

**AN ECONOMIC ANALYSIS OF EMPOWERMENT OF WOMEN WITH
SPECIAL REFERENCE TO SELF HELP GROUPS IN THANJAVUR DISTRICT**

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ABSTRACT

Empowerment is an active process of enabling women to realize their identity, potentiality and power in all spheres of their lives (Sharma 1992). In recent years, the empowerment of women has been recognized as the central issue in determining the status of women. The National Commission for Women was set up by an act of Parliament in 1990 to safeguard the rights and legal entitlements of women. The 73rd and 74th amendments (1993) to the constitution of India have provided for reservation of seats in the local bodies of panchayats and municipalities for women, laying a strong foundation for their participation in decision making at the local levels. Empowerment programme for women have been found to be successful in improving her status in family and society, while giving her a feeling of self confidence. The Integrated Rural Development Programme (IRDP) is one such attempt towards the alleviation of poverty among the target groups of small and marginal farmers, agricultural labourers and rural artisans. The Development of Women and Children in Rural Areas (DWCRA), the Supply of Improved Tools – kits to Rural Artisans (SITRA), the Training of Rural Youth for Self Employment (TRYSEM), the Ganga Kalyan Yojana (GKY) and the Million Wells Scheme (MWS) into a holistic self employment scheme called Swarnajayanthi Gram Swarozgar Yojana (SGSY) all contribute towards Integrated Rural Development.

INTRODUCTION

In our country, women have been considered as an inferior member of the family. They have been neglected in all fronts of life due to low education and development. Women development and welfare came under focus with the launch of planned economic development through different Five Year Plans. A good number of such programmes /

schemes / projects have also been implemented for the socio-economic development of the women by Government, NGOs, International Agencies etc. Despite all these efforts women development has not been satisfactory. However, the latest programme, Swarnajayanthi Gram Swarozgar Yogna (SGSY) has been realized as the right programme for the women development and empowerment through the organization of women in Self Help Groups (SHGs). Under this, the group enterprises provide an organizational frame work for pooling up capital, technology, market, labour and this facilitates participation of women in self-employment and income generating activities.

For the better understanding of empowerment, it is first necessary to know the meaning of the term. Empowerment in this study means economic empowerment which is the base of social and political strength of the society. Economic independence can be enjoyed only, if the women take the initiative, bear the risk and make investments. An entrepreneur is like the navigator of the ship. With the help of self employment and financial independence she would develop the power to take decisions independently thus gaining confidence, which is the key to social independence as well, which further gives her the strength to raise her voice in the society. She can thus attain a distinct place in the society.

NEED FOR THE STUDY

The economic empowerment approach attributes women's subordination to lack of economic power. It focuses on improving women's control over material resources and strengthening women's economic security. Women empowerment is possible when women have full autonomy to spend their income and resources. The level of income per month has been considered as the indicator of the economic empowerment. A successful economic development programme should lead to a high level of income to the beneficiaries. This is considered to be the primary goal of any economic development program. Economic empowerment is the base of social and political strength of the society. Hence a study of the economic empowerment of women is considered important. This study has been undertaken to examine such economic empowerment of women through SHGs micro enterprises in Thanjavur District.

STATEMENT OF THE PROBLEM

The contributions of women in empowerment can be made by their involvement in the income generation activities. They can choose their field by developing their capabilities and by exploiting the existing facilities available. The best answer to women's empowerment is Entrepreneurship. If she gets herself employed, she attains economic independence. The

development of micro enterprise among women can be a means to empowerment through becoming responsible for their own welfare and being less dependent upon others. Micro enterprise can increase women's levels of confidence and self-esteem whilst increasing family income. An act of business ownership and business creation empowers women economically. Thus this study examines the economic empowerment of women through the Self Help Groups (SHGs) micro enterprises functioning in Thanjavur district. Incidentally it compares SHG members and non-members to assess the impact of SHGs in the economic empowerment of women.

OBJECTIVES

1. To highlight the socio-economic characteristics of women entrepreneurs belonging to SGSY assisted SHGs and women entrepreneurs who are functioning independently in the study area.
2. To identify the factors which encouraged women entrepreneurs of both the categories.
3. To compare the relative performance of both the categories in terms of investment, sales turn over, borrowing and employment.
4. To identify the problems of women entrepreneurs running micro enterprises in the study and offer suggestions to overcome them.

HYPOTHESIS

The following hypotheses have been formulated for the purpose of testing:

There is a significant positive correlation between external borrowings and S.G.S.Y (E.A) of SHG women entrepreneurs.

