



## Tactful Management



### DEVELOPMENT IN THE WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS IN THIRUVANNAMALAI DISTRICT

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#### ABSTRACT

**T**he developing countries more emphasis is laid on the need for the development of women and their active participation in the main stream development process. It is widely recognized that, apart from managing households and bearing



children, rural women bring income from productive activities ranging from traditional work in the agricultural activities to working in factories or running small and petty businesses. The empowerment of women is considered as an active process enabling women to realize their

full identity and power in all spheres of life. In most South Asian countries, the status of women is low and their socio- economic conditions are much more depressed than that of men. In India, while the constitutional and legal status of women is equal to that of men in all respects, the reality is that they suffer in all spheres of social and economic life with poverty, in fact, it is one of the aspects of their deprived condition. Self-help groups can also be useful platforms to enhance women's health through increased knowledge and awareness on health issues, and financial security during health emergencies.

**KEYWORDS :** Women Empowerment , Self Help Groups ,development of women.

#### INTRODUCTION:

Today in most of the developing countries more emphasis is laid on the need for the development of women and their active participation in the main stream development process. It is widely recognized that, apart from managing households and bearing children, rural women bring income from productive activities ranging from traditional work in the agricultural activities to working in factories or running small and petty businesses. They have also proven that, they can be better

entrepreneurs and development managers in any kind of human developmental activities. Therefore, it is important and utmost necessary to make rural women empowered, thereby helping them in decision making and enable them to be in the central part of any human developmental processes. The empowerment of women is considered as an active process enabling women to realize their full identity and power in all spheres of life. The objective of women empowerment is not only helpful to earn income for their family but also essential to the development of the society and the country.

### **WOMEN'S EMPOWERMENT**

Empowerment is the process of enabling or authorizing an individual to think, behave take action and central work in an autonomous way. It is the process, by which can gain control over one's destiny and the circumstance of their lives. Empowerment can be viewed as means of creating a social environment in which one can make decisions and make choice either individually or collectively for social transformation.

Women empowerment enables autonomy and control over their lives. The empowered women become agents of their own development, able to exercise choice to set their own agenda and be strong enough to challenge and change their subordinate position in the society.

### **SELF – HELP GROUPS**

An SHG is an unregistered affinity group of a maximum of 20 poor people from a homogeneous class, who come together to address their socio economic problems. They make voluntary thrift on a regular basis and use the pooled resources to make small interest – bearing loans to their members on the terms and conditions decided by the group. The process helps them imbibe the essentials of financial intermediation, including prioritization of needs, setting terms and conditions, and account keeping. This gradually builds financial discipline and credit history for themselves. They even learn to handle resources of a size that is much beyond their individual capacities.

### **FEATURES OF SELF – HELP GROUPS**

The concept of Self – Help Group (SHGs) is also known as micro finance. The term micro finance is of recent issues related to poverty alleviation, financial support to micro entrepreneurs, gender development etc. There is, however, no statutory definition of microfinance. The taskforce on superlative policy and regulatory frame work for micro finance has defined micro finance as “provision of thrift, credit and other financial services and product of every small amount to the poor in rural, semi-urban or urban areas for enabling them to raise their income level and improve living standards”. The term “micro” literally means “small” but the task force has not defined any amount.

### **STATEMENT OF THE PROBLEM**

In most South Asian countries, the status of women is low and their socio- economic conditions are much more depressed than that of men. In India, while the constitutional and legal status of women is equal to that of men in all respects, the reality is that they suffer in all spheres of social and economic life with poverty, in fact, it is one of the aspects of their deprived condition. Women are suffering from low earning, lower wages, low level of skills, limited access to the factors of production, low literacy, low awareness to malnutrition, poor standard of health, and greater exposure to domestic violence.

Rural women constitute 75 per cent of the total female population of the country. On any given indicator of development, the rural women are disadvantaged compared to her urban counterparts. The profile of rural women is that of a poor, ignorant, illiterate, superstitious and suppressed being with

low level of skills. She is unorganized and under represented. Her access to information, assets and opportunities is also low.

### OBJECTIVES OF THE STUDY

1. To give an overview about the performance of the SHGs in Tamil Nadu.
2. To bring out the opinion of the respondents on functioning of self help groups in the study area.
3. To analyze the empowerment and skills achieved by the members in the SHGs.
4. To give suggestions on the basis of the findings of the study.

