

# A Study on Women Empowerment through Self-Help Groups with Reference to Mayiladuthurai District

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**Abstract-** *Women empowerment is a process in which women challenge the prevailing norms and culture, to efficiently promote their well-being. The participation of women in Self Help Groups (SHGs) made a significant impact on their empowerment both in social and economic aspects. This study addresses women empowerment through self-help groups in Mayiladuthurai district of Tamil Nadu. The information required for the study has been collected from both the primary and secondary sources. The Opportunistic random sampling method has been followed. Average and percentage analysis was carried out to draw meaningful interpretation of the results.*

**Keywords:** Women empowerment, Self-help groups, etc.,

## INTRODUCTION

In India, the population already crosses one billion and nearly one third of its population is living under below poverty line. In rural areas, the scenario is deplorably worse, where almost half of its residents live hand to mouth life and below poverty line. Self Help Groups (SHGs) have become the vehicle of change in the rural areas in India, transforming the lives of the underprivileged and marginalized. SHGs organize the poor, downtrodden and marginalized to join hands to solve their problems and the method has been very successfully used by the government and Non-Governmental Organization (NGOs) in achieving several goals by empowering them. In the international arena, out of 1.3 billion people who live in absolute poverty, 70 per cent are women. In India, rural women though constitute almost half of the population the participation in the labour force is only 33 per cent, while it is 56 per cent for male. Thus 67 per cent of the female population is not gainfully employed. Majority of them are poverty ridden. The government should take earnest efforts to utilize women force into productive employment.

## REVIEW OF LITERATURE

Vasudeva Rao (2003) conducted a study on “Self Help Groups and Social change” with the objective to study the improved status and quality of life of poor women and children in the rural areas and the involvement of community in planning. To achieve the objectives of the study a sample of 1.5 percent, out of 2.19 lakh self help group in Andhra Pradesh, was taken. It is observed that the self interest and self motivation would go a long way for the sustenance of the group. The share of women in decision making regarding important domestic matter is varying between districts and caste groups. The rate of illiteracy can be further reduced through the existing programme.

Kundu K.K.et.al., (2006) in their work attempted to study the efficiency of SHG bank linkage programme in Haryana and found that commercial banks facilitated the access of the rural poor to financial services in a cost effective and sustainable manner. They pointed out that through these rural poor, SHGs not only developed confidence in them but also cultivated the habit of thrift/saving and utilized collective wisdom to tackle their own problems.

Srinivasa Rao D, and G.Jeyarajulu (2012) in their work studied the living conditions of women through Development of Women and Children in Rural Areas (DWCRA) programme members in Rayalaseema region in Andhra Pradesh for the year 2008-09. The study suggested that there should be a monitoring cell to look into the affairs of DWCRA, protection to DWCRA members from village money lenders, effective and efficient training for the members, marketing of their products, and focus on personality development and human relatives.

Kappa Kondal (2014) conducted a study of women empowerment through Self-Help Groups in Gajwel Mandal of Medak District in Andhra Pradesh. In the present study, simple statistical tools adopted. Based on

the analysis of women empowerment through self help groups in Gajwel, the major findings of this study revealed that, there is a positive impact of Self Help Groups on Women empowerment in Gajwel Mandal of Medak District in Andhra Pradesh.

#### STATEMENT OF THE PROBLEM

In developing countries, women play a pivotal role as risk managers and drivers of development, particularly in regions of severe poverty. Peoples' participation in credit delivery and recovery and linking of formal credit institutions to borrowers through the SHGs have been recognized as a supplementary mechanism for providing credit support to the rural poor. Most of the SHGs members do believe that finance is their major problem. It is true that unfavorable event in business will lead to financial crisis. Women suffer from illiteracy, lack of awareness, poor healthcare and unemployment. This is particularly true in the rural areas and in cases of main weaker sections of society like scheduled caste and schedule tribes. In the recent times, women have contributed to a great extent towards the development of the economy but not many are aware of this that they have the potential. The recent development has been in the entrepreneurial activities undertaken by them. Therefore, empowerment of women is the only remedy to the problem faced in not only India but also other developing countries.