There is a correlation co-efficient between investment and sales turnover is higher for SHGs than Non-SHG.

There is a significant difference between the average income, savings and borrowing of the SHGs and Non-SHG.

There is a high positive correlation between SHG women entrepreneurs' income and the total income of the families.

REVIEW OF LITERATURE

Anjugam and Alagumani (2001) in their study of the impact of micro finance on the socio-economic status of women in Madurai District have observed that it enabled

households to repay old loans, to fulfill social obligations, to meet medical expenses, to purchase livestock and to avail on lease cultivable land. The repayment was cent per cent.

Dasgupta et al. (2001) have observed that micro finance apart from reducing drastically informal credit such as loans availed from money lenders has enabled mute members to take up the socio-economic issues of the villages like alcoholism and to problems like non-functioning of the schools in the locality, supply of potable water and mending of roads. Rao (2001) in his study of the impact of institutional credit on the socioeconomic conditions of rural women in Bidar District of Karnataka found that the loans disbursed by banks and other institutions had increased the awareness of women of credit linked programmes of banks.

Singh et al (2001) opine that as a result of the micro finance system, members of the SHGs have finally a sense of relief in that they have freed from clutches of money-lenders. This confirms the observation of Puhazhendhi (2000) in his study of 70 SHGs promoted by four major N.G.Os in Tamil Nadu.

Khandker (2003) in his study of the role of institutional credit found that the credit extended to women had a better impact on the health and nutrition of children in the family than that extended to men. Rahul Battacharia (2002) in his study has observed that micro finance has been responsible to a large extent to the improvement in the socio-economic status of women.

Rajeswari.R (2010) Empowerment of Women is therefore the project of controlling power and strengthening of their vitality. Of the three broad categories of empowerment viz., Economic, Social and Political. The first is the key and may lead to other kinds. Efforts of being made through special development programmes with greater gender sensitivity.

Vidhya. R (2010) The Tamilnadu government has taken the serious steps to improve the women's development through the mahlir Thittam. It makes the women to think independently and helps to enrich their knowledge in each and every social upliftment as pandit Jawaharlal Nehru dream.

Vidhya. R (2011) Fabrics, like rugs, made in Erode are famous in India. Erode District is an important market centre for Turmeric, a spice commonly used in curries. Turmeric is also used as a fabric dye. The turmeric is collected from Erode District and from adjoining districts of Tamil Nadu and Karnataka, including Mysore. Other specialities include Uthukuli butter and Kangayam bulls. Gobichettipalayam is well known for its white silk, plantain and coconut production. The country's first automated silk reeling unit is in Gobichettipalayam. Erode is well known for handloom, powerloom textile products and

readymade garments and hence called the *powerloom city of India*. Products such as cotton sarees, bed spreads, carpets, lungies, printed fabrics, towels, dhotis are marketed here. In mid-2005, Bhavani Jamakkalam (Bhavani Bedsheets) was registered as a Geographical Indication by the Government of India. Now-days more and more spinning mills which produce yarn for the power loom are setup in and around the town of Erode. Chennimalai is also famous for textiles. Turmeric powder, used extensively in Indian cuisine, finds the Asia's largest & important market centre in Erode District.

Vidhya. R (2013) Science with a human face' is the credo that ICRISAT swears by. At ICRISAT, participatory and interdisciplinary research has evolved towards the development of an integrated genetic and natural resource management (IGNRM) approach. This approach takes advantage of an integrated strategy using core competencies to enhance productivity gains with equitable benefits through genetic enhancement and biotechnology, crop breeding, soil and water management, food safety and social science perspectives.

METHODOLOGY

Thanjavur District of Tamil Nadu – South India has been chosen as the study area. Out of the 14 Blocks in Thanjavur District, 05 Blocks were selected since they accounted for a major proportion of SGSY- assisted SHGs in the District. They were purposively selected since a relatively higher percentage of SHGs had taken up entrepreneurial activities. They include Thanjavur, Orathanad, Kumbakonam, Papanasam and Ammapettai. So enterprises run by women concentrated blocks have been purposely selected for the present research.

This study is based on both Primary and secondary data. The primary data were collected from the sample women entrepreneurs through personal interview using a pre-tested interview schedule. The secondary data was collected from published financial statements and annual reports of the NGOs, reports of the Mahalir Thittam and the District Rural Development Agency (DRDA) and also from Government Reports, journals etc.

