

CHALLENGES OF WOMEN AND GROUP APPROACH

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Abstract-Self-help is a small voluntary association of usually not exceeding 15 to 20 local people who are financially weak and from the same socio economic background. The main purpose of such an association is to enable members to gain economic benefits out of mutual help, solidarity and social responsibility. This study has explored the pre and post status of self help group women, impact of self help group on the women empowerment and the constraints faced by self help group women. It is a tool to alleviate poverty and improve the women entrepreneurship and financial support for those, who are live in poor socioeconomic status. The women empowerment is important for the development of the nation. Women empowerment is a process in which women challenge the existing custom and culture, to effectively promote their well being. The present paper examines the impact of Self Help Group on women empowerment. The study was conducted in Kodikulam village of Samayanallur block, of Madurai district, TamilNadu. Primary data was collected through structured interview schedule from 30 respondents of two self help groups, 15 each from the selected group. The study concluded that the SHGs have a significant positive impact on women empowerment. The major findings of this study indicated that the vast majority of the shelf help group women gain improvement in their self confidence, leadership quality, problem solving ability, social recognition after joined in self help group. They had knowledge on latest technologies in agricultural and allied sciences and bank activities. They also had health awareness. There is a positive impact of Self Help Groups on Women empowerment. The SHG ensures the provision for sustainable livelihood of women and the development of a country.

Keywords: Shelf Help Group, Women, Empowerment, Entrepreneurship

Introduction

Women play an ultimate role in bringing up the family. Since household health and nutrition are generally in the hands of women, the empowerment of them is necessary for ensuring their own welfare and also the well being of the entire household.

Women empowerment is the key to socio- economic development of the community. It is a dynamic and multi-dimensional process. It refers to increasing social, economical and political strengths of women. The SHGs are groups of about 10 to 20 people who come forward with an aim of eradicating poverty and social development through their own contribution. It is a homogeneous class which uses the pooled resources to make small interest bearing loans to their members (NABARD, 2000).

Self Help Groups are one of the most important tools in participatory approach for the empowerment of women. It plays the significant role in improving life of women on various social components. The basic objective of SHG is that it acts as the platform for members to provide space and support to each other.

The Self Help Group is the major resource for women's welfare. In an attempt to developing the women, the government has initiated Women Welfare Programmes through development centers, rural agencies, banks, NABARD etc. In India, most of the SHGs are lead by woman with benefits of socio-economic homogeneity smaller size, functionality, participation, voluntary operating mode and non political women. It represents a unique approach to financial intermediation. is a major breakthrough in improving lives of womenfolk and alleviating rural poverty.

Objectives

- To examine the pre and post status of self help group women's
- To find out the impact of self help group on the women empowerment
- To find out the constrains faced by self help group women's

Methodology

The study was conducted in kodikulam village, Madurai district of Tamil Nadu. Out of five self help groups operating in the village two groups were selected at random. From each selected group 15 respondents were selected at random for the present study. The empirical data were collected by interviewing the respondents personally and the responses were recorded in the structured interview schedule. The data were analysed by simple percentage.

Findings

Profile characteristics

In order to know the background and socio-economic aspects, it is important to analyse the socio personal characteristics of the respondents. To analyze the profile of the SHG members, the variables such as age, Education, marital status, family size, occupational status, annual income are considered.

Table 1. Age of the respondents

Age	No. of respondents	Percentage (%)
Less than 25	7	23.33
25-45	20	66.67
above 45	3	10.00
Total	30	100

Source: Primary data

It could be observed from the table 1, that majority (66.67 %) of the respondents are in between the age of 25-45, 10 per cent of the respondents belonged to the age of above 45 and 23.33 per cent of respondents.

Table 2. Educational level of the respondents

Education	No. of respondents	Percentage (%)
Illiterate	3	10.00
Primary	5	16.67
Middle	15	50.00
Secondary	7	23.33
Total	30	100

Source: Primary data

The data presented in the table 2, that half of the total respondents (50.00 %) are belongs to middle education and 10 percent of the respondents fall under Illiterate.

Table3. Marital status of the respondents

Marital status	No. of respondents	Percentage (%)
Married	26	86.67
Unmarried	4	13.33
Total	30	100

Source: Primary data

It is observed from the Table 3, that the vast majority of the respondents (86.67 %) found to be fall under the married category followed by unmarried category which is about 13.33 %.

