

Economic Empowerment of Women Self Help Group Members Through TNCDW in Cuddalore District

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Received: 25 Oct 2023; Revised accepted: 22 Jan 2024; Published online: 12 Feb 2024

Abstract

The study was conducted in the Cuddalore district of Tamil Nadu, focusing on members of women Self Help Groups (SHGs) under the Mahalir Thittam project organized by the Tamil Nadu Corporation for Development of Women (TNCDW). A sample of 120 respondents was selected using the proportionate random sampling procedure from six villages: Gunduuppalavadi, Kondur, Thiruvandipuram, Kudikadu, Pathirikuppam and Pachayankuppam. The overall economic empowerment of women SHG members results that, more than half of the respondents (52.50%) had medium level followed by 35.00 per cent of the respondents had high level and 12.50 per cent of the respondents had low level of economic empowerment. Among, 93.33 per cent of the respondents were increased saving for future security followed by improvement in their standard of living (85.83%), increased ability to support family financially (84.17%), engagement in income generating activity (81.67%), awareness about economic development programme (78.33%), free from exploitation of money lenders (77.50%). The findings of the study indicated a differential pattern in respect of their economic characteristics. This has been much emphasized on economic empowerment of women Self Help Group members.

Key words: Credits, Economic, Empowerment, Entrepreneurship, Standard of living

Women's empowerment involves expanding and improving the social, financial, political, and legal status of women to ensure they have equal rights and opportunities. This includes the ability to lead a fulfilling life with self-esteem, respect, and pride, and to have complete control over their lives, both at home and in the workplace. Empowered women are free to make their own decisions and choices and have equal rights to participate in social, religious, and public activities [1]. They also have equal rights to social and economic justice, and can make their own financial and economic decisions. Empowering women means ensuring equal access to education and employment opportunities, without gender bias. It also means providing safe and comfortable work environments that are free from discrimination or harassment [2]. Social empowerment involves challenging and changing societal norms and attitudes that perpetuate gender inequality, promoting gender-sensitive education and media representation, and fostering supportive communities where women can thrive. Women empowerment is a set of measures designed to increase the degree of autonomy and self-determination in women and in communities in order to enable them to represent their interest in a responsible and self-determined way, acting on their own authority [3]. Women constitute around fifty percent of the total human resources in your economy. Gender equality in the workforce is crucial for sustainable economic growth and development. By ensuring equal opportunities for women in employment, you not only

harness the full potential of your workforce but also promote diversity and inclusivity, which can lead to greater innovation and productivity. Additionally, closing the gender gap in the labor market can have positive ripple effects on social well-being and overall economic prosperity.

Self-help groups (SHGs)

SHGs serve as a platform for women to connect with each other, exchange ideas and insights, and collectively address shared issues. By pooling their resources, these groups can support each other's financial needs and promote the education of girls. SHGs strive to enhance women's quality of life by fostering self-reliance, improving their skills, and ensuring group sustainability. SHGs have the potential to expand opportunities for low-income women to improve their economic status and become self-sufficient. Through economic independence and training, these groups empower women to achieve their goals and aspirations.

MATERIALS AND METHODS

The research was conducted in the Cuddalore district of Tamil Nadu, focusing on the Cuddalore block, which had the highest number of SHGs in the district. A sample size of 120 SHG members was selected using the proportionate random sampling technique. Thirteen variables were chosen for the

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Citation: Vaishnavi P, Ramesh P. 2024. Economic empowerment of women self-help group members through TNCDW in Cuddalore district. *Res. Jr. Agril. Sci.* 15(1): 233-235.

study, and appropriate tools and techniques were used to measure them. To assess the economic empowerment level of the SHG members, their responses were recorded on a three-point continuum, with scores of 3, 2, and 1 representing "fully," "partial," and "nil," respectively. Data was collected through a well-structured interview schedule with appropriate questions to obtain the necessary information. The data was analyzed using percentage analysis and the cumulative frequency method to interpret the results.

RESULTS AND DISCUSSION

Overall economic empowerment of women SHG members are presented in (Table 1). It could be seen from the (Table 1) that, more than half of the respondents (52.50%) had medium level followed by 35.00 per cent of the respondents had high level and 12.50 per cent of the respondents had low level of economic empowerment.

