



REVIEW OF RESEARCH

ISSN: 2249-894X

IMPACT FACTOR : 5.7631 (UIF)

UGC APPROVED JOURNAL NO. 48514

VOLUME - 8 | ISSUE - 9 | JUNE - 2019



CHANGES OF ECONOMIC STATUS OF WOMEN THROUGH SELF- HELP GROUPS IN PUDUKKOTTAI DISTRICT

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ABSTRACT:

The rural area peoples are mostly suffered of human life style because it is based on the reason of economic. The present study focused area of psychological, social and economic empowerment of women in Pudukkottai block specified rural area of Perungalur, Athanakottai, Varapur, Mullur and Vadavalam. It is, therefore, women need special attention to ensure their development and active participation in the decision making process at home. It is also widely recognized that apart from managing household, bearing children, rural women bring income with productive activities ranging from traditional work in the fields to working in factories or running small and petty businesses. They have also proven that they can be better entrepreneurs and development managers in any kind of human development activities. The empowerment of women also considered as an active process enabling women to realize their full identity and power in all spheres of life. The empowerment of women is modified in our life with help of Self Help Groups in Pudukkottai area.



KEYWORDS: Empowerment, Women, Financial, Self- Help Group, Pudukkottai.

INTRODUCTION

Self Help Group (SHGs) has come to be the most popular micro finance scheme in India since the early 1990s, and remains so until today. SHG is a Village-based financial intermediary usually composed of between 10 to 20 local women. The self-help group' or SHG can be used to describe a wide range of financial and non-financial associations in India. A Self- Help group is a small voluntary

association of poor people preferably from the same socio-economic background¹. They come together for the purpose of saving their common problems through Self - Help. They mutually agree to contribute to a common fund and to meet their emergency needs on mutual help basis². The group member use collective wisdom and peer pressure to ensured proper end use of credit and timely repayment. It is an organized set up to provide microcredit to the rural

women on the strength of the group savings without insisting on any collateral security for the purpose of encouraging them to enter in to entrepreneurial activities and for making them enterprising women³. Today, SHGs also play a major role in poverty alleviation in rural India. A growing number of poor people, mostly women, in various parts of India are members of SHGs and

actively engage in savings and credit as well as in other activities such as income generation, natural resources management, literacy, child care and nutrition⁴, etc. The SHG system has proven to be very relevant and effective in offering women the possibility to break gradually away from exploitation and isolation.

RESEARCH PROBLEM FOR EMPOWERMENT OF WOMEN

The economic growth and humanistic nature of a country depends upon the empowerment of women entrepreneurship development. The present study improves to examine the psychological, social and economic impacts of the women SHGs members. It examines how far the programmed has helped in raising the incomes and levels of living of the rural poor women and in enabling them to cross the poverty line. The present study is from the standpoint of the women SHGs members in Pudukkottai block specified rural area of Perungalur, Aathanakottai, Varapur, Mullur and Vadavalam.

AREA DETAILS

Pudukkottai district is located in the southern part of Tamil Nadu and surrounded by Trichy on North, Sivagangai on South, Thanjavur District on East and Ramnad on West and Bay of Bengal on South East. The district has peculiar climate and receives rainfall in all the seasons. The district has two Revenue Divisions, eleven Taluk and 13 Blocks⁵.

Table 1: Member strength of Self- Help Groups (SHGs) in Pudukkottai block

| S.No | Name of Villages | Number of SHGs/ Village | Number of members | Total SHGs number of Panchayats | number of /Village |
|------|------------------|----------------------------|----------------------|------------------------------------|--------------------|
| 1 | Perungalur | 2 | 23 | 106 | |
| 2 | Athanakottai | 3 | 54 | 225 | |
| 3 | Varapur | 2 | 31 | 526 | |
| 4 | Mullur | 2 | 34 | 414 | |
| 5 | Vadavalam | 2 | 34 | 558 | |
| | Total | 11 | 176 | 1822 | |

Source: Primary Data

Primary and secondary data

The study has utilized both primary and secondary data. In order to collect and gather primary data, field observation and structured interview schedule was utilized as a tool of data collection as most of the respondents were semi-literate. Secondary data were gathered from the records of SHGs, NGOs and government offices, books and journals.

