



## A STUDY ON SHGS AND ECONOMIC EMPOWERMENT OF WOMEN-AN APPROACH TOWARDS INCLUSIVE GROWTH

**Dr. K.VINODHA DEVI**

Assistant Professor, Kristu Jayanti College Bangalore

### KEYWORDS :

#### Introduction

Despite the decades of development the fact remains that women in India are a deprived section of society, not only the benefits of development excluded women as a category, in some ways development processes have enhanced male domination over women. They perform many activities at home and unrecognized. Women occupy a very low positioning in organized employment sector as compared to men. They are not perceived as substantial income generating source. In addition to economic factors, the rigidity of socially ascribed gender roles and women's limited access to power and productive resources are considered as important factors that have led to insecurity of women. A number of Rural Development programming has laid the foundation for the progress of women in rural areas but still a large group of rural women has been excluded from the development paradigm.

#### Scope of the Study

The study examines how far the programmes have helped the rural women in raising their income and standard of living in Kanyakumari district. The research also focuses on analyzing the present performance of SHGs and pinpoints the challenges faced by SHGs in achieving the ultimate objective like women empowerment and inclusive growth. The present study is from the standpoint of the SHGs and their members.

#### Objectives of the Study

The present study has been carried out with a primary objective of analyzing the role of women Self-help groups as an approach towards inclusive growth by promoting economic empowerment.

1) To measure the economic empowerment of women after joining SHGs

#### Hypothesis of the Study

On the basis of the above said objectives, the study is pursued to test the following statistical hypothesis:

1) There is no significant difference in the economic empowerment of the members before and after joining SHGs.

#### Methodology

The study is descriptive in nature pursuing with an aim to analyse the economic empowerment of women through SHGs in Kanyakumari District of Tamilnadu. The analysis is based on primary data collected through semi-structured questionnaire consisting of a mix of factual and attitudinal questions. To analyse the collected data and thereby to draw inference Garret Ranking method was used.

#### The Area of Study

Kanyakumari is situated in the southernmost part of the Indian peninsula surrounded by Kerala state in the west and north-west, Tirunelveli district in the north and east, Gulf of Mannar in the south-east, Indian Ocean in the south and Arabian Sea in the south-west. It is the smallest district in Tamil Nadu and has a total area of 1,684 sq km which is 1.295 percent of the total area of the state. Administrative

set-up of the district includes two revenue divisions, four taluk and nine blocks. The District has four Municipalities, six Assembly Constituencies and One Parliamentary Constituency. There are 97 village panchayats and 56 town panchayats. Nagercoil is the headquarters of Kanyakumari District.

#### Sample Design

As the research focus on the role of SHGs on Financial Inclusion on rural areas the study excludes the SHGs belong to town panchayats and municipalities. The list of SHGs belong to village panchayat was collected from mahalir Thittam office of Kanyakumari District. A total of 500 SHGs was selected from different village panchayats of Kanyakumari District.

#### Socio-Economic Profile of SHG Members

In this section an attempt is made to present the socioeconomic profile of sample SHG members.

#### Age-wise Classification of SHG members

Age is an important factor, which represents the physical and mental maturity of a person. Age and socio-economic activities are inter-related. Hence the age limit to join SHGs has been fixed as 18 to 60 considering it as a productive age. The women below 18 and above 60 are not permitted to join in the SHGs as per the norms of Mahallir Thittam Scheme in Tamil Nadu.

**Table: 1 Age-wise Classification of SHG Members**

Age (in years)	No. of Respondents	Percentage
Below 20	24	4.80
20 - 30	136	27.20
30 - 40	125	25.00
40 - 50	155	31.00
Above 50	60	12.00
<b>Total</b>	<b>500</b>	<b>100.00</b>

Source: Primary data

Table.1 states that 31 per cent of sample SHG members are between the age group of 40 to 50. Followed by that 27.20 per cent of them belongs to the age group of 20 to 30. The participation of women below age 20 is relatively very low. The mean age of sample SHG members is 45.35. This reveals that experienced middle age group women between the age group of 40 to 50 are taking active part in SHG activities. Hence more importance should be given to cover the age group between 18 and 30.

#### Marital Status-wise Classification of SHG members

Marriage is considered to be an essential thing in civilized society and a most important part in women's life. When it comes to economic activity, married women face a conflict over time spent on household work with time spent on paid work. This problem mainly arises because of their immobility in labor market after marriage. It becomes one of the important factors which restrict the income

generating activities carried out by women.

**Table: 2. Marital Status-wise Classification of SHG members**

Marital status	No. of Respondents	Percentage
Unmarried	43	8.60
Married	437	87.40
Widowed/Divorcee	20	4.00
<b>Total</b>	<b>500</b>	<b>100.00</b>

Source: Primary data

Table.2 clearly states that 87.40 per cent of sample SHG members were married and four per cent of sample SHG members were widow/divorcee. Only few of them were unmarried. It is clear from the table that the participation of married women is high in SHG activities.

