



# **A STUDY ON EMPOWERMENT OF RURAL WOMEN THROUGH SELF HELP GROUPS IN DINDIGUL DISTRICT**

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## **ABSTRACT**

**The findings reveal that the economic empowerment in terms of monthly income, social empowerment and cultural empowerment of rural women members of self help groups have improved significantly after joining self help groups. Also, the overall empowerment of rural women has considerably increased due to self help groups. The outcomes of this study indicate that self help groups have significant role in enhancing overall empowerment of rural women members by making them culturally, socially and economically better and it facilitates them to increase their incomes and savings through economic activities with technical and financial supports.**

**Key Words: Empowerment, Rural Women, Self Help Groups**

## **1. INTRODUCTION**

The empowerment of rural women is an imperative for development of economy of a country and also has significant role in creating a base for social transformation and change. In order to enhance the socio-economic status of people in any country, it is a precondition to empower rural women by increasing and creating their participation to the best possible ways. If women are regarded as equal partners in development with men in rural areas, then only holistic and pleasant development of any nation would be achieved. Therefore, freedom to rural women is a prerequisite for economic development and upliftment of society and equal opportunities are to be given to rural women. Taking rural women in to the middle of the path of development is one of the main issues for country like India (Naik and Rodrigues, 2017).

Self Help Group (SHG) is one of the most important inbuilt mechanisms for empower women particularly in rural areas. Self Help Groups are generally non formal groups whose women members have a common objective of promoting savings among them and utilize resources to meet up their emergency needs.

The involvement of rural women in activities of self help groups has generated incredible effect on their life. Self Help Groups improve status of equality of rural women as members, contributors and recipients of benefits for their cultural, social and economic enhancement (Kondal, 2014). Self Help Groups create a higher degree of self confidence and mutual thrust among women in rural areas and motivate them to be successful in their personal, family and social life (Azim, 2013). Thus, the present research is designed to study empowerment of rural women through self help groups in Dindigul district.

## **2. RESEARCH METHODOLOGY**

The present study is done in Dindigul district. Rural women members of self help groups are chosen by applying random sampling technique. The data are gathered from 300 rural women members of self help groups by using questionnaire method. The percentages are worked out for profile, reasons to joint self help groups and overall empowerment of rural women through self help groups. The paired t-test is used to study difference in economic, social, cultural and overall empowerment of rural women between before and after joining self help groups.

### 3. RESULTS

#### 3.1. PROFILE OF WOMEN MEMBERS OF SELF HELP GROUPS

The findings elucidate that 37.33 per cent of women members of self help groups are in the age group of 26 – 35 years then by 36 – 45 years (29.67 per cent), 46 – 55 years (19.00 per cent), below 25 years (8.00 per cent) and above 55 years (6.00 per cent) and 33.67 per cent of women members are illiterates then by primary education (20.67 per cent), middle education (18.00 per cent), secondary education (12.67 per cent), higher secondary education (8.66 per cent) and graduation (6.33 per cent).

The findings explicate that 39.33 per cent of women members belong to backward

**Table-1. Reasons for Joining Self Help Groups for Women Members**

Reasons for Joining Self Help Groups	Number of Women Members	Percentage
Cultivating saving habit	41	13.67
To increase family income	116	38.67
To avail loans for business activities	27	9.00
To be self-governing	82	27.33
To enhance socio-economic conditions of family	34	11.33
<b>Total</b>	<b>300</b>	<b>100.00</b>

The results imply that 38.67 per cent of women members of self help groups view that to increase family income is the main reason for joining self help groups then by to be self-governing (27.33 per cent), cultivating saving habit (13.67 per cent), to enhance socio-economic conditions of family (11.33 per cent) and to avail loans for business activities (9.00 per cent).

**Table-2. Economic Empowerment of Women through Self Help Groups**

Monthly Income	Before Joining Self Help Groups		After Joining Self Help Groups		Paired t-Value
	Number of Women Members	Percentage	Number of Women Members	Percentage	
Less than Rs. 6000	125	41.67	68	22.67	4.856
Rs.6,001 – Rs.8,000	96	32.00	116	38.67	
Rs.8,001 – Rs.10,000	52	17.33	70	23.33	
More than Rs.10,000	27	9.00	46	15.33	
<b>Total</b>	<b>300</b>	<b>100.00</b>	<b>300</b>	<b>100.00</b>	-

The results reveal that before joining self help groups, 41.67 per cent of women members have monthly income of less than Rs. 6000 then by

caste then by most backward caste (30.67 per cent), scheduled caste (14.33 per cent), general caste (9.00 per cent) and scheduled tribes (6.67 per cent) and 34.67 per cent of women members have occupation of agricultural labourers then by petty business (24.33 per cent), housewife (18.00 per cent), vegetable seller (10.33 per cent), self employment (7.00 per cent) and artisan (5.67 per cent).

#### 3.2. REASONS FOR JOINING SELF HELP GROUPS FOR WOMEN MEMBERS

The reasons for joining self help groups for women members were analyzed and the results are presented in Table-1.

#### 3.3. ECONOMIC EMPOWERMENT OF WOMEN THROUGH SELF HELP GROUPS

The economic empowerment of women in terms of monthly income through self help groups was analyzed and the results are presented in Table-2.

