

A PRAGMATIC STUDY ON WOMEN EMPOWERMENT AMONG SELF HELP GROUPS (SHG) IN MINJUR AND SHOLAVARAM BLOCKS

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ABSTRACT

In view of the fact that researchers have been done many researches among women and Self Help Group but this study is quite different from usual, Several women development programs like the Self Help Group Bank Linkage Program in India have been increasingly promoted for their constructive economic impact and the belief that to empower women in the society. The present paper is an attempt to analyze the impact of self-help groups on women empowerment in Minjur and Sholavaram Blocks of Tiruvallur District, Tamilnadu. The study uses various indicators like women's household financial autonomy, political participation, decision-making power and freedom of financial contribution. The data required for the study collected through the distribution of structured questionnaire to 200 SHGs women members. The study reveals that women members were economically empowered and their political participation is less than economical with the help of SHGs. They have taken control over their loans and there are able to manage them; participated in purchase decisions in the group and pricing of final products in the SHG and also at home; their self-confidence and mobility have improved; taking better care of their family socially and economically; they feel that their economic problems at home have come down. The study concludes that SHGs women members in Minjur and Sholavaram Blocks of Tiruvallur District, Tamilnadu, have empowered with the help of SHG.

KEYWORDS: Self Help Groups, Women & Empowerment, Microfinance, Social, Political and Economical.

WOMEN EMPOWERMENT: AN INTRODUCTION

A myth in India Poverty has a woman's face. There are more women than men who suffer from abject poverty. They live in severe deprivation and despair. In fact, hunger and poverty are more female issues than male issues. According to an estimate, of about 1.2 billion people in absolute poverty in the world, the majority are women. Traditionally they have to manage the family with virtually nothing to manage with. If anyone has to go hungry in the family, it is usually the mother. Despite progress in some areas like life expectancy, education, fertility rates, maternal mortality rates etc. in different countries, women still face many barriers to economic, social and political opportunities. In many countries, women are facing continuing legal discrimination. They are not treated as equal to men whether in property rights, rights of inheritance, laws related to marriage and divorce, or the rights to acquire nationality, manage property or seek employment-. For many women, life is shadowed by a threat of violence - both physical and psychological.

Women in SHGs can work together to address issues that affect not only their own members, but others in the larger community. These were all actions by SHG women which represented some degree of agency by women, in terms of decision-making and enhancing women's contribution to community in a way that goes beyond traditional gender roles. All members of an SHG save the same amount at each meeting. But all members of an SHG are not economically equal. It means they do not have equal credit absorption and repayment capacity and credit allocation generally takes place according to individual demand and capacity.

One of the key benefits of SHGs is women's empowerment and this can be seen with the number of women involved in politics (Reddy CS 2005). SHGs typically consist of Schedule Caste (SC), Scheduled Tribe (ST), Minorities (MN) and Backward Caste (BC). The compositions of SHGs are sometimes exclusively one particular social group or a mix. In the vast majority of SHGs leaders were almost exclusively from the dominant social groups' category. This demonstrates a lack of equality and unity across caste divisions from the above literature survey the authors say that SHG is a group where people with common experiences, financial status, problems join together to offer each other a unique perspective that is not available from those who have not shared these experiences; majority of SHGs are

single-caste based & special group based; vast majority of SHGs leaders were almost exclusively from the dominant social groups'; women in SHGs work together to address issues that affect not only their own members, but others in the larger community; there exists noticeable synergy between SHGs and local politics; politics helps women become more 'visible' in the village; all members of an SHG save the same amount at each meeting and SHG members gets credit allocation according to individual demand and capacity.

EMPOWERMENT OF WOMEN: CONCEPT

Empowerment is a multi-faceted, multi-dimensional and multi-layered concept. Most of us, when asked, have a great deal of difficulty defining empowerment. The word does not even translate literally into many languages. Yet most of us know empowerment when we see it. There are several interpretations about empowerment of women. The terms on which people gain access to resources are as important as the resources themselves when the issue of empowerment is being considered. Access may be conditional on highly client list forms of dependency relationships or extremely exploitative conditions of work or it may be achieved in ways, which offer dignity and a sense of self-worth. Empowerment entails a change in the terms on which resources are acquired as much as an increase in access to resources.

