

**A STUDY ON WOMEN EMPOWERMENT THROUGH SELF-HELP GROUPS  
WITH A SPECIAL REFERENCE TO CHENGAM BLOCK IN  
TIRUVANNAMALAI DISTRICT**

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***ABSTRACT***

*The process of women challenging prevailing norms and culture to effectively promote their own well-being is known as women empowerment. Women's empowerment in social and economic spheres was greatly impacted by their involvement in Self Help Groups (SHGs). This study looks at women's empowerment in Chengam Block, Tamilnadu's Tiruvannamalai district, through self-help organizations. The primary and secondary sources of the data needed for the investigation have been gathered. The method used has been a multistage proportionate random sampling procedure. Analysis of the average and percentage was done in order to derive a meaningful interpretation of the findings. To quantify and ascertain the link between the observed variables, factor analysis was employed. The study's findings showed that the SHGs had a bigger influence on the recipients' social and economic lives.*

**Key words:** Woman empowerment, SHG, Chengam Block, Tiruvannamalai.

## INTRODUCTION

Women, who make up half of the global population, are often underutilized in the fields of social and economic development. Even with a wealth of human capital, these organizations often struggle with inefficiencies and pay discrepancies, which impedes output and slows down development. Reducing gender disparities can improve initiatives targeted at reducing poverty and increasing productivity. Since women are viewed as a weaker and more disadvantaged group in Indian society, they often face prejudice and neglect, which causes them great suffering in many areas of their lives. It is imperative that the government take action to support women because undervaluing this group will negatively impact the country's economic recovery.

While developing policies to support rural and socioeconomic development, it is critical to take women's empowerment into consideration. The Indian constitution's Article 14 guarantees women's equal rights and opportunities in the areas of social, political, and economic advancement. It is common to see that women are nominated by men in a variety of social activities. But it's important to recognize that women in these movements have made a substantial contribution to the growth of their ingenuity and abilities as well.

Due to factors including educational opportunities, economic necessity, and urban development, women are significantly contributing to India's modern corporate and commercial scene. These opportunities give women the chance to develop their business skills, increase their sense of self-worth and confidence, acknowledge their innate qualities, and improve their group negotiation skills through Self Help Groups.

Self-help groups are committees that act as financial intermediaries and are often made up of 10 to 25 local women in the 18 to 40 age range. Though they can be found in other nations, particularly in South and Southeast Asia, the majority of self-help organizations are located in India.

## REVIEW OF LITERATURE

**Sadavarte (2017)**, Women make up almost half of the population of India. If they are to advance, every nation and community must make investments in the empowerment of remote women. Because it is crucial to the development of women in rural areas, the author has

concentrated on "Self Help Group and Comprehensive Empowerment of Women in Rural Area." The topic at hand also has connections to economics, sociology, human science, human rights, and social welfare.

**Annapurna, A. A. (2018)**, This book paints a clear picture of how microfinance in Andhra Pradesh, with a concentration on the East Godavari District, may empower women by connecting women's groups with banks. In order to accomplish the overarching goals of inclusive growth and the reduction of poverty, the District Rural Development Agency (DRDA) of East Godavari District has made significant progress in promoting the economic, political, and social empowerment of women. The book offers the author's reflections on this agency's accomplishments.

**Chandrasekar (2019)**, According to studies, the Mahalir Thittam-encouraged Self-Help Groups of rural women are progressively becoming financially independent as a result of their savings. Through the bank's Karuppayurani branch, 64 women were recently awarded home goods worth Rs. 5 lakh as part of the Indian Bank's Gramin Mahalir Sowbhagya Scheme. Economic empowerment is crucial for rural women, especially those who are poor or living in poverty, as it paves the way for achieving Mahalir Thittam's other three goals (social, educational, and political). The SHGs take part in a five-year program designed to build their entrepreneurial skills and educate them how to handle their businesses creatively and independently.

**Satyasai (2021)**, The purpose of the article's writers was to evaluate SHGs' efficacy, especially with regard to their capacity to raise members' social and economic status. The basic data for the study was gathered using an organized questionnaire that was distributed to 560 sample families from 223 SHGs spread across 11 states and four regions of the country. According to the research, SHGs can assist the socially and economically disadvantaged in rural areas by acting as a formal organization. The latter advantage was thought to be more important. Although there was significant regional variation in the success of SHGs, the southern region might turn out to be better than the others.

## **STATEMENT OF THE PROBLEM**

India is a nation in development. Women in Indian society face significant barriers to opportunities. When compared to men, women have lower educational attainment. Even for work

that is identical to what they have done, women face salary discrimination. They are used as low-cost labor substitutes. For women, the socioeconomic position is likewise lower. The women frequently don't recognize themselves as employees. Not only are they mistreated at work, but even inside their own homes. They are ignorant of the fact that women are legally entitled to equal rights and opportunities from the federal and state governments. SHGs exist primarily to reduce poverty by increasing income through the establishment of productive labor, whether through employment or other means. In order to facilitate the launch of small investment businesses, the Indian government currently offers microcredit facilities to Self-Help Groups (SHGs), especially those led by women. The standard of living, self-reliance, independence, autonomy status in all areas, confidence, degree of participation, equal opportunity, and similar factors for women in India are all improved by this endeavor. This makes it abundantly evident that the functioning of SHGs is essential to women's empowerment. The researcher has attempted to investigate the effect of self-help groups on women's empowerment in this setting, specifically focusing on the sample respondents in Chengam Block, Tiruvannamalai District.

