

A Study On Women Empowerment Through Self- Help Group Members With Special Reference To Virudhunagar District In Tamil Nadu

Dr. A. Thilagaraj

*Assistant professor, Department of Commerce, College of Science and Humanities, SRM
Institute of Science & Technology, Kattankulathur, Chennai, Tamil Nadu, India*

ABSTRACT: *Women's empowerment has been visible in recent years as a focal topic in determining their status. The objective of the analysis is intended to replicate the social impact of the self-help group of women to investigate the changes in the SHGs social clause, to assess the influence of the SHGs on the social status of individuals and to differentiate the attitude of individuals from the SHGs and their social impact. The inquiry is separate with the ultimate aim of making use of only critical data. The critical information was collected. via a field summary, the size of the exam is 300, for example, Interviewees. Stratified random testing was used by the specialist. The respondent's survey and the information was collected from Virudhunagar, District, Tamil Nadu. The data obtained was analysed using discriminate analysis through SPSS. The study has focussed on the social advancement strategies and women's empowerment by SHGs in Tamil Nadu in general and primarily in the District of Virudhunagar.*

Keywords: *Women Empowerment, Self Help Group, Economic freedom of women.*

1. INTRODUCTION

Women are a fundamental component of every economy. A country's progress and development depend on women's empowerment. Women are to be considered to be equivalent accomplices with men in progress. Freedom of women is essential to the financial advancement of the country, as well as for the upliftment of community. The theory of destitution is the deterrent to women's change. Empowerment of women is needed for the economic development that covers social, economic, and social well being. The country has now been turned over by the rapid growth of SHGs. The form of SHG has laid the foundation to address the above aspects of women empowerment. SHGs enhance the social, economic social status of women. The fundamental principle of SHG is group dynamics. SHG is a small group of rural economically, socially backward people especially women, to bring out their talents, skills, and their capabilities which go to enhance their empowerment. SHG structure is a seminary reinforcement of a nation. Women bring in the potential of women to improve self-assurance, enhanced position, and function in family and so on.

Women Empowerment

Women empowerment is the need of to-day's world. There has been a steady increase in women empowerment. Empowering women is the fundamental right of women. They have equal rights to participate in all spheres of activity. Improvement of society depends on women are empowered. Women normally have to work harder than men. Despite the important role women play for family and society, in all essential areas of life, women are generally at a disadvantage as compared to men, in terms of education, income, partner choice, inheritance laws, property rights, decision-making processes, community organization, and leadership positions in the field of education, business, or politics. The interest of "women's empowerment" will be one of the main tasks. The task is to change socio-cultural behaviour patterns and rules. All over the world, women play a highly active role.

In reality, empowerment means making someone ground breaking, supporting the poor to achieve quality, and regarding the reinforcement of women, the word has come to mean the extended command of women over their own lives, bodies, and their social status. Inequalities derive from power dynamics, command chains of class status and socio-cultural norms, standards, and traditions. Gender inequality is observed in blocking the development of women. Disappointment in fulfilling social needs, such as sustenance, education, well-being, poise, social eminence, and trust. Caught in need and prohibited by bad conditions, poor women are kept from sharing in the benefits of enhancements and their immense potential remains underutilized. Today, socially and economically backward women are the advancement area pushed Indian behaviour. The principle of female empowerment, in any case, in the area of growth, in particular, is slightly different. The truth is that the idea of Women in Growth has grown. Especially in the 1970s women were known as useless and their work being developed was undetectable. It was the 1975 UN Decade for Women, designed by Esther Boserup, which limited the revaluation of development, approaches that began to conceptualise women as operators. The development process and the accepted underestimation of women as the primary justification for their low ranking. If more women are to become agents of change, literacy, nutrition, health and their empowerment need to be addressed.

Self- Help Group

Self-help groups are small voluntary groups that are formed by people of the related committee or a group in a village consists of 10 or 20 local women. SHG act as a stimulant to make socially and economically backward women especially, to become self reliant. SHGs not only increase their income but also improve their status in society. SHG to a great extent address the women's un-employment problem by making them self-employed. Gender discrimination and inequality are also addressed, SHG play a vital role in sensitizing women to realise their importance and their empowerment. The group makes them to realise their potentials in promoting their financial independence. They normally offer permission to add a typical store and to meet on mutual aid premises and their needs. SHG participation leads to women improvement and empowerment. The process enables women to transform their potentials into action. SHG can become a vehicle of change. SHG relies on the principle of

“Self Help” to encourage self-employment and poverty alleviation. The existence of SHGs in villages is increasingly being recognised as one of the most important elements of credit linkage in the rural areas and help in accessing credit to the poor and thus, play a very crucial role in poverty alleviation. They also help to build social capital, especially women thus empowers women and gives them a greater voice in the society self-employment through SHG has resulted in improved literacy levels, better health care and even better standard of living.

