



A STATISTICAL MODELING ON WOMEN EMPOWERMENT OF SELF HELP GROUPS IN THANJAVUR DISTRICT TAMILNADU STATE, INDIA.

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ABSTRACT :

The concept of empowerment is defined as the process by which women take control and ownership of their choices. The core elements of empowerment have been defined as agency (the ability to define one's goals and act upon them), awareness of gendered power structures, self-esteem, and self-confidence (Kabeer, 2001). Empowerment can take place at a hierarchy of different levels – individual, household, community and societal and is facilitated by providing encouraging factors (e.g. exposure to new activities, which can build capacities) and removing inhibiting factors (e.g. lack of resources and skills). In this connection various factors like economic status, social awareness, leadership quality and micro finance etc., play an effective role for promoting women empowerment through Self Help Groups (SHGs).

KEYWORDS : self-help group, women, empowerment, rural, poverty.

INTRODUCTION:

SHG is a group of rural poor who have volunteered to organize themselves into a group for eradication of poverty of the members. The basic principles of the SHGs are group approach, mutual trust, organization of small and manageable groups, group cohesiveness, spirit of thrift, demand based lending, collateral free, women friendly loan, peer group pressure in repayment, skill training capacity building and empowerment. In order to enlarge the flow of credit to the hard-core poor, NABARD launched a scheme of organizing them in SHGs and linking the SHGs with Banks, in 1992. Though the SHG were started in 1997 in Tamilnadu, the concept penetrated down only in recent years. Now there is a greater amount of socio-economic emancipation among the members of the SHGs. Hence there is a need for evaluating the social and economic impact of the SHG on their members. Among the various districts of Tamilnadu, Coimbatore district occupies a predominant position in the starting of SHGs. In this district the urban centers have more rural bias and the economic activities are more agro based. Hence, the SHGs have been formed for meeting the needs of industrial and agricultural activities.

STATEMENT OF THE PROBLEM

Poverty and unemployment are the twin problems faced by the developing countries. According to the Planning Commission, more than one third of India's total population live below the poverty line. In India, the financial institutions have not been able to reach the poor households particularly women in the unorganized sector. Structural rigidities and overheads led to high cost in advancing small loans.

People's participation in credit delivery and recovery and linking of formal credit institutions to borrowers through the SHGs have been recognized as a supplementary mechanism for providing credit support to the rural poor. The SHGs are informal groups formed on a voluntary basis, for providing the necessary support to their members for their social and economic emancipation. These groups are distinct from co-operative societies, mainly in terms of their size, homogeneity and functions. Non-Governmental Organizations (NGOs) play an important role in preparing the members by changing their attitude to participate in-group activities.

The National Bank for Agriculture and Rural Development (NABARD) is a pioneer in conceptualizing and implementing the concept of the SHGs through the pilot project of linking SHGs with banks. In 1992 the project was commenced throughout the country through a set of well-defined guidelines with special reference to the objectives, criteria for selection of SHGs, size of group, assessment of credit needs, rate of interest, repayment period and security. Efforts were also made by NABARD to popularize the project among bankers and the NGOs by organizing a series of workshops and seminars at different levels.

The response from banks and the NGOs was encouraging and positive. The distinguishing feature of the SHGs is creating social and economic awareness among the members. The social awareness enables the members to lead their life in a sound hygienic environment and pursue a better living. The women members involve themselves more in taking decisions regarding the education of their children, the investment of the family, managing the economic assets of the family and bringing up cohesion among the members of the family and others for a better living. Every member of the SHGs has felt the need for more involvement in economic activities. The spirit for social and economic upliftment of members is the significant contribution of each and every SHG.

OBJECTIVES OF THE STUDY

The broad objective is to examine the role and performance of SHGs in promoting women's empowerment in the study area. However, the study has some specific objectives. They are

1. To analyze the profile and background of SHGs members.
2. To analyze the economic gains derived by the members after joining the SHGs.
3. To examine the social benefits derived by the members.
4. To analyze the operating system of SHGs for the mobilization of saving, delivery of credit to the needy, the role of SHG to improving the living status of people.
5. To analyze the impact on income, expenditure and savings
6. To suggest appropriate policy intervention for the effective performance of SHGs.

REVIEW OF LITERATURE

Schuler Margres (1986) described three levels of empowerment to mobilize resources to produce beneficial social change. First one is individual consciousness raising, the second one is the development of collective consciousness and the third is to translate the collective skills and resource in to political and legal action.