## **OBJECTIVES OF THE STUDY**

The following are the objectives of the present study.

1. To assess the nature and extent of distribution of income and expenditure irrespective of the sample respondents before and after joining SHG.
2. To evolve the opinion of women members of SHGs on their empowerment.
3. To examine the effect of SHG on women empowerment on various factors.
4. To offer suitable suggestions on the basis of findings of the study.

## **RESEARCH METHODOLOGY**

In this study, primary and secondary data were also employed. With the use of a standardized questionnaire, the members of the self-help groups provided the primary data. Government publications, journals, newspapers, magazines, NABARD Publications, RBI Publications, and TNCDW Publications were the sources of the secondary data.

## DATA ANALYSIS AND INTERPRETATION

The socioeconomic profile of the sample respondents who are SHG members in the study area is attempted to be analyzed in this section. The following variables have been taken into account for the current study in order to get a broad overview of the traits of the sample respondents.

**Table 1 Age of the Respondent Self Help Group**

S. No	Age	No of Respondents	Percentage (%)
1.	18-30	24	16
2.	31-40	65	43.33
3.	41-50	33	22
4.	Above 50 years	28	18.67
5.	Total	150	100

**Source:** Primary Data

**Interpretation:** According to the above table, of the total respondents gathered for the study, 16.7% are between the ages of 18 and 30; 43.33 percent are between the ages of 31 and 40; 22% are between the ages of 41 and 50; and the remaining 18.67% are between the ages of 50 and over. Conclusion: The majority of responders are younger than the age range of 31 to 40.

**Table 2 Educational Status of the Self Help Group Members**

S. No	Educational Level	No of Respondents	Percentage (%)
1.	Illiterate	42	28
2.	Literate	108	72
	<b>Total</b>	<b>150</b>	<b>100</b>

**Source:** Primary data

**Interpretation:** reveals the educational status of the participants in the Self Help Group: 28% are illiterate and 79% of the participants are literate. Seventy-two percent of the respondents in this research are literate.

**Table 3 Type of Family Status of the Self Help Group Members**

S. No	Educational Level	No of Respondents	Percentage (%)
1.	Joint	27	18
2.	Nuclear	123	82
	<b>Total</b>	<b>150</b>	<b>100</b>

**Source:** Primary data

**Interpretation:** shows that Family status of the Self Help Group members, 82 % of the members are Nuclear and remaining 18 % of the members are Joint family.

**Table 4 Reason for Joining of Self Help Group Members**

S. No	Reason	No of Respondents	Percentage (%)
1.	To start business	23	15.33
2.	To promote savings	20	13.33
3.	To get credit	35	23.33
4.	To meet household expenses	26	17.33
5.	To strengthen the leadership quality	13	8.67
6.	Compulsion from other members	20	13.33
7.	For other reasons	13	8.67
	<b>Total</b>	<b>150</b>	<b>100</b>

**Interpretation:** Table 4 reveals that 23.33 percent of respondents cited credit acquisition as their primary motivation for joining the self-help group. Meeting household costs came in second (17.33 percent), with the rest respondents citing starting a business, encouraging savings, and other reasons. Conclusion the majority of responders are registering in order to earn credit.

## **FINDINGS OF THIS STUDY**

- The majority of those surveyed are younger than 31 to 40 years old.
- Out of all respondents, 79% have a high level of literacy.

- Out of 100 respondents, the majority (76.3%) are from nuclear families. The majority of participants are there in order to receive credit.
- A decent wage combined with dignity at work is a crucial component of a self-help group.

### **SUGGESTIONS OF THIS STUDY**

- Self-help organizations and their significance should be taught in school-level education as textbook lessons.
- Self-help groups are an effective means of enhancing savings efforts and mitigating poverty. In this situation, the government's goal is to uplift women via developments focused on Self Help Groups.

### **CONCLUSION**

Women's skill development in Chengam Block, Tiruvannamalai District, has been greatly aided by SHGs. These groups have helped women overcome barriers and improve their social and economic status. They now possess improved saving techniques and skills, which has increased their boldness and self-assurance in the face of difficulty. However, for gender equality to truly succeed, society must recognize the complementary responsibilities that women play. Socioeconomic advancement for women is inevitable since they usually lag behind men in all spheres of life. Because of the Self-Help Groups (SHGs), women in Chengam Block are now highly empowered and self-employed, highlighting the importance of furthering gender equality and women's empowerment in society.

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