The second dimension of power relates to *agency*, the ability to define one's goals and act upon them. Agency is about more than observable action; it also encompasses the meaning, motivation and purpose, which individuals bring to their activity, their *sense* of agency, or 'the power within'. While agency often tends to be operationalised as 'individual decision making', particularly in the mainstream economic literature, in reality, it encompasses a much wider range of purposive actions, including bargaining, negotiation, deception, manipulation, subversion, resistance and protest as well as the more intangible, cognitive processes of reflection and analysis. Agency also encompasses collective, as well as individual, reflection and action.

Agency has both positive and negative meanings in relation to power. In the positive sense of the 'power to', it refers to people's capacity to define their own life-choices and to pursue their own goals, even in the face of opposition from others. Agency can also be exercised in the more negative sense of 'power over', in other words, the capacity of an actor or category of actors to over-ride the agency of others, for instance, through the use of violence, coercion and threat. However, power can also operate in the absence of any explicit

agency. The norms and rules governing social behavior tend to ensure that certain outcomes are reproduced without any apparent exercise of agency. Where these outcomes bear on the strategic life choices noted earlier, they testify to the exercise of power as ‘non–decision–making’ (Lukes). The norms of marriage in South Asia, for instance, invest parents with the authority for choosing their children’s partners, but are unlikely to be experienced as a form of power – unless such authority is questioned.

Resources and agency together constitute what Sen refers to as capabilities, the potential that people have for living the lives they want, of achieving valued ways of ‘being and doing’. Sen uses the idea of ‘functioning’ to refer to all the possible ways of ‘being and doing’ which are valued by people in a given context and of ‘functioning achievements’ to refer to the particular ways of being and doing which are realized by different individuals. These realized achievements, or the failure to do so, constitute our third dimension of power.

Thus one may conclude that by helping women meet their practical needs and increase their efficacy in their traditional roles, micro finance can help women to gain respect and achieve more in their traditional roles, which in turn can lead to increased esteem and self–confidence. Although increased esteem does not automatically lead to empowerment, it does contribute decisively to women’s ability and willingness to challenge the social injustices and discriminatory systems that they face.



Figure 1: Indicators of Women Empowerment

REVIEW OF LITERATURE

Matheswaran (2008). Self-help groups is a group wherein people who share common experiences, financial status, problems can offer each other a unique perspective that is not available from those who have not shared these experiences. SHG concept is needed for special groups like – the Disabled, the Widows, Commercial Sex Workers, Eunuchs, Endangered artisans; Affected Weavers, Youth and HIV affected women, Agricultural and other working women for daily wages.

EDA and APMAS (2006). Reported that there exists noticeable synergy between SHGs and local politics since SHG membership helps village women gain experience in – regular meetings, taking decisions, allocating money. This further helps women become more ‘visible’ in the village, which is important for campaigning. Indian society is split by a hierarchical caste system that has traditionally discriminated against those at the bottom – the Scheduled Castes and Scheduled Tribes. The study says that majority of SHGs are single-caste is based, since the groups work on the principle of ‘affinity groups’ and neighborhood proximity. At the same time the members it helps distribute the benefits (subsidies) among the single target population. Otherwise, some benefits will go only to some members.

The following are the few important ones:

Kabeer (2006). Emphasizes that the ability to exercise choice incorporates three interrelated dimensions: resources, agency and achievements. Resources can be material, social or human. They refer not only to conventional economic resources, such as land, equipment, finance, working capital etc. but also to the various human and social resources, which serve to enhance the ability to exercise choice. Human resources are embodied in the individual and encompass his or her knowledge, skills, creativity, and imagination and so on. Resources are distributed through a variety of different institutions and processes and access to resources will be determined by the rules, norms and practices, which prevail in different institutional domains (eg. Family norms, patron-client relationships, informal wage agreements, formal contractual transactions, and public sector entitlements).

These rules, norms and practices give some actors authority over others in determining the principles of distribution and exchange within that sphere. Consequently, the distribution of ‘allocative’ resources tends to be embedded within the distribution of ‘authoritative resources’,

the ability to define priorities and enforce claims. Heads of households, chiefs of tribes, directors of firms, managers of organisations, elites within a community are all endowed with decision-making authority within particular institutional contexts by virtue of their positioning within those institutions.

Krishna (2003). Pointed out that empowerment as “the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. Central to this process is actions that both build individual and collective assets, and improves the efficiency and fairness of the organizational and institutional context which govern the use of these assets”. It is important to understand empowerment as a process and not an instrumentalist form of advocacy, which requires measurement and quantification of empowerment.

