



Economic Empowerment of Women – A Study on Impact of SHGs in Tamil Nadu

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[The SHGs are the really a boon to women empowerment, it is expected that the social and economic reforms leading to women development will be reality through self-help groups. Women's contribution in the process of economic development of a country is very significant. In recent times, participation of women in the workforce has increased around the world. They have tremendous talent potential to contribute in harnessing technology for human and social development. The government and voluntary organizations are providing many income generating schemes to raise the economic status of women. Women's empowerment is very essential for the development of the society. It would consist of greater access to knowledge and resources, greater autonomy in decision making, greater ability to plan their lives, better control over the circumstances that influence their lives and free from shackles imposed on them by custom, belief and practice. Their economic independence or economic empowerment occupies an area of greatest significance for a lasting and sustainable development of the society. Political participation and social up-liftment would be meaningless, if their economic independence is not achieved.]

INTRODUCTION

Women as mother of the nation should be strong, aware and alert. The Government of India has continuously been formulation strategies and initiating process to bring women in to the mainstream. In addition, the government has brought about specific legislation to protect and safeguard the rights of women. Women constitute nearly half of the nation's population. They have tremendous talent potential to contribute in harnessing technology for human and social development.

Women empowerment concept was introduced at the international women's conference in 1895 at Nairobbi. Empowerment means individual acquiring the power to think and act freely, exercise choice and fulfil their potential as full and equal members of the society. Women's empowerment principally aims at enhancing their social functioning by a quantitative and qualitative change particularly in the field of education, health and employment, which will bring the desired level of change. The government and voluntary organizations are providing many income generating schemes to raise the economic status of women. Women's empowerment is very essential for the development of the society.

EMPOWERMENT OF WOMEN IS NEED OF THE DAY

Persistence is what makes the impossible possible. Empowerment of women is the pressing need of the day. Empowerment is an active multi dimensional process which should enable women to realize their full identity and power in all spheres of life. It would consist of greater access to knowledge and resources, greater autonomy in decision making, greater ability to plan their lives, better control over the circumstances that influence their lives and free from shackles imposed on them by custom, belief and practice. Their economic independence or economic empowerment occupies an area of greatest significance for a lasting and sustainable development of the society. Political participation and social upliftment would be meaningless, if their economic independence is not achieved.

SELF-HELP GROUPS

The concept of Self-Help Group (SHG) is a silent revolution in the micro credit delivery systems in many parts of the world. The basic principles on which self-help groups function are group approach, mutual trust, manageable small groups, collective cohesiveness, demand based lending, collateral free, women friendly loan, peer group pressure in repayment, skill training, capacity building and empowerment. The Self-Help Groups are the really a boon to women empowerment, it is expected that the social and economic reforms leading to women development will be reality through self-help groups. In India, women face extremely adverse conditions with regard to employment due to various social, cultural religious and historical factors.

According to 2011 census, the number of working women is 132.07 million out of total female population of 499.82 million. Economic empowerment of poor women is seen as the only means of poverty eradication. Micro credit is distinctly different from other poverty alleviation schemes, and it is a better tool for eradication of poverty through the formation of Self-Help Groups. The Self-Help Group is popular in recent years among women in Tamil Nadu and SHGs

have expanded opportunities for women’s participation in the labour force and women are indulged mainly in part time and home based work.

STATEMENT OF THE PROBLEM

Women are a vital part of the nation’s economy, constituting one third of the national labour force and a major contributor to the survival of the family. The very existence of Self-Help Groups (SHG) is highly relevant to make the people to get hopeful and self-reliant. It enables them to increase their income, improve their standard of living and status in society. A gender analysis of most social and economic data demonstrates that women in India continue to be relatively disadvantaged in matters of survival, health, literacy and productivity. Keeping this view in mind a micro level attempt has been made in this study area – Paramakudi – Ramanathapuram District, Tamil Nadu.

