

A Study on Women Empowerment through Self-Help Groups with Special Reference in Kanyakumari District

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Abstract

Dr. APJ Abdul Kalam emphasized the importance of strengthening key measures to build a stable and prosperous society for women. In developing nations, empowering rural women, particularly those from marginalized communities, plays a crucial role in economic progress. Self-help groups (SHGs) have become a vital mechanism for fostering women's empowerment, enabling them to attain financial, social, and political independence. Women's engagement in SHGs has significantly influenced their empowerment in both social and economic dimensions. This study explores the impact of SHGs on women's empowerment in the Kanyakumari district of Tamil Nadu. Data for the study was obtained from both primary and secondary sources using a multistage proportional random sampling method. The findings were analyzed using percentage calculations and Garrett ranking techniques to determine the key factors influencing women's participation in SHGs. The results revealed that SHGs contributed positively to the economic and social well-being of their members. The study involved 75 respondents, with data collected through structured questionnaires and analyzed using Garrett Ranking and Mean Score methods.

Keywords: Economic Development, Women Empowerment, Self-Help Groups, Kanyakumari

Introduction

Women's empowerment in India is influenced by multiple factors that either facilitate or hinder their ability to act independently. It encompasses having decision-making authority and participation in various sectors, including health, education, economy, and politics.

India's population has surpassed one billion, with nearly one-third living below the poverty line. The situation is even more severe in rural areas, where almost half of the residents struggle to meet basic needs. SHGs have emerged as a transformative force in rural India, helping communities overcome challenges associated with poverty and social marginalization. Both government and non-governmental organizations (NGOs) have leveraged SHGs to unite underprivileged individuals, enabling them to work collectively toward achieving financial stability and personal growth.

Globally, approximately 1.3 billion people live in extreme poverty, with 70% being women. In India, despite constituting nearly half of the population, women's participation in the workforce remains only 33%, compared to 56% for men. This disparity highlights the need for greater efforts to integrate women into productive employment. For many women, poverty is not just about financial deprivation but also about the denial of rights, restricted opportunities, and lack of representation. Women contribute two-thirds of the world's working hours but earn only 10% of global income, own less than 1% of global property, and make up a significant portion of the illiterate population and out-of-school children. Government initiatives must focus on improving women's economic participation and empowerment.

Review of Literature

Several researchers have explored the role of SHGs in women's empowerment. Kolte et al. (2010) noted that SHGs provide women with opportunities to engage in community problem-solving and political participation, thereby enhancing their leadership skills. Esther Duflo highlighted a strong correlation between women's empowerment and economic development, emphasizing that promoting gender equality contributes to broader societal progress.

Ansuman Sahoo (2013) analyzed the SHG movement in India, recognizing its effectiveness in empowering women and reducing poverty in rural and urban areas. His findings indicated that SHGs have significantly improved women's participation in income-generating activities, leading to increased household earnings and financial independence.

Rachit Gupta and Shalini Agarwal (2017) studied the impact of SHGs on rural women's empowerment, particularly in economic, social, and personal development aspects. They found that participation in SHGs led to increased income levels and better financial

management among women. The study concluded that SHGs have played a vital role in enhancing women's economic stability and self-reliance.

Statement of the Problem

India, as a developing nation, continues to witness disparities in women's opportunities. Educational levels among women remain lower than those of men, and wage discrimination persists, with women often employed in low-paying manual labor jobs. Literature reviews indicate that SHGs have significantly contributed to the socio-economic upliftment of underprivileged women, particularly in areas such as microfinance, entrepreneurship, and community development. Despite legal provisions ensuring equal rights, many women remain unaware of their entitlements. SHGs aim to alleviate poverty by facilitating income-generating activities and promoting self-sufficiency.

Objectives of the Study

1. To examine the income and expenditure patterns of SHG members before and after joining the groups.
2. To analyze the personal profiles of SHG women in the study area.
3. To assess the role of SHGs in the socio-economic development of women.

Data and Methodology

Primary data was collected through structured questionnaires administered to SHG members. Secondary data was sourced from government publications, journals, newspapers, magazines, online sources, and unpublished Ph.D. theses relevant to the study.

Sampling Technique

A total of 75 SHG members were selected using a multistage proportionate random sampling technique. The study covered respondents from municipal corporations, town panchayats, and municipalities to ensure representation from urban areas.