The below reviews are emphasizes that the women empowerment and development were made through SHG’s in micro and macro level at rural areas. NABARD sees micro credit and micro finance institutions as an instrument to ensure an inclusive financial system to the advantage of the rural poor. The edited volume brought out by NABARD has 25 articles contributed by eminent academicians, development practitioners and bank officials. The articles on 'Micro Finance: An Overview' by Priya Basu and Karmakar throw light on micro credit right from the nationalisation of banks in India to the growth of Grameen model and SHG model. They also emphasise on the women's empowerment through the SHG model and the way forward to have a socially desirable livelihood system with the integrated approach of agriculture and allied activities with the support of the NGOs.

Empowering may be understood as “enabling people, especially women to acquire and possess power resources, in order, for them to make decisions on their own or resist decisions that are made by others which affect them. A person may be powerful when he/she has control over a greater or equal proportion of power resources in society. The extent of possession of various power resources, such as, personal wealth, assets, land, skills, education, information, knowledge, social status, position held, leadership traits, capabilities for mobilization and maneuverability etc., determine the degree of decision – making power. Disadvantaged women especially in rural areas possess least proportion of these resources and as a result they are powerless and dependent on the powerful and wealthy.

Empowerment in competence is another concept discussed in the management

context, which refers to the process of developing skills, knowledge and attitudes required to carry Tasks successfully and efficiently. By developing capabilities of people their job competence could be improved. In the context of development administration, the capacities we might we want to improve include that of the development managers, field workers, implementing institutions/ organizations and those of the beneficiaries.

For empowering groups and communities, the capacities required include: Capacity to organize in relations to social goals or to bring about enduring, improvements in livelihoods and resistance to economic vulnerability, improving their negotiating skills and interpersonal relations, enabling them to know how to relate with development officials, capacities to change power structures or struggle for greater control over resources or decision-making processes, and capacities to organize, change, learn and consolidate. These processes envisage conscientisation mastering skills, mobilizing resources, thinking strategically and building organizations The change from alternative solutions and accepting responsibility and achieving community empowerment. There are several factors that stimulate the empowerment process among communities. Some of these are external, while others are internal to individuals and communities.

Empowerment is closely related to human resource development and human capital building, which is the process of increasing capacities of people in society. Capacity defines the potential for development, like, the capacity to generate local resources and the capacity to use resources effectively: While performance represents the degree to which that potential is realized in actual achievement. Capacities of people also mean, health condition, educational level, use and control over resources/public services and social and political strengths. Capacity Building or providing people with mean to sustain their own destiny is a prerequisite for sustainable development. Thus human resource development and empowerment of people unlock the door for mobilization and modernization of society.

RESEARCH METHODOLOGY

Objectives:

The prime objective of the study is to know the impact of SHGs on women empowerment with special reference to SHGs operating in Minjur and Sholavaram Blocks of Tiruvallur District, Tamilnadu.

The secondary objectives of the study are:

1. To study the impact of women empowerment among SHGs.
2. To find out the indicators of women empowerment in microfinance,
3. To know the concept of women empowerment,

Research Design:

The study is descriptive in nature. The population of the study consists of all the members (around 1000) of the Self Help Groups operating in Minjur and Sholavaram Blocks of Tiruvallur District, Tamilnadu. With the use of convenience sampling technique the researcher has selected 200 SHG women members as sample size for the study. See Table – 1 for detailed sample size from each block.

Table 1 - Distribution of the respondents according to the sample size on the basis of area

Self Help Group	Village	Block	Sample Size
Omsakthi	Athur	Sholavaram	20
Sreesai	Athurmedu		20
Gangai	V.G.P.medu		20
Thamarai	Besthapalayam		20
Annai tersa 1	Tamil Colony		20
Maduraimalli	Perumal Kuppam	Minjur	20
Bharathi	O.E.V.Palayam		20
Annai tersa	N.E.V.Palayam		20
Roja	Chinnamedu		20
Mallikai	Puthuroad		20
Total			200

*All the Tables presented in the study are constructed based on the primary data.

Tools for Data Collection:

The data has been collected from primary as well as secondary sources. The primary data has been obtained from respondents through distribution of questionnaire. The secondary data has been collected from Internet, magazine and editorials.

FINDINGS AND RESULTS

Demography refers to the characteristics of the population. Demographics are the vital statistics that describe population. People constitute markets; demographics are of special interest to marketing executives. Demographic characteristics include gender, age, education, occupation, monthly family income, and family size. In the present study gender, age and education has been covered.

