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A STUDY ON WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS (SHGs) AT KANAGACHETTIKULAM, PUDUCHERRY.

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Abstract

In the 21st Century, Empowerment of Women has been witnessed globally where women are proving their potentials through concrete works and contribution. Women Empowerment is a process in which women challenge the existing norms and culture, to effectively promote their well being. The participation of women in Self Help Groups (SHGs) has contributed for their empowerment in all aspects. This present study attempts to find out Empowerment of Women through SHGs. Data were collected from 50 members of SHGs at Kanagachettikulam, district of Puducherry organized by an NGO named Holistic Approach to People Empowerment (HOPE) Puducherry. A Simple Random Sampling Lottery Method has been utilized for collecting data applying the pretested Interview Schedule. Data were systematically analyzed and interpreted using SPSS. The results of the study revealed that the SHGs have contributed for the empowerment of women participants.

Keywords: SHG, Social empowerment, Economic empowerment, Political empowerment.

INTRODUCTION

The concept of Self Help Groups serves to underline the principle “for the people, by the people and of the people”. Self Help Groups are small voluntary associations of rural people, preferably women folk from the same socio-economic background who come together for the purpose of solving the common problems. A self-help group (SHG) is a village-based financial intermediary usually composed of 10–20 local women or men. SHGs are considered as agents of socio-economic transformation in rural areas. Empowerment is a process of awareness and capacity building leading to greater participation, to greater decision-making power, control and transformative

action. The term “Empowerment” was first used in the context of political mobilization in the 1960s by activists of the Black Panther Movement in the US. International Women's Conference at Nairobi in 1985 defined empowerment as "A redistribution of social power and control of resources in favor of women". Empowerment of women signifies harnessing women power by conscientizing their tremendous potential and encouraging them to work towards attaining a dignified and satisfying way of life through confidence and competence as persons with self-respect, rights and responsibilities. In recent years, women empowerment has become a subject of great concern for the nations all over the world especially in poor and developing countries. The participation of women in Self Help

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Groups (SHGs) made a significant impact on their empowerment in all aspects.

REVIEW OF LITERATURE

Scholars have done various studies on the empowerment of women in SHGs. According to Veluraj (2001), the Nobel Scholar and Indian Economist Amartya Sen expressed in his words, "Unless women are empowered, issues like literacy, health and population explosion will remain unresolved problems of the developing countries." Murugan and Dharmalingam (2001) highlighted the empowerment of women was not just for meeting their economic needs but also involves holistic social development. Shivakumar (1995) pointed out that the promotion of Self-Help Groups has the potential to bring women into the mainstream of economic development paving the way for sustainable development. Karl (1995) studied the role of SHGs of women on decision-making and concluded empowerment as a multifaceted process, involving the pooling of resources to achieve collective strength and counter veiling power and entailing and the improvement of manual and technical skills, administrative, managerial and planning capacities and analytical reflective abilities of local women. Suriyakanthi (2000) in her study on "Socio-Political Empowerment of Women" reported that women are able to access to credit and share the financial responsibilities of the family. Puhazhendi (2000) concluded that after becoming the members of SHGs, women have participated in financial decisions and managing financial crisis in the family. Gaonkar (2001) stated that the membership of women in SHGs leads to social transformation in terms of socio-economic and psychological aspects of women. Kullshrestha and Gupta (2001) reported that the SHGs are well suited to tackle gender issues like wife-battering, child marriages and harassment by employers. Sundari (2006) concluded that the highest benefit of the members of SHGs is the educational empowerment and the lowest social empowerment. Hence it can be concluded as a concept that the participation of women in Self Help Group (SHG) has contributed for their empowerment in all aspects.

METHODOLOGY

Objectives:

1. To study the socio demographic background of the respondents.
2. To assess the level of empowerment obtained by the SHG members by their participation in SHGs.

Hypothesis:

There is a significant relationship between the age, monthly income, educational status, years of experience in SHGs, type of the family of the respondents and their empowerment.

Research Design:

The researcher has adopted descriptive design for the present study as the study attempts to describe particular phenomenon. It describes the empowerment of women through their active participation in SHGs.

Universe and Sampling:

All the women (260) who are part of SHGs at Kanagachettikulam under the guidance of Holistic Approach to People Empowerment (HOPE), Puducherry constitute the universe of this study. The 50 members from Kanagachettikulam were the sampling of this study. The researcher used Simple Random Sampling Lottery Method in order to acquire the required number of respondents i.e., 50 respondents. Simple Random Sampling Lottery method is where the researcher wrote the names of all the 260 units and asked a person to pick up one from 50 Lotteries.

