CHAPTER - I

INTRODUCTION AND DESIGN OF THE STUDY

1.1 INTRODUCTION

India is in its sixth decade of independence and it is on the threshold of the 21st century. Despite the five decades of planned economic development, the achievement in the sphere of women empowerment is considerably discouraging. Hence more intense researches on women development are recognized as the need of the hour. The present study makes it relevant in this context.

In India, women constitute nearly 50 per cent of total population. Majority of them, especially in the rural areas, depend upon men for their livelihood and continue to be voiceless section, though economic value is not attached to women’s role. In bringing up the family, their contribution is very significant. Since household health and nutrition are generally in the hands of women, the empowerment of them is necessary for ensuring their own welfare and also the well being of the entire household. Real empowerment of women would happen only by adding more value on their contribution to the family and the society.

Women, therefore is a powerful part of social and economic setup of the country. In the ancient period, they were treated as builds of the society and they ran the family successfully. Now in India, Women’s contribution to the
industrial sector is rapidly growing in multidimensional basis. Government encourages the women as independent and self sustainable persons in the society.

Women empowerment through self help group constitutes an emerging and fast growing trend towards social and economic development of the nation. Self Help Groups (SHGs) are one of the innovative and much needed schemes to accelerate the women entrepreneurship, women’s self employment and women empowerment. This concept was successfully implemented in Bangladesh and now in India. It has become the wise tool to improve the social and economic development. Government also provides various financial and non-financial assistance to promote the Self Help Groups for women empowerment. Banks and financial institutions have also realized the impact of the Self Help Groups. Hence they are channelising their funds for women and rural development through Self Help Groups.

**Historical Perspectives**

According to Wallace. *et al*, (1991)\(^1\) the role of women is increasingly recognized in the development of the Third World Nations particularly in collective groups or cooperatives in rural areas.

Housman (1992)\(^2\) stated that women constitute about half of the world population and contribute about two-third of all the labour hours worked by the human race, though they are the primary providers of childcare and suppliers of many of the necessities of day to day life for themselves and their families.
Increasingly, women play a major role in the formal economies regulated by society and are continue to be a large part of the informal economics.

**Self Help Groups in Tamil Nadu**

Sasikumar D. (2009)\(^3\) stated in his article that the Government of Tamil Nadu established the Tamil Nadu Corporation for Development of Women Limited for the empowerment of women in December 1983. Tamil Nadu Women Development Project, funded by the International Fund for Agricultural Development, was started on an experimental basis during 1991-1992 in Dharmapuri district. It received its first growth thrust and was extended to all other districts in a phased manner under the State Budget. It is more popularly known as ‘Mahalir Thittam’. Government of Tamil Nadu initiated ‘Mahalir Thittam’ throughout the State for the overall upliftment of women.

**Women Activities Under Various Self Help Group Schemes**

Women Self Help Groups were formed based on the motives like social and economic welfare, awareness of women’s rights and duties, building leadership qualities, skill development, etc. Tamil Nadu Women Empowerment and Poverty Reduction Project was launched to reduce poverty and empower the women. Apart from regular savings, Self Help Groups are engaged in business activities to uplift themselves financially and economically. Self Help Groups in the state are engaged in giving training for sewing, coir knitting and sale, manufacturing of soaps, manufacturing of toys and wires, manufacturing of blue, bringingup of mushrooms etc. Many workshops were conducted for
the welfare and awareness of self help group members and people community. Watershed development, Agricultural extension, Health and Sanitation programmes, AIDS awareness programmes, Family welfare programmes etc., are some of the vital activities in this context. Public distribution scheme outlets are also run by Self Help Groups in Tamil Nadu.

1.2 STATEMENT OF THE PROBLEM

Two approaches are commonly used by the development agencies to examine the empowerment of women. Empowerment in economic status through (i) Economic intervention such as employment, income generation and access to credit and (ii) Integrated rural development programmes in which, strengthening women’s economic status is the only component along with education, literacy, the provision of basic needs and services and fertility control.

