

## **Impact of Self Help Groups on Women Development in Salem District**

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**ABSTRACT** : Reducing gender inequalities is imperative not only for reasons of fairness and equity but also out of economic necessity. Education, employment and entrepreneurship are key fields of action to overcome existing gender gaps. In developing countries, gender equality is not only critical for women's empowerment, but also for improving development outcomes such as child health and overall educational attainment. Women's access to resources is an issue around the globe, with women in many developing countries still denied access to land and credit. More women than men hold 'bad' jobs, typically in the informal sector, where they are exposed to discrimination, poor working conditions and low or no pay. All these factors have major implications for women's health, well-being, economic and physical security, and often also on the conditions of their children. This paper deals with changes in the financial role of women, financial decision making process, confidence development and skill development among the rural women of self help groups. It outlines the influence of social status towards changes in financial decision making process, confidence level and skill development level. This paper concludes with some interesting findings.

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### **I. INTRODUCTION**

Empowerment of women, gender discrimination, and violence against women, which have become serious subjects of sociological research in contemporary times, was hitherto neglected. While contemporary social changes have exposed women to unprotected socio-economic, cultural and political environment, there are no corresponding protective social systems and institutions of social justice to safeguard their interests. There are many who are skeptical about women's ability to exercise equal rights with men and about their capacity to play equal role with men. But such apprehensions are ill-founded in the context of the broader opportunities available for women following mechanization of industry and agriculture, enabling women to compete with men successfully. Innovations in science and technology have removed the disparity between men and women attributed to physical strength alone. Women are able to handle modern appliances which require intelligence and training and not merely physical strength. Thus, India has now several women working as pilots, driving locomotives, buses, tractors and machinery in workshops. It is not therefore fair to relegate women as a group to an inferior position in society. The Constitution does not regard sex as a permitted classification and prohibits sex as a basis of differential treatment in all areas of legal rights. Modernity has resulted in growing flexibility and changes in the gender roles of men and women. The earlier conception that man was the provider of basic necessities for family and women, the child bearer and caretaker of home, is no longer valid in the changing social structure and economic compulsions. In spite of the progress made, rural women and those belonging to the Dalit, Tribal, and nomadic communities remain unaffected. So is the case with Muslim women among the minorities. The latter are far from realizing their basic rights. For instance, the low level of political participation of Muslim women in India is not only a consequence of the lack of resources but also the result of the status of Muslim women in the community. Since women in India have little place in the public arena, they also express less faith in the political process.

In spite of the UN Charter of Human Rights and the provisions of the Indian Constitution, women continue to be victims of exploitation. The view that the future generation of a family is carried on and preserved by boys-only has degraded the position of women in society. Similarly, it is noticed that majority of women are lacking in the spirit of rebellion. If careful attention is not paid and major steps are not taken, the situation will become extremely critical. Therefore, any attempt to assess the status and problem of women in a society should start from the social framework.

Social structure, cultural norms, and value systems are crucial determinants of women's role and their position in society. In respect of the status, there is a gap between the theoretical possibilities and their actual realization.

## II. METHODS AND MATERIALS

The study aims at analyzing the women empowerment in Salem district, Tamil Nadu. An analysis of self-help group women's influence over the economic resources and participation in household economic decision making process is very important to study the process of empowerment. The study of self-help group women's status of own development as an individual along with their ability to take socio-political decisions at the group and at the rural community level could be an important focus of the present study since it is a yardstick of measuring the level of women empowerment in study area. An analysis of participation of women self help group members in local affairs and SHG activities and assessment of their views on benefits of SHG activities is one of the aspects of the present study. The women empowerment could be observed through improvement in the technical skills and changes in personal socio-economic roles among the members of SHGs consequent upon implementation of various micro-entrepreneurial development programmes. The researcher has selected 6 villages as sample viz., Kalpaganur, Adaiyur, Amaram, Pottipuram, Alathur and Navalur. From each village 50 respondents are selected as sample. The relevant primary data are collected from the SHGs women respondents by employing a well-structured interview schedule. The collected data are classified and tabulated with the help of computer programming. Cross tabulation is made for data pertaining to women empowerment variables. Cross tabulation consists of women's socio-economic status as independent variables and their level of various aspects of empowerment as dependent variables. The general data interpretation is done with the help of percentage and average analysis.

