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ANALYSIS OF WOMEN'S ECONOMIC EMPOWERMENT IN TAMILNADU'S TIRUCHIRAPPALLI DISTRICT THROUGH A SELF-HELP GROUP

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Abstract

In recent years, women's empowerment has been a hot subject in establishing their standing. The analysis' goal is to reproduce the social impact of women's self-help groups, to analyze changes in the SHGs' social clause, to assess the influence of SHGs on people' social status, and to distinguish individuals' attitudes toward SHGs and their social impact. SHGs' revolutionary momentum has given women a crucial sense of self-assurance in their quest to become self-sufficient. Companies and foundations around the world have created SHG-led programmes to assist women in achieving economic empowerment, recognising the critical role they play. By using SHGs, campaigns have concentrated on women entrepreneurs . The research focused on SHGs' social advancement techniques and women's empowerment in Tamil Nadu, specifically in the Tiruchirappalli District. COVID-19 has had a severe impact on India, disproportionately affecting women working in the country's massive informal sector. It is the most significant impediment to social and economic progress. This study article focuses on the functioning of Women empowerment through SHGs progress.

Keywords: *Self-help Group, Women Empowerment, Personal Empowerment, Social Empowerment.*

INTRODUCTION

The majority of the great works accomplished by human civilisation can be attributed to groups as rather than a single person. In many aspects of the organisation, group decision-making and programme execution have long been used. The majority of well-functioning organisations, whether on a micro or macro scale, focus on the importance of

using a group approach to issue solving. The effect of joining self-help groups on women's empowerment in light of the importance placed on the group method while constructing any programme for rural women.

Increasing Self-Help Rural impoverished people who volunteered to organise themselves into groups in order to end their own poverty. They commit to making regular savings and merging those

funds. The group's members consent to using this common fund and any other funds they receive collectively under a common administration. The following general principles will be kept in mind during group creation. A self-help group under SGSY may have between 10 and 20 members. This number may be at least five in cases of modest irrigation and for those with disabilities

Due to the fact that gender inequality, along with its socioeconomic and cultural implications, affects both the developing and third worlds, women's empowerment and gender equality have recently gained enormous importance. However, the issue of gender inequality is more severe and linked to women's economic emancipation in the third world. Therefore, in order to lessen gender disparity, a number of initiatives are currently being implemented in third-world nations to empower women economically. The Self-Help Group (SHG) movement, which is growing in popularity throughout the third world, has emerged as the most notable of these projects.

Review of status of Research and Development in the subject

Basically 'SHG is a small informal group of ten to twenty members who are homogenous with respect to social and economic background and come together voluntarily to promote saving habits among members and for a common cause which is to raise and manage resources for the benefit of group members' according to NABARD. These groups were first initiated by an NGO named MYRADA in 1984–1985. They had emerged during the same period when the 'Grameen Bank' became a formal bank in Bangladesh after the success of Mohammad Yunus' microfinance initiative in 1976 (Nayak, 2018). In India, various development programs to achieve the SDGs are designed to be delivered at the SHG level as a 'multi-sector' platform. Because

SHGs aim to empower women, they contribute to achieving SDG 5 (achieve gender equality and empower all women and girls), which, in turn, is a tool to achieve other SDGs (Dash, 2019).

Anand et al. (2020) tried to answer why women are increasingly participating in SHGs when empirical research shows that microfinance does not help increase incomes. They concluded that SHG participation results in significantly higher capability due to increases in quality of life compared to non-members, and this benefit becomes more pronounced with longer periods of participation. Unlike other measurements that only focus on the increase in income or household decision-making, the capability indicators measure several aspects of life quality: risk of future assault and discrimination, freedom of expression, and family support.

Jose et al. (2020) conducted a study on "Problems of women SHGs members in Ernakulam district" in Kerala. The main focus of this study was to identify the major constraints faced by SHGs women entrepreneurs. The findings of the study disclose that inability to manage business, lack of basic knowledge among SHGs members due to their illiteracy, frequent changes in formalities for availing loan, lack of adequate training, lack of family support, short period of repayment of loans, difficulty to fulfill government formalities, lack of experienced manpower, lack of self-confidence, lack of digital literacy, lack of infrastructural facilities etc. are the major problems faced by SHG members in Ernakulam district in Kerala.

