



Role of SHGs in Social, Economic and Cultural Empowerment of Women

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Abstract

The Women empowerment is a global problem. The global SHGs movement sought to methodically advance the status of low-income, marginalized women through awareness raising, income generation, and capacity building. Transferring leadership and management skills over economic activities is necessary for economic empowerment because it gives people the confidence to take part in decision-making. When women take a leading role in the broader movement for social change, true empowerment will be attained. The study of the economic empowerment of rural women members of self-help groups in terms of monthly income, social empowerment, and cultural empowerment has considerably improved since joining self-help groups. The findings of this study suggest that self-help groups play a significant role in enhancing the economic, social, and cultural empowerment of rural women members. These groups also enable members to increase their incomes and savings through economic activities with technical as well as financial assistance.

Key Words: Women Empowerment, Self Help Groups, Social Empowerment, Economic Empowerment, Cultural Empowerment

Introduction:

Women's empowerment by way of participation in SHG can bring enviable changes and enhancement in the living conditions of women in poor and developing nations. The underlying principle of SHG is to provide for the poorest of the poor and to achieve empowerment. SHGs have emerged as a popular movement encouraging the concept of self-employment. They emerged as a result of industrialization, the breakdown of the kinship system, etc. Ordinarily, SHGs emphasize self-determination, self-reliance, self-production, and self-empowerment by mobilizing internal resources of the persons, and the groups of the community. SHGs have a very important role to play in the transfer of technology. It has been found by the members of SHGs that they offer them an organizational base, large resources, and access to modern technology leading to employment and income generation. This movement among the rural poor in different parts of the country is a very reliable and efficient mode for technology transfer. SHGs are formed by small groups of persons to tackle problems such as unemployment, medical issues, and watershed management, to attain self-sufficiency. Women would collectively undertake economic activities for skill and resource formation in the development process, with a social mobilization approach. SHG activities aim at increasing per capita output, savings and investment. By raising the productive capacity of the poor, the output of the economy increases.

In rural conditions, with women's literacy rate still low, enterprise creation is looked at more as a source to supplement the family income. Many rural women folk already engage themselves in weaving, handicraft making, agro-allied activities, etc., but these are taken as secondary activities only. The SHG movement in India, especially in states like Tamil Nadu, has come of age and though men also can form themselves into SHGs, the term has become synonymous with women groups. Today SHG movement has acquired more than one objective – To alleviate poverty in rural areas and also to empower women, particularly, rural and semi-urban folks. The SHGs are now accepted as a sustainable social process to ensure “Empowerment at the Grass-Root”, but social empowerment is not possible without economic empowerment.

Review of Literature:

The involvement of rural women in activities of self-help groups has generated incredible effects on their life. Self-help groups improve the status of equality of rural women as members, contributors, and recipients of benefits for their cultural, social, and economic enhancement (Kondal, 2014). Self-help groups create a higher degree of self-confidence and mutual trust among women in rural areas and motivate them to be successful in their personal, family, and social life (Azim, 2013). According to *Mohapatra (2012)* SHGs contributed to the socio-economic empowerment of women at the household level. The component of empowerment of women was access to economic resources, participation in economic decision-making, opportunities for self-development, participation in socio-political decision-making, the scope for skill development, and impact on the general welfare of the family and community. The economic empowerment of women in South Tamil Nadu and found that after joining the SHGs the income of the women members had augmented and the monthly household outflow was also

been uplifted considerably (Venkatesh, J and Kala K. 2010). Sahu and Tripathy (2005) found that access to banking services for the poor was important not only for poverty alleviation but also for optimizing their contribution to the growth of the regional as well as the national economy. SHGs had emerged as the most vital instrument in the process of participatory development and women empowerment. Rural women were the marginalized groups in society because of socio-economic constraints. Women empowerment through SHGs stimulated savings and help borrowers to come out of the vicious circle of poverty Rasure K.A (2004). According to Pattanaik (2003), SHGs were continuously striving for a better future for tribal women as participants, decision-makers, and beneficiaries in the domestic, economic, social, and cultural spheres of life. Thus, the present research is designed to role of women empowerment through SHGs in Dindigul District.

Objectives of the Study:

- To analysis the social, economic and cultural of women empowerment through SHGs members.
- To suggest suitable measures to strengthening for the better management of SHGs members.

