

# EMPIRICAL EVIDENCES ON SOCIAL EMPOWERMENT OF WOMEN THROUGH SHGS IN INDIA (A STUDY WITH SPECIAL REFERENCES TO SATTUR TALUK)

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**ABSTRACT--** Women empowerment measures (SHG) initiated by the Government of India is more dominant and fruitful success. SHGs have been emerged as a powerful instrument in order to alleviate poverty and for the empowerment of women in the rural economy. This study aims to analyse the nature of social empowerment women have achieved through their participation in SHG activities. The study has adopted convenience sampling techniques for collection of primary data i.e., from the members of SHGs at Sattur Taluk. Based on small sampling technique thirty respondents were chosen as sample population i.e., 30 members of SHGs in Sattur taluk. The empirical results of the study revealed that the socio-economic status of the respondents has been improved after joining in Self Help Groups (SHGs). Majority of the respondents have restructured their house with more facilities, have bought more household utensils and have got drinking water connection in house after joining in SHGs. Most of the sample subjects have taken insurance policy after joining in Self Help Groups (SHGs), opened savings account in banks and post office and have stated that they owe gold or investment and other kind of savings like chits funds, asset holdings etc.

**Keyw ords—** empirical evidences on social empowerment of women through shgsIn india a study with special references to sattur taluk

## I. INTRODUCTION

Women's empowerment is a process in which women gain greater share of control over the material and human resources, knowledge, financial freedom (access to money and control over money) and the decision making ability at home, community, society and nation, and gain empowerment. Indian government acknowledge Women's Empowerment as the process, where by women are able to organize themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources, which will assist in challenging and eliminating their own subordination.

The goal of women empowerment is to address the issues relating to women's subordination and inequality. Hence, it is a process, where women are able to change from a state of powerlessness ("I Cannot") to a state of

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collective self-confidence (“Wecan”). The Government of India realized the fact that the women empowerment through self- help groups would lead to benefits not only to the individual women but also the family and community as a whole through collective action for development. Empowering women is not just for meeting their economic needs but also for more holistic social development.

## **II. RATIONAL IMPORTANCE OF THE STUDY**

Among various women empowerment measures initiated by the Government of India, SHG is more dominant and fruitful success. The main aim of Self Help Groups (SHGs) is to provide proper attention towards women empowerment and elevating them from the poverty through economic independence, self- employment, entrepreneurial development and socio-economic wellbeing that ultimately leads to women empowerment. SHGs have been emerged as a powerful instrument in order to alleviate poverty and for the empowerment of women in the rural economy. The Government of India realized the fact that the women empowerment through self- help groups would lead to benefits not only to the individual women but also the family and community as a whole through collective action for development. Empowering women is not just for meeting their economic needs but also for more holistic social development. The SHG in Indian country has become a source of inspiration for women’s welfare formation.

## **III. AIM OF THE STUDY**

This study aims to analyse the nature of social empowerment women have achieved through their participation in SHG activities.

## **IV. RESEARCH METHODOLOGY**

For this study, a multistage random sampling technique was used for the selection of sample. Sattur Taluk has been selected for the conduct of empirical survey. The study has adopted convenience sampling techniques for collection of primary data i.e., from the members of

SHGs at Sattur Taluk. Based on small sampling technique thirty respondents were chosen as sample population i.e., 30 members of SHGs in Sattur taluk.

## **V. RESULTS AND DISCUSSION**

SHGs have been instrumental in empowerment by enabling women to work together as collective agency. In Sattur taluk majority of women in the age group of 20 to 40 years have actively participated in the SHGs activities. Of which, 95.71 per cent of SHG members are married and the remaining 4.83 per cent of respondents are single. It has also evidences from the

empirical survey results that 43 per cent of respondents have completed their primary education. Whereas, 40.50 per cent of SHG members have said that they are uneducated people. Followed by, 9.17 per cent of respondents have studied up to middle school and 7.33 per cent of sample

subjects have completed their higher secondary education. It has been observed that 45.83 per cent of SHG members in Sattur Taluk were working as coolies. Similarly, 23.84 per cent of respondents are engaged in agriculture and allied activities and 21.83 per cent of SHG members are house wives. And the remaining 8.50 per cent of sample subjects are women entrepreneurs doing business. The study also revealed that 46.67 per cent of SHG members earn above Rs.8000 per month. Followed by, 28.50 per cent of respondents' monthly income falls above Rs.1000 and 13.83 per cent of respondents monthly income ranges between Rs.2000 to Rs.3000.