Lakshmanan (2001) in his study in rural Tamilnadu observed that the saving of SHGs increased from Rs 20 in the beginning to Rs 50. In the latest period the groups obtained revolving fund; there is transparency in administration. Members are engaged in production of mans with the sufficient encouragement and support of the husbands. The problem faced by them includes high cost raw material. It was conclude that the SHG is really a boom, which gives financial autonomy and make the participants economically independent.

METHODOLOGY

The information for the study was collected from respondents using a questionnaire in survey method. They are selected by the method of SRS method in the manner that they spread over the study area district. The sampled subject (Respondents) was interviewed with a questionnaire which consisting of 45 items. Among these items the first 12 items are about the demographic of the subjects

like age, community, Religion, marital status, Type of family, Type of house, Number of family members, Number of Children, Education and Occupation. There main ing 33 items are in the form of questions. The respondent's are given with various options in are exhaustive manner. So as to enable them to respond to all the questions.

The questions are constructed to study the following variables: economic status, awareness of team working , leadership quality, the literacy level, health status, social awareness, role of SHGs to improving the living status of people, role of SHGs in providing rural credit etc..In general, all these variables are relevant to study the women empowerment through SHGs. The changes in the level of these variables will influence the changes in the women empowerment. The value of each variable is observed from the responses given to one of more questions. To each respondent, the value of each variable is computed as the average of the scores assigned to the responses of the questions concerned.

In order to gain through understanding of the structure, functions and performance of SHGs, the researcher visited various parts and blocks of Thanjavur district and conducted a pre test before finalizing the interview schedule.The information was collected during the weakly meetings of SHGs, training sessions and other gathering of SHG members. In some instants, data was collected from the homes of respondents.

PROFILE OF THE STUDY AREA - THANJAVUR DISTRICT

Thanjavur district is in the east coast of Tamil Nadu. The district lies between 78045' and 700 25' of the Eastern longitudes and 90 50' and 110 25' of the Northern Latitudes. The District is bound by Coloroon on the North which separates it from Ariyalur and Tiruchirapalli district; Thiruvarur and Nagapattinam districts on the east; Palk Strait and Pudukottai on the South and Pudukottai and Tiruchirapalli on the West.

The area of the district is 3396.57Sq.Km. It consists of nine Taluks-Thiruvudaimarudur, Kumbakonam, Papanasam, Pattukottai, Peravurani, Orathanadu, Thanjavur, Thiruvaiyaru and Budalur. The district headquarters is Thanjavur. Thanjavur district is called 'the Rice Bowl of Tamil Nadu' because of its agricultural activities in the delta region of river Cauvery. The temples, culture and architecture of Thanjavur are famous throughout the world. It is an historical place ruled by Chola, Pandya, Nayak, Marathas and was under British rule till Independence. The pursuits of these rulers are reflected in the great monuments like Grand Anaicut, Big Temple and Serfoji Palace and Saraswathi Mahal Library, etc. in the district.

Population of the district is 2405 thousand numbers as per Census 2011.The population density is 708 persons per sq.km. The district is 35% urbanized and constitutes literacy rate of 82.72%.

ANALYSIS AND INTERPRETATIONS

The appropriate statistical tools have been used such as simple average, percentage, standard deviation, correlation coefficient, paired t-test, ANOVA, χ^2 - test, multiple regression model, factor analysis and Garrett's ranking principal and other relevant statistical tests.

Descriptive Analysis of profile of SHG members

Age		
	frequency	%
<25	4	4
26 - 30	8	8
31 - 40	46	46
41 - 50	30	30
51 - 60	10	10
61 - 70	2	2
Total	100	100

It is seen from Age frequency table, that 46% of the respondents belong to the age group 31-40 years. It reveals that the age group 31-40 years population is more inclined and willing to embrace SHG for their benefits.

Religion

	frequency	%
Hindu	76	76
muslim	4	4
Christian	20	20
others	0	0
Total	100	100

Religion wise distribution of respondents output shows the majority 76% of the members belong to the Hindu followed by 20% of them are Christian whereas 4% of the members were Muslim. Thus, it is inferred that most of the members in the SHGs are the Hindus.

Education

	Frequency	%
literate	6	6
primary	32	32
secondary	24	24
Intermediate	32	32
Degree & Above	6	6
Total	100	100

It is observed that, 32% people have primary level education, 24% people have higher secondary level education, 6% people have degree and above. So, it is concluded that the people who have primary level education they are having more interest to join the SHG and expecting some facilities or help from the SHGs.