Methodology of the Study:

As an essential part of the study, the primary data were collected from members of the SHGs groups. Taking into consideration the objectives of the study, an interview schedule was prepared after perusal of available literature and thorough consultation with experts in the related fields. SHGs women members are chosen by applying the convenience sampling technique in Dindigul District gathered from 478 SHGs women members. The percentages are worked out for profile, reasons to join SHGs, and overall women empowerment. The paired t-test is used to study the difference in social, economic, and cultural empowerment of women SHGs.

Profile of Women Self – Help Groups Members:

The empowerment of SHG women in Dindigul District is frequently influenced by the individual's socio-economic situation. In order to comprehend the patterns of their empowerment, the socio-economic profile of the sample's respondents has been investigated. The socio-economic background of the sample's respondents has been investigated in terms of some key variables like age, education, caste, employment, and income.

The results reveal that 41.43 per cent of women self help groups members are in the age group of 26-35 years followed by those 36-45 years (22.80 percent), 46-55 years (15.88 percent), above 55 years (11.09 percent), and under 25 years (9.21 percent). Moreover, 30.96 percent of women in self-help groups are illiterate, followed by those with only primary education (25.73 percent), secondary education (15.48 percent), middle education (12.76 percent), and higher secondary education (9.21 per cent) and graduation (6.33 per cent). The most backward caste represents 38.91 per cent of women in SHGs, followed by the backward caste (30.33 per cent), general caste (13.39 per cent), scheduled caste (11.51 per cent), and scheduled tribes (5.86 per cent). Additionally, 41.42 per cent of women in SHGs are employed as farmers or agricultural labourers, followed by petty business (21.34 per cent),

house wife (11.92 per cent), self-employed (10.04 per cent), artisans (8.58 per cent), and vegetable seller (6.69 per cent).

Reasons for Joining SHGs for Women Members:

The respondents have several reasons to join SHGs. The main reasons indicated by the respondents are to increase family income, to avoid money lenders, cultivating saving habit, to avail loans for business activities, to enhance socio-economic conditions of family.

Table:1
Reasons for Joining SHGs for Women Members

Reasons for Joining SHGs	Number of the Respondents	Percentage
To increase family income	161	33.68
To avoid money lenders	67	14.02
Cultivating saving habit	108	22.59
To avail loans for business activities	73	15.27
To enhance socio-economic conditions of family	69	14.44
Total	478	100

Source: Data Collected from Field Survey

The table:1 showed that 33.68 per cent of women SHGs members view that to increase family income is the main reason for joining SHGs, which followed by cultivating saving habit (22.59 per cent), to avail loans for business activities (15.27 per cent), to enhance socio-economic conditions of family (14.44 per cent), and to avoid money lenders (14.02 per cent).

Economic Empowerment of Women through SHGs:

In order for women to acquire the ability to defend them against discrimination, economic empowerment is a better source of monthly income. To overcome the environmental limitations that keep patriarchy in its grip, independent money is imperative. Through SHGs, the monthly revenue of women was examined in relation to their economic empowerment. Table: 2 clearly illustrates the difference in monthly income between women members before and after they joined SHGs. Every SHGs women member's monthly income increased. As a result of joining SHGs, the percentage of members making less than Rs. 2000 that made up 60.04 per cent of the membership before joining was reduced to 7.11 per cent. A similar increase from 23.43 per cent to 32.64 per cent was made for those whose income was between Rs. 2001-3500.

Table: 2

Economic Empowerment of Women through SHGs

Monthly Income Rs.	Before Joining		After Joining		Paired t-test
	No. of Respondents	Percentage	No. of Respondents	Percentage	
Below 2000	287	60.04	34	7.11	4.276
2001-4000	112	23.43	156	32.64	
4001-6000	57	11.92	212	44.35	
Above 6001	22	4.60	76	15.90	
Total	478	100	478	100	-

Source: Data Collected from Field Survey

The members of women's SHGs who were previously earning between Rs. 3501-5000 now make 44.35 per cent more than they were earning before they joined the SHGs. The members' earnings have increased from 4.60 to 15.90 per cent for those who were previously making above Rs. 5001. The paired t-value of 4.276 is significant at the 1% level, showing that there is a significant difference between the economic empowerment of women before and after joining self-help groups in terms of monthly income.