Psychological empowerment of women

The participation of women in SHGs enables them to acquire an inimitable psychological benefit to rise up psychologically powerful which is an essence for women empowerment in any socio-cultural and economic environment and situations⁶. The respondents of the present study have accrued various psychological benefits including self awareness, high self esteem, self confidence and courage, understanding about own rights, privileges, roles and responsibilities, power of self determination, positive attitude, risk taking ability, power to face challenges of daily life, gaining knowledge and new ideas and skills, great relief from mental stress and anxiety, leading a happy and satisfied life and their results were showed on the Table 2 and Figure 1. The psychological level of rural area people life was improved, which is considered of above categories and the mediator of women for Self- Help Groups to families and their the leader of our families by the decision maker of Self- Help Groups.

Table 2: Psychological empowerment of Self- Help Groups (SHGs) members

| Name of the psychological empowerment | Name of the villages | | | | | Total |
|--|----------------------|--------------|---------|--------|-----------|-------|
| | Perungalur | Athanakottai | Varapur | Mullur | Vadavalam | |
| Self awareness | 20 | 43 | 26 | 19 | 24 | 132 |
| High self esteem | 21 | 51 | 25 | 22 | 25 | 144 |
| Self confidence and courage | 19 | 44 | 20 | 26 | 21 | 130 |
| Own rights, privileges, roles and responsibility | 22 | 55 | 29 | 25 | 26 | 157 |
| Self determination | 21 | 36 | 24 | 19 | 23 | 123 |
| Positive attitude | 22 | 36 | 20 | 17 | 19 | 114 |
| Risk taking ability | 18 | 27 | 13 | 20 | 19 | 97 |
| Face challenges of daily life | 20 | 28 | 18 | 23 | 22 | 111 |
| Gaining knowledge | 22 | 35 | 16 | 20 | 25 | 118 |
| Relief of mental stress and anxiety | 21 | 41 | 25 | 28 | 26 | 141 |
| Satisfied life | 22 | 40 | 20 | 25 | 21 | 128 |

Source: Primary Data

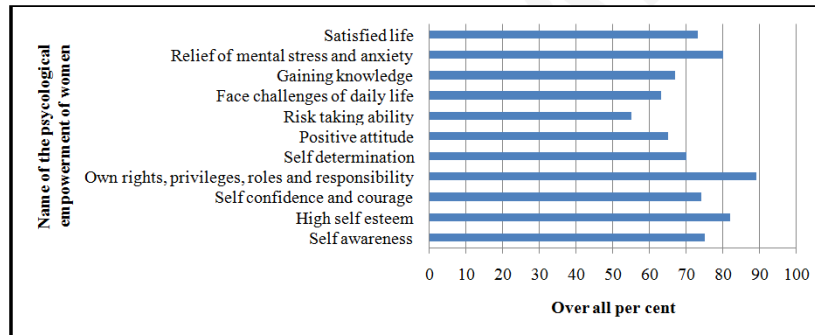


Figure 1: Psychological empowerment of women for Self - Help Groups (SHGs) members
Social empowerment of women

The women who participate in SHGs garner a lot of social benefits including awareness about society and existing social problems⁷. It is good recognition and image in the family and community, role in family decision making on important matters and plan. It promotes better education for their children, able to take care of health for children and aged, participation in public and political life⁸. It changes to serve the community including fighting for the basic amenities and welfare needs of village community such as safe drinking water, street light, public sanitation⁹, etc. Besides, it changes to help weaker section like aged, able to resist social evils like dowry violence against women, gender discrimination and other social injustice in the family as well as in community¹⁰, sense of responsibility for collective action and solidarity and their results showed on the Table 3 and Figure 2.

Table 3: Social empowerment of Self- Help Groups (SHGs) members

| Name of the social empowerment | Name of the villages | | | | | Total |
|----------------------------------|----------------------|--------------|---------|--------|-----------|-------|
| | Perungalur | Athanakottai | Varapur | Mullur | Vadavalam | |
| Awareness | 22 | 50 | 21 | 26 | 27 | 146 |
| Recognition and good image | 21 | 44 | 24 | 26 | 24 | 139 |
| Privilege of family | 19 | 34 | 13 | 11 | 15 | 92 |
| Education of children | 16 | 27 | 18 | 21 | 18 | 101 |
| Health children and aged | 23 | 31 | 17 | 14 | 20 | 105 |
| Serve of village | 22 | 43 | 20 | 26 | 21 | 132 |
| Help aged and disabled | 10 | 15 | 7 | 8 | 4 | 44 |
| Resist social evils | 20 | 42 | 24 | 20 | 21 | 127 |
| Solidarity and collective action | 17 | 28 | 21 | 18 | 22 | 106 |