#### OBJECTIVES OF THE STUDY

- To study the Socio-Economic profile of the self-help groups in Mayiladuthurai District.
- To analyses the impact of members of the SHGs before and after entry.
- To study the various problems faced by the SHGs in the study area.
- To offer suitable suggestions to promote the women empowerment in the study area.

#### RESEARCH METHODOLOGY

The entire study has been conducted with the help of both primary and secondary data. The researcher has chosen opportunistic random sampling method is adopted and the sample size is 200. Primary data has been collected from Self Help groups women from these identified units. The present study also used secondary data. The required data was collected from

the published annual reports of the State Planning Commission Board of TS, Municipal Offices, websites of NABARD and RBI and other related books and journals for relevant articles related to the study.

#### LIMITATIONS OF THE STUDY

- The time factors were the major constraints because of which the researcher could not collect more data in a short period.
- Few respondents took more times to answer the questionnaire.

#### RESULTS AND DISCUSSIONS

From the table shows that the majority (74 per cent) of the respondents are in the age group of 20 – 40 years of age and it was observed 11 percent of the respondents are belonged of the age group of above 50 years, they guide the SHGs with their well experience. Even though a sizable number of the population have at least had basic education, still a large number of members are illiterate, i.e.; they have not even had basic high school education. 72 per cent of the respondents have been members of the SHGs for more than three years and at a same time study has revealed 22 percent of the respondents are having nuclear family. In the occupational classification of the respondents, majority of the respondents i.e., seventy of them are employed and another thirty-seven have taken up entrepreneurial activities as their main occupation.

In this study was observed the SHGs is provide additional income to the respondents, the maximum number of the housewives have joined SHGs mainly because it acts as an additional source of income to the family and being part of the group, they can receive financial assistance faster and at cheaper rates. In this study observed that the reason for joining SHGs Seventy-Three respondents stated that the reason for joining SHGs was to raise their income levels, while fifty-three respondents stated that it was for taking financial assistance of educating their children and another thirty-nine replied stating to improve their standard of living. It was understood from the study, the study also showed that there was a significant increase in income of women after joining SHGs, it clearly understood many of the women's standard of living has been increased when they joining SHGs. It

was also seen that the women in these districts were aware of the existence and functioning of SHGs and the benefits of these groups.

We can also conclude that there was a significant increase in the rate of employment of women after joining SHGs. Over 95 per cent of the women have agreed that their stand of living has improved after joining the SHGs. Some of the women also said that they feel empowered not only economically but also socially. They have more self-esteem and know more about the issues happening around the world. There also exists a significant relationship between the members of the group and taking financial assistance from the groups. It is clear that 'To raise status in society' is the prime reason for respondents joining the SHG, followed by 'To promote income generating activities'. The next reason was 'To get loan'. The fourth reason was 'To promote savings' and the next reason was 'To repay old debts'. To maintain house expenditure' stood as the last reason for joining the SHG. By having bank linkage programmes, these SHGs have inculcated the habit of savings among its members. On an average they are able to save around Rs. 300- 500 on weekly basis. As many as thirty-seven entrepreneurs have come up through these SHGs. They are not only empowering themselves but also the community at large and there by being role models for others in the community.

#### SUGGESTION

- ✓ The Self-Help Group is powerful tool to improve the investments activities and poverty mitigation. In this context to support by the government and elevate the women through Self Help Group oriented expansions.
- ✓ More schemes can be introduced by the government and it has not been communicated and advertised proper way to reach the Self-Help Groups. So, the Non-Government Organizations and other support agencies to deals with Self Help Group with periodical intervals. In the aspects, Self Help Group members more satisfied and benefited.
- ✓ In order to strength the women empowerment, female literacy has to be promoted
- ✓ Rotation of responsibility has to be made compulsory, so that it will lead to women's empowerment. None of the voluntary agencies was found to be making efforts to develop a

second line leadership to take up the leadership role. It was observed that a few women were dominating the show from year to year. A trend seemed to have emerged paving the way for the educated and the "better off leader dominating the groups and getting reelected again and again.

#### CONCLUSION

The improvement of SHG movement have improved the lives of socially and economically backward women. The SHG has also increased their financial independence and security. Women's empowerment is possible through the development of SHG. SHG has been identified as a source to address the financial needs of women. An economic activity of SHG paves the way for women's empowerment in enhancing their socio-economic status, not only in rural areas but also in urban areas.

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