

Empowerment Of Women In Self Help Groups Of Valayankulam Panchayat, Madurai District

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ABSTRACT

Empowerment is a continuous intrinsic process of growth, influenced by contextual elements, and enabling factors. The Self Help Group movement in India is a domain for collective identity, voice, and representation. Women have used these spaces as an economic means to pool savings for borrowing by individual members. The limited economic power gained by the women can be expanded to become potential business enterprises, with an improvement in their social, economic and educational empowerment levels. Empowerment can be gained with knowledge, information, capital, networks, collaborations, managerial capabilities and self efficacy. The aim of this research is to measure the level of empowerment among women members of seven Self Help Groups in Valayankulam Panchayat, Madurai District. The researcher studied the socio demographic characteristics of the respondents to identify the various dimensions involved in the empowerment process and suggest suitable remedial measures for improving the level of empowerment. Descriptive research design was used and the researcher collected 79 samples using simple random sampling method for this study. The result reveals that more than half 53.2 percent of the respondents have low level of empowerment and less than half 46.8 percent of the respondents have high level of empowerment.

Key Words: Social, Education, Economic Empowerment

INTRODUCTION

The Self Help Group movement in India has grown to become an impending and collective space for women's action in strengthening their economic potential, through pooled savings for borrowing of individual members.

Women members of the self help groups of Valayankulam Panchayat are disciplined in their savings and attend the regular monthly meetings of their respective groups. The meetings are convened to pay in the savings, measure accumulated capital fund and decide on loan recipients. The meetings also provide opportunities for women to discuss common problems faced in their communities and identify solutions. Women of these self help groups are organized towards a common need [to meet expenses towards education of children, health, conduct of marriages, unforeseen emergencies, etc, by pooling of savings). The women have established a relationship with banks in their locality and aspire to build market linkages for their individual micro enterprises and to enhance the chances, plus choices of gaining equal power and position.

Women in the Valayankulam SHGs are a mix of self employed women in vegetable vending, flower selling, making dosa batter, running petty shops, etc., as well as daily wage labourers. Some women are employed on a daily wage basis in one or two textile mills that the village

has a proximity to. The opportunity to save in the self help groups, for the poor self employed women in a small way reduces their vulnerability to economic vagaries, as they will have savings to fall back on. To expand their economic potential, the Valayankulam self help groups must move further and evolve into larger collectively owned business enterprises.

It is important for the individually owned tiny enterprises to evolve into larger units and benefit from the economies of scale, as this can reduce the survivalist nature of the units and become innovative and growth oriented small and medium enterprises. The small and medium enterprises sector is a vital growth engine for the Indian economy which can fuel job creation. (Bateman & Chang, 2012)

For the women to become budding entrepreneurs, empowerment becomes a critical and continuing process for women members of self help groups

Kieffer defines empowerment “as a necessarily long-term process of adult learning and development and the continuing construction of a multi-dimensional participatory competence”. (C.H., 1984)

(Cattaneo & Chapman, 2010) demonstrated how empowerment begins at a personal level of meaningful actions towards a goal, acknowledges the presence of others in this process and attempts to achieve goals using the socially relevant factors and influences. It is a process of actions of individuals who set goals to enhance power. The authors have identified that personally meaningful power oriented goals, self efficacy, knowledge, competence; action and impact are six components of an empowerment process. The social contexts of the individuals influence all the six interlinked components.

(Marloes, Hansen, Otten, & Lensink, 2017) propose a three dimensional model of understanding women’s empowerment in the field of micro finance services, beginning from the individual level of personal beliefs and actions, moving onto a relational empowerment based on interactions with others in the group and at a broader level of achieving observable outcomes in a societal context. The authors also propose that empowerment can be achieved through collective rather than individual business ownership through micro credit interventions.

The paper looks at how the self help groups of Valayankulam Panchayat can be likely moderators of an empowerment process wherein women are able to continually learn to build their competencies, set goals of economic advancement through collectively owned business enterprises, and act upon them with required skills and knowledge.

The paper assesses if the dimensions of social, economic and educational aspects of empowerment are attained by the women of the self help groups to articulate their aspirations and establish business enterprises that would generate employment for their communities.

LITERATURE REVIEW

There is extensive literature on empowerment of women. Marloes A. Huis, Nina Hansen, Sabine Otten and Robert Lensink (2017), in their paper titled ‘A Three Dimensional Model of Women’s Empowerment: Implications in the field of Micro Finance and Future Directions’, suggest a three dimensional model of achieving empowerment of women; 1. The micro level referring to individual’s personal beliefs as well as actions, where personal empowerment can be observed, 2. The meso-level, referring to beliefs as well as actions, in relation to relevant

others, where relational empowerment can be observed, 3. The macro level referring to broader outcomes in the societal context, where social empowerment can be observed. The authors explain that women's position in society may influence the development of women's empowerment and suggest that program interventions to enhance empowerment of women should look at how the dimensions of empowerment will be stimulated due to their intervention.

