A STUDY ON EMPOWERMENT OF WOMEN THROUGH SELF HELP GROUPS IN NAGAPATTINAM DISTRICT OF TAMIL NADU

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ABSTRACT

Human development is about expanding people’s choices enhancing their capabilities and promoting their freedom development also demands equality of opportunities, equal access to economic, social, political and cultural opportunities to all citizens. But currently women are representing in governance and decision making positions. Women represent less than eight percent parliamentary seat, less than six percent cabinet position, less than four percent in High courts and Supreme Court and about three percent as administrators and managers. Most of its members have similar identity, Heritage, caste traditional occupation and common causes manage resources for the benefit of the group member. These groups are called “Solidarity groups” as they provide monetary and moral support to individual members in times of difficulties. SHG is a group of poor who have volunteered to organize themselves into groups for eradication of poverty of the members. Self help group is an informal analysis and delivery system interest and easily payable policy. Self-help group is a form or association of likeminded people who are coming together for economic business. The group is formed democratically by the member and the profit or surplus shall be equally distributed among them. This is the beginning of a co-operative form of organization.

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INTRODUCTION

India is one of the largest democratic country in the world. The constitution of India bestows equal rights and opportunities to all. But women are deprived of equal opportunity in the patriarchal society of India. In a societal situation men and women have differential access to opportunities and services for a long time. Women in general still denied their due place in economic, social and political spheres. Women are the vital part of the Indian economy constituting one-third of the national labour force and a major contribution to the survival of the family. Despite progress in several key indicators a gender analysis most social and economic data demonstrates that women in India continue to be relatively disadvantaged in matters of survival, nutrition, health literacy and productivity.

Since independence Government of India’s policy on women’s development has undertaken various shifts of emphasis. The most significant changes occurred in the mid 1980’s with a move towards equality and empowerment. New institutions like department of women and child development, women development corporations, were set up to implement the new strategy of economic development by facilitating access to training entrepreneurial cost social and economic data demonstrated that women in India development credit, technical consultancy services and marketing facilities. 1985-year plan emphasized women are the equal partners in the development process. The declaration of the year 1975 as International Women Year, 1980 as the year for development of women and the decade 1975-85 as the women’s Development Decade created a kind of awareness and consciousness among women all over the world. The debate on gender justice / women empowerment / women welfare was the centre stage in the International area in 1994 UN conference in Cairo and UN Fourth International.

A conference on women was held at Beijing in 1995, and in India these developments had a little impact. Poor response to the feminist movements in India is mainly due to the deep rooted traditions and cultural values. There is always an adverse demographic characteristic of women. As per 2001 census there was 933 women for every 1000 men. Over the years this registers a declining trend. This was mainly because young girls and women die before reaching their adulthood. There is marked preference for male child abortion of female fetus neglect of female infant denying girl. Women work participation rate is only 26 per cent as against 55 per cent in males. A rough estimate shows nearly 25 per cent of women in urban and 54 per cent in rural contribute to the family income.

1.1 Review of Literature

In the words of Karl Marilee (1999) Empowerment is considered to mutually reinforcing components viz., collective awareness building, capacity building, including skills development, participation with greater control and decision making power and action for greater gender equality. Bina Agarwal (2001) Says that the term empowerment has been used variously and often loosely in academic writing and social action groups across the world. In the present context empowerment could be defined as a process that enhances ability of disadvantaged group to challenge and change, existing
power relationship that placed them in subordinate economic, social and political position empowerment can manifest itself in acts individual resistant as well as in group mobilization.

Karmaker (2003) remarks that, the London based Barnes institute carried out a study (May 1990) in 11 countries including India. Proving that the poor are credit worthy if credit can be challenged to enterprising individual and small groups through non-banking organization. Credit scheme are founded on the basis of solidarity and loans are given to individuals in a group, who are also borrowers and act as co-guarantors for loans NGOs besides facilitating the creation of SHGs also discuss a whole range of rural problems, including, social, political and personal.

Selvaraj and Vasanthi (2003) observed that these SHGs because of these manageable size, close knit identify and operational flexibility are fast emerging as promising instruments of job creation income generation among rural youth. The basic needs of rural areas the long-term objective of employment ventures are finance and organizational help. Financial requirements of the SHGs members are very small. Poverty alleviation would be the immediate objective promotion of self-employment in rural youth. Through the SHGs lot of new micro enterprises can be developed in rural areas. Development of micro enterprises leads to poverty reduction.

