



## Role of Self Help Groups (SHGs) in Women Empowerment – With Reference to Tamilnadu State

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### ABSTRACT

*Women empowerment is essential for equality in economic development. To empower them economically government has been implementing many schemes, but most of them were not helpful to empower them. The scheme of Self Help Groups (SHGs) is the successful scheme in empowering women in Tamilnadu. So the study has concentrated to study the status of women in Tamilnadu and to assess the role of SHGs in empowering women in Tamilnadu. The study concluded that the scheme of Self Help Groups is the successful scheme in empowering women economically in Tamilnadu. It also found that 24 per cent of the women population in Tamilnadu are members in SHGs.*

**Keywords :** Self help groups, empowerment, self-employment

### Introduction

India is one of the well cultured countries in the world. It has its own culture and practices in different parts of the country. India is also one of the fastest developing countries in the world. Development of a country could be obsolete only when there is equal development among all group of people and in all the regions of the country. For bringing equal development the central and state governments have been implementing many schemes and policies from time to time. Tamilnadu is one of the leading populated states in India. Tamilnadu has its own culture. During sangam age women in Tamilnadu were given importance and they played major role in various sectors such as administration, literature and so on. But later they were neglected in the society. Women in Tamilnadu depend men even for their basic livelihoods such as food, clothe and shelter. To overcome the problem and empowering women economically, government has implemented many schemes and policies such as giving quota in education and employment and so on. But still women are not empowered and they have been facing various problems in their life. The rate of women education in Tamilnadu was 74 per cent as per census, 2011, but it was 87 per cent in case of men. Though women are given quota in employment, educated women are able to get jobs in government sector and private sector, but the rate is meager. As per the census, 2011 26 per cent of women population in Tamilnadu were uneducated and a sizable percentage did not get beyond school education. It is necessary to empower those group of women population economically. So the paper has made an attempt to study the women empowerment in Tamilnadu.

### Review of Literature

Number of reviews are available in the research area of Self Help Groups, the paper has presented some relevant reviews. Sasikumar and Krishnamurthy (2009) concluded in their study that Training and development programmes offered through SHG operations in Erode district play a vital role in the economic and personality development of women in the district. The present scenario paves a way for the overall upliftment of women in India. Suja (2012) found that the SHGs crosswise states have paved attention on skill improvement, facilitating invention, gaining access to credit from financial

institutions for micro enterprises / projects, inculcating of frugality; and supervision of credit for the economically destitute sections of women. Angel Anila (2012) found in her study that Self Help Group was an important tool which helped the rural women to acquire power for their self supportive life and nation building efforts.

### Statement of the Problem

Most of the women in Tamilnadu are not economically empowered. They are not given equality in various aspects such as economic, political, administration and so on. Economic empowerment is basic for all other aspects of empowerment. Even though women population is one half of the total population in Tamilnadu, they are not given much importance. To empower them economically government has been implementing many schemes, but most of them were not helpful to empower them. The scheme of Self Help Groups (SHGs) under Mahalir Thittam is the successful scheme in empowering women in Tamilnadu. So, it is necessary to study the status of women in Tamilnadu and the role of SHGs in empowering women in the state. Hence the following specific objectives are framed.

### Objectives of the Study

1. To study the status of women in Tamilnadu.
2. To assess the role of SHGs in empowering women in Tamilnadu.

### Methodology

The study required secondary data for its analysis. They were collected from newspapers, Journals, Magazines, Online sources and various reports. The study used simple percentage as statistical tool. The study had chosen Tamilnadu as the study area.

### Status of Women in Tamilnadu

In the total population of Tamilnadu, women population contributes one half. Even though they are equal in population they are not economically empowered as men. The following table gives the particulars regarding total population, men and women population and the percentage of women population on total from 1961 to 2011 at ten years interval.

**Table – 1****Women Population in Tamilnadu (in million)**

Year	Women	Men	Total	% of women population
1961	16.8	16.9	33.7	49.8
1971	20.4	20.8	41.2	49.5
1981	23.9	24.5	48.4	49.4
1991	27.6	28.3	55.9	49.4
2001	31.0	31.4	62.4	49.7
2011	35.98	36.16	72.14	49.9

Source: Directorate of census operations, Tamilnadu.

Table 1 indicates that women population in Tamilnadu increased from 16.8 million in 1961 to 35.98 million in 2011. Women population increased twice during the fifty years. The table also indicated that the percentage of women population is more than 49 per cent during all the years. It was lower during 1981 and 1991 at 49.4 per cent each and the rate of women population was highest during 2011, during such year it was almost one half of the total population.

**Table 2 gives some additional particulars related to women in Tamilnadu.****Table 2****Facts of Women in Tamilnadu**

Particulars	Total	Rural	Urban
Sex ratio	996	993	1000
% of women population	100	51.5	48.5
Female Literacy Rate (%)	73.4	65	82.3
Decadal change in population (2001-2011) Total (%)	15.6	6.6	27.0
Men (%)	15.1	6.5	25.9
Women (%)	16.1	6.7	28.2

Source: Census, 2011.

