

WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS (SHGs) WITH SPECIAL REFERENCE TO SATTUR TALUK, TAMILNADU

***Dr. S.Prema**

Assistant professor in Department of Commerce ST.Joseph's college for women, Tirupur.

Received: May 24, 2018

Accepted: July 03, 2018

Introduction

Empowerment is a multi-faceted, multi-dimensional and multi-layered concept. 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) the decision making ability at home, community, society, nation and gain empowerment. United Nations (2001) define empowerment as the processes by which women take control and ownership of their lives through expansion of their choices².

In India, the year 1975 was declared as a 'year for women'. The decade from 1975 to 1985 was declared as a 'decade for women'. The Government of India has made Empowerment of Women as one of the principal objectives of the Ninth Five Year Plan (1997-2002) and also declared 2001 as the year of 'Women's Empowerment'. According to the Country's Report of Government of India, "Empowerment means moving from a position of enforced powerlessness to one of power"⁴.

Significance of the Study

Empowerment as a concept was introduced at the International Women's Conference at Nairobi in 1985. The conference defined empowerment as "A redistribution of social power and control of resources in favor of women. It is the process of challenging the existing power relations and of gaining greater control over the sources of power". SHG's was originated in the year 1975 at Bangladesh by Mohammed Yunus.

In the eighties, the Government of India took a serious attempt to promote an apex bank to take care of the financial needs of the poor, informal sector and rural areas. Then NABARD took steps during that period and initiated a search for alternative methods to fulfill the financial needs of the rural poor and informal sector. NABARD initiated in 1986-87, but the real effort was taken after 1991-92 from the linkage of SHGs with the banks. Since 2001, the World Bank has suggested that empowerment of women should be a key aspect of social development programs⁸.

Statement of the Problem

The current study aims to draw an introspective analysis on whether SHG approach has been successful in the empowerment of women living in the rural India, who are highly controlled by their traditions and male dominant society.

Objectives of the study

SHG activities significantly influences her level of perception towards the positive features for economic empowerment of women through SHG's.

Scope of the Study

The participation of women in Self Help Groups (SHGs) made a significant impact on their empowerment both in social and economic aspects. Women empowerment is a process in which women challenge the existing norms and culture, to effectively promote their well-being¹⁵. In Tamil Nadu the SHGs were started in 1989 at Dharmapuri District. Today the SHG movement is a very vibrant movement spread across all districts of the State with nearly 8.57 million women as members.

Research Methodology

The research methodology of the study consists of two stages.

Stage I: First stage of the research was exploratory in nature. This forms the desk research work where the reviews of available secondary literature for the study were collected.

Stage II: A descriptive research was carried out at the second stage by applying a survey method. A well-structured interview schedule is framed for data collection.

Area of the Study

Sattur Taluk in the Virudhunager District of Tamilnadu is well known as the manufacturing center of fountain-pen. It is probably the only place in India that continues up to date, in the line of business as a cottage industry. Other small scale cottage units like printing press, fireworks and matchbox and matchstick industries are also scattered around the town. The present study aims to analyse the empowerment of women in the Virudhunager District of Tamil Nadu. Based on the occupation and economical significances, Sattur Taluk has been selected for the conduct of empirical survey¹⁸.

Statistical Tools Applied

Multiple Regression Analysis

Multiple Linear Regression Analysis is a technique for modeling the linear relationship between two or more variables. It is one of the most widely used of all statistical methods. The regression model was performed to evaluate the animators and members' perception towards women empowerment through SHGs.

The general linear regression model, with normal error terms, simply of X variables is shown in equation 1.

$$Y_i = \beta_0 + \beta_1 X_{i1} + \beta_2 X_{i2} + \dots + \beta_{p-1} X_{ip-1} + \epsilon_i$$

Where $\beta_0, \beta_1, \dots, \beta_{p-1}$ are parameters, $X_{i1}, X_{i2}, \dots, X_{ip-1}$ are known constants, ϵ_i are independent $N(0, \sigma^2)$, $i=1, 2, 3, \dots, N$.

The hypothesis test in this study has been carried out at 5 percent level of significance.

Limitations of the Study

The survey was restricted to only Sattur Taluk in Virudhunager District of Tamilnadu i.e., study is limited only to one taluk and its does not cover entire Virudhunager District.

Analysis and Interpretation

SHG activities significantly influences her level of perception towards the positive features for economic empowerment of women through SHG's.

The multiple regression model was performed to evaluate the perception towards the positive features for economic empowerment of women through SHGs. The dependent variable was considered as work experience as animators and the independent variables are X_1 - Availability of skilled man power, X_2 - Minimum capital investment, X_3 - Enforcement of DRDA, X_4 - Getting loans in bank is a great difficulty, X_5 - Huge market potential,

X_6 - Threat of unemployment, X_7 - Advice from family members, X_8 - Encouragement from NGO, X_9 - Employment opportunity for the family and X_{10} - Other option.