Construction of Tools

The study employed statistical methods such as percentage analysis, Mean, and Garrett Ranking Technique for data interpretation.

Analysis and Interpretation

The research examined SHG members' socio-economic conditions and related factors through structured interviews. Findings were analyzed using statistical tools such as Chi-Square tests, Garrett ranking, and opinion surveys.

Simple Percentage Analysis

Percentage analysis was conducted to interpret data in alignment with the study's objectives.

Garrett Ranking Technique

Under each dimension, five key aspects were considered to evaluate respondents' attitudes. The Garrett Ranking Technique was used to convert preference rankings into scores, which were then derived from the Garrett Ranking Conversion Table.

$$\text{Per cent position} = \frac{100(R_{ij}-0.5)}{N_j}$$

Where,

R_{ij} = Rank given by the j^{th} individual for i^{th} factor and

N_j = Number of aspects ranked by the j^{th} individual.

$$\text{Mean Score} = \frac{\text{Total gattett score}}{\text{No of respondents}}$$

Socio-Economic Characteristics of Sample Respondents

This section aims to examine the socio-economic profile of the SHG members included in the study. To provide a comprehensive understanding of the characteristics of the sample respondents, various factors have been considered for analysis in this research.

Table 1 Age of the Self Help Group Members

S. No	Age	No of Respondents	Percentage (%)
1	18 -25	5	6.7
2	26 – 35	15	20
3	36 – 45	32	42.7
4	Above 46	23	30.6
	Total	75	100

Source: Primary data

Interpretation

The data presented in the table indicates that among the total respondents surveyed, 6.7% fall within the 18-25 years age group, 20% are aged between 26-35 years, 42.7% belong to the 36-45 years category, and the remaining 30.6% are above 46 years of age.

Inference

The findings suggest that the majority of respondents are in the 36-45 years age group.

Table 2 Educational Status of the Self Help Group Members

S. No	Educational Level	No of Respondents	Percentage (%)
1	Uneducated	23	30.7
2	Below 10	25	33.3
3	12	21	28
4	Graduate	6	8
	Total	75	100

Source: Primary data

Table 2 shows that educational status of the Self Help Group members, 30.7% of the members are uneducated, 33.3% of the members are below 10, 28% of the members are 12 standard, remaining 8% of the members are graduate. In this study, the maximum respondents are below 33.3 Percent among 100 Percent.

Garrett Rank Score

Income serves as a key indicator of women's empowerment. True empowerment is realized when there is a significant increase in income levels. To assess the extent of women's empowerment, particularly in relation to income growth, various income-related factors have been considered for analysis.

S. No	Factors	1	2	3	4	5	Total No Aggregate score	Mean score	Rank
1	Fulfilment basic necessities	16 1200	18 1080	23 1150	8 320	10 250	75 4000	800	3
2	Reasonable income with dignity work place	21 1575	18 1080	15 750	7 280	14 350	75 4035	807	2
3	Getting out of clutches of money lender	26 1950	20 1200	13 650	16 640	9 225	75 4665	867	1
4	To create productivity asset	16 1200	13 780	19 950	10 400	15 375	75 3675	735	4
5	Elimination of rural poverty	8 600	9 540	10 500	11 440	37 925	75 3005	601	5

Source: Primary Data

The table above presents the Garrett Scores, where the highest score is attributed to 'Reasonable income with dignity in the workplace,' indicating its significance among self-help group (SHG) members. Conversely, the lowest score is assigned to 'Elimination of rural poverty.' This suggests that 'Reasonable income with dignity in the workplace' is a crucial factor in the effectiveness of SHGs.

Suggestions

1. Empowerment is not solely an economic concept; it is a multidimensional process that encompasses economic, political, and social aspects, with personal empowerment forming the foundation of the overall process.
2. The significance of self-help groups should be integrated into school curricula to raise awareness from an early stage.
3. The government should introduce additional schemes, ensuring proper communication and promotion to effectively reach SHGs. Furthermore, NGOs and other support agencies should engage with SHGs at regular intervals to enhance their effectiveness and satisfaction levels.

Conclusion

Women's empowerment is closely linked to education and employment, both of which are fundamental to sustainable development. True empowerment occurs when marginalized and disadvantaged women, particularly those from rural backgrounds, experience tangible improvements in their quality of life. The study highlights that SHGs play a pivotal role in this transformation. However, to maximize their impact, SHGs must address their existing challenges and limitations.

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