2. REVIEW OF LITERATURE

Dr. Preema Rose Jincy Jose Nichlavose (2017) In their Analysis impact of SHG initiatives on Socio-Economic status of members, in the State of Kerala, suggested that there is a need to improve the training programs that are provided to the about self enhancement and self-improvement.

Research on the profile of SHG individuals in Karnataka carried out by DA Nithyashree, Veena Chandavari and Rekha Rayanagoudar (2016) their research discovered that the essential reasons behind joining SHGs, to get monetary aid, in addition to their present financial status and to repay the credits and reimburse the credits.

Prabhavathy (2011) has examined in her study on “An empirical study of SHGs and rural development in Tuticorin District. SHGs have once again become viable in certain regions, while they face problems in certain regions. SHG helps women gain financial reinforcement can contribute a great deal to improving the country.

Venkatesh,J., and Kala (2010) In their work entitled "Engaging provincial ladies right through self -help groups" Kala (2010) broke down the financial reinforcement of women in South Tamil Nadu and found that the socio-economic status of women has increased in the wake of SHGs and the rise in the family unit from month to month has also been significantly improved. The study also observed that in South Tamil Nadu, the SHGs are extremely effective in expanding women's empowerment in provincial areas.

In their study entitled, Women Empowerment through SHG an Review, Venkateshmurthy and G.M, Dinesh (2009) have stated that SHG’s play a significant and crucial role in women, creating initiative features among including women in various wage producing exercises for their innovative improvement.

Kundu K.K.et al., (2006) in their work Harynana's SHG have attempted to research the performance efficiency have found that commercial banks facilitated for the success of the rural economically backward sustainable way. They have also found out that SHGs have cultivated the habit of thrift and built confidence as well.

Chalapathi, et al. (2008) has stated that women empowerment was not only economic freedom, but to enhance their socio-economic status .The study also envisaged that the SHG’s could do well in various spheres of life when women became economically independent. They stressed that investment was also part of empowerment, and loans for investment should be provided to women as an integral part. The study has indicated that women had to access and control efficiency with the economic aspect.

In their research, Kolte et al., (2010) has claimed that women were able to see the outside world because of the advent of SHG., they were able to understand local problems. Through women civic engagement also saw an opportunity to test their leadership abilities in SHGs. Srinivasa Rao D and G.Jeyarajulu (2012) have studied the living conditions of women in the Rayalaseema region of Andhra Pradesh through the Development of Women and Children in Rural Areas (DWCRA) Program Participants. The study suggested that a monitoring cell should be formed to investigate DWCRA's affairs, protect DWCRA members from village money lenders, provide members with efficient and effective training, advertise their goods, and concentrate on personality development.

Statement Of The Problem

From time immemorial women have been forced to occupy a secondary place, though they are half of the world's population. Moreover, the societal system made women are unable to take the place as a free and independent individual. on contrary, the constitution of India gives women a status equal to men. The SHG plays an important role in making them realise their importance of empowerment. SHG makes women to bring out their potentials and capabilities and make them confident to face the challenges more effectively. The SHG has brought a paradigm shift in the dynamics of women's status. It has also made women have financial independence to attain social upliftment. The very goal of SHG is to alleviate poverty by creating more revenue by creating effective work. The administration of India currently offers ample scope for SHGs, especially female SHGs, Providing micro credit facilities to pave the way for small investment projects. This attempt increases the standard of life, self-reliance, freedom, independence, by of women in society. Status in all respects, trust, degree of involvement, equal opportunity and the like, women in India. It is to be clearly known, from this, SHGs play an important role in women. In this context, the researcher has attempt to investigate the impact of the Self Help Group women's empowerment, particularly with reference to virudhunagar District.

Objectives Of The Study

- To analyse the personal profile of the respondents of women SHGs in the study area.
- To evolve the opinion of women members of SHGs on their empowerment.
- To study the social and economical conditions of the SHG members
- To analyse the attitude of the members of the SHGs towards social impact

3. METHODOLOGY

The present study is based on both primary data and secondary data. The primary data collected from the respondents through the interview schedule. The secondary data were collected from various books journals and newspapers. Both descriptive analysis and inferential analysis have been attempted to throw more light on the study.

Sampling

A Convenient sampling technique is adopted for the study, due to the constraint of time and nature of respondents.