Donald, Aletheia; Koolwal, Gayatri; Annan, Jeannie; Falb, Kathryn; and Goldstein, Markus (2016) in a paper entitled 'Measuring Women's Agency' explain women's agency as crucial for advancing empowerment of women. The researchers propose a multi disciplinary framework to measure agency of women using the dimensions of goal setting, perceived control and ability and acting on the goals. The authors look at agency as having the ability to act towards changing the existing structures in decision making, to suit their own preference in achieving set targets, or the ability to take decisions acknowledging their own interests.

This paper examines if a multi dimensional participatory competence of the women in the self help groups can be achieved by scaling up the influences of knowledge building, capital, and bank linkages, widen their choices and agency in decision making and enhance their entrepreneurial effectiveness. It explores the aspirations of the women, and their agency to act upon their dreams and set common goals. It recognizes the constraints women face to achieve that goal, at the personal as well as the social levels and how it can be overcome through their power of representation and other social and economic interventions. The dimensions of social, economic and educational empowerment are assessed based on the capacity of the women to set goals, and act upon achieving the goals with due knowledge and competence.

It looks at the social, economic and educational empowerment of women, against the dimensions of income, family status, motivation, and gains achieved from being a member of Self Help Groups.

RESEARCH METHODOLOGY

The draft 'National Policy for the Empowerment of Women' (2016), of the Ministry of Women and Child Development, Government of India states that, "Empowerment of women is a socio- political ideal envisioned in relation to the wider framework of women's rights. The researcher is interested to measure the level of women empowerment among members of seven Self Help Groups in Valayankulam Panchayat, Madurai District. The researcher studied the socio demographic characteristics of the respondents to identify the various dimensions involved in the empowerment of women and suggest the suitable remedial measures for improving women empowerment. Descriptive research design was used and the researcher collected 79 samples using simple random sampling method for this study. The Women Empowerment Scale developed by Soundari M. Hilaria(2004), was used to measure dimensions of Social Empowerment, Economic Empowerment and Educational Empowerment. The major findings were listed in this paper.

Major Findings

While analyzing the dimension of social empowerment of women, more than half 51.9 percent of the respondents have low level of social empowerment and less than half 48.1 percent of the respondents have high level of social empowerment. It is also inferred that

more than half 50.6 percent of the respondents have low level of economic empowerment and less than half 48.1 percent of the respondent have high levels of economic empowerment. It is also evident that more than three fourth 89.9 percent of the respondents have low level of educational empowerment and one tenth 10.1 percent of the respondents have high level of educational empowerment. The overall scorer of the empowerment reveals more than half 53.2 percent of the respondents have low level of overall empowerment and less than half percent of the respondents have high level of overall empowerment.

To find out the relationship, difference and variance between the independent variable and dependent variable, the researcher applied the Karl Pearson's Co-efficient of Correlation, Z test and ANOVA test. The result reveals that:

Table – 1

**KARL PEARSON'S CO-EFFICIENT OF CORRELATION BETWEEN THE
RESPONDENT'S INCOME AND EMPOWERMENT OF WOMEN**

DIMESIONS	VALUE	STRENGTH OF RELATIONSHIP	STATISTICAL INFERENCE
Income and Social Empowerment	-.207	Negatively moderate relationship	P > 0.05 Not Significant
Income and Economic Empowerment	-.326	Negatively moderate relationship	P < 0.01 Highly Significant
Income and Educational Empowerment	.319	Positive moderate relationship	P < 0.01 Highly Significant
Income and Overall Empowerment	-.228	Negatively moderate relationship	P < 0.05 Significant

Karl Pearson's co-efficient of correlation test analysis table shows that there is highly significant relationship between income of the respondents and economic empowerment, educational empowerment and there is significant relationship between income of the respondents and overall Empowerment. There is no significant relationship between income of the respondents and social empowerment.

It is understood that an increase in income does not impact the overall empowerment of the women, and has an insignificant presence in their social empowerment. An increase in family income negatively impacts women's economic empowerment whereas an increase in income positively influences their educational empowerment.