Table 2 showed that sex ratio exist 996 and it was 993 in rural area and 1000 in urban area. The table also indicated that more than 50 percent of women are living in rural area. It showed that female literacy rate was 73.4 per cent in Tamilnadu, but the same was only 65 per cent in rural area, which means 35 per cent of rural women are uneducated. During the ten year period from 2001 to 2011 total population of Tamilnadu increased 15.6 per cent and it was 6.6 per cent in rural area and 27 per cent in urban area. The table showed that the growth rate of female population was higher than male population during the decade. It showed the importance of women in Tamilnadu.

Women in Tamilnadu have been facing various problems. Some key problems are discussed below.

**Challenges of women in Tamilnadu****1. Low literacy rate**

Education is base for all development and awareness. The rate of literacy of women in Tamilnadu is 73.86 percent, where as men's literacy rate is 86.81 percent. There was a gender gap in literacy to the extent of 12.95 percent.

**2. Low employment**

Compared to men, women in Tamilnadu have lower employment. As per the census of 2001 nearly 31% of total work participated were women.

**3. Crime against women**

The main challenge faced by women in Tamilnadu is crime against them. Number of crimes against women was 5333 in 2009 and the same was 6127 in 2010. It showed an increase of 15% over the year.

**4. Political participation**

The rate of political participation of women in Tamilnadu is

very poor. Eventhough they participate in politics their powers and independence are restricted informally.

**5. Self employment**

All the population of our country cannot be given employment either by Government or private. So, self employment is an alternative way to empower them economically. Women entrepreneurs both in small and large scale organizations are very less in Tamilnadu. More than these challenges they have been facing many other challenges also.

**Women Empowerment in Tamilnadu**

The Government of Tamilnadu has implemented many schemes to empower women and uplift them economically and socially. All the schemes were not successful, because those schemes provided financial facilities to women at macro level and followed many formalities. Among many schemes of women development, the Self-Help Groups for women is one of the successful schemes, which is improving women empowerment and play major role to eradicate poverty particularly in rural areas. Micro finance is the reason for the successfulness of the scheme. The Tamil Nadu Corporation for Development of Women Limited was established for the development of women in December 1983 by the Tamil Nadu Government. Various schemes have been implemented by the corporation for the social and economic development of women. Among them the scheme called "Mahalir Thittam" was implemented with the support of Non-Government Organisations(NGOs) and Banks and is functioning through a network of Women's Self-Help Groups. This scheme also plans for the growth of SHG movement with a view to promote the status of rural women. Table 3 gives the particulars of Self Help Groups in Tamilnadu.

**Table 3****Self Helps Groups in Tamilnadu (as on 31.03.2012)**

	Total	Rural	Urban
No. of SHGs	5,56,311 (100%)	3,72,092 (67%)	1,84,219 (33%)
No. of SHG Members	85.70 Lakhs (100%)	57.37 Lakhs (67%)	28.32 Lakhs (33%)
Total savings of SHGs	Rs.3,374.60 Crore		
Total credit availed	Rs.15,633.83 Crore		

Source: TNCDW

Table 3 reports that as on 31.03.2012, there were 5,56,311 SHGs in Tamilnadu, the same was 3,91,311 SHGs as on 31.3.2009, it increased 42 per cent during the 3 years period. The results also showed that more number of SHGs were formed in rural areas. 67 per cent of SHG have been formed in rural areas. Only 33 per cent of SHGs were formed in urban areas. As on 31.3.2012 there were 85.70 lakhs members in SHGs in Tamilnadu, it was 24 per cent of women population in Tamilnadu. In other words 24 per cent of women in Tamilnadu are members of various SHGs. Hence the SHG scheme has given benefit to 24 per cent of the total women community in the state. But, as on 31.3.2009 there were 62.93 lakh members in SHGs in Tamilnadu, number of members in SHGs in Tamilnadu was increased 36 per cent during three years. The results also showed that 67 per cent members of SHGs are from rural areas. It showed that this scheme has helped to eradicate poverty and empowering women economically especially among rural women.

The results also indicated that there were averagely 15 members in each SHG in Tamilnadu and the total savings of the SHGs were Rs.3,374.60 Crore as on 31.3.2012. It showed that each SHG's saving was Rs.60660.31 and savings of each member of SHGs is around Rs.4,000. The self help groups were given credit facilities by the Government of Tamilnadu. As on 31.3.2012 total credit availed by the SHGs was Rs. Rs.15,633.83 Crore. It showed that each SHG has

got a credit of Rs. 281026.8 so far and each member of SHGs has got a credit of Rs. 18242.51 so far.

The results of the above tables showed that Self Help Group scheme has been becoming popular and successful scheme in eradicating poverty and empowering women economically in the state of Tamilnadu.

### Conclusion

Among various schemes introduced by the Governments for empowering women, micro finance through self help groups to economically backward women helped very much than

any other scheme implemented by the Government so far. It also empowers women community through self employment through micro finance. Under the scheme various useful training also have been provided by the Government and some non-government organizations. Overcoming some barriers in this scheme will be helpful to empower and uplift women community further.

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