Geethanjali & Prabhakar (2017) the study examined that India Women's employment growth rate in India is very low. Women's participation in self-help groups has obviously had a tremendous impact on poor women's way of life and style and has empowered them at various levels not only as individuals but also as members of the community's family and

society as a whole. rural women realized the importance of their numbers and became able to ask for their right entitlements for their children, such as equal wages, better working conditions, safety, education, nutrition, etc.

Rachit Gupta and Shalini Agarwal (2017) study was undertaken to identify women empowerment through Self Help Group. It focuses on the importance of SHGs in the lives of rural women. It was found that after entering the Self Help, economic conditions, personal development and social conditions have improved.

Paramasivan C and Subathra S (2017) Women in SC and ST are started their business, thus poverty is reduced and they employed in income generated activities as individual or as groups. Training, subsidies and bank loan supported them to lead their life and be a good decision maker. This enhanced their standard of living. In Tiruchirappalli district, SC/ST women come forward and involved themselves in entrepreneurial activities. The government increased the amount of subsidy year by year for improvement of SC/ST community.

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.

Dhanalakshmi and Rajini (2013) looks at the literature around the self help groups (SHGs) movement in India. It is hoped that it will be useful to fellow researchers who are undertaking studies in this area. It exposes the historical background of self help groups in Indian context. This paper reviews literature on the subject's empowerment process in

relation to a self-help group as well as related literature. It is important to note that most literature has been focusing on empowerment as the outcome not as the process.

According to Ramakrishna, et al (2013) Self-Help Groups are formed for addressing their common problems. They make regular savings habit and use the pooled savings for the benefit of their members through a structured process of essential financial intermediation like prioritization of needs, setting self-determined terms for repayment and keeping records. The SHG Bank Linkage has made an adventure in the economy by transforming the formal banking services to rural poor and needy people particularly women group.

Shylendra (2013) attempted to identify and discuss some of the relevant conceptual and policy issues and the emerging lessons of the adoption of microfinance by cooperatives with a focus on the Self-help group (SHG)-Bank Linkage Programme (SBLP) in India. The findings reflect the severe constraints of cooperatives in realizing the twin goals visualized of the linkage viz. inclusion and sustainability. Despite a few noteworthy efforts by the cooperatives, the overall results of the linkage leave much to be desired.

Yadav (2013) conducted a study, the objective of which is to understand women empowerment through self-help-groups of Nagthane village. The primary data has been collected through questionnaire instruments and secondary data consists of books, journals, and websites. Thus the paper emphasizes that the SHGs are the effective instruments of women empowerment, and to made suggestions for well functioning of SHGs of women in general and Nagthane village.

DEFINING WOMEN'S EMPOWERMENT:

United Nations Population Information Network (POPIN) has

defined women’s empowerment based on five components, which are as follows:

- Women’s sense of self-worth.
- Their right to have access to opportunities and resources.
- Their right to have the power to control their own lives, both within and outside the home.
- Their right to have and to determine choices.
- Their ability to influence the direction of social changes to create a better social and economic order, nationally and internationally.

From the definitions of women’s empowerment, as defined in the literature, we may visualise an empowered woman. An empowered woman is confident in her ability; she is capable of leading her life independently; she is socially as well as economically independent; she is opinionated, enlightened and has freedom from all sorts of domination; and finally she is someone who is capable of standing for her own rights.

“Anyone who stops learning is old, whether at twenty or eighty. Anyone who keeps learning stays young. The greatest thing in life is to keep your mind young”. – Henry Ford

Now we may formulate a new definition of women’s empowerment based on the above.

ECONOMIC EMPOWERMENT FACTORS:

- **Economic Empowerment** Income level, Assets holding, Borrowing limits, Saving pattern Understanding banking operations, Knowledge of credit management, Repayment capacity, income generating activities.
- **Social Empowerment** Social awareness, participation in social gathering.
- **Personal Empowerment** Improvement the leadership qualities, Self Confidence, Improvement in logical and analytical thinking.

