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Women Empowerment with Reference to Self Help Group Members in Tamil Nadu

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Abstract:

Women empowerment has become an important concept which denotes giving power to powerless in terms of Socio-Economic, Educational, Decision Making abilities, Leadership skill, Political, and Psychological development of women. In this the Self Help Groups have been playing a vital role towards development of women. Initially it is started with the aim of improving economic status of women then it realized the other aspects development such as decision making ability, leadership therefore the government insisted the significance of such development and hence the more number of training modules introduced among Self Help Group Members. As a result, the present study aimed at to understand the Socio-Economic Characteristics, the Leadership quality and Decision-Making ability among the Self Help Group Members. And the study had also attempted to describe the relationship between the selected socio-demographic variables and subject variables. Present study found that few independent variables had relationship with dependent variables. Therefore, Based on the findings of the present study the appropriate suggestions and measures given to the different bodies which is involved in empowerment of women.

Key words: Women Empowerment, Self Help Group, Leadership, Decision Making

1. Introduction

Empowerment is an ongoing and dynamic process, which enhances women's and any other marginalized and alienated group's abilities to change the structures and ideologies that keep them subordinate. It is a process of making present power structures more inclusive, including all women and men, senior citizens, Dalits (Backward Class Members), indigenous people and people with disabilities. Empowerment is therefore clearly concerned with power and particularly with the power relations and distribution of power between individuals and groups.

The empowerment of women refers to providing the necessary rights and responsibilities to women, in order to make them self-reliant. Traditionally, Indian women were been brought to become workers or servants to serve the man-dominating world. Even in mythology, there is no gender equity, women have deprived of their legal rights, property rights, education privacy, social status and never treated as participants in any developmental works. Empowerment is the processes of building capacities of women, creating an atmosphere, which will enable fully to utilize their creative potentials. Empowerment gives women the capacity to influence decision-making process, planning, implementation and evaluation. The status of women empowerment in India using various indicators like women's household decision making power, financial autonomy, freedom of movement, political participation, acceptance of unequal gender role, exposure to media, access to education, experience of domestic violence etc., based on data from different sources. Gender gap exists regarding access to education and employment. Household decision-making power and freedom of movement of women vary considerably with their age, education and employment status.

2. What Is Empowerment?

The Oxford English Dictionary defined power *inter alia* in these ways:

- Ability to do or effect something;
- Authority given or committed
- Legal ability, capacity or authority to act; and possession of command or control over others.

To empower is to invest legally or formally with power, to impart or bestow power to an end or a purpose, or to assume or gain power to an end or a purpose, or to assume or gain power over. Hence empowerment is the action of empowering or the

state of being empowered. As Weissberg (1999, P.16) says in his text on empowerment: “ Plainly put, possessing ‘power’ means a capacity to impose one’s will or achieve a position of superiority”.

3. Review Of Literature

- **Dwasakanth (2001)** has conducted a study on self help groups in Andhra Pradesh and the reports that the effectiveness of these groups with linkage programme and awareness among the rural folk about the significant of women empowerment and rural credit. It is also helps to know the women development programmes. He also pronounced that self help group become a forum for the collective voice of the poor against common oppression and exploitation to understand individual common problems improving their skills and capacities to manage resources. The Self Help Groups movement had a greater vision of empowerment of rural women for overall human development and it creates the awareness among SHG.
- **Marishkumar and Natarajan (2007)** studied ‘Socio-Economic Impact of Self – Help Groups in Salem District’. The objectives of the study is to find the impact of self help groups on their member and suggest the suitable measures for the effective functioning of self help groups. The study found that there is a significant difference among the age groups, educational status, annual income and occupation and empowerment of women.
- **Angappapillai (2010)** has attempted to examine the extent of the contribution of SHGs has to the economic uplift and to social recognition at Coimbatore. The study reveals that 51 percent of the respondents stated to they have generated Rs. 1,50,000- 2,000,00 from their income generated activities. The study also indicates that caste problem still persist in the rural areas. This may probable due to poor level of educational achievement. However, the respondents perceived SHGs to have helped in gaining self – confidence, savings and have created awareness in family matters.