**SHGs and Economic empowerment**

Economic empowerments are influenced by several factors such as economic factors, social and political factors. These factors are discussed in this section elaborately.

**Economic Empowerment**

Table 3 gives the comparative scoring ranks of economic factors limiting women empowerment in the study area. As this study is related to the women empowerment, the respondents are asked to rank the factors affecting empowerment. Nine factors are given. 'Henry's Garrett Ranking Principles' has been applied to find out the factors influencing women empowerment.

**Table: 3 - Economic Factors of Women Empowerment**

Factors	Mean Score	Rank
Inculcate habit of savings	3.633	I
Enable me to solve social problems of the members	2.897	IX
Improves my capacity to create more assets	3.133	VII
Helps me for setting up business	3.250	VI
Helps me increasing income and develop investible funds	3.467	II
Increase no. of days of employment	3.450	III
Enables me to economic well-being independence and self sufficiency	3.367	V
Improves my bargaining power	3.002	VIII
Enables me to accept that societies help me to get loan at nominal and reasonable interest	3.417	IV

Source: Primary data

It is inferred from the Table.3 that the main economic factor of which inculcates habit of savings which has scored the first ranks (3.633). The second factor (3.467) which help me increasing income and develop investible funds. The least factor is enabling me to solve social problems of the members and it got 2.897 points of the total score.

**Women Empowerment Gap**

The data have been collected using SERVQUAL tool from 500 samples for both expectation and perception regarding economic empowerment measurement of rural women entrepreneurship.

**Table: 4 – Economic Empowerment GAP of SHGs Members**

Sl. No.	Dimension	Mean (A)	Mean (B)	Gap (A-B)
	<b>Economic Empowerment</b>	<b>4.41</b>	<b>3.86</b>	<b>0.55</b>
1	Inculcate habit of savings	4.50	3.82	0.68

2	Enable me to solve social problems of the members	4.21	3.85	0.36
3	Improves my capacity to create more assets	4.50	3.77	0.73
4	Helps me for setting up business	4.28	4.02	0.26
5	Helps me increasing income and develop investible funds	4.29	3.78	0.51
6	Increase no. of days of employment	4.58	3.96	0.62
7	Enables me to economic well-being independence and self sufficiency	4.60	3.68	0.92
8	Improves my bargaining power	4.37	3.92	0.45
9	Enables me to accept that societies help me to get loan at nominal and reasonable interest	4.37	3.93	0.44

Source: Primary Data

It is clear from the table 4 that the mean scores of after joining SHGs are high and ranged from 4.21 ( for item 2 enable me to solve social problems of the members) to 4.69 (for item 27 aware of the women right policies).

The gap score of each item and dimension was computed by subtracting the after score from the before score. Table shows that there is a considerable gap (gap mean score = 0.55) between the women after and before joining SHGs.

**Findings**

- 1) The study show that the main economic factor which has scored the first rank (3.633) is inculcates habit of savings.
- 2) The mean scores of social empowerment after joining SHGs are for enable me to solve social problems of the members)
- 3) The members of SHG play a very significant role in political parties in the study area. Responsible position in any political party factor has scored the first rank for political empowerment.

**Conclusion**

The study reveals that the mean age of sample SHG members is 45.35. This reveals that experienced middle age group women between the age group of 40 to 50 are taking active part in SHG activities. It is concluded that there is a significant difference in the economic empowerment of SHG members before and after joining SHGs in Kanyakumari District.

**References**

1. Arjun Y. Pangannavar, Women SHG Programme and Rural Poverty: A Micro Study, Southern Economist, 49(4):June 15, 2010.
2. Bhaskar Bagchi and Gangotree Gosh, Microfinance through Self Help Groups Women Micro Entrepreneurs in West Bengal, Southern Economists, 50(11): October 1, 2011, pp.39-43.
3. Chandrakavate, M.S, The SHGs Model of Microfinance: A Silent Movement towards Empowering Rural Women, Southern Economist, 44(17):January, 2006, pp.20-24.
4. Kuntala Lahiri-Dutt and Gopa Samanta, Constructing Social Capital: Self-Help Groups and Rural Women's Development in India, Geographical Research, 44(3):2006, pp.285-295.
5. Sasikumar, G., and Sethuraman, D., Role of Micro Finance in Women Entrepreneurship Development - A Case Study on making of Pickles, Kisan world, 41(4):April 2014, pp.55-57.
6. Shashikala and Uma., Women Empowerment through SHGs: A Study, Southern Economist, 49(19):February, 2011, pp.51-54.
7. Siddappa, B., Performance of SHGs Members and their Empowerment in Karnataka, Southern Economists, 52(11): October 1, 2013, pp.29-34.