## III. RESULTS AND DISCUSSION

**Table - 1 Village wise Respondents' Personal Income and also Share in Household Income**

Village	Changes in Personal Financial Position				Total
	Better Improvement	Moderate Improvement	Low Improvement	No Improvement	
Kalpaganur	13 (26.00)	22 (44.00)	5 (10.00)	10 (20.00)	50
Adaiyur	21 (42.00)	11 (22.00)	10 (20.00)	8 (16.00)	50
Amaram	31 (62.00)	3 (6.00)	10 (20.00)	6 (12.00)	50
Pottipuram	15 (30.00)	20 (40.00)	6 (12.00)	9 (18.00)	50
Alathur	10 (20.00)	21 (42.00)	14 (28.00)	5 (10.00)	50
Navalur	26 (52.00)	8 (16.00)	7 (14.00)	9 (18.00)	50
Total	116 (38.67)	85 (28.33)	52 (17.33)	47 (15.67)	300
Village	Change in their Share in Household Income				Total
	Better Improvement	Moderate Improvement	Low Improvement	No Improvement	
Kalpaganur	11 (22.00)	22 (44.00)	8 (16.00)	9 (18.00)	50
Adaiyur	19 (38.00)	12 (24.00)	12 (24.00)	7 (14.00)	50
Amaram	26 (52.00)	4 (8.00)	15 (30.00)	5 (10.00)	50
Pottipuram	13 (26.00)	16 (32.00)	13 (26.00)	8 (16.00)	50
Alathur	8 (16.00)	17 (34.00)	21 (42.00)	4 (8.00)	50
Navalur	22 (44.00)	6 (12.00)	16 (32.00)	6 (12.00)	50
Total	99 (33.00)	77 (25.67)	85 (28.33)	39 (13.00)	300

Source: Computed

Figures in Parentheses denote percentages

A study of data in Table - 1 indicates the village wise respondents' views on improvement in personal income and also their share in household income. It could be noted that out of the total 300 respondents, 38.67 per cent of state that their personal income status has improved better in consequence of SHG activities. This better improvement in personal income status is quite common among the SHG women in Amaram (62%), Navalur (52%) and Adaiyur (42%) villages. It is seen that 28.37 per cent state that their personal income has shown moderate improvement after joining SHGs and it is visibly seen among the SHG women of Kalpaganur (44%), Pottipuram (40%) and Alathur (42%) Villages. It is significant to note that 33 per cent have shown better improved status in household income and this situation is quite common in Amaram (52%), Navalur (44%) and Adaiyur (38%) villages. In this study, 25.67 per cent of them have moderate improvement and 13 per cent of the rural women have no improvement in their household income share even.

**Table - 2 Caste wise Respondents' Personal Income and also Share in Household Income**

Caste group	Changes in Personal Financial Position				Total
	Better Improvement	Moderate Improvement	Low Improvement	No Improvement	
Backward Caste	23 (52.27)	11 (25.00)	6 (13.64)	4 (9.09)	44
Most Backward Caste	41 (50.00)	23 (28.05)	11 (13.41)	7 (8.54)	82
Scheduled Caste	52 (29.89)	51 (29.31)	35 (20.11)	36 (20.69)	174
Total	116 (38.67)	85 (28.33)	52 (17.33)	47 (15.67)	300
Caste group	Change in their Share in Household Income				Total
	Better Improvement	Moderate Improvement	Low Improvement	No Improvement	
Backward Caste	17 (38.64)	12 (27.27)	9 (20.45)	6 (13.64)	44
Most Backward Caste	29 (35.37)	26 (31.71)	14 (17.07)	13 (15.85)	82
Scheduled Caste	53 (30.46)	39 (22.41)	62 (35.63)	20 (11.49)	174
Total	99 (33.00)	77 (25.67)	85 (28.33)	39 (13.00)	300