Social Empowerment of Women through SHGs:

Social improvement is facilitated by women's empowerment. The SHGs approach offers women the chance for educational programmes, raising knowledge of issues like family planning, drinking water and sanitation, and literacy. Consequently, when creating various policies for rural and socioeconomic development, women's empowerment cannot be neglected. Women's low status is a result of many factors, but area control ideals that are reinforced by tradition, the media, and other socio-political structures are a significant person. The study found that before joining SHGs, 24.90 per cent of women SHG members believed that they would participate in social events, which was followed by provide interactive capabilities (20.29 per cent), involvement in social problems (19.46 per cent), recognition by family (18.41 per cent), and improve group coordination (16.95 per cent). While after joining SHGs 28.66 per cent of women SHGs members view that are participation in social events, which followed by recognition by family (23.85 per cent), improve group coordination (18.62 per cent), provide interactive capabilities (17.57 per cent), and involvement in social problems (11.30 per cent).

Table: 3

Social Empowerment of Women through SHGs

Particulars	Before Joining SHGs		After Joining SHGs		Paired t-value
	No. of Women Members	Percentage	No. of Women Members	Percentage	
Improve group coordination	81	16.95	89	18.62	3.168
Provide interactive capabilities	97	20.29	84	17.57	
Recognition by family	88	18.41	114	23.85	

Participation in social events	119	24.90	137	28.66	
Involvement in social problems	93	19.46	54	11.30	
Total	478	100	478	100	-

Source: Data Collected from Field Survey

The paired t-value of 3.168 is significant at the 1% level, demonstrating a substantial difference between the social empowerment of women prior to and following their participation in self-help groups (*Table: 3*).

Cultural Empowerment of Women through SHGs:

Women frequently underestimate their own social positioning and economic input in third-world nations. Women frequently have a negative perception of their potential and significance because of the cultural view of women's low status in many cultures.

Table: 4
Cultural Empowerment of Women through SHGs

Particulars	Before Joining SHGs		After Joining SHGs		Paired t-value
	No. of Women Members	Percentage	No. of Women Members	Percentage	
Participating in cultural functions	131	27.41	145	30.33	3.862
Participating in religious functions	153	32.01	166	34.73	
Cultivating cultural values	92	19.25	98	20.50	
Attending religions meetings	102	21.34	69	14.44	
Total	478	100	478	100	-

Source: Data Collected from Field Survey

The results indicate that before joining SHGs, 32.01 percent of women who are members of SHGs believed they were involved in religious activities. This was followed by participating in cultural functions (27.41 per cent), attending religions meetings (21.34 per cent), and cultivating cultural values (19.25 per cent). While after joining SHGs, 34.73 per cent of women SHGs members view that they are participating in religious functions, which was followed by participating in cultural functions (30.33 per cent), cultivating cultural values (20.50), and attending religions meetings (14.44 per cent). The paired t-value of 3.862 indicates that there is a significant difference in the cultural empowerment of women before and after joining self-help groups at the 1% level (*Table: 4*).

Conclusion:

The growth of a collaborative network between banks, NGOs, MFIs, and women's groups is most advanced in India. It is obvious that gender strategies in micro finance need to look beyond just increasing women's access to savings and credit and gathering self help groups to look strategically at how initiatives can actively promote gender equality and women's empowerment. Besides that, the goal should be to create a diversified microfinance

sector where different types of institutions, such as formal sector banks, non-governmental organizations, and microfinance institutions, can all collaborate and work together to significantly advance gender equality and pro-poor development. The results indicate that most rural women who engage in self-help groups are middle-aged and illiterate. They are predominantly from most backward caste, and the majority of them work as agricultural labourers. The rural women who are members of self-help groups now have significantly more economic empowerment (measured in terms of monthly income), social empowerment, and cultural empowerment.

The findings of this study suggest that self-help groups have significantly improved the empowerment of rural women members by improving their cultural, social, and economic status. It also suggests that these groups have facilitated the ability for members to increase their incomes and savings through economic activities by providing them with technical and financial support. It has been demonstrated that self-help groups are positively and steadily influencing rural women's empowerment.

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