Hypothesis Ho: (Null Hypothesis)

1. There is no significant difference between empowerment of woman after joining SHGs.
2. There is no significant relationship between the age and type of family of the respondents.
3. There is no significant relationship between the literacy level of women respondents and reason for joining a self-help group

4. ANALYSIS AND INTERPRETATIONS

Descriptive Analysis

This part attempts to analyse the socio-economic profile of the respondents of SHG members of the study area. In order to have a bird’s eye view of the characteristics of the sample respondents, the following factors have been taken into consideration for the present study.

Age of the self-help group members

Table 1

S. No	Age	No. of Members	Percentage
1	18-30	65	21.7
2	31-40	121	40.3
3	41-50	85	28.3
4	Above 50	29	9.7
	Total	300	100

Source: Primary Data

The above table shows the age of the Self help group members, that is 21.7% are in the age of 18-30 years, 40.3% are 31-40 years of age, 28.3% of them have a place in the age group of over 41-50 and the rest 9.7% of them are above 50 years of age.

Type of Family of the Self-Help Group Members

Table 2

S. No	Type of Family	No. of Members	Percentage
1	Joint Family	60	20
2	Nuclear Family	240	80
	Total	300	100

Source: Primary Data

The above table shows that 60 (20%) respondents are from joint family and the remaining 240 (80%) are from nuclear family.

Literacy Levels of the Self-Help Group Members

Table 3

S. No	Literacy Level	No. of Members	Percentage
1	Illiterate	80	26.7
2	Primary education	129	43

3	Secondary level	91	30.3
	Total	300	100

Source: Primary Data

The above table indicates that 80 (26.7%) respondents illiterate 129 (43%) are primary education and the balance 91 (30.3%) respondents education level is secondary level.

Reason for Joining of Self Help Group Members

Table 4

S. No	Reason	No. of Members	Percentage
1	To start business	33	11
2	To promote savings	30	10
3	To avail credit	95	31.7
4	To meet household expenses	69	23
5	To strengthen the leadership quality	22	7.3
6	Compulsion from other members	28	9.3
7	Other reasons	23	7.7
	Total	300	100

Source: Primary Data

The rationale for joining the self-help group, the table 4 shows that 95 (31.7%) of the respondents think to avail credit, the second significance is to meet household expensed 69 (23%), and the balance to start a business.

Type of economic activity taken up by the SHG Members

Table 5

S. no	Type of Economic Activity	No. of Members	Percentage
1	Sheep/Goat rearing	32	10.7
2	Maintenance of Milk producing animals	66	22
3	Agriculture implementation/activities	46	15
4	Fruits/Flower/Vegetables vending	22	7
5	Weaving	15	5
6	Tailoring	17	5.7
7	Petty/pan Shop	17	5.8
8	Tea Shop	15	5
9	Hotel/Tiffin Centre	11	3.8
10	Other activity	21	7
11	Not applicable	38	13
	Total	300	100

Source: Primary Data

Table 5 depicts the economic activity taken up by the selected SHG member that 66 members (22%) are engaged in maintenance milk-producing animals.

Garret Score Income propagation

Table 6

S. No	Factor	Mean Score	Rank
1	Self-Employment	89.88	1
2	Increases family income	78.96	2
3	For children education and Marriage	78.00	3
4	Standard of living	76.02	4
5	Economic development	56.28	5

The above table of Garret's Rank clearly shows that highest mean score and score in granted to self employment. The least score to Economic advancement.

Garret Rank Income propagation

Table 7

S.no	Factor	Mean Rank	Rank
1	Self-Employment	3.78	1
2	Increase family income	3.70	2
3	Children education and Marriage	3.65	3
4	Standard of living	3.38	4
5	Economic development	3.25	5

"Self - Employment" is simply the significant factor of self -help group members. Out of 300 woman mean of 3.78 ranks the first position (most elevated) for individual pay. Mean of 3.70 spots the second position for sum spent for the government assistance of the family. Mean of 3.65 spots the third position as for freedom in meeting our own costs. Mean of 3.38 spots the fourth position in way of life. Mean 3.25 spots the fifth position regarding freedom to spend on her attentiveness. Mean 3.25 spots the sixth position (least) in business improvement.

I Hypothesis: Ho: There is no significance difference between empowerment of woman after joining SHGs

Analysis of Variance

Table 8

Source of Variance	Sum of Squares	Mean sum of Square	F Value	P value	Significant/ Not Significant
Group	30818	15409	64.58	0.03	Significant
	1.36	8.25			
Total	300				

(Significant P value is <0.05; not significant P value is >0.05)

It is found from the above table that the null hypothesis is rejected at 5 percentage level of significance as the p-value is less than 0.05. Therefore it is significant that the women are empowered after joining SHG.