India is one of the developing countries in the world. Even now nearly 30 per cent of the Indians belong to below poverty line. So their standard of living can be improved through the Self Help Group’s Activities. Hence as of today, the role of Self Help Groups in the context of improving women empowerment has become a vital one. Women empowerment could be studied in terms of their influence over economic resources of the family, participation in the household decision making in money matters and on the decisions pertaining to general welfare of the householders. Women empowerment also depends on self development which could be realized through the growth of personality in terms of ability of rural women to influence and participate in the
decision making, freedom to start new micro enterprises, income generation capacity, to join in adult education programme if they are illiterate or to pursue their higher education through distance mode when they are literates. The self help group women are also capable of overlaying the prevalence of some evil factors like gender discrimination, gender bias and social attitudes towards women in society.

Self Help Group women’s ability to influence the behavior of others and ability to have influential power, improvement in the technical and managerial skill of Self Help Group members, attendance in training programme and Self Help Group meeting, leadership rotation practice and intensity of involvement in Self Help Group activities, etc, are the other aspects of analyzing rural women empowerment which are seen in self help group women.

The present study is focused to examine the performance of women development programme in terms of Self Help Groups and to analyze the extent of empowerment of women through Self Help Groups in the Salem district of Tamil Nadu. Self Help Group members are mainly households engaged in agriculture and its other allied activities. The performance of women development programme could be judged in terms of formation of Self Help Groups in the multiplication of such groups, the extent of saving mobilization among the Self Help Groups, availing bank credit under various anti-poverty programmes and in the rotation of savings among themselves and level of development of rural micro entrepreneurial activities by the efforts of Self Help Group members.
1.3 NEED FOR THE STUDY

Even after six decades of planned development, Indian women, except a privileged minority, have not achieved expected success in the main stream of life. The position of woman and her status in any society is an index of the civilization. Self-help groups are at present playing a vital role in empowering women in all respects. Salem district is one of the developed districts in the state of Tamilnadu. It constitutes around four per cent of the total SHGs in Tamilnadu and holds the ninth place in Tamilnadu with regard to the number of SHGs formed. In view of the foregoing factors, the researcher has undertaken the present study for highlighting the empowerment status of women through SHGs in Salem district, Tamilnadu.

1.4 SCOPE OF THE STUDY

The proposed research is to specially focus on the growth of women Empowerment through Self Help Groups in the Salem district. This research would also focus on the further development of the Self Help Groups and find out the promotional schemes and systems available to the growth of Self Help Groups. Rural development and industrialization are possible only with the help of the Self Help Groups. This research would analyse and evaluate the entire position of Self Help Groups, Women Empowerment and Women Entrepreneurship.

The existence of gender bias all over the world, particularly in developing countries is quite boundless. The government through its policies and programmes evolve strategies not only to reduce the gender inequalities
but for the overall development of women. The important aspect of the programmes, in recent times, is encouraging the formation of Self Help Groups that will foster the needs of women development. The scope of present study is to analyze the women’s development Programmes and rural women empowerment in the context of Self Help Groups in the following 9 taluks of Salem district, Tamilnadu.

1. Attur
2. Edapady
3. Gangavalli
4. Mettur
5. Omalur
6. Salem town
7. Sangagiri
8. Valapady
9. Yercaud

1.5 OPERATIONAL DEFINITIONS

It aims at defining the operational concepts used in the study.

**Economic Empowerment**

It is held in terms of greater access to financial resources outside household, significant increase in the women’s own income, equal access and control over resources at household level.
**Group Savings**

It refers to the periodical contribution of members of the SHGs. The amount of savings and its periodicity are decided by the group.

**Group duration**

It refers to the age of the group in joining the SHGs after 3 years.

**NGO**

It refers to an organization, not belonging to any government, which promotes informal groups of the poor based on self help and mutual help for women in rural areas.