Tools Used:

Interview schedule was employed as a tool for collecting data from the respondents. This contains various questions concentrating on demographic data, social empowerment, economic empowerment and political empowerment. The tool was developed by discussions and Pre testing in various Women SHG.

RESULTS AND DISCUSSIONS

Table 1: Demographic Characteristics of the respondents

S. No	Variables with Values		Number of respondents (n=50)	Percentage
1.	Age	21-30 Years	10	20
		31-40 Years	20	40
		41-50 Years	10	20
		Above 50 Years	10	20
2.	Marital status	Married	42	84.0
		Unmarried	3	6.0
		Widowed	5	10.0
3.	Type of family	Joint family	36	72.0
		Nuclear family	14	28.0
4.	Educational Status	Illiterate	7	14
		Primary School	8	16
		Middle School	6	12
		High School	21	42
		Higher Secondary	4	8
		Under Graduation	4	8
		5.	Monthly Income	Below Rs. 3000
Rs. 3001 – 6000	14	28		
Rs. 6001 – 9000	20	40		
Rs. 9001 – 12000	6	12		
Above Rs. 12000	5	10		

6.	Monthly Expenses	Below Rs. 3000	5	10
		Rs. 3001 – 6000	20	40
		Rs. 6001 – 9000	16	32
		Rs. 9001 – 12000	7	14
		Above Rs. 12000	2	4
7.	Monthly Savings	Rs. 1,000	24	48
		1,001-2000	9	18
		2,001-3000	1	2
		No	16	32
8.	Experience in SHG	1-3 years	1	2
		4-6 years	19	38
		Above 6 years	30	60
9.	Motive for Joining	Self development	4	8
		Economic Development	34	68
		Social development	12	24
		10.	Position in SHG	Ordinary Member
Active Member	3	6		
Cashier/ Secretary	10	20		
President	3	6		

Table 1 represents the demographic characteristics of the respondents. It revealed that more than one third (40 per cent) of the respondents were from the age group between 31-40 years old. It was also found

that a vast majority (84 per cent) of the respondents were married. With regard to the number of children in the family, a majority (56 per cent) of the respondents have two children. A vast majority (72 per cent) of the respondents are living in a joint family. More than one third (42 per cent) of the respondents were under the educational qualification of 9th to 10th standard. It was noted that more than one third (40 per cent) of the respondents were earning a monthly income between Rs. 6,001 to 9,000. A more than one third (48 per cent) of respondents were saving Rs 1,000 per month. A majority (60 per cent) of the respondents had above 6 years of experience in SHG. A Majority of (68 per cent) have joined in SHG for their Economic development. A Majority of 66 per cent are Ordinary members in SHG.

Table 2: Distribution of the Respondents based on Women Empowerment through Self Help Groups

S. No	Women Empowerment	No.of Respondets (n=50)	Percent (100%)
1	Social Empowerment		
	Medium	2	4.0
	High	48	96.0
	Mean=42.94/ Median=43.00 / Std Deviation=3.334 / Min=35 / Max=50		
2	Economic Empowerment		
	Medium	8	16.0
	High	42	84.0
	Mean=38.70 / Median=39.00 / Std Deviation=3.327 / Min=29 / Max=45		
3	Political Empowerment		
	Medium	34	68.0
	High	16	32.0
	Mean=30.22 / Median=32.00 / Std deviation=4.363/ Min=20 / Max=38		
4	Overall		
	Medium	9	18
	High	41	82
	Mean=111.8600 / Median=113.5000 / Std Deviation=9.73529 / Min=86.00 / Max=130.00		

Table 2 depicts the results obtained with regard to the socio-economic and political empowerment. It was noted that a majority (96 per cent) of the respondents expressed to have high level of social empowerment

through their involvement in SHGs. A vast majority (84 per cent) of the respondents felt to have high level of economic empowerment. This was also found that a majority (68 per cent) of the respondents are observed to have a moderate level of political empowerment because of joining SHGs. Overall, a vast majority (82 per cent) of the women respondents are observed to have empowered because of Self Help Group.

Table 3: Karl Pearson's Coefficient of Correlation between Age, Monthly Income, Experience in SHG and Empowerment of Women

Variable	Correlation Value	Extent of Relationship	Statistical Inference
Age	-0.298	Negative Correlation	P>0.05 Not significant
Monthly Income	0.297	Positive Correlation	P<0.05 Significant
Experience in SHG	0.388	Positive Correlation	P<0.05 Significant

The above table shows the relationship between Empowerment and Age, monthly income and experience in SHG of the respondents. Karl Pear's Co-efficient of Correlation Test was applied in order to find out the relationship. Regarding the Empowerment of women and their age, significant difference was not found. Hence research hypothesis is rejected and null hypothesis is accepted. The results of the Correlation value indicate that difference is significant at 0.05 level with regard to the empowerment of the women due to their monthly income and experience in SHG. This proves that the empowerment of women is positively correlated to their monthly income gained and the experience gained in the SHGs. Hence the research hypothesis is accepted and the Null hypothesis is rejected.