Source: Computed

Figures in Parentheses denote percentages

A study of data in Table - 2 indicates the caste wise respondents' changes in personal income status and household income contribution in consequence of membership in SHGs. It could be noted that 52.27 per cent of backward and 50 per cent of most backward caste women have better improvement in their personal income status. However, scheduled caste women constitute large in number (20.67%) in reporting no improvement or low improvement in their personal income status even after joining SHGs. A considerable number of SHG women of backward caste (38.64%) and most backward caste (35.37%) have better improvement in their household income share and it is low improvement in the case of scheduled caste women (35.67%).

**Table. 3 Respondents' Personal Income and also Share in Household Income Changes**

Education groups	Changes in Personal Financial Position				Total
	Better Improvement	Moderate Improvement	Low Improvement	No Improvement	
Primary	15 (13.64)	46 (41.82)	22 (20.00)	27 (24.55)	110
Secondary	48 (55.81)	16 (18.60)	16 (18.60)	6 (6.98)	86
Pre secondary	24 (52.17)	11 (23.91)	5 (10.87)	6 (13.04)	46
Higher secondary	16 (50.00)	6 (18.75)	5 (15.63)	5 (15.63)	32
Degree	13 (50.00)	6 (23.08)	4 (15.38)	3 (11.54)	26
Total	116 (38.67)	85 (28.33)	52 (17.33)	47 (15.67)	300
Education groups	Change in their Share in Household Income				Total
	Better Improvement	Moderate Improvement	Low Improvement	No Improvement	
Primary	10 (9.09)	25 (22.73)	52 (47.27)	23 (20.91)	110
Secondary	31 (36.05)	30 (34.88)	20 (23.26)	5 (5.81)	86
Pre secondary	27 (58.70)	10 (21.74)	4 (8.70)	5 (10.87)	46
Higher secondary	16 (50.00)	6 (18.75)	6 (18.75)	4 (12.50)	32
Degree	15 (57.69)	6 (23.08)	3 (11.54)	2 (7.69)	26
Total	99 (33.00)	77 (25.67)	85 (28.33)	39 (13.00)	300

Source: Computed

Figures in Parentheses denote percentages

Table - 3 indicates the education wise respondents' changes in personal income and also their share in household income. It could be noted that a half of the degree level educated SHG women have better improvement in their personal income status, so also their share in household income. However, majority of the primary level educated women (47.27%) have low improvement in their contribution to household income 24.55 per cent of them have no improvement in their personal income.

**Table - 4 Village wise Respondents' Views on Changes in Role in Financial Decision**

Villages	More Participation than Before	Participation to Some Extent	Less Participation than Before	No Change	Total
Kalpaganur	16 (32.00)	10 (20.00)	5 (10.00)	19 (38.00)	50
Adaiyur	18 (36.00)	13 (26.00)	11 (22.00)	8 (16.00)	50
Amaram	30 (60.00)	6 (12.00)	9 (18.00)	5 (10.00)	50
Pottipuram	26 (52.00)	6 (12.00)	10 (20.00)	8 (16.00)	50
Alathur	16 (32.00)	14 (28.00)	15 (30.00)	5 (10.00)	50
Navalur	25 (50.00)	6 (12.00)	13 (26.00)	6 (12.00)	50
Total	131 (43.67)	55 (18.33)	63 (21.00)	51 (17.00)	300

Source: Computed

Figures in Parentheses denote percentages

Data in Table - 4 indicates the village wise respondents' views on changes in role in financial decision. It could be noted that 43.67 per cent of them have more participation in financial decision making after joining membership in SHGs. More participation decision making after joining SHG is quite common among the rural women of Kalpaganur (32%), Amaram (60%), Pottipuram (52%) and Navalur (50%) villages. In this study, 18.37 per cent of them have to some extent and 21 per cent of them have less participation in their financial decision making. Further, 17 per cent of them have no change in the decision making in consequence of membership in SHGs.