Factor Analysis

The **Kaiser-Meyer-Olkin** (KMO) Test Measure of Sampling Adequacy is a statistic that indicates the proportion of variance in variables that might be caused by underlying factors. The below table shows that the sampling adequacy is 0.50, chi-square value is .011 with the level of significance is less than 1%, the result indicates that the factors related to the involvement of women in Agriculture implementation activated and Non-agriculture field through SHG are associated and dependent

Table 9

KMO and Bartlett's Test	
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.500
Bartlett's Test of Sphericity	Approx. Chi-Square
	df
	Sig.
	.011
	1
	.918

Factors	Component	Total Variance Explained					
		Initial Eigen values			Extraction Sums of Squared Loadings		
		Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
Factor related to involvement of women in Agriculture filed through SHG	Sheep/Goat rearing	1.065	53.250	53.250	1.065	53.250	53.250
	Maintaining dairy producing animals						
	Agricultural implementation/Activities						
	Fruits/Flower/Vegetables vending						
Factor related to involvement of women in Non-agriculture filed through SHG	Tailoring	.935	46.750	100.000			
	Petty / Pan Shop						
	Tea Shop						
	Tiffin Centre						
	Other activity						
No specific activity							

Extraction Method: Principal Component Analysis.

Component Matrix	
	Component
	1
Factor related to involvement of women in Agriculture filed through SHG	.730
Factor related to involvement of women in Non-agriculture filed through SHG	.730
Extraction Method: Principal Component Analysis.	
a. 1 components extracted.	

The Total Variance of the two factors explains through the Initial Eigen-value and Extraction Sum of Squared Loadings. In an exploratory analysis, the Eigen value is calculated for each factor extracted and can be used to determine the number of factors to the extract. A cutoff value of 1 is generally used to determine factors based on Eigen-values. The above table shows that there is no negative Eigen-value and the cumulative percentage is 53.250 of the true value and connected with the factors. In the Component Matrix table, the principal component analysis value shows that .730 as positive, out of 300 respondents and considering the 11 components 73% of women are influenced by Agriculture filed through SHG.

t-Test

II Ho: There is a no significant relationship between age and the type of family of the respondents

Table 10

One-Sample Statistics				
Descriptions	N	Mean	Std. Deviation	Std. Error Mean
Age	300	75.0000	38.43609	19.21805
Type of Family	300	150.0000	127.27922	90.00000

One-Sample Test						
Descriptions	Test Value = 0.81					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Age	3.903	299	.030	75.00000	13.8396	136.1604
Type of Family	1.667	299	.344	150.00000	-993.5584	1293.5584

**Correlation is significant at the .05 level (2-tailed)*

The statistical t-test is used in hypothesis testing to compare the significant relationship between the age of the respondents and their family type (Nuclear family and Joint family). It is evident from the above table at the .05 level (2-tailed) are positively associated with the age and type of family. Hence the null hypothesis is rejected, establishing a significant relationship between age and the type of family of the respondents.

F-test (One way Anova Test)

III Ho There is no significant relationship between literacy level of women respondents and reason for joining self help group.

Table 11

ANOVA					
Literacy Levels and Reason for joining in SHG					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	143.334	6	23.889	256.747	.000
Within Groups	27.262	293	.093		
Total	170.597	299			

The above table shows that there is a significant and effective relationship between the literacy levels of the women and the reason for joining in Self Help Group.

The P value is equal to .000 ($p < 0.05$) level for the seven conditions like to start a business, to promote savings, to avail credit, to meet household expenses, to strengthen the leadership quality, compulsion from other members and for other reasons are associated between the dependent and the independent variables are statistically significant [$F(6,293) = 256.74$, $p = 0.000$], the P-value is equal to .000, which is less than .05. Then the result is statistically significant. Therefore the null hypothesis is rejected establishing a relationship between the analysed factors.

5. CONCLUSION

The production 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.