The researcher obtained a list of 845 SHGs which have received Economic Assistance under SGSY scheme during the years 2007-2012 from DRDA (District Rural Development Agency) and Mahalir Thittam, Thanjavur. Out of the 14 Blocks in Thanjavur District, 05 Blocks were selected. In these 05 Blocks, 400 SHGs have received Economic Assistance from SGSY Scheme. Of these a sample of 30 per cent of the SHGs from each of the 05 Blocks was chosen at simple random sampling covering 120 women groups. To select the number of members of the groups, the researcher has chosen 01 member from each groups, totally constituting the sample of 120 SHG entrepreneurs for intensive analysis. For

comparison, a sample of 30 similar types of rural women owned Non- SHG units located within a 2 k.m. radius were chosen. Thus, the sample consists of SGSY assisted SHG members and Non-SHG members. So the total respondents were 150 women micro entrepreneurs.

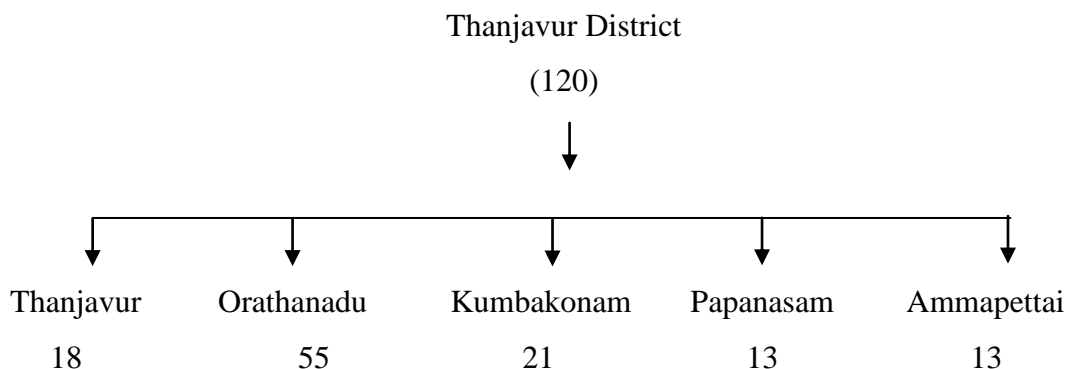


TABLE 1 : YEAR-WISE SGSY-EA DETAILS IN THANJAVUR DISTRICT (2007-2012)

S. No	Name of the Block	2007-08	2008-09	2009-10	2010-11	2011-12	Total	Sample
01.	Thanjavur	04	13	08	18	18	61	18
02.	Budalur	08	08	10	04	07	37	-
03.	Thiruvaiyaru	08	01	23	06	19	57	-
04.	Orathanadu	31	17	81	19	35	183	55
05.	Thiruvonam	08	04	13	03	13	41	-
06.	Kumbakonam	07	18	10	16	19	70	21
07.	Thiruvudaimarudur	11	01	02	13	16	43	-
08.	Thirupanandal	10	09	04	58	63	144	-
09.	Papanasam	09	07	09	09	10	44	13
10.	Ammappettai	09	19	04	01	08	42	13
11.	Pattukkottai	17	01	05	00	00	23	-
12.	Madukkur	15	03	05	03	07	33	-
13.	Peravurani	09	02	06	03	11	31	-
14.	Sethubavachatram	15	00	22	00	00	36	-
	Total	161	103	202	153	226	845	120

Source: Mahalir Thittam, Thanjavur.

The researcher applied separate semi structured interview schedule for both SHG and for Non-SHG units. The researcher tried to collect all basic information through structured interview schedules. The interview schedules were very fruitful to the researcher to collect necessary information.

The researcher collected data by using separate interview schedule for the SGSY assisted SHG units and for women owned Non-SHG units. In interview schedule for SHG units the researcher covered all the basic and necessary aspects such as personal, social, economic, functioning of group, purpose of joining the group, women empowerment, training and impact of SHG, role of women in decision making and so on. The interview schedule of Non-SHG units consists of details regarding age, religion, education, investment in business, borrowings, factors which affect the business, sales, income, employment etc.

The data collected from the respondents have been classified and tabulated for purposes of analysis and drawing of inferences. Necessary tools such as percentage, averages, the economic dependency ratio [“Dependency Model” developed by Annemettee Sorensen and Sara Mc Lanahan (1987)], weighted score ranking method, correlation and regression techniques etc., have been used. A few case studies also have been made to illustrate key aspects of the sample SHGs.