### METHODOLOGY

The study is mainly based on primary data; collected from the women members of the Self Help Group in Thiruvannamalai District in Tamil Nadu. The primary data is collected from the sample respondents only after conducting a formal pilot study and field visit. On the basis of pilot study a well structured interview schedule was prepared with the help of statistical experts. The secondary data was collected from text books, journals, news papers and websites.

Thiruvannamalai District has 6 Taluks namely Thiruvannamalai, Chengam, Cheyyar, Polur, Arani, and Vandavasi, with the strength of Self Help Group women members 22045, 47128, 51288, 51306, 33864 and 15085 respectively. Out of which the researcher has selected 441 samples (i.e., .20 per cent of the total members) on the basis of simple random sampling. But out of 441 sample respondents, 41 respondents did not respond and co-operate properly to the researcher for her study, so the total number of effective sample is 400. It is shown in following Table No. 1.

**TABLE 1**  
**Sample Distribution**

S. No	Taluks	Total members	Sample Size .20 percentage
1	Thiruvannamalai	22045	44
2	Chengam	47128	94
3	Cheyyar	51288	102
4	Polur	51306	103
5	Arani	33864	68
6	Vandavasi	15085	30
Total			441

Source: Mahalir Thittam, Thiruvannamalai District.

**TABLE 2**  
**Purpose of formation of SHGs**

S. No	Formation of SHGs	No. of Respondents	Rank
1	To save money regularly	356	1
2	Take part in internal lending	158	2
3	To safeguard the women against the social evils	136	3
4	To get economic empowerment	102	4
5	To discuss about income generation avenues for members	78	5
6	Independent life	74	6
7	To get health care awareness	40	7
8	To discuss the social problems	32	8

Source: Primary data

Note: On account of multiple responses received the grand total exceeded the total number of respondents.

The researcher has to evaluate the general awareness of the respondents with regard to the functioning of the SHGs and used 8 factors, which were mentioned earlier. 356 respondents had identified the regular savings, ranked 1st. 158 respondents identified the factor of taking part in the internal lending, encouraged by the SHGs was at 2nd rank. 136 respondents identified the factor of safeguard for women against the social evils ranked 3rd. 102 respondents identified the factor of to get economic empowerment, ranked 4th, 78 respondents selected the factor of to discuss about income generation avenues for members, ranked 5th. Other factors, which were selected by the respondents, were independent life, health care awareness and to discuss the social problems were ranked 6, 7 and 8 respectively.

**TABLE 3**  
**Training Programme**

S. No	Particulars	No. of Respondents	Percentage
1	Self employment training	134	33.5
2	Health awareness training	50	12.5
3	Production/Productivity training	24	6.0
4	Technical Skill	24	6.0
5	Marketing Skill	14	3.5
6	Entrepreneurial Skill	56	14.0
7	Family Administration	36	9.0
8	Personality or Yoga training	62	15.5
Total		400	100

Source: Primary data

The Table 3 shows the different types of Training programmes, which were attended by the respondents through SHGs. 33.5 per cent respondents, attended the self employment training. It is followed by Personality or Yoga training, which were attended by 62 respondents. i.e. 15.5 per cent. 56 respondents attended the entrepreneurial skill training, 50 respondents attended the health care awareness training. So, the majority of the respondents attended the self employment training with the tune of 134 respondents.

**TABLE 4**  
**Gaining out of the membership in SHGs**

S. No	Gaining out of the membership in SHGs	No. of Respondents	Percentage
1	Decision making skill in family	400	100
2	Family respect	400	100
3	Taking care of children education	400	100
4	Handle the bank transactions	394	98.5
5	Fulfill the requirement of Tasildar/ village officers	192	48.5
6	Bargain power with traders	244	61.0
7	Access the standard and quality of the goods	250	62.5
8	Refer the contents of the products	368	92.0
9	Refer the MRP price	382	95.5
10	Reserve Bus/Train ticket	242	60.5
11	Fill up the money orders/ Registered post in the post office/ postal RD	236	59.0
12	Consumer rights	328	82.0
13	Women/Children rights	378	94.5
14	Healthy food habits	318	79.5
15	Child Labour abolition act	208	52.0
16	Prohibition of child marriage	332	83.0

Source: Primary data

Note: On account of multiple responses received the grand total exceeded the total number of respondents.