Table 1 Distribution of respondents according to their economic empowerment (n=120)

Category	No. of respondents	Per cent
Low	15	12.50
Medium	63	52.50
High	42	35.00
Total	120	100.00

Economic empowerment

Economic empowerment is the ability to make and act on decisions that involve the control over and allocation of

financial resources. Economic empowerment is recognized as an important goal of the SHGs. An individual's development fully depends on an economic platform. The SHGs are helping to improve the economic conditions of its members. The findings were presented in (Table 1).

From the (Table 2) observed that, increased saving for future security (93.33%) if the foremost empowerment level in the dimension of economic empowerment. This may due to that SHGs basically motivate their members as to improve the saving habit and facilitate them as to opening of saving account in bank and post office and make involving them on various saving scheme [4]. 85.83 per cent of the members indicate the improvement in their standard of living this might be due to that the collective team effort by the SHGs through offering earning opportunities and financial support allow the members to make an improvement in their standard living [5]. Increased ability to support family financially was reported by the 84.17 per cent of the members, because of the credit institutions and the banks were helpful to SHG members in sanctioning loan for starting entrepreneurial venture to gain a standard earning. The earning of the members supports the family directly or indirectly in the means of financially [6]. 81.67 per cent of the members were founded out engagement in income generating activity as also an important measure to increase the economic empowerment level. This may be due to the motivational efforts taken, facilitate offered and guidance given by the TNCDW and other supporting agencies towards the SHGs may engage the members in various income generating activities such as small-scale enterprise, cottage enterprise, trading, agriculture allied activities etc. [7].

Table 2 Component wise empowerment level of the respondents in the dimension of economic empowerment (n=120)*

S. No.	Economic empowerment	Number	Per cent	Rank
1.	Successful entrepreneurship	75	62.50	XI
2.	Increased ability to support family financially	101	84.17	III
3.	Repayment of credit in time	84	70.00	VIII
4.	Free from exploitation of money lenders	93	77.50	VI
5.	Engagement in income generating activity	98	81.67	IV
6.	Improvement in standard of living	103	85.83	II
7.	Provision of self-employment	85	70.83	VII
8.	Increased saving for future security	112	93.33	I
9.	Awareness about the rate of interest for credit	82	68.33	IX
10.	Access to credit	80	66.67	X
11.	Awareness about economic development programme	94	78.33	V
Mean percentage			76.51	

*Multiple responses

Awareness about economic development programme were indicated by (78.33%) of the members as their one of the measure of economic empowerment the continuous communication efforts taken by the TNCDW and other NGOs in order to update the information on various economic development programmes and its benefits which were offered by government, NGOs and private agencies, towards the benefit of SHG members this may be the reason for more awareness among the members on economic development programs [8]. Revolving fund and common fund of SHG is most accessible financial source of the SHG members, without much of interest burden and with less loan procedure. It makes the members Free from exploitation of money lenders with frightening interest rate (77.50%). Other important measure following in assessing the economic empowerment of the SHG members were provision of self-employment (70.83%), repayment of credit in time (70.00%), awareness about the rate of interest for credit (68.33%), access to credit (66.67%) and successful entrepreneurship (62.50%).

CONCLUSION

The study has been undertaken to know economical dimensions to get empowerment of SHG members. With this in view the present investigation was carried out and the salient findings are presented below:

The overall economic empowerment of women SHG members results that, a little more than half of the respondents (52.50%) had medium level followed by 35.00 per cent of the respondents had high level and 12.50 per cent of the respondents had low level of economic empowerment. Among, 93.33 per cent of the respondents were increased saving for future security followed by improvement in their standard of living (85.83%), increased ability to support family financially (84.17%), engagement in income generating activity (81.67%), awareness about economic development programme (78.33%) and free from exploitation of money lenders (77.50%). Other important measure following in assessing the economic empowerment of the SHG members were provision of self-

employment (70.83%), repayment of credit in time (70.00%), awareness about the rate of interest for credit (68.33%), access to credit (66.67%) and successful entrepreneurship (62.50%). The findings of the study on the profile of Mahalir Thittam women members indicated a differential pattern in respect of their economic characteristics. This may be due to that SHGs basically motivate their members as to improve the saving habit

and facilitate them as to opening of saving account in bank and post office and make involving them on various saving scheme. This has been much emphasized in economic empowerment of women self-help group members. These groups not only facilitate financial inclusion but also empower women by providing access to credit, promoting entrepreneurship, and raising awareness about economic opportunities.

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