SHGs are small, informal and homogenous groups of not more than 20 members each. Of which, in Sattur taluk 80.83 per cent of respondents are registered as members of the Self Help Groups (SHGs), 13.84 per cent of respondents are part of first level representatives and 4 per cent of them are animators of the SHGs. Rests of 1.33 per cent of sample subjects are the second level representatives of SHGs. It has been inferred that majority i.e., 94.50 per cent of respondents' have opined that they are in SHGs for the past 5 years or less than that. Further, the study has found that it has been found that longevity of Women member's association with the Self-Help

Group (SHG) activates significantly influences their awareness about the operation of their group.

Majority of the respondents surveyed had said that they joined SHGs in order to develop their saving habit and it is ranked in the first place with the mean score of 6.46. Followed by, the sample subjects have opined that they join in SHGs to avail internal loans, to get bank loans and to create self-employment opportunities. These variables are ranked in the second, third and fourth place with an average score of 5.53, 5.41 and 4.49, respectively. Similarly, the SHG members have said that they are influenced by the NGOs and family members. These subjects are ranked in the fifth and sixth position with the mean score of 4.25 and 3.97, accordingly.

On the contrary, the sample subjects are availing loans to earn for their livelihood as they are living single it is ranked in the seventh place with the mean score of 3.20. Further, it has been observed that on an average of 2.79 respondents are in SHGs to endeavor socio-economic empowerment for women that is ranked eighth place.

The data analysis indicated that majority of the respondents have restructured their house with more facilities after joining in SHGs. Out of 30 respondents surveyed, most of the sample subjects have taken insurance policy after joining in Self Help Groups (SHGs). Followed by, the

respondents have opened savings account in banks and post office by the assistance of SHGs. Similarly the SHG members have stated that they owe gold or investment and other kind of savings like chits funds, asset holdings etc. The empirical results of the study revealed that the socio-economic status of the respondents has been improved after joining in Self Help Groups (SHGs). Similarly it has been found that the SHG members have developed the communication skill and general awareness of the women. It has also been observed that the respondents were able to maintain their family well-being with the help of SHGs.

**Table 1:** Stated by the SHG Members for Joining in SHGs

Reasons	Sum	Mean	Rank
For creating self-employment opportunities	135	4.49	4
NGO's encouragement	127	4.25	5
Death/Divorce/Separation of husband	96	3.20	7
Family advice	119	3.97	6

To get internal loan	166	5.53	2
For socio-economic empowerment	84	2.79	8
To get bank loan	162	5.41	3
To develop saving habit	194	6.46	1

Source: Primary Data

**Table 2:** SHG Members Opinion on Enhancement after Joining in SHGs

Variables	Sum	Mean	Rank
<b>Social Empowerment</b>			
Housing facilities have improved	99	3.30	1
Readiness of drinking water in house	84	2.80	3
House is electrified	80	2.66	5
House hold utensils have increased	90	3.00	2
Usage of electronic appliances	82	2.72	4

Source: Primary Data

The Sample SHG members believe that they gained equal rights in the group as well as in the society. The sample subjects have said that their helping tendency has been improved gained equal status in the home and the family burden has been reduced with the help of SHGs. On the

other hand, the respondents have said that they are creating awareness among the public about the importance of health and education and have improved their educational qualification.

## VI. CONCLUSION

The study concludes with the positive note that undoubtedly, women participation in Self Help Groups (SHGs) has obviously created tremendous impact upon the life pattern and style of poor

women and has empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole. After joining SHGs the rural women have risen to the levels of self-management. They have realized the importance of their

numbers and have become capable of asking for their right entitlements like equal wages, better working condition, health, education, nutrition for their children etc. Though there are certain pitfalls found in operational efficiency of SHGs in the study, lack of government and NGO's

monitoring of either SHGs activities or training or even in checking the viable distribution of micro-finance to the needy. But, it cannot be denied that Self Help Groups (SHGs) have become a powerful tool in bringing women together in the remote rural areas and thus helped to

emancipate the once mute sufferers in silence to march forward towards collective community progress on a substantial basis. SHG members must learn from the past experiences and plan their future, in all spheres: economic empowerment, socio empowerment, in realising and fighting for their legal rights.

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