Sample SHG units were selected from a list of Economic assistance received under SGSY scheme during the years 2018-2019.

FINDINGS AND CONCLUSION

MAJOR FINDINGS

- **Socio- Economic Profile of Women Entrepreneurs** The study has revealed that a considerable percentage of women entrepreneurs in SHGs (28 per cent) are engaged in agriculture and agricultural related activities whereas only 23 per cent of women entrepreneurs in Non-SHGs are engaged in these activities.
- In both the categories of women entrepreneurs more than 40 per cent are in the age group of 30-40 signifies that this is the age at which on an average, the children are grown up and independent, the women find more leisure time than earlier and decide to invest this leisure time productively.
- Relatively higher percentage of women started their unit after marriage. Some of them are widows and divorcees.
- Religion-wise “Hindu” constitutes more than 85 per cent and few Christian and Muslim women are also represented. More than 70 per cent of the women in both the

categories belong to the backward and scheduled communities. It is significant to note that more than 25 per cent in both the categories belong to scheduled communities which are socially oppressed.

- From the caste-wise distribution, it is significant to note that more than 26 per cent of the respondents in both the categories belong to Pallan and Paraiyan communities which were treated as social out castes over a long period of time.
- Scheduled Caste and Scheduled Tribal are mostly engaged in the activity of agriculture, animal rearing and petty shop.
- In both the categories more than 70 per cent belong to nuclear families which reflects the current pattern among the people to choose to nuclear family which is the consequence of changing structure of social constitution of family and economic empowerment taking place.
- Family size of women entrepreneurs revealed that most of the women have an average number of family members. One of the reasons is that they are aware of the family planning.
- In addition, they are able to view the neighbor / friend's family size and are able to take a common decision. It is not only in urban but also in rural to stick to small family norms in Tamil Nadu.
- In both the categories majority belong to families consisting of 4 to 6 members. Overall mean of the women entrepreneurs' family size is 4.22 to SHG units and 4.72 to Non-SHG units.
- It is evident from the Table that more than 50 per cent of the women entrepreneurs in both the categories own pukka houses either tiled or concrete roofed.
- Educational status wise women entrepreneurs in SHG are better compared to their counterparts in Non-SHG units Another implication is that the education is not the determining factor for making entry into entrepreneurship.
- The study found that women from diverse background have proved successful in business. Parental occupational background reveals that most of them were agriculturist in both the categories. Previous experience in farming has helped the respondents in understanding the dynamics of cultivation of various crops and the existing demand, suitable condition of monsoon etc.
- A significant percentage of the present women entrepreneurs were working in farms and households before becoming micro entrepreneurs.

- Majority of the entrepreneurs have got previous experience of more than 3 years. Women in the traditional nature of activity of agriculture are with more years of experience and on the other, the modern and manufacturing nature of activities women have with less years of experience.
- Women entrepreneurs have admitted that they were motivated by eight considerations to join SHGs. Of them supports given by NGOs / Governmental agencies, desire to save and desire to avail credit occupy the first three places.
- The number of members in a group has been ranging from 12-20. It shows that nearly 48 per cent of the women entrepreneurs belong to SHGs engaged in various activities whose size varies from 18 to 20 members.
- It is encouraging to note that all the respondents in the SHGs have developed the habit of saving and that more than 77 per cent save more than Rs.75/- a month.
- Only 4 members are able to save more than Rs.125/- per month. They are engaged in the activities of shield work, beauty parlour and photo lamination (included in activity of others). More than 53 per cent save on monthly basis.
- Educating children, expanding business and building or repairing house are the main considerations which have developed the tendency to save.
- There is a positive correlation between external borrowing and SGSY (EA) of SHGs. The correlation is significant at one per cent. This proves as true the hypothesis that there is a significant correlation between external borrowings and SGSY (EA).
- Women entrepreneurs attached to SHGs have borrowed credit more number of times than the counterparts who are outside the ambit of SHGs.
- As far as loan repayment is concerned the performance of SHG women entrepreneurs is better than that of the counterpart in the other group.
- It is equally significant to note that more than 88 per cent of them are repaying the loans from the profit. The recovery performance can be rated as good, which is clear from the recycling of funds. It is observed that there is a good interaction between the members within the group and also with other groups as women entrepreneurs are in the process of empowerment.
- In the case of present women entrepreneurs coming within the ambit of SHGs more than 77 per cent have stated that they have undergone training.
- It is significant to note that 40.83 per cent of the women entrepreneurs have undergone two training courses. More than 30 per cent of the women entrepreneurs

have completed more than two training programmes and women entrepreneurs are engaged in the modern and manufacturing nature of activities.