Table 4. Nature of the family of respondents

Nature of the family	No. of respondents	Percentage (%)
Nuclear	17	56.67
Joint	13	43.33
Total	30	100

Source: Primary data

For this study the family type was categorised as joint and nuclear family. According to the table 4, out of 30 respondents 56.67% household are under nuclear family while 43.33 per cent of the households are joint family. It was found that women, who were living in a nuclear family, participated more in SHGs.

Table 5. Occupational status of the respondents

Occupation	No. of respondents	Percentage (%)
Farming alone	12	40.00
Farming and labour	8	26.67
Farming and business	5	16.66
Business alone	0	0
Labour alone	0	0
Farm labour	5	16.66
Government Service	0	0
Private employee	0	0
Others	0	0
Total	30	100

Source: Primary data

The data shown in the table 5 is the sources of income of the SHGs members excluding income from SHGs that 40 per cent of the respondents involved in farm activities, 16.66 per cent of the respondents are under the category of farm labour and 16.66 percent of the respondents involved in farming as well as business.

Table 6. Annual income of the respondents

Annual Income	No. of respondents	Percentage (%)
Below 25,000	9	30.00
25 -50,000	15	50.00
Above 50,000	6	20.00
Total	30	100

Source: Primary data

It could be inferred from the table 6, that 50.00 per cent of the households had middle income per annum and 20.00 per cent of the households are earning more than 50,000 rupees per annum.

Impact of SHGs on women empowerment

Table 7. Socio Psychological empowerment

Occupation	No. of respondents (Before)	Percentage (%)	No. of respondents (After)	Percentage (%)
Increased self confident	3	10.00	27	90.00
Improved participation in NGO, SHG and development programme	0	0	30	100.0
Improved leadership quality	0	0	30	100.0
Increased health awareness	15	50.00	15	50.00
Increased social recognition	7	23.33	23	76.67
Increased problem solving ability to local disputes by acting as opinion leader	0	0	30	100.0
Increased decision making on children education and home/ farm activities	12	40.00	18	60.00

Source: Primary data

It is observed from the table 7 that, before joined in SHG 10.00 per cent of the respondents had self confidence because of their level of income. But vast majority (90.00 %) of the respondents had more self confidence only after joined in self help group. Totality (100.0 %) of the self help group members had good leadership quality and also enthusiastically participated in NGO, SHG and development programme because of membership in self help group. Before joined in self help group only half (50.00 %) of the respondents had health awareness because of their media exposure and education level and after joined in self help group remain half (50.00%) of the respondents had health awareness, because after joined in SHG they were attended many programme regarding health awareness. majority (76.67 %) of the respondents received good social recognition and totality of the respondents had problem solving ability. Majority (60.00 %) of the self help group members took their own decision in their children education, home and farm activities independently because of the SHG.

Table 8. Economic empowerment

Occupation	No. of respondents (Before)	Percentage (%)	No. of respondents (After)	Percentage (%)
Freedom in purchasing and hiring farm equipments	6	20.00	24	80.00
Freedom in purchasing home appliance	12	40.00	18	60.00
Freedom in engaging labour for daily work	11	36.67	19	63.33
Freedom in getting loan and credits from the credit institutions	3	10.00	27	90.00
Freedom of saving in post office/ LIC/ RD/banks	5	16.67	25	83.33
Freedom in purchase of grocery items for household	15	50.00	15	50.00
Freedom in spending money for children education	5	16.67	25	83.33
Freedom in spending money for son/ daughter's marriage	3	10.00	27	90.00
Freedom to spend money on festival //recreation	8	26.67	22	73.33
Freedom to do own business	0	0	30	100.0
Improved standard of living	3	10.00	27	90.00

Source: Primary data

Table 9. Technological empowerment

Occupation	No. of respondents (Before)	Percentage (%)	No. of respondents (After)	Percentage (%)
Adopting latest technologies in farm activities	6	20.00	24	80.00
participation in extension activities	0	0	30	0
knowledge on latest technologies	6	20.00	24	80.00

Source: Primary data

The self help group members were attended training programme about agricultural technologies like drip irrigation, groundnut cultivation in dryland, integrated farming system etc. hence vast majority of the SHG members were adopted these technologies in their farm.

Totally (100.0 %) of the respondents were participated in extension activities after joined in self help groups. 80.00 per cent of the respondents had knowledge on the latest technologies only after joined in self help group.

CONCLUSION

The major findings of this study indicated that the vast majority of the self help group women gain improvement in their self confidence, leadership quality, problem solving ability, social recognition after joined in self help group. They had knowledge on latest technologies in agricultural and allied sciences and bank activities. They also had health awareness. There is a positive impact of Self Help Groups on Women empowerment. The SHG ensures the provision for sustainable livelihood of women and the development of a country.

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