Table 2 – Distribution of the respondents according to their Age

Age	No. of Respondents	Percentage
18– 20	14	7
21– 30	21	10.5
31–40	29	14.5
41–50	69	34.5
51– 58	67	33.5
Total	200	100

The above table indicates that majority 34.5 per cent of the respondents are falling in the age group of 41–50 and 33.5 per cent of the respondents were between the age group of 51–58. Least majority 7 per cent of the respondents were between age group of 18–20. Age of SHG members ranges between 18 years to 58 years. It indicates that age group of 18–20 and 21-30 should involve more in SHG group activities and also in getting membership.

Table 3 – Distribution of the respondents according to their Education

Education	No. of Respondents	Percentage
Illiterate	29	14.5
SSLC	65	32.5
HSC	76	38
UG & Above	30	15
Total	200	100

It is clear from the above table that 14.5 per cent of the respondents were illiterate and 32.5 per cent of the respondents are falling in the education category of SSLC. 38 per cent of the respondents were completed their HSC education. 15 per cent of the respondents were completed their UG degree and above.

Table 4 - Distribution of the respondents according to their control on financial management

Opinion	No. of Respondents	Percentage
Yes	159	79.5
No	41	20.5
Total	200	100

The above table clearly shows that 79.5 per cent of the respondents were said (Yes) that they have taken control over their financial management such as loans, credit and debits affairs among their families. Least 11.5 per cent of the respondents were said (No) that they haven't taken control over their financial management such as loans, credit and debits affairs among their families.

Table 5 - Distribution of the respondents according to their participation level in decision making at home

Opinion	No. of Respondents	Percentage
Yes	177	88.5
No	23	11.5
Total	200	100

From the above table it is evident that 88.5 per cent of the respondents were said (Yes) that their participation level has increased in decision making at home after joining the SHG. Least 11.5 per cent of the respondents were said (No) that their participation level hasn't increased in decision making at home even after joining the SHG.

Table 6 - Distribution of the respondents according to their level of self confidence and mobility increased

Opinion	No. of Respondents	Percentage
Yes	183	91.5
No	17	8.5
Total	200	100

The above table it is evident that 91.5 per cent of the respondents were said (Yes) that their confidence level and mobility has increased after joining the group. Least 8.5 per cent of the respondents were said (No) that their confidence level and mobility hasn't increased after joining the group. The level of self confidence and mobility are the important indicator to show the empowerment of women.

Table 7 - Distribution of the respondents according to their decision-making on family, financial and social planning

Opinion	No. of Respondents	Percentage
Family Planning	61	30.5
Children's Marriage	57	28.5
Financial Planning	37	18.5
Social Planning	45	22.5
Total	200	100

The above table shows that majority 30.5 per cent of the SHG members have involvement in the decision making in their family about family planning. 28.5 per cent were involved in the decision making of their children's marriage. 22.5 per cent of the respondents were involved in the decision making of their social planning. 18.5 per cent of the respondents were involved in the decision making of their financial planning such as buying and selling assets. These

decisions, which have traditionally been within the male domain, reflect that although the women have been empowered, SHGs have not been able to positively impact their decision making in buying and selling assets.

Table 8 - Distribution of the respondents according to their improvement on efficiency of activities among their families

Opinion	No. of Respondents	Percentage
Improved nutrition in the household	72	36
Taking better care of health and hygiene of their children	68	34
Helping in social events	60	30
Total	200	100

The above table shows that 36 per cent of the SHG members were understand the importance of nutrition in the household and 34 per cent of the respondents were said that they were taking better care of health and hygiene of their children after joining SHG. 30 per cent of the respondents were participating in social events like public meeting, organizing group meetings and attending programs.

Table 9 - Distribution of the respondents according to their reduction of financial burden after joining SHGs

Opinion	No. of Respondents	Percentage
Decreased	162	81
Partially	25	12.5
No Impact	13	6.5
Total	200	100

The above tables shows that 81 per cent of the respondents feel that financial problems at home were decreased due to joining SHGs and start working in the groups. 12.5 per cent of the respondents feel that financial problems at home were partially decreased due to joining SHGs and start working in the groups. Least 6.5 per cent of the respondents stated that there is no impact of SHGs on their families.