- Majority of the SHG women entrepreneurs hold that the training imparted to them is the chief factor which prompted women entrepreneurs to enter the enterprises. It is found that the women entrepreneurs of both the categories choose to the present line mainly because to be self employed. This may be due to the fact that these women are from economically vulnerable sections.
- Regarding employment in both the cases family labour occupies a significant place. This indicates their micro scale of operation; economic compulsions do not permit them to go in for hired labour.

SUGGESTIONS

In the light of the foregoing analysis the following suggestions are worthwhile for consideration and further action:

- All SHGs may be imparted intensive and product specific training before women entrepreneurs start micro enterprises. During the period of training the trainers may be taken on a visit to some of the successful micro enterprises in the region.
- The training component of the EDP should also bring successful women entrepreneurs as role models.
- There should be proper coordination between the organizers such as banks, NGOs, DRDA and Panchayat Raj institutions which are involved in the promotion of women SHGs.
- Infrastructural facilities need to be strengthened in all the blocks.
- Performance rating or grading of SHGs is a good system. Sometimes it takes a long time for some SHGs to get rated. This delays their credit linkage.
- At the Block level periodic meetings may be organized to review the functioning of SGSY assisted SHGs. Such review will enable the SHGs to improve their style of functioning.
- The financial assistance given by banks should not be one-time affair. Banks should continue the assistance depending on the working of the enterprise as well as its credit need.
- A proper survey must be held in every block to find out the marketing prospects of the products of the micro enterprises. The micro enterprises must be encouraged to undertake the production of such goods for which there is demand.

- Exclusive periodical trade fairs, exhibition etc., should be organized to display the products of women entrepreneurial units so that people can identify the products and services that are offered.
- With the help of the DSMS, a network is to be formed with full details of the products produced by various SHGs. This will facilitate better marketing.
- To minimize risks, the market potential of all ideas for new business ventures should be closely scrutinized. Nobel Laureate Amartye Sen stresses the need to strengthen the role of women through education, the creation of job opportunities and guarantying property rights. This must be made available to the women to mainstream women into economic development.
- Successful women entrepreneurs must be given rewards in the form of cash subsidy or other incentives which will encourage them to take more interest in their enterprise.
- Associations of women entrepreneurs may be formed with a view to provide them a platform to exchange information about the problems and performance and to draw the attention of the government to the problems.
- Government in implementing various schemes of assistance must see that whether it reaches to women properly.
- Women entrepreneurs must understand the different laws, regulations and procedures to be followed in the establishment of an enterprise.
- Major reasons for lack of expansion and sustenance have been attributed to lack of support from family. In this context, it is necessary that the members of family give up the conservative attitude and support the women to utilize the skill, upgrade the skill and contribute to the development.
- The educational institutions must have a compulsory component on entrepreneurship and the placement cells should not only be provides of job but also for entrepreneurship.
- Women choose business in which they feel comfortable. In doing so, merely following the existing technologies or techniques may not help them to improve and shine in the field. Women entrepreneurs have to put more effort to intensively work in the chosen area, specialize and contribute differently, to sustain the areas of specialization.
- Publicity regarding the various schemes of assistance, special schemes for improving the entrepreneurial base among women, special incentives and encouragement on the group entrepreneurship, green industries, localization of industries using indigenous

raw materials, catering the demand of localities without allowing them to move outside for the products available within their area, ensuring the quality of the products in par with imparted providing at a competitive price, all will go a long way in sustaining the women enterprise.

- There is a lesson learnt from Self-Help Group that which proved that women through groups may be able to avail formal credit. It is therefore necessary that the women micro entrepreneurs also go in group as partnership concerns to get formal credit.
- The present study has shown that SHGs receiving institutional support and economic assistance under the SGSY scheme have done commendable service to economic empowerment of women. The SHGs are fast emerging as instrument of rural poverty alleviation. They have gained momentum with the SGSY Scheme.
- The present study has focused attention on the performance of SHG enterprises vis-à-vis Non-SHG ones. There is enormous scope for further research on the role of different agencies which are assisting the SHGs and the role of micro credit in creating self employment for women. Future research studies will be done well to focus attention on these areas.

In conclusion it may be said that this research is done at micro level with reference to Thanjavur District SGSY assisted SHGs. Even though it is a micro level study the findings and suggestions or implications may be quite useful for policy making of the Government or authorities in SHGs.

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