Inferential Analysis on women empowerment Chi-square (χ^2) test

The chi-square test can be used to test for the discrepancy between the observed and expected number of cases in the data. Also it is used to test for independence of attributes. Consider the cross tabulation of some characteristic across two categorical variables. The resulting table is called a two-way frequency table as a contingency table. One characteristic of an attribute is shown along the rows and other is shown along the columns. Each cell of the table gives the count of the number of cases corresponding to that cell.

Testing the Independence of attributes Religion

The relationship between Religion and other variables like number of members in the group, group size, who suggested joining the SHG, income or savings of group, any achievement of group, how did you know about SHG, poverty is the reason, unemployment is the reason, for emergency needs, for loan, main function of SHG, any participation in the local government, feel happy after joining SHG are analyzed using χ^2 test.

H0: There is no dependency between age and any other variable (listed above).

H1: There is dependency between age and any other variable (listed above)

Religion - Chi-square Test

Variable	Chi-square value	Degrees of freedom	p- value
Age	69.912	44	.0080
Community	5.442	6	.4890
Educational Status	24.737	8	.0020
Income	51.536	28	.0040
Expenditure	155.188	42	.0003

If the p-value is less than 0.05, then the chance for the wrong rejection of null hypothesis is zero. Therefore, we may reject H₀. Hence we conclude that there is dependency between Religion and Age, Educational Status, Income, Expenditure.

Also, there is a chance for no dependency between Religion and Community.

FINDINGS OF THE STUDY

1. Most of the women of the SHGs in the study area were belonged to the age group 31-40 years
2. The majority of the respondents are Hindus in Thanjavur district. It is a Hindu dominated area. The other religions which have their presence are Christian and Muslims.
3. There is a chance for no dependency between religion and other factors like number of members in the group, group size, who suggested joining the SHG, income, any achievement of group, poverty, unemployment, emergency needs, for loan, etc.
4. The majority of the SHG members have little or no education. It reflects the hard reality of literacy level in the area under study. The literacy rate certainly needs improvement. The lack of education could be one of the important reasons for being hit by the poverty.

SUGGESTIONS

Considering the findings of the study, the following suggestions were prescribed.

- Literacy and numeric training is needed for the poor women to benefit from SHG.
- The members of the SHG should be more active, enthusiastic and dynamic to mobilize their savings by group actions. In their process, NGOs should act as a facilitator and motivator.
- Meetings and seminars may be organized where the members will get a chance to exchange their views and be able to develop their group strength by interactions.
- Communication and leadership skills should be given much importance to improve the personality development and group discussion skills.
- SHG members are properly trained and informed before their venture.
- Potential members of old groups can be taken to visit the new groups to clarify various aspects of SHG functioning.
- Able leaders from a few groups can be motivated resolution responsibilities.
- All the members in SHGs may not have the same caliber and expertise. The inefficiency members of the groups should be identified and can impart training to them in order to make them competent.
- Frequent awareness camps can be organized to create the awareness about the different schemes of assistance available to the participants in the SHGs.

CONCLUSION

Women's Empowerment has become a significant component of human development in India. The last decades have witnessed significant changes in the status and role of women in our society. There has been shift in policy approaches from the concept of welfare in the seventies to development in the eighties and now to empowerment in the current scenario. In a nutshell, SHGs help the members are able to improve the socio-economic conditions, standard of living, women literacy level, decision making, participation of social awareness programs, participation of training programs, participation of political activities, offer employment opportunities to neighbors etc.

The study has revealed that SHG 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. Empowering women is not just for meeting their economic needs but also more holistic social development. The SHGs empower women and train them to take active part in socio-economic progress of the nation. Pandit Jawaharlal Nehru said, "To awaken the people, it is women who must be awakened; once she is on the move, the family moves, the village moves and nation moves." Now the women are awakened by the SHGs. SHGs have undoubtedly begun to make a significant contribution in poverty alleviation and empowerment of poor, especially women in the areas of Thanjavur.

The present study is an attempt to analyses the socio-economic development of members and the performance of SHGs in Thanjavur district. The performance of SHGs was good. The greater percentage of women were impacted positively by being members of SHGs. Women's participation in SHGs enabled them to discover inner strength, gain self confidence, social, economical, political and psychological empowerment and capacity building. So, women empowerment has increased slightly through SHGs. Based on the analysis of statistical modeling, we conclude that women empowerment has achieved a new dimension through SHGs.

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