SCOPE OF THE STUDY:

The present study help to analyse the evaluation of women self help group. The scope of the study also covers the factors influencing to use the self help group. The study is focused on women self help group to the possibility of available prospect of self help group.

RESEARCH METHODOLOGY:

The research is a descriptive study based on primary sources. Data was collected using a questionnaire and an interview schedule. According to the data gathered, self-help groups have been lifesavers and have provided the necessary support for people to thrive during difficult circumstances.

Data Collecting Period : Six Months (May 2022- October 2022)

Interpretation and Result : 2Months (November 2022 – December 2022)

THE OBJECTIVE OF THE STUDY:

- To examine the identity and potential for empowerment of rural women through SHG activities.
- To examine the socioeconomic support provided by rural women-run SHGs throughout the pandemic, particularly during lockdown times.
- To identify the challenges SHGs experience in carrying out their income-generating operations in both regular and crisis conditions.

SIGNIFICANCE OF STUDY:

- Millions of women in our hamlets understand what unemployment means... Give them access to economic activity, and they will have access to power and self-confidence that they have never had before," Mahatma Gandhi wrote in Young India (1930).
- SHGs' revolutionary momentum has given women a crucial sense of self-assurance in their quest to become self-sufficient.
- Entrepreneurship is an innovative and easy strategy for overcoming

societal stigmas around employment and giving women the agency to break free from the constraints of servitude.

- Companies and foundations around the world have created SHG-led programmes to assist women in achieving economic empowerment, recognizing the critical role they play.

ORIGIN OF SELF HELP GROUPS

In 1975, Grameen Bank of Bangladesh founded by Prof.MohanedYunus. In India, NABARD (National Bank for Agriculture and Rural Development) was initiated in 1986-87. But It was implemented only in 1992 for the linkage of SHGs to banks.

CONCEPT OF SELF HELP GROUP (SHG)

A small group (15-20 members) voluntarily formed and related by affinity for specific purpose, is a group whose members use savings, credit and social involvement as instrument of empowerment. TNCDW (Tamil Nadu Corporation for Development of Women) defines SHG as a small, economically homogeneous affinity group of rural poor, voluntarily formed to save and contribute to a common fund to be lent to its members as a per group decision and for working together for social and economic uplift of their family and community.

CHARACTERISTICS OF SHGS

- Ideal size of SHGs is 10-20 members
- Group need not be registered.
- Only one member should join SHG from one family.
- The group consists of either only women or only men.
- Members have the same social and economic background
- Meetings should be conducted regularly

AWARENESS OF ABOUT SHG PROGRAMMES IN THE DISTRICTS:

SHG schemes have been extensively used by NGOs over a long period of time to increase the level of awareness of such programmes among the rural poor. It not only includes awareness about the existence of the group and the various benefits through such groups but also includes creating awareness about self – employment, savings, health, education and family welfare thereby making these women more empowered.

To test the awareness levels, the following hypothesis was constructed and put to test.

H0: Women are aware of the functioning and existence of self – help groups in Trichy district.

H1: Women are not aware of the functioning and existence of self – help groups in Trichy districts.

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	71.527	2	35.763	134.131	.000
Within Groups	25.863	97	.267		
Total	97.390	99			

A one-way ANOVA was conducted to find the level of awareness of functioning of registered Self-Help Groups among women in Hassan and Trichy districts. The calculated P-value is 0.000 . which is less than the standard P-value of 0.05. Hence the null hypothesis is rejected and alternative hypothesis is accepted stating that there is a significant level of awareness among the women about the functioning and existence of SHGs in their Trichy.

FOR INCREASE IN ECONOMICAL LEVEL AS A OUTCOME OF JOINING SHGs:

One of the main reasons for women joining SHGs is because by undertaking activities through these groups, they earn a steady source of income. For some women this is the only source of their livelihood whereas for others it is an additional source of income.

In order to study the effects of economical growth after joining SHGs, the researchers have formulated the following hypothesis and put to test using Paired t-Test.