4. Methodology

In this study, the socio-demographic characteristics, Decision- Making, Leadership skills and Empowerment of women were studied. The researcher has adopted ‘Descriptive-cum-Diagnostic Research design’.

Sampling Design

The researcher has adopted Multi-Stage Random Sampling Method to select the respondents. According to C.R. Kothari (2004), Multi Stage Sampling is the further development of the Principle of Cluster Sampling.

- At the First Stage, the researcher selected 7 Districts from a total of 32 Districts using Simple Random Sampling (Lottery Method)
- At the Second Stage, the researcher used Disproportionate Stratified Random Sampling to select 45 groups from each district.
- At the third stage, from the total of 45 groups, one member from each group was selected using simple random sampling method (Lottery Method), hence a total of 315 members constitute the sample size.

District	Group Formation as on 31 st March 2010						Number of Groups Selected	Total Women Enrolled
	Rural		Urban		Total			
	Total Group	Women Enrolled	Total Group	Women Enrolled	Total Group	Women Enrolled		
Thanjavur	13415	214640	3393	60341	17308	274981	45	688
Tiruchirappalli	10415	166640	4915	76182	15330	242822	45	713
Karur	7448	119168	2302	35681	9750	154849	45	695
Ariyalur	5991	95856	717	11113	6708	106969	45	802
Perambalur	3454	55264	562	8711	4016	63975	45	659
Pudukkottai	9832	157312	1492	23126	11324	180438	45	732
Nammakkal	8406	134496	3412	52886	11818	187382	45	786
Total	58961	943376	16793	268040	76254	1211416	315	5075

Table 1: Table Showing the District Wise Distribution of Self Help Group from Which Sample Was Chosen (Source: Tncdw, 2010)



Figure 1: Map of Tamil Nadu Highlighting Districts Chosen for the Study

5. Tools Of Data Collection

5.1. Self – Prepared Interview Schedule

In order to elicit the socio-demographic characteristics of the respondents the researcher used Self-Prepared Interview Schedule. In order to study the components of empowerment the researcher used standardized tools for assessing the Decision Making and Leadership.

6. Data Analysis

The collected data were coded and analysis of the collected data after coding was subjected to both basic and advanced statistical procedures. Statistical Package for Social Sciences (SPSS) was used to analyze the collected data. Simple tables were prepared for the demographic data. The following statistical tests were used to find out the relationship between subject variables and selected socio-demographic variables, Student’s t- Test, One Way Analysis of Variance (ANOVA) Karl Pearson’s Coefficient of Correlation and Inter-correlation Matrix.

7. Findings And Discussion

- Findings Related To Socio-Economic Background And Opinion On Shg

S. No	Socio-Economic Background	No. of Respondents (n:315)	Percentage
1	Age (in years)		
	Up to 25	32	10.2
	26-30	85	27.0
	31-35	51	16.2
	36-40	47	14.9
	41-45	48	15.2
	Above 46	52	16.5
2	Educational Status		
	Primary	69	21.9
	Middle	69	21.9
	High school	96	30.5
	Higher Secondary	34	10.8

	College education	43	13.7
	Literate	4	1.3
3	Type of Family		
	Joint Family	184	58.4
	Nuclear Family	131	41.6
4	Monthly Income (In Rs.)		
	3000 to 5000	102	32.4
	5001 to 8000	96	30.5
	8001 to 10,000	58	18.4
	Above 10,000	59	18.7
5	Religion		
	Hindu	261	82.9
	Muslim	26	8.3
	Christian	26	8.3
	Others	2	.6
6	Residence		
	Rural	218	69.2
	Urban	97	30.8
7	Marital Status		
	Married	196	62.2
	Unmarried	87	27.6
	Widow	25	7.9
	Divorce	7	2.2