Table 10 - Distribution of the respondents according to their knowledge on political and legal awareness among SHG members

Opinion	No. of Respondents	Percentage
Aware	121	60.5
Partially Aware	79	39.5
Total	200	100

A vast majority 60.5 per cent of respondents were aware about political and legal procedures among SHG women members. They are aware of the local body official, such as president, ward member, Block development Officer, Village Administrative Officer, Member of Legislative Assembly, Member of Parliament, and the Prime Minister. They are also aware of the legal procedures that help in complaining about domestic violence, a man divorcing or abandoning his wife, unfair wages and unfair prices against women. Less than half 39.5 per cent of the respondents were partially aware about political and legal procedures among SHG women members.

MAJOR FINDINGS OF THE STUDY

From the foregoing analysis the following findings have been extracted:

1. Majority 34.5 per cent of the respondents are falling in the age group of 41–50 and 33.5 per cent of the respondents were between the age group of 51–58. Least majority 7 per cent of the respondents were between age group of 18–20. Age of SHG members ranges between 18 years to 58 years. It indicates that age group of 18–20 and 21-30 should involve more in SHG group activities and also in getting membership.
2. It is clear that 14.5 per cent of the respondents were illiterate and 32.5 per cent of the respondents are falling in the education category of SSLC. 38 per cent of the respondents were completed their HSC education. 15 per cent of the respondents were completed their UG degree and above.
3. 79.5 per cent of the respondents were said (Yes) that they have taken control over their financial management such as loans, credit and debits affairs among their families. Least 11.5 per cent of the respondents were said (No) that they haven't taken control over their financial management such as loans, credit and debits affairs among their families.

4. It is evident that 88.5 per cent of the respondents were said (Yes) that their participation level has increased in decision making at home after joining the SHG. Least 11.5 per cent of the respondents were said (No) that their participation level hasn't increased in decision making at home even after joining the SHG.
5. 91.5 per cent of the respondents were said (Yes) that their confidence level and mobility has increased after joining the group. Least 8.5 per cent of the respondents were said (No) that their confidence level and mobility hasn't increased after joining the group. The level of self confidence and mobility are the important indicator to show the empowerment of women.
6. Majority 30.5 per cent of the SHG members have involvement in the decision making in their family about family planning. 28.5 per cent were involved in the decision making of their children's marriage. 22.5 per cent of the respondents were involved in the decision making of their social planning. 18.5 per cent of the respondents were involved in the decision making of their financial planning such as buying and selling assets. These decisions, which have traditionally been within the male domain, reflect that although the women have been empowered, SHGs have not been able to positively impact their decision making in buying and selling assets.
7. 36 per cent of the SHG members were understand the importance of nutrition in the household and 34 per cent of the respondents were said that they were taking better care of health and hygiene of their children after joining SHG. 30 per cent of the respondents were participating in social events like public meeting, organizing group meetings and attending programs.
8. A vast majority 81 per cent of the respondents feel that financial problems at home were decreased due to joining SHGs and start working in the groups. 12.5 per cent of the respondents feel that financial problems at home were partially decreased due to joining SHGs and start working in the groups. Least 6.5 per cent of the respondents stated that there is no impact of SHGs on their families.
9. Majority 60.5 per cent of respondents were aware about political and legal procedures among SHG women members. They are aware of the local body official, such as president, ward member, Block development Officer, Village Administrative Officer, Member of Legislative Assembly, Member of Parliament, and the Prime Minister. They

are also aware of the legal procedures that help in complaining about domestic violence, a man divorcing or abandoning his wife, unfair wages and unfair prices against women. Less than half 39.5 per cent of the respondents were partially aware about political and legal procedures among SHG women members.

CONCLUSION

To conclude that woman empowerment is the progression of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes among SHGs members in Minjur and Sholavaram Block of Tiruvallur District, Tamilnadu. More than half of the SHG members were empowered, but the level of empowerment need to be improved on social, political and economical participation. It is evident from this study, that organization of self-help groups and development of their institutional and managerial capacity is an imperative element in the empowerment process of women. Women interacted with external agencies and professionals with confidence, which was an evidence of improved social skills and approachability they were able to articulate their needs and seek help from various schemes of development women themselves are able to access resources and public facilities to a large extent. The present study find out that nowadays the women were socially, politically and economically empowered due to their education and awareness with the help of SHG. They were aware about the importance and necessity of the SHG for their individual development. Women have strong belief on SHG it can be a game changer of life to empower themselves without any doubt. Women have to involve more in social and political activities for the national integration and development.

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