Beena Shah (2004) Observed that presently, produced 50 per cent of the world’s food supply, account for 60 per cent of working force and contribute up to 30 per cent of the official labour force but receive only 10 per cent of the world economy and move surprisingly own less than 1 per cent of world’s real estate. The women of the world have been exposed to greater in security owing to war, violence terror and atrocities whether peace has eluded giving place to conflict. The women of the world have been affected more by poverty. Lack of opportunities and facilities owing to the innate discrimination prevalent in all societies.

1.2 Statement of the Problems

In this study the researcher aims to find out the role of rural women Self-Help Groups for their upliftment. The researcher aims to determine the functions, bank loan repayment and the management of NGOs

- Non co-operation of problems
- Non-repayment of loan by SHG-Groups members
- Identification of BPL families (Below poverty line)
- SHG-Loan delay of bankers

In the interview schedule, the respondent’s age, community, marital status, educational qualifications, size and type of family, occupation, motivation, training and investment are chosen and whether these variables influence the trade of women have been tested.

- There is no significant relation between trade and age.
- Trade and community may be independent.
- There is no significant relation between trade and education.
1.3 Need of the Study

Empowerment programmes for women have been found to be successful in improving their status in family and society, while giving a feeling of self – worth and esteem. In this context the Tamil Nadu Women Development Project (TNWDP) taken up for implementation under the name of “Magalir Thittam” covered about 10 lakhs poor women of the state in the year 1997-98 in Tamil Nadu. This scheme is intended to promote economic development and social empowerment of the poorest women through the network of Self-Help Group (SHGs) with the support of NGOs.

- Our constitution in its fundamental rights, has provisions for equality, social justice and protection for women. These goals are yet to be realized. Women continue to be discriminated, exploited and exposed to inequalities at various levels.
- By empowerment women would be able to develop self-esteem, confidence, realize their potential strength and enhance their collective bargaining power.
- Women’s empowerment can be viewed as continuums of several inter related and mutually reinforcing components.

1.4 Objective of the Study

The present study has been undertaken in empowerment of women through Self-Help Groups in Nagapattinam.

1. To find out the benefits enjoyed by the sample SHG after entering in to group.
2. To analyze the motivational factors of the sample units to join the Self-Help Groups.
3. To study the social and economic background of the Self-Help Groups members.
4. To study the problems faced by the SHG

1.5 Hypotheses of the Study

The following hypotheses were developed for the study

- **H-1**: There is significant relationship between Trade and community wife distribution of the self help groups women are dependent variable.
- **H-2**: There is significant relationship between Trade and education wife distribution of the self help groups women are independent and variable.

**RESEARCH METHODOLOGY**

The sample NGO namely (WARD) Women Association for Rural Development reputed Non Government Organization was established on January 2nd 1988, with 2 members and subsequently developed in to 37,000 members within 17 years. It has been working in the field of development, socio economic development and income generating activities in Nagapattinam District. It’s main focus of attention has been paid to the three major categories i.e. Children, women and aged. In order to protect and promote
welfare and being of women, it has been working in different nature of self-employment like Agriculture, Departmental stores, Furniture mart, toys making, Vegetable shops and Dairy farm etc., to attain socio-economic and political empowerment.

Lists of SHG women were collected from the NGO and they have been satisfied according to the nature of activities and a sample of 50 women from these blocks were selected at random for the purpose of the study. These sample women have been identified by WARD as Self-Help Groups.

2.1 Sample Selection

Sample comprised of self-help groups from Nagapattinam district women self-help groups were analysis. Simple Random sampling was preferred and 50 respondent were picked at random, from different types of women self help groups in the study area.

2.2 Period of the Study

The primary data pertain to a period of 3 years 2012-2013 to 2014-2015 were collected from the sample of 50 women. The collected data were presented in the form of tables and statistical tools a like chi-square test was used to analyse the data and conclusion were drawn from the analyzed data.

2.3 Source of the Data

Primary data, for the study, were collected through a structured questionnaire. Questions were prepared, using different sets of scales, namely, nominal and ordinal, as the attributes studied were non parametric.

2.4 Tools used

The tools used to analyze the collected data samples, were chi-square for analyzing data, and trade and community in dependent variables.

FINDINGS OF THE STUDY

The entire analysis has been done keeping the activities of the SHG women of the sample as the base.

It is found that all the women in SHG are found in multifarious activities though micro in size. The sample SHG women are mostly young within the age groups of 28-32 years. It is learnt that the SHG sample women become of some fixed assets.

They have become aware of sending their children to schools and avoid dropouts and thereby come to recognize the importance of education.