Rs.6,001 – Rs.8,000 (32.00 per cent), Rs.8,001 – Rs.10,000 (17.33 per cent) and more than Rs.10,000 (9.00 per cent), while, after joining

self help groups, 38.67 per cent of women members have monthly income of Rs.6,001 – Rs.8,000 then by Rs.8,001 – Rs.10,000 (23.33 per cent), less than Rs. 6000 (22.67 per cent) and more than Rs.10,000 (15.33 per cent). The paired t-value of 4.856 is significant at one per cent level indicating that there is significant difference in economic empowerment of

women in terms of monthly income between before and after joining self help groups.

### 3.4. SOCIAL EMPOWERMENT OF WOMEN THROUGH SELF HELP GROUPS

The social empowerment of women through self help groups was analyzed and the results are presented in Table-3.

**Table-3. Social Empowerment of Women through Self Help Groups**

Particulars	Before Joining Self Help Groups		After Joining Self Help Groups		Paired t-Value
	Number of Women Members	Percentage	Number of Women Members	Percentage	
Recognition by family	64	21.33	80	26.67	3.712
Participation in community events	79	26.33	85	28.33	
Recognition by neighbours	98	32.67	104	34.67	
Involvement in social problems	59	19.67	31	10.33	
<b>Total</b>	<b>300</b>	<b>100.00</b>	<b>300</b>	<b>100.00</b>	-

The results exhibit that before joining self help groups, 32.67 per cent of women members view that they are recognized by neighbours then by participation in community events (26.33 per cent), recognition by family (21.33 per cent) and involvement in social problems (19.67 per cent), whereas, after joining self help groups, 34.67 per cent of women members view that they are recognized by neighbours then by participation in community events (28.33 per cent), recognition by family (26.67 per cent) and involvement in social problems (10.33 per

cent). The paired t-value of 3.712 is significant at one per cent level showing that there is significant difference in social empowerment of women between before and after joining self help groups.

### 3.5. CULTURAL EMPOWERMENT OF WOMEN THROUGH SELF HELP GROUPS

The cultural empowerment of women through self help groups was analyzed and the results are presented in Table-4.

**Table-4. Cultural Empowerment of Women through Self Help Groups**

Particulars	Before Joining Self Help Groups		After Joining Self Help Groups		Paired t-Value
	Number of Women Members	Percentage	Number of Women Members	Percentage	
Participating in cultural functions	91	30.33	103	34.33	3.520
Participating in religious functions	87	29.00	96	32.00	
Cultivating cultural values	68	22.67	78	26.00	
Attending religious meetings	54	18.00	23	7.67	
<b>Total</b>	<b>300</b>	<b>100.00</b>	<b>300</b>	<b>100.00</b>	-

The results exhibit that before joining self help groups, 30.33 per cent of women members view that they are participating in cultural functions then by participating in religious functions (29.00 per cent), cultivating cultural values (22.67 per cent) and attending religious meetings (18.00), meanwhile, after joining self help groups, 34.33 per cent of women members view that they are participating in cultural functions then by participating in religious functions (32.00 per cent), cultivating cultural values (26.00 per cent) and attending religious

meetings(7.67). The paired t-value of 3.520 is significant at one per cent level indicating that there is significant difference in cultural empowerment of women between before and after joining self help groups.

### 3.6. OVERALL EMPOWERMENT OF WOMEN THROUGH SELF HELP GROUPS

The overall empowerment of women through self help groups was analyzed and the results are presented in Table-5.

**Table-5. Overall Empowerment of Women through Self Help Groups**

Particulars	Before Joining Self Help Groups		After Joining Self Help Groups		Paired t-Value
	Number of Women Members	Percentage	Number of Women Members	Percentage	
Low Level	164	54.67	88	29.33	3.964
Medium Level	103	34.33	143	47.67	
High Level	33	11.00	69	23.00	
<b>Total</b>	<b>300</b>	<b>100.00</b>	<b>300</b>	<b>100.00</b>	-

The results demonstrate that before joining self help groups, 54.67 per cent of women members view that their overall empowerment is at low level then by medium level (34.33 per cent) and high level (11.00 per cent), but, after joining self help groups, 47.67 per cent of women members view that their overall empowerment is at medium level then by low level (29.33 per cent) and high level (23.00 per cent), The paired t-value of 3.964 is significant at one per cent level indicating that there is significant difference in overall empowerment of women between before and after joining self help groups.

#### 4. CONCLUSION

The findings show that most of rural women members of self help groups are middle aged and majority of them are illiterates. Majority of them are backward caste and most of them are labourers in agriculture. The economic empowerment in terms of monthly income, social empowerment and cultural empowerment of rural women members of self help groups have increased considerably after joining self help groups. In addition, the overall rural women empowerment has significantly

improved because of activities of self help groups.

The outcomes of this study indicate that self help groups have played an important and significant role in improving overall empowerment of rural women members by building them culturally, socially and economically better and it facilitates them to increase their incomes and savings through economic activities with technical and financial supports. It is concluded that self help groups are having positive and progressive impact on empowerment of rural women.

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