Table – 2

DIFFERENCE BETWEEN THE RESPONDENTS TYPE OF FAMILY AND EMPOWERMENT OF WOMEN

Dimensions	FAMILY	N	Mean	Std. Deviation	Std. Error Mean	STATISTICAL INFERENCE
Social	Joint	33	12.94	2.371	.413	Z= 4.405
	nuclear	46	10.63	2.245	.331	P < 0.01 Highly Significant
Economic Empowerment	Joint	33	12.70	2.325	.405	Z= 4.202
	nuclear	46	10.91	1.443	.213	P < 0.01 Highly Significant
Educational empowerment	Joint	33	6.39	.933	.162	Z= -.996
	nuclear	46	6.61	.954	.141	P > 0.05 Not Significant
Overall Empowerment	Joint	33	32.03	3.787	.659	Z= 4.953
	nuclear	46	28.15	3.155	.465	P < 0.01 Highly Significant

There exists a highly significant difference between Social empowerment, Economic Empowerment and overall empowerment of respondents and their family status. There is no significant difference between educational empowerment and family status of the respondents. The overall mean score reveals that in the joint family system in Valayankulam, women have a high level of empowerment than the nuclear family system.

Table – 3

ONE WAY ANALYSIS OF VARIANCE AMONG THE RESPONDENTS EDUCATIONAL QUALIFICATION AND EMPOWERMENT OF WOMEN

Dimensions		Sum of Squares	df	Mean	Mean Square	STATISTICAL INFERENCE
Social Empowerment	Between Groups	49.920	3	G1 = 12.81	16.640	F = 2.718 P > 0.05
	Within Groups	459.118	75	G2 = 10.81	6.122	Not Significant
				G3 = 12.06		
				G4 = 11.70		
Economic Empowerment	Between Groups	34.246	3	G1 = 11.75	11.415	F =2.917 P < 0.05
	Within Groups	293.526	75	G2 = 11.11	3.914	Significant
				G3 = 12.82		
				G4 = 11.50		
Educational Empowerment	Between Groups	1.531	3	G1 = 6.25	.510	F =.561 P > 0.05
	Within Groups	68.191	75	G2 = 6.61	.909	Not Significant
				G3 = 6.53		
				G4 = 6.60		

Overall Empowerment	Between Groups	118.771	3	G1 = 30.81	39.590	F =2.757 P < 0.05 Significant
	Within Groups	1077.127	75	G2 = 28.53	14.362	
				G3 = 31.41		
				G4 = 29.80		

G1 = No schooling

G2= Primary

G3 = Upper Primary G4 = Secondary

One way analysis of variance test shows that there is a statistically significant variance between the educational qualifications of the respondents and their economic empowerment, and overall empowerment. There is no significant variance among the educational qualification of the respondents with regard to their social and educational empowerment. The overall mean scorer reveals that the respondents who have attended upper primary level schooling have a higher mean score when compared to the other respondents' educational qualifications.

The respondents who have no schooling have a higher mean score in the dimension of social empowerment. This indicates the presence of other factors responsible for social empowerment other than formal education.

Table – 4

**ONE WAY ANALYSIS OF VARIANCE AMONG THE RESPONDENTS
MOTIVATION FOR JOINING THE SELF HELP GROUP AND EMPOWERMENT
OF WOMEN**

Dimensions		Sum of Squares	df	Mean	Mean Square	STATISTICAL INFERENCE
Social Empowerment	Between Groups	153.690	3	G1 = 12.73	51.230	F =10.813 P < 0.01 Highly Significant
	Within Groups	355.348	75	G2 = 13.28	4.738	
				G3 = 10.14		
				G4 = 12.46		
Economic Empowerment	Between Groups	48.991	3	G1 = 12.82	16.330	F =4.393 P < 0.05 Significant
	Within Groups	278.781	75	G2 = 11.83	3.717	
				G3 = 10.89		
				G4 = 12.62		
Educational empowerment	Between Groups	7.775	3	G1 = 6.45	2.592	F =3.138 P < 0.05 Significant
	Within Groups	61.947	75	G2 = 6.17	.826	
				G3 = 6.84		
				G4 = 6.15		
Overall	Between Groups	257.656	3	G1 = 32.00	85.885	F =6.865

Empowerment						P < 0.01
	Within Groups	938.243	75	G2 = 31.28	12.510	Highly Significant
				G3 = 27.86		
				G4 = 31.23		

G1 = I wanted to be a part of a group/network

G2 = I wanted to further my economic potential and earn more income

G3 = I wanted to learn new skills

G4 = I want to own and operate a business enterprise

There exists a highly significant variance between the motivation to join a self help group and in the social and overall empowerment levels of the respondents. A significant variance exists between the motivation to join a self help group and the dimensions of economic and educational empowerment. The aspirations of the respondents to be a part of a network and operate business enterprises have the highest mean scores in the dimensions of overall empowerment and economic empowerment, revealing their significance.

