of SHGs functioning) and the dependent variable 'Women Empowerment' ($R = 0.735$). The R-square value indicates that about 54.0% of the variance in 'Women Empowerment' is explained by the four predictor variables. In other words, the R^2 value of 0.540 indicates that the 'Women Empowerment' can together explain 54.0% of the variation in the progress of each dimension of SHGs functioning.

In other words, the R^2 value identifies the portion of the variance accounted for by the independent variables. That is, approximately 54.0% of the variance in dependent variable 'Women Empowerment' is accounted for by the four independent variables (viz., four dimensions of SHGs functioning). R^2 is an accurate value for the sample drawn, but is considered an optimistic estimate for the population value. The Adjusted R^2 is considered a better population estimate and is useful when comparing the R^2 values between models with different numbers of independent variables. Standard error is the standard deviation of the expected value of the 'Women Empowerment'.

ANOVA Results for the Select Dimensions of SHGs Functioning and Their Impact on Women Empowerment

Table -4
Summary of ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	223.951	4	55.988	115.771	0.000 ^a
	Residual	191.026	395	0.484		
	Total	414.978	399			
Note: ^a Predictors: (Constant), Four Dimensions of SHGs Functioning						
Dependent Variable: Women Empowerment						

The Table.4., provides the results of ANOVA that was carried out between the four dimensions of SHGs functioning and their effect on 'Women Empowerment'. The F value of 115.771, which is significant at 0.000, denotes that there is a significant relationship between the effective functioning of SHGs and its effects on women empowerment.

Table -5

Results of Regression Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		Beta (β)	Std. Error	Beta (β)		
1	(Constant)	0.594	0.168		3.537	0.000*
	1. The SHGs is functioning in a democratic manner.	0.344	0.059	0.344	5.860	0.000*
	2. SHGs promotes a sense of oneness among its members.	0.199	0.053	0.185	3.738	0.000*

3. SHGs promotes a sense of confidence and trust among members.	0.115	0.049	0.115	2.353	0.019**
4. Members are actively participating in SHGs activities.	0.209	0.049	0.204	4.271	0.000*
Note : ^a Dependent Variable: Women Empowerment, *p<0.01, **p<0.05					

Source: Computed

The Standardized Coefficient β values in Table 5., indicate the relative influence of the dimensions of the SHGs functioning on Women Empowerment. That is, the dimension 'The SHGs is functioning in a democratic manner' has the greatest influence on the Women Empowerment ($\beta = 0.344$, $p < 0.01$). Followed by, the dimension 'Members are actively participating in SHGs activities ($\beta = 0.204$, $p < 0.01$)' has occupied second position in terms of its influence on the Women Empowerment, the dimension 'SHGs promotes a sense of oneness among its members ($\beta = 0.185$, $p < 0.01$)' has occupied third position in terms of its influence on the Women Empowerment, and the dimension 'SHGs promotes a sense of confidence and trust among members ($\beta = 0.115$, $p < 0.05$)' has occupied fourth position in terms of its influence on the Women Empowerment.

The direction of the influence for all the dimensions of SHGs functioning on the Women Empowerment is found to be positive. A closer look at the β coefficients indicates that there is a significant relationship between the dependent variable and independent variables. The positive sign of beta values shows that there is a positive significant relationship between the four dimensions of SHGs functioning and their impact on Women Empowerment. Thus, these significant positive beta values support for H2. It is also inferred from the Table that the p-value is significant at 1 per cent level for three dimensions (viz., the SHGs is functioning in a democratic manner, SHGs promotes a sense of oneness among its members and members are actively participating in SHGs activities) and the p-value is significant at 5 per cent level for one dimension (viz., SHGs promotes a sense of confidence and trust among members). It also suggests that the four dimensions of SHGs functioning positively influence Women Empowerment of the members in SHGs.

5. CONCLUSION

The results of the study also proved that there is a significant difference in the social and economic benefits of the members. This can be seen from the analysis pertaining to before and after join Self Help Groups. Therefore, the findings of the survey inferred that the social and economic empowerment of the members was improved considerably after joining Self Help Groups.

6. REFERENCES

1. Pattanaik, Sunanda, "Empowerment through SHG: A Case Study of Gajapati District". Smaranika. November. 2003.
2. Meenambigai, J. "Self Help Groups in rural Economy", Kisan world, 31(4), 2004.
3. S. Venkatesh Murthy and G.M, Dinesh (2009)- women empowerment through An Analysis.
4. Palanivelu, P., Nandhini, M., (2011). Poverty Eradication: Women's Self Groups. SCMS Journal of Indian management, 8(2), 52.
5. Sharad, M. (2016). Contribution of Self Help Groups in The Socio Economic Development the Women, International Journal Of Research in Social sciences, 333- 344.

WEBSITES:

www.google.com
www.wikipedia.com