Thus, the select SHG members have benefited by enhancing their income and employment, which consequently had resulted in their empowerment.

Above all, SHG paves the way for future dent in their life. There seemed a substantial improvement in women’s access and control over resources, increased mobility, increased self-confidence, increased voice women in household and community decision making.
SUGGESTION OF THE STUDY

- As the samples of SHGs women are located in rural area, they face the problem of transport to market their product. It is suggested that transport corporation may operated.
- The seed, fertilizer and pesticides may be provided for agriculture purposes in subsidized rate to the member of SHG women.
- The present system of group loans may be replaced by individual loan.
- The SHGs may be interested in the maintenance of public toilets such as a system is successfully in other part of the government state.
- There should be increased participation of government agencies. Bank and NGOs are encouraging group formation.
- Policy decision has to be taken regarding the financing of groups consisting of defaulters. Branch managers should be given guidelines in the regard.

CONCLUSION

The SHG plays a major role in transforming rural economy, micro finance helps the rural poor to improve their standard of living and fulfill their credit needs. Hence SHGs are a new innovation in the field of rural development to finance the rural poor in future. The formation of SHGs will definitely exceed the economy by way of improving the economic status of each and every individual in rural areas. It is understood from the study that the SHGs – NGO controlled micro credit – micro enterprise activity has positively contributed for the empowerment of sample women explained in time of qualitative and quantitative terms and effective intervention. Through SHGs women have been found to be successful in improving their status in each family. The SHGs have done well in different parts and in different ways. Therefore ambition of policy should be to encourage a large formation of SHGs.

LIMITATION OF THE STUDY

The study has “covered only in Nagapattinam District” which falls in agriculture areas of Tamil Nadu and finding may not be generalized to macro level. The primary data were collected from the sample of 50 women respondents. The respondents answered from their memory and they do not have formal books of accounts.

REFERENCES

A Study on Empowerment of Women through Self Help Groups in Nagapattinam District of Tamil Nadu


APPENDIX

Table 1

Distribution of Sample Units on the Basic of Activities

<table>
<thead>
<tr>
<th>Activities</th>
<th>No of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture</td>
<td>12</td>
<td>24</td>
</tr>
<tr>
<td>Departmental Store</td>
<td>6</td>
<td>12</td>
</tr>
<tr>
<td>Furniture Mart</td>
<td>5</td>
<td>10</td>
</tr>
<tr>
<td>Toys making &amp; Selling</td>
<td>9</td>
<td>18</td>
</tr>
<tr>
<td>Vegetable shop</td>
<td>10</td>
<td>20</td>
</tr>
<tr>
<td>Dairy</td>
<td>8</td>
<td>16</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Primary data
### Table 2

*Education Wise Distribution of the SHG Women*

<table>
<thead>
<tr>
<th>Education</th>
<th>Agriculture</th>
<th>Departmental Store</th>
<th>Furniture Mart</th>
<th>Toys Making &amp; Selling</th>
<th>Vegetable Shops</th>
<th>Dairy Farm</th>
<th>Total</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Illiterate</td>
<td>2</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>4</td>
<td>16</td>
<td>32</td>
</tr>
<tr>
<td>Primary school</td>
<td>5</td>
<td>2</td>
<td>1</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>17</td>
<td>34</td>
</tr>
<tr>
<td>Middle school</td>
<td>4</td>
<td>2</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>11</td>
<td>22</td>
</tr>
<tr>
<td>High school</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>-</td>
<td>2</td>
<td>1</td>
<td>6</td>
<td>12</td>
</tr>
<tr>
<td>Total</td>
<td>12</td>
<td>6</td>
<td>5</td>
<td>9</td>
<td>10</td>
<td>8</td>
<td>50</td>
<td>100</td>
</tr>
</tbody>
</table>

**Source:** Primary data

### Table 3

*Distribution of Sample Unit on the Basis of Income Level*

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Income Level</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Adequate</td>
<td>Inadequate</td>
</tr>
<tr>
<td>Agriculture</td>
<td>5</td>
<td>7</td>
</tr>
<tr>
<td>Departmental Store</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td>Furniture Mart</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Toys Making &amp; Selling</td>
<td>8</td>
<td>1</td>
</tr>
<tr>
<td>Vegetable Shops</td>
<td>7</td>
<td>3</td>
</tr>
<tr>
<td>Dairy Farm</td>
<td>6</td>
<td>2</td>
</tr>
<tr>
<td>Total</td>
<td>33</td>
<td>17</td>
</tr>
</tbody>
</table>

**Source:** Primary data