H0: There is no significant increase in economic level of women after joining SHGs.

H1: There is significant increase in economic level of women after joining SHGs.

Paired Samples Correlations

		N	Correlation	Sig.
Pair 1	INCOMEBEFORE & INCOMAFTER JOINING	100	-.088	.385

Paired Samples Test

	Paired Differences					T	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Pair 1 INCOME BEFORE JOINING & INCOME AFTER JOINING	-210.750	21.713	2.171	-215.058	-206.442	97.063	99	.000

The standard p-value of 0.05 and the tabulated p-value is 0.000 which is less than standard value. Thus we can reject null hypothesis and state that there is a significant increase in the income of the women after joining SHGs. By taking up income generating activities through SHGs, the rural women in the trichy districts have seen a rise in their income. Increased income means more money and improvement in the standard of living of the women and their family which ultimately leads to empowerment of the women in these Trichy areas.

CORRELATION BETWEEN NUMBERS OF MEMBERS AND FINANCIAL ASSISTANCE TAKEN BY ITS MEMBERS:

To verify there exists a correlation between the financial assistance to its members and the number of member who has taken such assistance, the following hypothesis was formulated and put to test.

H0: There is no significant relationship between number of members of SHGs and Financial aid taken by them.

H1: There is a significant relationship between number of members of SHGs and Financial aid taken by them.

Correlation

		members		members	financial aid
members	Pearson Correlation	1			.777
	Sig. (2-tailed)				.000
	N	100			.100
financial aid	Pearson Correlation	100	1		
	Sig. (2-tailed)				100
	N				

The correlation coefficient value between members and financial aid taken from SHGs is 0.777. This value shows that there is a moderate degree of relationship between members and financial aid taken. The calculated P-value is equal to 0.000 which is more than the standard P-value of 0.05, thus, we reject the alternative hypothesis and accept the null hypothesis which signifies that there is a significant relationship among the members of SHGs and financial assistance taken from these groups by its members. Thus we can conclude that the members of these groups take financial help for various from the SHGs to which they belong.

FINDINGS:

- The study also demonstrated that women's income increased significantly after joining SHGs.
- Additionally, it was observed that the women in these districts were aware of the existence, operation, and advantages of SHGs.

- We can also draw the conclusion that women's employment rates significantly increased after joining SHGs.
- More than 90% of the women concur that joining SHGs has improved their standard of living.
- Some of the ladies also stated that they felt socially and economically independent. They are more confident in themselves and are more informed about global issues.

SUGGESTIONS:

- Since the majority of self-help group members are illiterate, these SHGs can take the initiative to provide the bare minimum of education to improve their state.
- Government and NGOs should develop self-help group programmes to encourage entrepreneurship among

Karnataka's rural women in order to increase employment.

- According to the report, SHGs have increased rural women's employment and income. Illiterate women in metropolitan areas need to be included in these programmes, which must be expanded.
- SHGs should hold exhibitions in both urban and rural locations to advertise the goods produced by their members. This programme will raise awareness and expose the rural women members to a wider audience.
- This will lead to an increase.

CONCLUSION:

For the most part, self-help groups adhere to the motto "for the people, by the people, and of the people." Grameen Bank of Bangladesh is the organisation that came up with the concept of self-help groups. Prof. Mohammed Yunus of Chittagong University was its creator. It was established in 1975. However, the push for Self-Help Groups started in India in 1989 from Uttar Pradesh. The establishment of SHGs significantly improved the lives of women, to the point that the activity within the women's movement encouraged the government to formulate policies and strategies that would ultimately benefit rural women, society, and the entire nation. The members of a woman's family and community also gain from her empowerment through SHGs, in addition to herself. Numerous banks, such as Grameen Banks, provide funding for their development, fostering both the rural and national economies in the process. Self-Help Groups are generally known to be tiny, volunteer organisations made up primarily of women from the same socioeconomic background who live in rural areas. They create these self-help

organisations with the intention of using them to solve their collective and economic difficulties. NGOs, or non-governmental organisations, support several self-help groups.

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