OBJECTIVES

- To find out the reasons for joining in SHGs
- To study the impact of SHGs in economic empowering the women

This study is based on both primary and secondary data. Primary data is collected from the fifty respondents in Paramakudi town in Ramanathapuram district through the interview schedule. Secondary data were collected from the books, journals and other published materials.

Table No. 1. Distribution of the respondents according to the nature of business

Sl. No.	Nature of Business	No. of Respondents	Percentage
1	Tailoring	13	26
2	Grinding Flour	11	22
3	Selling of Sarees	09	18
4	Pickle & Pappad making	07	14
5	Beauty Parlour	05	10
6	Running Mess	03	06
7	Vegetable Vendors	02	04
	Total	50	100

Source: Primary data

The above table shows that the nature of business, it reveals that about 26 % of the SHGs women indulge in tailoring, next 22 % of the women engaged in grinding flour and 18 % of them involved in selling of sarees. It can be understood from the above table that the respondents are involved in these home business due to less risk and more safety.

Table No. 2. Respondents’ monthly income before joining in SHG

Sl. No.	Income in Rupees (₹)	No. of Respondents	Percentage (%)
1	Below 2000	15	30
2	2000 – 5000	26	52
3	Above 5000	09	18
	Total	50	100

Source: Primary data

The above table shows that 30% of the respondent’s income less than ₹ 2000, but their family size is large, 52% respondents’ income range is between ₹ 2000 to 5000 and the respondents earning more than ₹ 5000 is only 18% in town area but it is very low in rural areas.

Table No. 3. Respondent’s monthly income after joining in SHG

Sl. No.	Income in Rupees (₹)	No. of Respondents	Percentage (%)
1	Below 4000	08	16
2	4000 – 6000	23	46
3	Above 6000	19	38
	Total	50	100

Source: Primary data

The above table reveals that only 16% of the respondent's monthly income is below ₹ 4000, 46% of the respondents' income range between ₹ 4000 to 6000 and the respondents earning more than ₹ 6000 is 18% in the study area. It obviously shows that after joining in SHGs women's economic status has improved. SHG helped its member to enhance their social status through economic upliftment. This is one of the most successful programmes undertaken by the Government of Tamil Nadu to promote women empowerment.

Table No. 4. Reasons for joining in SHG

Sl. No.	Reasons	No. of Respondents	Percentage (%)
1	Economic status (earn money)	43	86
2	Social status	07	14
	Total	50	100

Source: Primary data

The above table shows that 86% respondents have joined in SHG for the purpose of improving their economic status through start business and earn money and 14% of the respondents have joined in SHG to show their significance to get societal prominence. The very existence of SHGs is highly relevant to make the people to get hopeful and self-reliant. It enables them to increase their income, improve their standard of living and status in society.

FINDING AND SUGGESTIONS

Women's empowerment is very essential for the development of the society. It would consist of greater access to knowledge and resources, greater autonomy in decision making, greater ability to plan their lives, better control over the circumstances that influence their lives and free from shackles imposed on them by custom, belief and practice. Their economic independence or economic empowerment occupies an area of greatest significance for a lasting and sustainable development of the society. Political participation and social up-liftment would be meaningless, if their economic independence is not achieved. Women's contribution in the process of economic development of a country is very significant. In recent times, participation of women in the workforce has increased around the world. They have tremendous talent potential to contribute in harnessing technology for human and social development. The government and voluntary organizations are providing many income generating schemes to raise the economic status of women. Gender inequality is a problem felt by Indian society. Any step towards attaining gender equality must be in the line of inculcating and developing women entrepreneurship and thereby ensuring women empowerment. The present study mainly aims at evaluating performance of women under self-help groups. However the study revealed some of the problems faced by them in their business. It can be understood from the analysis that the respondents are involved in these home businesses due to less risk and more safety. The data shows that after joining in SHGs women's economic status has improved. SHG helped its member to enhance their social status through economic up-liftment. This is one of the most successful programmes undertaken by the Government of Tamil Nadu to promote women empowerment.

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