**Table - 5 Caste wise Respondents' Views on Changes in Role in Financial Decision**

Caste Group	More Participation than Before	Participation to Some Extent	Less Participation than Before	No Change	Total
Backward Caste	22 (50.00)	11 (25.00)	6 (13.64)	5 (11.36)	44
Most Backward Caste	43 (55.13)	20 (25.64)	9 (11.54)	6 (7.69)	82
Scheduled Caste	62 (35.63)	24 (13.79)	48 (27.59)	40 (22.99)	174
Total	131 (43.67)	55 (18.33)	63 (21.00)	51 (17.00)	300

Source: Computed

Figures in Parentheses denote percentages

Table - 5 presents data on the caste wise respondents' views on financial decision-making. A half of the backward caste rural women (50%) and a more than half of the most backward caste women (55.13%) have more participation in financial decision making by the impact of empowerment training. In general scheduled caste women constitute major category with respect to less participation in financial decision-making even after joining SHGs and also in reporting no change in their financial decision-making.

**Table - 6 Education wise Respondents' Views on Changes in Role in Financial Decision**

Education	More Participation than Before	Participation to Some Extent	Less Participation than Before	No Change	Total
Primary	40 (36.70)	18 (16.51)	25 (22.94)	26 (23.85)	110
Pre secondary	47 (54.65)	14 (16.28)	16 (18.60)	9 (10.47)	86
Secondary	24 (52.17)	10 (21.74)	7 (15.22)	5 (10.87)	46
Higher secondary	12 (37.50)	6 (18.75)	8 (25.00)	6 (18.75)	32
Degree	8 (30.77)	6 (23.08)	7 (26.92)	5 (19.23)	26
Total	131 (43.67)	55 (18.33)	63 (21.00)	51 (17.00)	300

Source: Computed

Figures in Parentheses denote percentages

Education wise respondents' views on changes in financial decision-making process is given in Table - 6. Educated women of all level have increased their role in financial decision-making process in consequence of SHGs level activities. But the primary level educated lag behind in financial decision making.

**Table - 7 Village wise Respondents' Changes in Confidence Level**

Villages	At the People Level			At the Institutional Level			Total
	More Confident	As Confident	Less Confident	More Confident	As Confident	Less Confident	
Kalpaganur	16 (32.00)	22 (44.00)	12 (24.00)	11 (22.00)	23 (46.00)	16 (32.00)	50
Adaiyur	32 (64.00)	13 (26.00)	5 (10.00)	28 (56.00)	16 (32.00)	6 (12.00)	50
Amaram	32 (64.00)	11 (22.00)	7 (14.00)	26 (52.00)	17 (34.00)	7 (14.00)	50
Pottipuram	12 (24.00)	20 (40.00)	18 (36.00)	7 (14.00)	17 (34.00)	26 (52.00)	50
Alathur	10 (20.00)	15 (30.00)	25 (50.00)	9 (18.00)	21 (42.00)	20 (40.00)	50
Navalur	26 (52.00)	18 (36.00)	6 (12.00)	21 (42.00)	18 (36.00)	11 (22.00)	50
Total	128 (42.67)	99 (33.00)	73 (24.33)	102 (34.00)	112 (37.33)	86 (28.67)	300

Source: Computed

Figures in Parentheses denote percentages

Table - 7 indicates the Village wise respondents' views on changes in their confidence level. It could be noted that 42.67 per cent of them state that they have more confidence at the people level by the impact of SHG activities. This situation is mainly observed among the rural women of Adaiyur, Amaram and Navalur Villages. In this study, 33.67 per cent of them have the same level self-confidence as they have even before joining SHG and 24.33 per cent of them have less self-confidence. The respondents of Alathur village have mainly less self-confidence, despite their role in SHGs. At the institutional level 34 per cent of the respondents have developed more self-confidence and 37.33 per cent of them maintain the same level.