The researcher has identified 16 essential factors for the welfare of the women community in the society. These factors are also important for the women empowerment and shown in the table. Such qualities are the basics for the day to day life and collected through various previous literature. All the 400 respondents gained the skills of decision making in the family, getting respect in the family, and taking care of children. 394 respondents i.e. 98.5 per cent could handle the bank transaction independently. It is followed by referring to the MRP price, which is mentioned on the package with the tune of 382 respondents. 368 respondents could know the contents of the product, which is mentioned on the package also. Today, due to health consciousness, people mostly refer to the contents of the product, which is helpful to manage their diet. 332 respondents knew the prohibition of child marriage, 328 respondents were aware of the consumer protection act and consumer rights. These are the major achievements of the SHGs. In the study area, SHGs play a vital role in the women empowerment, since more than 70 per cent of the respondents have these qualities and also aware of these. More over SHGs

are an ideal platform to uplift the women in the rural area.

**TABLE 5**  
**Paired Sample Statistics**

	Before Joining SHGS			After Joining SHGs		
	Mean	Std. Deviation	Std. Error mean	Mean	Std. Deviation	Std. Error mean
Got intelligence	3.2050	1.64917	.08246	4.5900	.90218	.04511
Take active part in the family decision	2.9700	1.44371	.07219	4.3700	.95151	.04758
Take active part in social function	2.2150	1.17141	.05857	4.1900	.93600	.04680
Getting quality medicine	2.7500	1.35354	.06768	4.2750	.98580	.04929
Engaged in various agriculture and allied activities	2.6050	1.44714	.07236	4.4450	.89385	.04469
Growing cattle and poultry	2.4250	1.38896	.06945	4.4050	.87915	.04396
Savings	2.9300	1.35265	.06763	4.5500	.84218	.04211
Thrift	2.7000	1.35816	.06791	4.4000	.86711	.04336
Confidence of income generation	2.0700	1.18685	.05934	4.2650	.90931	.04547

Sources: Primary data

The opinion of the respondents about the selected qualities before and after joining the SHGs were collected and summarized in the table with the help of paired sample statistics. The important aspect is confidence of income generation among the respondents is highly increased i.e. the net increased mean score is 2.1850. The respondents also got more intelligence after joining the SHGs i.e. the mean score is 4.5900, before joining the SHG, their mean score is 3.2050 on intelligence, i.e. exactly 1.73 mean score has been increased after joining the SHGs. It is really a good achievement for the women empowerment. In the Thiruvannamalai District, mostly all the Self Help Group members attained more qualities. In all the cases, the respondents got more mean score value after joining the SHGs. From these results, we can conclude that the SHGs have played a significant role in the women empowerment.

## FINDINGS

1. With regard to the General functions of the SHGs 356 respondents, were identified to save the money regularly, 158 respondents were identified to take part in the internal lending and 136 respondents were identified to safeguard the women against the social evils which secured 1st, 2nd and 3rd ranks respectively.

2. Out of the total self employment training attended respondents, the majority interested in attending training in tailoring i.e. 25.37 per cent and food preparation training i.e. 22.39 per cent. Rural women are mostly interested in tailoring job, which ensures regular income for their livelihood.

3.All the 400 respondents gained the skills of decision making in the family, getting respect in the family, and taking care of children.

4.The important aspect is the confidence level of income generation among the respondents was highly increased i.e. the net increased mean score was 2.1850. The respondents also got more intelligence after joining the SHGs i.e. the mean score was 4.5900, before joining the SHG, their mean score was 3.2050 on intelligence, i.e. exactly 1.73 mean score has been increased after joining the SHGs. It is really a good achievement for the women empowerment.

### SUGGESTIONS

1.The members should be treated in the bank with decent. All the members should get the chance to deal with the bank transactions.

2.The bank officers should not delay the loan process unnecessarily. It will create panic among the members.

3.Bank should offer the loan at an affordable terms and conditions to the SHGs members, then only they can start business according to their own convenience and earn profit and repay the loan regularly.

4.Tailoring is a major source of rural women income. If they have a chance to work under the major garment industry it will definitely boost their standard of living.

5.Proper guidance is essential in family affairs, children's education and health care awareness for the rural women.

### CONCLUSION

It has been argued by many that women's participation in self help groups can play a revolutionary role in poverty alleviation and achieving gender equity by empowering women to not only take economic decisions but also through the group activity inculcating in them qualities of team work, leadership skills and building their capacities towards generating higher incomes, being independent so on. Further, it is said that these self-help groups can also be a useful platforms to enhance women's health through increased knowledge and awareness on health issues, and financial security during health emergencies.

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