Perception towards the positive features for economic empowerment of women through SHGs = f (Availability of skilled man power, Minimum capital investment, Enforcement of DRDA, Getting loans in bank is a great difficulty, Huge market potential, Threat of unemployment, Advice from family members, Encouragement from NGO, Employment opportunity for the family and Other option).

Measured perception towards the positive features for economic empowerment of women through SHGs as animators as a dummy variable and run the following regression model of the perception towards the positive features for economic empowerment of women through SHGs specifically, perception towards the positive features for economic empowerment of women through SHGs = $\alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \beta_8 X_8 + \beta_9 X_9 + \beta_{10} X_{10} + e$

Where,

Perception towards the positive features for economic empowerment of women through SHGs (Y) =

X_1 = Availability of skilled man power

X_2 = Minimum capital investment

X_3 = Enforcement of DRDA

X_4 = Getting loans in bank is a great difficulty

X_5 = Huge market potential

X_6 = Threat of unemployment

X_7 = Advice from family members

X_8 = Encouragement from NGO

X_9 = Employment opportunity for the family

X_{10} = other option

Where, α is constant and $\beta_1, \beta_2, \beta_3, \beta_4, \beta_5, \beta_6, \beta_7, \beta_8, \beta_9, \beta_{10}$, are coefficients to estimate, and e is the error term, which the authors assumed as NID for this research.

TABLE: 4.44

MULTIPLE REGRESSION MODEL SUMMARY ANIMATORS LEVEL OF PERCEPTION ON ECONOMIC EMPOWERMENT OF WOMEN THROUGH SHGs

R	R ²	Adjusted R ²	SE	F Value	Sig
.894	.799	.788	.132	74.955	.000

Level of Significance: 5 per cent

$$Y = 1.216 - .070X_1 - .082 X_2 + .266 X_3 - .390 X_4 - .095 X_5 + .102 X_6 + .272 X_7 + .211 X_8 + .065 X_9 - .329 X_{10}$$

It has been revealed from the above econometric analysis that F ratio (74.955) is statistically significant at 5 per cent level of significant. This indicates the entire regression is significant. That is, it established 89.40 per cent relationships between the variables are tested. From the above table is, it seen that the coefficient of correlation (R) value .894 described good relationship between variables and the coefficient of determinant (R²) .799 value described the level of association between sample perception towards the positive features for economic empowerment of women through SHGs for variation in each of those ten independent variables are good.

Therefore the hypothesis that is framed stands accepted and it has been concluded that the animators work experience in the SHG activities significantly influences her level of perception towards the positive features for economic empowerment of women through SHG's.

Findings of the Study

- From the data analysis it has been inferred that 77.20 per cent (means score of 3.86) of the respondents have got employment through SHGs and are out of the threat of unemployment and the results of multiple regression models it has been concluded that the animators work experience in the SHG activities significantly influences her level of perception towards the positive features for economic empowerment of women through SHG's.

Conclusion

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 spears: economic empowerment, socio-empowerment, in realizing and fighting for their legal rights.

References

1. Womenempowerment(2006), http://www.tn.gov.in/dear/archives/year2005_06/Women%20empower.pdf
2. Deepti Umashankar, Women's Empowerment: Effect of Participation in Self Help Groups, PGPPM Dissertation, Submitted to Indian Institute of Management Bangalore, 2006
3. <http://www.ncw.nic.in/pdfreports/SHG-Maharashtra.pdf>
4. Ibid, Women empowerment (2006)
5. Ibid, <http://www.ncw.nic.in/pdfreports/SHG-Maharashtra.pdf>
6. Rajamani B. and Julius Prasad M. Women Empowerment Through Self Help Groups- A Study With Special Reference to Thiruvannamalai District, Indian Streams Research Journal, Volume 2, Issue 6, ISSN:2230-7850, July, 2012.
7. Uma Narang, Self Help Group: An Effective Approach to Women Empowerment in India, International Journal of Social Science and Interdisciplinary Research, Vol.1 Issue 8, August 2012, ISSN 2277 3630, 2012.
8. Ibid, Deepti Umashankar, 2006.
9. Ibid, Uma Narang, 2012.
10. Ibid. Deepti Umashankar, 2006.
11. Ibid, <http://www.ncw.nic.in/pdfreports/SHG-Maharashtra.pdf>
12. Kahnu Charan Dhir, Women Self Help Groups in Empowering Women, <http://www.preservearticles.com/2012030625186/women-self-help-groups-in-empowering-women.html>
13. http://www.ifad.org/evaluation/public_html/eksyst/doc/insight/pi/india-13.htm