- Opinion On Shg

	Opinion about SHG		
8	helps for Personal Development	292	92.7
	Not helpful for Personal Development	23	7.3
9	Impact of the training programme		
	Very useful	247	78.4
	Useful to some extent	68	21.6

Table 2

The table 2 shows that most (27%) of the respondents belong to the age group of 26-30 years. With regard to the educational status, 30.5 percent of the respondents had received high school level education. Hence it can be understood that the women empowerment programme have not reached the illiterate women. Therefore, government should take more efforts to bring the illiterate people in to the mainstream. Majority (58.4%) of the respondents belong to Joint Family. 32.4 percent of respondents' income is between 3000 and 5000. Vast majority (82.9 %) of them are Hindus. Majority (69.2%) of the respondents from rural areas. majority (62.2%) of the respondents were married.

Regarding impact of SHG, a vast majority (92.7%) of the respondents accepted that the SHGs help them for personal development and remaining (7.3%) of them have not agreed for the same. With regard to the impact of the training programmes attended, majority (78.4%) of the respondents agreed that the training programme conducted in SHG was very useful to them.

- Findings related to key variables of women empowerment

Variable	Domicile	Mean	Std. Deviation	Statistical Inference
Leadership	Rural	55.0000	18.35643	t=4.876 df=313 P<0.05 Significant
	Urban	46.7629	11.26644	

Table 3: Difference Between the Respondents' Domicile with Regard to Their Perceived Leadership

Table 4 shows that SHG women belong to rural areas have greater leadership than those from urban areas and the difference is found to be statistically significant. The study has proved the domicile of the respondents is playing crucial role in imparting leadership skills.

One way analysis of variance (ANOVA) was undertaken to find out whether the women empowerment differed with the selected socio demographic variables and on the major subject dimension studies of the present study.

Variables	df	SS	Mean	MS	Standard Deviation	Statistical Inference
Leadership						F =5.090 P<0.05 Significant
Between Groups	5	5424.085	G1=57.7813	1084.817	8.60508	
Within Groups	309	65857.026	G2=61.4706	213.130	12.13279	
			G3=61.5686		12.22335	
			G4=63.9362		9.79442	
			G5=69.8125		15.79073	
			G6=56.2500		23.26057	

Table 4: One Way Analysis Of Variance Among The Respondents' With Varied Age Group To Their Perceived Leadership
 G1=20-25 years G2=26-30 years G3=31-35 years
 G4=36-40 years G5=41-45 years G6=above 46 years

Table 5 shows that there is a significant difference among the varied age group with regard to their perceived leadership. From the mean scores, it is seen that women in the age group of 41-45 years have a greater leadership than those in other groups and it may be said that the leadership score is found to be increasing with age group except among the respondents belonging to above 46 years of age. This is supported by the findings of the Murugan and Dharmalingam (1999) (Self Help Groups – New Women’s Movement in TN) and Yamuna (2006) found that the age is the important factor to perceive better leadership.

Dimensions of Decision Making	df	SS	MS	Mean	Standard Deviation	Statistical Inference
Thoroughness						F = 7.393 P<0.05 Significant
Between Groups	5	451.368	90.274	G1=11.3043	3.77805	
Within Groups	309	3773.317	12.211	G2=11.3623	3.06292	
				G3=9.2083	3.31477	
				G4=8.6471	3.97631	
				G5=10.1163	3.76202	
				G6=5.2500	1.25831	
Control						F = 5.531 P<0.05 Significant
Between Groups	5	544.734	108.947	G1=12.9130	4.62328	
Within Groups	309	6086.453	19.697	G2=12.7681	4.04077	
				G3=10.7083	4.04687	
				G4=11.0882	5.62121	
				G5=13.7907	4.62168	
				G6=6.5000	3.00000	
Hesitancy						F = .924 P>0.05 Not Significant
Between Groups	5	47.747	9.549	G1=7.6667	3.66087	
Within Groups	309	3194.996	10.340	G2=7.2899	2.63518	
				G3=7.2083	3.11842	
				G4=6.9412	3.99955	