Covid 19 And Shg

Women SHG's have risen to the challenge of Covid 19 by making the shortfall in masks, sanitizers and protective equipment they also run community kitchen providing safe food during this pandemic. The economic time's reports that the Ministry of social justice and empowerment is going to implement a new financial model for SHG's

6. REFERENCES

- [1] Krishnaveni, V., Haridas, R., Nandhini, M., & Usha, M. (2013). Savings And Lending Pattern Of Help Groups An Overview. *i-Manager's Journal on Management*, 8(1), 49.
- [2] Jose, S., Chockalingam, D., & Velmurugan, D. (2019). Problems of Women Self Help Group Members in Ernakulam District. *Journal of Critical Reviews*, 7(1), 2020.
- [3] Christopher, D. S., Senthilkumar, C. B., & Nallusamy, S. An Assessment of Consumers Attitude in Organic Products Usage Purposes and Dominant Groups.
- [4] Christopher, D. S., & Senthilkumar, C. B. (2018). Dimensions of preference towards organic products: An empirical study on consumer's perspective. *Indian Journal of Public Health Research & Development*, 9(11), 1950-1956.
- [5] Anbalagan, M., Amudha, R., & Selvam, V. (2005). Micro Credit to Self-Help Groups: A Boon for Economic Empowerment of Rural Women.
- [6] S. Venkateshmurthy and G.M, Dinesh (2009) -Women Empowerment through SHG – An Analysis.
- [7] R. Prabhavathy (2011)-An Empirical Study of SHGs and Rural Development in Tuticorin
- [8] Pratheep, S., & Dharmaraj, A. (2016). An empirical study on stress levels among working women in export oriented units of Tirupur district. *Man In India*, 96(9), 3079-3087
- [9] Palanivelu, P., Nandhini, M., Usha, M., & Krishnaveni, V. (2011). Poverty Eradication: Women's Self Help Groups. *SCMS Journal of Indian Management*, 8(2), 52.
- [10] Nichlavose, P. R., & Jose, J. (2017). Impact of SHG Initiatives on Socio-Economic Status of Members. *Asian Journal of Research in Business Economics and Management*, 7(6), 209-216.
- [11] Nandhini, M., Usha, M., & Palanivelu, P. Women Empowerment through Self Help Groups: A Study in Coimbatore District
- [12] Venkatesh, J. & K. Kala. 2010. Empowering rural women all the way through self-help groups. *International Journal of Management* 1(2): 156-63.
- [13] Tom, T.R., & Selvam, V. (2010). A Study and Fostering Rural Growth through Micro Insurance. *Global Management Review*, 4(2).
- [14] Sureshkumar, D. (2010). Self-help groups and micro credit-an analytical study with special reference to Coimbatore city. *Osmania Journal of International Business Studies*, 5 (1and2), 135-144.
- [15] Suganthi, S., Senthilkumar, C.B., & Nallusamy, S. (2018). Study on Factors Affecting the Physical and Mental Health by Stress and emotional Crisis of Working Women. *Indian Journal of Public Health Research & Development*, 9(3), 335-340.
- [16] Sivakumar, M.V., & Prabakaran, G. (2012). Review on Financial Prospects and Problems of Women's Self Help Groups (SHGs) with Special Reference to Dharmapuri District, Tamil Nadu. *Management*, 1(12).
- [17] Shree, D.A., Chandavari, V., & Rayanagoudar, R. (2016). A study on the profile of SHGs and their members in Karnataka. *Agric International*, 3(2), 97-101.
- [18] Sharad, M. (2016). Contribution of self-help groups in the socio economic development of the women. *International Journal of research in social sciences*, 333-344.

- [19] Senthilkumar, C. B. (2019). Antecedents of Customers Loyalty towards Organic Products a Study with Reference to Hedonic Consumption and behaviour.
- [20] Sathiyabama, N. Rural Transformation through Self Help Groups (Shg) In Mayildathurai, Nagapattinam District. Akshaya International Journal of Management.
- [21] Kundu K.K., K.S. Sha, U.K. Pandey and Kusum Jain, "Sustainable Micro Financing Through SHGs in Gurgaon District (Haryana)", Indian Journal of Agricultural Economics, Vol. 56, No. 3, July-September, 2001, p. 483. Kurukshetra, Vol.54, No.9, July 2006.
- [22] Challapathi B.V., Raghavulu., and Hari Prasad P., 'Gender Equality and Empowerment of Women, Southern Economist', Professor of Public Administration, Directorate of Distance Education, S.V.University, Tirupathi, July15, 2008 PP. 27-30.
- [23] Kolte. SB, Pronoti Luise and Anjali Vaidya, 'Women Empowerment. A Study of Hinkani Women's Mutli State Dairy Co-operative', Journal of Commerce and Management thought Vol.I, No.3, July, 2010. PP. 285-295.
- [24] Sreenivasa Rao, D and G. Jeyarajulu, 'Empowerment of women Through DWCRA Programme A Study on Rayalaseema Region: AP 'Southern Economist 51st year of Publications, May, 15, 2012 PP45-49.

Website

- [25] www.google.com
- [26] www.wikipedia.com