**Table - 8 Caste wise Respondents' Changes in Confidence Level**

Caste Group	At the People Level			At the Institutional Level			Total
	More Confident	As Confident	Less Confident	More Confident	As Confident	Less Confident	
Backward Caste	23 (52.27)	14 (31.82)	7 (15.91)	18 (40.91)	16 (36.36)	10 (22.73)	44
Most Backward Caste	44 (53.66)	21 (25.61)	17 (20.73)	33 (40.24)	22 (26.83)	27 (32.93)	82
Scheduled Caste	61 (35.06)	64 (36.78)	49 (28.16)	51 (29.31)	74 (42.53)	49 (28.16)	174
Total	128 (42.67)	99 (33.00)	73 (24.33)	102 (34.00)	112 (37.33)	86 (28.67)	300

Source: Computed

Figures in Parentheses denote percentages

Data presented in Table - 8 indicate the caste wise respondents' confidence level. More than a half of the rural women of backward caste (52.27%) and most backward caste (53.66%) have gained more on self-confidence at the people level in consequence of SHG activities and a considerable level them have also developed self-confidence of the institutional level. It is clear however, that the scheduled caste women lag behind others in their self-confidence.

**Table - 9 Education wise Respondents' Changes in Confidence Level**

Education	At the People Level			At the Institutional Level			Total
	More Confident	As Confident	Less Confident	More Confident	As Confident	Less Confident	
Primary	15 (13.64)	49 44.55	46 (41.82)	15 (13.64)	53 (48.18)	42 (38.18)	110
Pre secondary	51 (59.30)	25 29.07	10 (11.63)	31 (36.05)	31 (36.05)	24 (27.91)	86
Secondary	23 (50.00)	16 34.78	7 (15.22)	23 (50.00)	15 (32.61)	8 (17.39)	46
Higher secondary	19 (59.38)	8 25.00	5 (15.63)	17 (53.13)	10 (31.25)	5 (15.63)	32
Degree	20 (76.92)	1 3.85	5 (19.23)	16 (61.54)	3 (11.54)	7 (26.92)	26
Total	128 (42.67)	99 (33.00)	73 (24.33)	102 (34.00)	112 (37.33)	86 (28.67)	300

Source: Computed

Figures in Parentheses denote percentages

Table - 9 presents data on the education wise respondents' changes in confidence level. It could be seen clearly from the Table – 9 that the primary level educated lag behind in their development at self-confidence by the impact of SHG capacity building training programmes. The level education increases, the confidence also increases and vice versa.

**Table - 10 Village wise Respondents Views on Skill Development**

Village	Skill Level			Total
	High	Moderate	Low	
Kalpaganur	16 (32.00)	23 (46.00)	11 (22.00)	50
Adaiyur	33 (66.00)	12 (24.00)	5 (10.00)	50
Amaram	35 (70.00)	9 (18.00)	6 (12.00)	50
Pottipuram	16 (32.00)	23 (46.00)	11 (22.00)	50
Alathur	11 (22.00)	25 (50.00)	14 (28.00)	50
Navalur	27 (54.00)	20 (40.00)	3 (6.00)	50
Total	138 (46.00)	112 (37.33)	50 (16.67)	300

Source: Computed

Figures in Parentheses denote percentages

A study of data in Table - 10 indicates the Village wise respondents' views on skill development. It could be noted that 46 per cent of the respondents state that they have high level skill development after joining SHGs. This is quite common among the rural women of Amaram, Adaiyur and Navalur villages. In this study, 37.50 per cent state that they have moderate level skill development after joining SHGs and this is common in Kalpaganur, Pottipuram, Alathur and Navalur villages. Further, 16.67 per cent of the women have low level skill development with their impact on SHG activities.