				G5=7.5116	2.91443	
				G6=4.5000	1.00000	
Social Resistance						
Between Groups	5	289.565	57.913	G1=9.1014	3.13962	F = 7.434 P<0.05 Significant
Within Groups	309	2407.121	7.790	G2=9.3478	2.03518	
				G3=7.5521	2.55413	
				G4=7.3529	4.08161	
				G5=7.7674	2.55266	
				G6=4.0000	2.00000	
Optimism						
Between Groups	5	115.929	23.186	G1=5.8261	2.41902	F = 4.666 P<0.05 Significant
Within Groups	309	1535.449	4.969	G2=5.2899	2.19693	
				G3=4.5000	1.79473	
				G4=4.2353	2.75306	
				G5=5.4186	2.36273	
				G6=3.2500	2.50000	
Principle						
Between Groups	5	69.834	13.967	G1=5.2174	2.00638	F = 5.431 P<0.05 Significant
Within Groups	309	794.687	2.572	G2=4.2029	1.29000	
				G3=4.0625	1.63393	
				G4=4.2059	1.32068	
				G5=4.5581	1.51661	
				G6=3.0000	.00000	
Instinctiveness						
Between Groups	5	113.010	22.602	G1=5.8261	2.67316	F = 5.292 P<0.05 Significant
Within Groups	309	1319.676	4.271	G2=5.4783	1.85194	
				G3=5.3750	1.77260	
				G4=4.0588	1.92182	
				G5=4.8605	2.06538	
				G6=2.5000	.57735	
Overall Decision Making						
Between Groups	5	7672.288	1534.458	G1=57.8551	18.63052	F = 5.769 P<0.05 Significant
Within Groups	309	82188.042	265.981	G2=55.7391	13.66474	
				G3=48.6146	14.31699	
				G4=46.5294	20.89546	
				G5=54.0233	16.74101	
				G6=29.0000	8.86942	

Table 5: One Way Analysis of Variance Among the Respondents' Varied Educational Qualifications with Regard to Their Perceived Decision Making

- G1=Primary School
- G2=Middle School
- G3=High School
- G4=Higher Secondary
- G5=College Education
- G6=Literate

It was found that there is a significant difference among the varied educational qualifications of the respondents and various dimensions of decision making such as thoroughness, control, social resistance, optimism and overall decision making whereas there is no significant difference among the hesitancy of decision making.

A summary of the findings reveals that the mean scores of the various dimensions of decision making such as, hesitancy, social resistance, optimism, principle and distinctiveness and overall the dimensions of decision making is high among the women who have completed only upto primary level of education. This can be explained even the basic education creates a greater impact of an individual. With regard to the other dimension such as control, mean score is higher among who have completed college education primary education.

This finding substantiates the earlier findings of Yamuna (2006) who reported that the SHGs help individuals to improve their decision making abilities and a significant relationship exist between the varied educational qualification and decision making of the respondents.

Variables	Correlation value	Statistical Inference
Leadership and No. of Training Programmes Attended	(-)0.254	P<0.01 Highly Significant

Table 6: Karl Pearson's Coefficient of Correlation between the Number of Training Programmes Attended by the Respondent and Perceived Leadership

Generally in Indian scenario, women are not given the role of leadership in the family as well as society. Hence, the researcher tried to analyze the role of SHGs in the development of leadership ability among women. It is seen that there is a high level of significant relationship between the number of training programmes attended and leadership ability of the women but it's negatively correlated. This is supported by the findings of Das (2003) who found that the leadership ability is higher among those who had attended more number of training programmes.

S. No	Variables	Overall Decision Making	Leadership Total	Overall Empowerment
1	Overall Decision Making	1		
2	Leadership	0.464**	1	
3	Overall Empowerment	0.168**	0.109	1

Table 7: Inter Correlation Matrix between the Major Variables
* Significant at 0.05 Level **Significant at 0.01 Level

The correlation values for the subject variables among themselves after controlling the variables of empowerment. This was done to understand the relationship between empowerment with that of other variables of the study such as overall decision making, leadership, and overall empowerment.