Table 4: Chi-square test between the respondents educational status and Women Empowerment

S. No	Educational Status	Empowerment		Statistical Inference
		Medium	High	
1	Illiterate	2	5	X ² =4.551 Df=5 p>0.05 Not significant
2	Up to 5 th	3	5	
3	6 to 8 th	1	5	
4	9 th to 10 th	2	18	
5	11 th to 12 th	1	4	
6	Degree	1	3	

Table – 4 shows the result obtained by Chi-square test between the respondent's educational status and their empowerment. H_0 states that there is no relationship between the educational status and the empowerment of women in SHG. H_1 states that there is relationship between the educational status and the empowerment of women in SHG. It is generally assumed that education contributes to the empowerment in all cases. However, it is important to note from the present study that there is no relationship between the educational status of the respondents and their empowerment. Hence, H_0 is accepted and H_1 is rejected.

Table 5: Chi-square test between the respondents Type of family and Women Empowerment

S. NO	Type of Family	Empowerment		Statistical Inference
		Medium	High	
1	Joint	8	4	$X^2=2.763$ Df=3 $p>0.05$ Not significant
2	Nuclear	28	10	

The above table reveals the hypothesis testing between the respondent's type of family and their empowerment. H_0 states that there is no relationship between the Type of family and the empowerment of women in SHG. H_1 states that there is relationship between the Type of family and the empowerment of women in SHG. It was evident that there is no relationship between the type of family of the respondents and their empowerment. Hence H_0 is accepted and H_1 is rejected.

MAJOR FINDINGS

1. More than one third (40%) of the respondents were from the age group between 31-40 years old.
2. A vast majority (84%) of the respondents were married.
3. A majority (56%) of the respondents have two children.
4. A majority (72%) of the respondents are living in a joint family.
5. More than one third (42%) of the respondents were under the educational qualification of 9th to 10th standard.

6. More than one third (40%) of the respondents were earning a monthly income between Rs. 6,001 to Rs.9,000.
7. More than one third (48%) of respondents were saving Rs 1,000 per month.
8. A majority (60%) of the respondents had above 6 years of experience in SHG.
9. A majority (68%) of the respondents have joined in SHG for their Economic development.
10. A majority (66%) of the respondents are ordinary members in SHG.
11. A vast majority (96%) of the respondents expressed to have high level of social empowerment through their involvement in SHGs.
12. A vast majority (84%) of the respondents expressed to have high level of economic empowerment through their involvement in SHGs.
13. A majority (68%) of the respondents expressed to have moderate level of political empowerment through their involvement in SHGs.
14. A vast majority (82%) of the women respondents expressed to have been empowered due to Self Help Groups.

HYPOTHESIS TESTING FINDINGS

1. There is no significant relationship between the age of the respondents and their empowerment.
2. There is a significant relationship between the monthly income of the respondents and their empowerment.
3. There is a significant relationship between the experiences of respondents in SHG and their empowerment.
4. There is no association between the educational status of the respondents and their empowerment.
5. There is no association between the type of family of the respondents and their empowerment.

SUGGESTIONS / RECOMMENDATIONS

The above study revealed that the level of empowerment in all domains of life among respondents is recorded to be fairly high except in the political domain. This empowerment could be generated faster by adopting the following suggestions and recommendations:

1. SHG Women need to be given more opportunity to partake in skill based training which could help them towards becoming an entrepreneur in the community and society.
2. Politicization of Self Help Group need to be avoided as this creates hostility among SHGs and leads to destruction of SHGs.
3. SHG Women leadership in Panchayat System needs to be emphasized and focused and training in this regard must be organized often which will enable the right women force for administering Panchayats and local bodies.
4. SHGs women must concentrate in social issues in their own locality which could be tackled by their federation as their contribution to the societal Development.

CONCLUSION

SHGs have the potential to have an impact on Women Empowerment. The Women are economically, socially and politically empowered. This empowerment cannot be transformed or delivered it must be self-generated such that it enables those who are empowered to take control over their lives. The present study reveals that respondents as members of SHGs have actualized development and growth in social and economic spheres of life which is a spark of their empowerment. It is also suggested that more entrepreneurship and

personality development training should be given to SHG women as to multiply their natural talents and capabilities, which would pave way for their fullest development and empowerment in all spheres of life.

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