Source: Primary Data

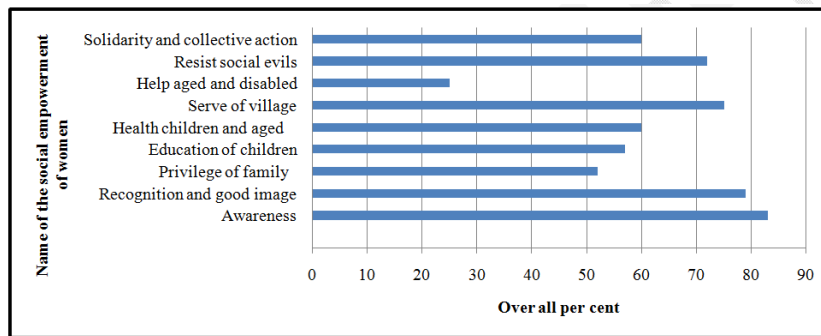


Figure 2: Social empowerment of women for Self - Help Groups (SHGs) members

Economic empowerment of women

The members of SHGs are really privileged to enjoy many economic benefits including saving, liberation from debt trap, economic independence, economic skills for income generation¹¹. They can able to contribute for education of children, able to meet the health care needs, accumulate economic assets including house, land, jewels and other valuable things¹². They have economically strong to meet unexpected financial challenges and results were showed on the Table 4 and Figure 3. All the respondents were able to save reasonable amount for safety and security. Majority of the respondents (78 per cent) felt economically strong enough to meet unexpected financial challenges being as members of SHGs with help of saving.

Table 4: Economic empowerment of Self- Help Groups (SHGs) members

| Name of the economic empowerment | Name of the villages | | | | | Total |
|--------------------------------------|----------------------|--------------|---------|--------|-----------|-------|
| | Perungalur | Athanakottai | Varapur | Mullur | Vadavalam | |
| Debt trap | 21 | 34 | 17 | 13 | 21 | 106 |
| Economic independence | 22 | 39 | 21 | 24 | 19 | 125 |
| Economic skills | 20 | 35 | 14 | 16 | 17 | 102 |
| Education of children and healthcare | 19 | 39 | 23 | 19 | 22 | 122 |
| Economic assets | 10 | 22 | 12 | 9 | 13 | 66 |
| Unexpected financial challenges | 18 | 46 | 27 | 23 | 24 | 138 |

Source: Primary Data

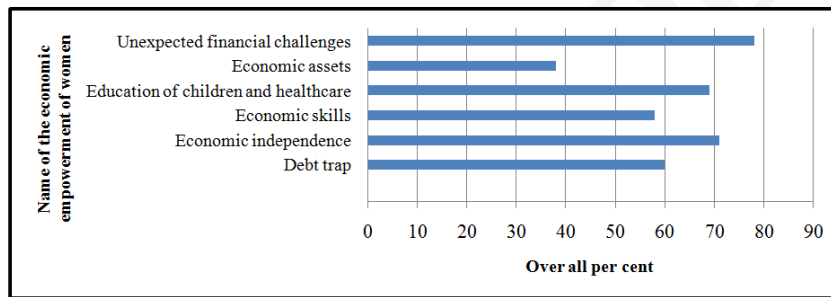


Figure 3: Economic empowerment of women for Self- Help Groups (SHGs) members

CONCLUSION

It is a psychological, social and economic impact of the women SHGs members in Perungalur, Athanakottai, Varapur, Mullur and Vadavalam villages of Pudukkottai block. In this study conclude that the demographic variables like humanistic nature, age, gender, educational qualification, marital status, occupational pattern, monthly income, factor to joins of SHG, loan facilities and organizational structure of NGO to determine socio economic condition of the SHG beneficiary in the study area. Self Help Group is an important tool which helps the rural women to acquire power for their self supportive life and nation building efforts. The empowerment of women through SHGs would lead benefits not only to the individual women but also for the family and community as whole through collection action for development these SHGs have collection action. Empowering women is not just for meeting their economic needs but also more holistic social development.

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