It is revealed that there exists a high level of significant relationship between overall decision making and overall empowerment, whereas there is no significant relationship between leadership and overall empowerment; yet, there exists a positive relationship among all the variables.

8. Findings Related to Level of Perceived Decision Making

- Most (37.8%) of the respondents had moderate level of thoroughness in their perceived decision making.
- Most (40%) of the respondents had moderate level of control in their perceived decision making.
- Most (40.6%) of the respondents had moderate level of hesitancy in their perceived decision making.
- Most (41%) of the respondents had moderate level of social resistance in their perceived decision making.
- Most (46.3%) of the respondents had moderate level of optimum in their perceived decision making.
- Most (35.9%) of the respondents had low-level of principle in their perceived decision making.
- Most (48.9%) of the respondents had moderate level of instinctiveness in their perceived decision making.
- Most (45.4%) of the respondents had moderate level of perceived overall decision making.

9. Findings Related to Level of Perceived Leadership

- Nearly half (46.3%) of the respondents had moderate level leadership.

10. Implications of the Study

The study was intended to know role of SHGs towards women empowerment in terms of perceived level of decision making and leadership. In this study the key variables were analyzed to know the difference and relationship between the dependent variables.

With regard to perceived decision making, it is found majority (45.5) of the respondents perceived moderate level of decision making therefore the SHG programme should inculcate the quality of decision making among them. In terms of leadership, nearly half (45.7) of them respondents had moderate level of leadership; although it seems to be a considerable percentage, there is a long way to go in achieving leadership in all areas of their life. Hence, the government should concentrate on various dimensions which are aimed at overall empowerment rather than focusing only on economic development. Economic development alone cannot create the real empowerment therefore it should go beyond. The present study has also found that all independent variables such as age, income, type of family, number of training programme attended and type of occupation have a significant relationship with empowerment. The study reveals that women can be motivated through self groups that are best way of ensuring development.

Further, the government should improve the functioning of SHGs in terms of selecting the members, type of training programme organized; further the quality of programme has to be evaluated properly. If the programmes are evaluated stridently then the loopholes can be avoided. In addition to that, SHGs can also be used as a tool for developing the integrity among the women. This can be indirectly focused towards development activities.

11. Implications for Social Work Interventions

Empowerment is a key principle and strategy in social work practice. Although the concept is contentious, it can be effectively employed in work with individuals, families, groups, communities, organizations and institutions to enable them to gain control over their lives and environment. Based on the present findings, the imperative social work intervention techniques are listed out to improve the status of women.

- Social workers should employ the professional social work methods such as ; Social Case Work and Social Group Works with SHG women, because most of the time, women are involved in finance and money transactions rather than being involved in other activities.
- The community awareness programmes should be implemented among the SHG women to understand the real purpose of the SHG programmes.
- The schools of social work can do collaborative work to create nodal agency for women empowerment to improve the present status.
- Social workers can do more research work in the aspects of women development especially to assess their empowerment in various dimensions such as economic, decision making, leadership, quality of life, satisfaction level of women and the overall empowerment.
- Social workers should take a lead role in women empowerment activities since they have better knowledge in these areas.
- Social workers should promote more legal awareness programmes among women.

12. Conclusion

Women empowerment is a prerequisite for creating a good nation. If women are empowered, their competencies towards decision-making will surely influence their family and society. As a medium of social action, SHG movement in India, through financial intermediation, may in time play an important role in the reduction of poverty. In the process of time, once the SHGs have become large and powerful democratic organizations, empowerment for their members and eventual democratic rights become assured. SHGs have proved that they could indeed bring about a change in the mindset of the very conservative and tradition – bound illiterate women. If effectively delivered, the self help groups may help women experience a meaningful improvement in their economic and social condition and reduce the gender inequality in the society.

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