**Table - 11 Caste wise Respondents Views on Skill Development**

Caste Group	Skill Level			Total
	High	Moderate	Low	
Backward Caste	12 (27.27)	23 (52.27)	9 (20.45)	44
Most Backward Caste	41 (50.00)	23 (28.05)	18 (21.95)	82
Scheduled Caste	85 (48.85)	66 (37.93)	23 (13.22)	174
Total	138 (46.00)	112 (37.33)	50 (16.67)	300

Source: Computed

Figures in Parentheses denote percentages

Table - 11 indicates the caste wise respondents' views on skill development. The high level skill development is quite common among the rural women of most backward caste (50%) and Scheduled caste (48.85%). In general the majority of the backward caste women have moderate level skill development and it can be attributed to their low participation in SHG activities.

**Table - 12 Education wise Respondents Views on Skill Development**

Education	Skill Level			Total
	High	Moderate	Low	
Primary	46 (41.82)	36 (32.73)	28 (25.45)	110
Pre secondary	37 (43.02)	42 (48.84)	7 (8.14)	86
Secondary	23 (50.00)	16 (34.78)	7 (15.22)	46
Higher secondary	18 (56.25)	9 (28.13)	5 (15.63)	32
Degree	14 (53.85)	9 (34.62)	3 (11.54)	26
Total	138 (46.00)	112 (37.33)	50 (16.67)	300

Source: Computed

Figures in Parentheses denote percentages

Education wise respondents' views on skill development are given in Table - 12. A half of the undergraduates, higher secondary and secondary level educated have high level skill development in consequence of their SHG activities. A considerable number of primary level educated also belong to this category.

#### IV. CONCLUSION

It could be seen clearly from the above discussion that most of the women have improvement in their personal income status and also their share in household income. However, better improvement status occupies the first position of reporting, moderate improvement the second and low improvement the last in respect of changes in personal income status. In general the rural women of Amaram village, Alathur village and Navalur village have shown considerably better improvement status both in their personal income earning and also their share in household income. It is observed from the result of caste wise analysis that scheduled caste women lag behind others with respect to improvement in personal income status and their share in household income they are poor and labour households. It is observed from the result of education wise analysis that high level educated women have mainly better improved status in personal earnings and also their share in household income than the primary level educated SHG women, indicating lack of awareness of utilizing existing opportunities towards income generation on the part of the primary level educated SHG women. The findings of respondents' participation in financial affairs in



consequence of SHG membership indicate the following facts. An increase in more participation in financial affairs in consequence of SHG membership takes first in order of reporting, less participation in decision making after joining SHGs the second and somewhat increase participation the third and no change in decision making the last. In general the respondents of Pottipuram village, Alathur village and Adaiyur village have got less change in their financial decision making in consequence of SHGs activities. It is observed from the result of caste wise analysis that scheduled caste women lag behind others in their financial empowerment even after joining SHGs. It is observed from the result of education wise analysis that primary level educated women lag behind literate women in their financial empowerment in consequence of empowerment training programme imparted in SHGs.

The findings of development of confidence indicate the following facts. At the people level rural women rated more development of self confidence in the first order in consequence of SHG activities particularly capacity building training programme, and decline in self-confidence the last. A similar situation has been observed development of self-confidence at the institutional level. In general the rural women Adaiyur village, Amaram village and Navalur village constitute more in number in their development of self-confidence is a result of training programme imparted in SHGs by the partner NGOs. It is observed from the result of caste wise analysis that the scheduled caste women lag behind others in their self-confidence development after becoming members of SHGs. This may be due to their low educational status and their traditional socio-cultural background. It is observed from the result of education wise analysis that primary level educated women lag behind literates in their development at self-confidence by the impact of SHG capacity building training programmes. When the level education increases, the confidence development also increases and the vice versa. The findings of skill development among the self-help group women indicate the following facts. A high level skill development in consequence of SHG membership takes first in order of reporting, moderate level skill development the second and low level skill development the last. The SHG women of Adaiyur village, Amaram village and Navalur village have high level skill development through their involvement in the activities of SHGs. It is observed from the result of caste wise analysis that backward caste women lag behind other in the skill development with their involvement in the activities of SHGs. It is observed from the result of education wise analysis that high level educated women have high level skill development considerably than the primary and low level educated SHG women.

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