Table – 5

ONE WAY ANALYSIS OF VARIANCE AMONG THE RESPONDENTS ECONOMIC GAINS IN THE SELF HELP GROUP AND EMPOWERMENT OF WOMEN

Dimensions		Sum of Squares	df	Mean	Mean Square	STATISTICAL INFERENCE
Social Empowerment	Between Groups	67.802	3	G1 = 11.53	22.601	F = 3.842 P < 0.05 Significant
	Within Groups	441.236	75	G2 = 11.29	5.883	
				G3 = 10.17		
				G4 = 13.05		
Economic Empowerment	Between Groups	73.397	3	G1 = 11.18	24.466	F = 7.213 P < 0.01 Highly Significant
	Within Groups	254.376	75	G2 = 11.13	3.392	
				G3 = 11.00		
				G4 = 13.37		
Educational empowerment	Between Groups	7.284	3	G1 = 6.24	2.428	F = 2.917 Significant
	Within Groups	62.437	75	G2 = 6.74	.832	
				G3 = 6.92		
				G4 = 6.16		
Overall Empowerment	Between Groups	207.216	3	G1 = 28.94	69.072	F = 5.240 P < 0.05 Significant
	Within Groups	988.683	75	G2 = 29.16	13.182	
				G3 = 28.08		
				G4 = 32.58		

G1 = We pool our skills together and achieve more outcomes

G2 = We can produce more as a group and benefit from economy of scale

G3 = We can pool our funds together and generate more capital

G4 = Increase in family income

There exists a highly level of significant variance is present between the dimension of economic empowerment and the economic gains from membership in an SHG. There is a significant variance between the economic gains of being an SHG member and their social and educational empowerment and overall empowerment. The mean score reveals that family income increase because of women empowerment and they feel proud to be in the group for making economically sound and they feel that their skills are pool together, achieve more outcomes and generate more capital.

Respondents exhibit an interest in learning new skills, developing their economic potential by becoming entrepreneurs of small and medium size business enterprises, and moving away from the survivalist tiny enterprises. The women lack formal education, and aspire to learn more to fill this void in them. The self help group movement can tap this aspiration, and enhance the self efficacy of the respondents with entrepreneurial development training. In this way it acts as a potential moderator to enhance women's social, economic and educational empowerment.

SUGGESTIONS

The findings of the study reveal a low level of empowerment among the women members of the self help groups of Valayankulam Panchayat. Women have unmet needs in the areas of knowledge development, and enterprise development. The Tamil Nadu State Rural Livelihoods Mission and civil society organizations, can play a role in meeting the knowledge development potential of the members to enhance their educational empowerment. The priority sector lending schemes such as the Micro Small and Medium Enterprises of the Government of India provides timely and sufficient loans to important sectors of the economy, such as small scale industries. Its credit support programs, marketing promotion and enterprise and skill development schemes are yet to be tapped, by self help group Members of the Valayankulam Panchayat. A focus group discussion with the women explored the possibilities of common procurement/production and marketing interventions. Self employed women making home- made pappads, feel it would be viable to engage in a common marketing enterprise. However, they lack knowledge of external markets and need competence via ongoing training programs in marketing skills. The acquired specialization in production can be augmented with competencies in marketing. Pooling of produce can further achieve economies of scale. Levels of family income do not have a significant impact on women's social empowerment as the findings show. So what the women are looking for to socially empower them is capacity building in the following aspects:

- a. Goal Setting – Establish a common vision for the development of collectively owned small and medium business enterprises that can generate employment.
- b. Self Efficacy – Act upon achievement of goals by developing agency, decision making skills and investment of resources. Enhance cohesion between group members to move from being supportive of one another to becoming successful entrepreneurs of collectively owned business enterprises.
- c. Knowledge and Competence – Acquire the required knowledge and skills to develop entrepreneurial capacities and become effective entrepreneurs.

CONCLUSION

The opportunity to save in the Self Help group, and the discipline exhibited by the members in regular savings and loan repayments is a powerful symbol of their organization and strength. This potential must be tapped for the poor women to establish goals and act meaningfully to achieve the goal of poverty reduction through enterprise development. A substantial investment in rural finance through the Self help groups can therefore animate the rural economy and boost the economic potential of rural women entrepreneurs.

There is excellent cohesion among the women at the level of the Panchayat Level Federation. The federation meets once every month and attending the meet to deposit savings, make repayments or make requisition for more loans is now a priority in the lives of the women. All the respondents have a vision to enlarge the capacities of the organization, and for it to widen its agenda among them.

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