**Rating of SHGs**

It refers to the rating made by the banks on the evaluation indicators to select the groups for credit facilities. The evaluation indicators are the group members size, age, number of monthly meetings and attendance, quantum, frequency and regularity of savings, total savings, and family income, internal lending, loan recovery, maintenance of records and registers, and documentation, awareness about government sponsored programmes and banking procedures.

**Rural Artisans**

They are persons who derive their income mainly from activities other than farm and wage earning works.
Self-Help group

It is a woman group in rural area formed with at least 20 members and involved in savings, internal lending, micro-entrepreneurial activities, assimilation and dissertation of knowledge about health, childcare, education, participation of woman in decision making in households etc.

Skill

It refers to the ability of the SHG members in acquiring knowledge from training programmes with respect to a particular trade or service.

High skill

Having knowledge on a particular trade or a service and executing it without assistance.

Moderate skill

Having knowledge on the trade or a service and executing it with assistance.

Low Skill

Executing a trade or a service in the line of instructions.

Women Empowerment

It refers to SHG women’s influence over the economic resources of the households, participation in decision-making in money matters, and influence over other decisions pertaining to general welfare of the households.
1.6 OBJECTIVES OF THE STUDY

The study is based on the following objectives:

- To review the genesis, formation and development of women self-help groups in Tamilnadu.
- To analyse the impact and overall development of women through self-help groups in Salem district, Tamilnadu.
- To study the socio-economic conditions of women through self-help groups in all the 9 taluks of Salem district, Tamilnadu.
- To examine the factors that influence the women empowerment through self-help groups in all 9 taluks of Salem district, Tamilnadu.
- To summarise the findings of the study, suggest suitable measures based on the findings and conclusion.

1.7 HYPOTHESES

For the purpose of study, the following hypotheses are framed.

- \( H_0 \): There is no significant relationship among the various respondents with respect to the housing status and land ownership status under different units of analysis.
- \( H_0 \): There is no significant relationship among the various respondents with respect to the sources of awareness about the SHGs activities under different units of analysis.
- \( H_0 \): There is no significant relationship among the various respondents with respect to the contribution of SHG members to their household income under different units of analysis.
**H₀**: There is no significant relationship among the various respondents with respect to the awareness of the respondents on the functions of bank under different units of analysis.

**H₀**: There is no significant relationship among the various respondents with respect to the knowledge on bank operation procedure among the SHG members under all the units of analysis.

**H₀**: There is no significant relationship among the various respondents with respect to the respondents’ decision making on health and education under all other units of analysis.

**H₀**: There is no significant relationship among the various respondents with respect to the respondents’ use of Media Exposure under all other units of analysis.

**H₀**: There is no significant relationship among the various respondents with respect to skill development of SHG members under all other units of analysis.

**H₀**: There is no significant relationship among the various respondents with respect to the difficulties in performing tasks under all other units of analysis.

**H₀**: There is no significant relationship among the various respondents with respect to the participation of members in SHG activities under all other units of analysis.

**H₀**: There is no significant difference with respect to the accrual of benefits among the respondents as a result of SHG activities under all the units of analysis.

**H₀**: There is no significant variation among the blocks, community, group variation and education in the personal and household income of SHGs.
1.8 RESEARCH METHODOLOGY

The researcher adopted simple stratified random sampling and convenience sampling method in the collection of data for the study purpose. There are 9 taluks in the entire Salem District to promote, develop and regulate Self-Help Groups. In order to cover the entire Salem district, all 9 taluks are considered for the study. They are Attur, Edapady, Gangavalli, Mettur, Omalur, Salem town, Sangagiri, Valapady and Yercaud. Seventy five respondents were selected and interviewed from each taluk. On the whole, 675 respondents are selected and interviewed throughout these 9 taluks based on convenience sampling.

Collection of Data

The research was undertaken with the help of primary and secondary data.

Primary Data

Interview schedule was used to collect primary data from the respondents. A pilot study was carried out by the researcher based on which an interview schedule was well framed and finally 675 respondents from 9 taluks i.e., 75 respondents from each taluk were interviewed through a well designed schedule.
Table 1.1

Taluk-Wise Distribution of Respondents

<table>
<thead>
<tr>
<th>S.No</th>
<th>Name of the Taluk</th>
<th>No.of Respondents Selected</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Attur</td>
<td>75</td>
</tr>
<tr>
<td>2.</td>
<td>Edapady</td>
<td>75</td>
</tr>
<tr>
<td>3.</td>
<td>Gangavalli</td>
<td>75</td>
</tr>
<tr>
<td>4.</td>
<td>Mettur</td>
<td>75</td>
</tr>
<tr>
<td>5.</td>
<td>Omalur</td>
<td>75</td>
</tr>
<tr>
<td>6.</td>
<td>Salem town</td>
<td>75</td>
</tr>
<tr>
<td>7.</td>
<td>Sangagiri</td>
<td>75</td>
</tr>
<tr>
<td>8.</td>
<td>Valapady</td>
<td>75</td>
</tr>
<tr>
<td>9.</td>
<td>Yercaud</td>
<td>75</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>675</td>
</tr>
</tbody>
</table>

Secondary Data

Secondary data are in the form of published journals like Kisan World, Southern Economist, Frontline, Kurushetra, Yojana, Facts for You and various magazines, newspapers, pamphlets, books, etc. Internet has also served as an efficient source of secondary data.

Period of the Study

For the purpose of the study, the respondents, who have joined in Self-Help Groups above three years, are considered for data collection. The primary data for the study was collected during the period January 2010 to December 2010.
Statistical Tools Used

The researcher has adopted various statistical tools for the purpose of analysing the data collected. The tools used are listed below:

1. Percentages

It plays a vital role in interpreting large data in a very simple manner. The present study has utilised percentages in almost all areas of data analysis and interpretation.

2. Chi-Square Test

In order to identify the factors influencing the status of SHG women and their empowerment level, Chi-square ($\chi^2$) test was used and the formula is given below:

$$\chi^2 = \sum \frac{(O-E)^2}{E}$$

with Degree of Freedom (D.F.) = (c-1) (r-1) where,

- $O$ = Observed Frequency,
- $E$ = Expected Frequency,
- $c$ = Number of Columns,
- $r$ = Number of Rows.

3. ANOVA

To judge whether the difference among several sample means is significant or not.
Mean Squares (MS) between
F-ratio = Mean Squares (MS) within
where,
Sum of Squares (SS) between
MS between = (k – 1)
Sum of Squares (SS) within
MS within = (n – k)
and  k = number of samples,
  n = Total number of items in all the samples.

1.9 LIMITATIONS OF THE STUDY

The study is subject to the following limitations:

❖ Most of the respondents are from rural areas and due to their illiteracy and sensitive nature; it was very difficult for the researcher to get answers for sensitive questions.

❖ The study does not cover the NGO’s and Government officials for data collection.

❖ There was a bias in answering some questions of schedule on the part of the respondents.
1.10 CHAPTER SCHEME

The thesis is organised into six chapters:

➢ The First Chapter deals with introduction, historical perspectives, on women status, SHG’s in Tamilnadu, statement of the problem, need for the study, scope of the study, operational conceptions, objectives of the study, hypotheses, research methodology, period of the study, tools used, and limitations of the study.

➢ The Second Chapter gives a review of literature.

➢ The Third Chapter concentrates on Profile of Self Help Groups in Salem district, Tamil Nadu.

➢ The Fourth Chapter An overview of Women empowerment through self help groups activities in Tamilnadu.

➢ The Fifth Chapter deals with analysis and interpretation of data.

➢ The Sixth Chapter presents a detailed view of summary of findings, suggestions and conclusion.
END NOTES:

