

Research Paper



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EMPOWERMENT GAINED BY WOMEN AFTER JOINING SELF HELP GROUPS

Ms.V.Jayanthi¹

²Ph.D Research Scholar, Department of Commerce, Government Arts
College, Ooty, Tamil Nadu, India

ABSTRACT

The purpose of this paper is to introduce practical evidence about empowerment gained by women after joining Self-help groups of Tirupur District. A survey research method has been adopted to examine the empowerment gained. The data were collected through questionnaires filled by the respondents equally selected from all the SHG's who have atleast five years of experience. The results of the questionnaire were then analyzed with the aid of SPSS. The results showed that the empowerment gained by women after joining SHG's has been tested with factor analysis and all the factors have been tested with ANOVA to know the impact of empowerment factor over the personal details of the respondents.

KEYWORDS: Self-Help Groups, Empowerment, resources.

INTRODUCTION

The self Help groups (SHG) concept in India was implemented in 1992 through banks all over the country. In India SHGs have been formed generally around specific production activities and often they have promoted savings among their members and used such resources to meet the emergent credit needs of the members of the group. Since such SHGs have been able to utilize savings from groups that were not expected to have any savings and also to effectively recycle the resources generated among the members, their activities need serious attention as a possible complementary mechanism for meeting the credit needs of the poor. Formation of self-help groups amongst women will embolden three C's strategies (collective, corrective and community based) for uprooting the existing social evils against women. Further, the massive problem of rural unemployment and underemployment can only be solved through self-employment. The globalization process has mixed results for women. The increased internationalization and competition causes female

intensive sectors to develop and expand. Three important strategies have been worked out for empowerment, which are essentially multi pronged. One is capacity building, second legislative and the third organizational strategies, which enable women to come out of their isolation, use their collective strength to gain control over self, economic and socio-political resources. One such outcome of these strategies is the formation of Self Help Groups (SHGs).

STATEMENT OF THE PROBLEM

Most of the studies have been undertaken by many of the researchers about women SHGs and its impact on benefits, challenges and issues faced in SHG's. This study concentrates on the city named as kutty Japan that is Tirupur and the empowerment of women after joining self help groups. As women self -help groups members involve in many activities they get empowered in many ways and it is analysed in this study.



RESEARCH METHODOLOGY

Data regarding number of SHGs yearwise and block wise were obtained from Mahalir Thittam office Tirupur. However in the course of pilot study the researcher found that not all SHGs were having continuous existence of 5 years nor were actively functioning. Further, it was found that there were SHGs doing economic activity without bank loan and also SHGs not doing any economic activity even after getting loan but is prompt in repaying loan. Besides there were members carrying on activities individually and not as a group though availing financial assistance in the name of SHGs. These sample SHGs have a total membership of 3568 and atleast five years of existence. Adequate care has been taken to include SHGs. Through Sample Determination formula 347 respondents were included for the study.

REVIEW OF LITERATURE

Misra, 1999 in the study portrayed the concept of Self Help Groups is not new for Indian society. India has along tradition of people coming together voluntarily for performing various socio-cultural, religious and economic activities collectively. It is a

voluntary association of women formed to attain certain collective goals. The formation of Self Help Groups as an instrument for delivering credit is of recent origin

David, 1992 in a study explained about mobilizing credit support for the poor at the grass root, especially for the women folk, SHGs is the most viable means. For income generation, better bargaining power and improvement in the quality of life, women have shown extraordinary dynamism in organizing themselves for group activities. Membership in a group gives women a legitimate forum beyond the private domestic sphere and inputs to which they lack access previously, it permits a gradual building of her capacity to interact effectively and redistribute economic opportunities.

ANALYSIS AND INTERPRETATION

Factor Analysis

Twenty two factors are considered for measuring on a five point scale. Factor matrix and their corresponding factor loading after the Varimax rotation are presented in the table.

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.769
Bartlett's Test of Sphericity	Approx. Chi-Square	3142.803
	Df	231
	Sig.	.000

Communalities		
Empowerment gained variables	Initial	Extraction
The group members can guarantee the income	1.000	.669
Organizing meetings and related information is easy	1.000	.723
Employment opportunity is generated	1.000	.543
Increase in earnings	1.000	.697
Discharge of personal freedom	1.000	.696
Ability to create mutual relations in the group	1.000	.690
Skills towards technology is assured	1.000	.606
Increase in the proportion of Savings	1.000	.730
Gaining self-Respect in the society	1.000	.745
The skill of communicating between people has increased	1.000	.538
Learnt the nuances of entrepreneurship	1.000	.595
Increase in the dispersion of money	1.000	.684
Spot the competitiveness	1.000	.723
Fear in moving with people has got reduced	1.000	.697
Can work and save for the wellbeing	1.000	.625
Increase over the financial skills	1.000	.638
The Family and relatives recognize after joining the group	1.000	.642
The various right available to women is known	1.000	.639
The opportunity in contributing towards social program	1.000	.614
The aspect of living is increased	1.000	.562
Gained empowerment by economic and social ways	1.000	.697
Increased awareness over building home / purchasing vehicles	1.000	.542
Extraction Method: Principal Component Analysis.		

In Table Bartlett's test of sphericity and KAISER MEYER OLKIN measures of sample adequacy were used to test the appropriateness of the factor model. Bartlett's test was used to test the null hypothesis that the variables of this study are not correlated. Since the approximate chi-square satisfaction is 3142.803 which is significant at 1% level, the test leads to the rejection of the null hypothesis.

The value of KMO statistics (0.769) was also large and it revealed that factor analysis might be considered as an appropriate technique for analysing the correlation matrix. The communality table showed the initial and extraction values.

Component	Total Variance Explained								
	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.676	25.800	25.800	5.676	25.800	25.800	3.058	13.902	13.902
2	2.654	12.066	37.866	2.654	12.066	37.866	2.964	13.474	27.375
3	1.904	8.656	46.522	1.904	8.656	46.522	2.602	11.825	39.200
4	1.543	7.015	53.536	1.543	7.015	53.536	2.128	9.672	48.873
5	1.335	6.068	59.604	1.335	6.068	59.604	2.035	9.248	58.121
6	1.182	5.373	64.977	1.182	5.373	64.977	1.508	6.857	64.977
7	.971	4.412	69.389						
8	.865	3.933	73.322						
9	.765	3.476	76.797						
10	.675	3.069	79.867						
11	.627	2.848	82.715						
12	.568	2.582	85.298						
13	.487	2.213	87.511						
14	.408	1.853	89.364						
15	.395	1.796	91.160						
16	.375	1.706	92.866						
17	.330	1.499	94.365						
18	.302	1.372	95.737						
19	.282	1.283	97.020						
20	.248	1.126	98.146						
21	.222	1.010	99.156						
22	.186	.844	100.000						

Extraction Method: Principal Component Analysis.

From the table it was observed that the labelled "Initial Eigen Values" gives the EIGEN values. The EIGEN Value for a factor indicates the 'Total Variance' attributed to the factor. From the extraction sum of squared loadings, it was learnt that the I factor accounted for the variance of 5.676 which was 25.800%, the II factor accounted for the variance of 2.654 which was 12.066%, the III factor accounted for the variance of 1.904 which was 8.656%, the IV factor accounted for the variance of 1.543 which was 7.015%, the V factor accounted for the

variance of 1.335 which was 6.068% and the VI factor accounted for the variance of 1.182 which was 5.373%. The six components extracted accounted for the total cumulative variance of 64.977%

Determination of factors based on Eigen Values

In this approach only factors with Eigen values greater than 1.00 are retained and the other factors are not included in this model. The twenty two components possessing the Eigen values which were greater than 1.0 were taken as the components extracted.

Rotated Component Matrix ^a							
Empowerment gained Variables	Component						Labeled as
	1	2	3	4	5	6	
Gained empowerment by economic and social ways	.815						Economic Empowerment I (13.902)
The aspect of living is increased	.709						
The opportunity in contributing towards social program	.692						
Increased awareness over building home / purchasing vehicles	.631						
Employment opportunity is generated	.508						
Spot the competitiveness		.813					Self improvement II
Increase in the dispersion of money		.789					
Fear in moving with people has got reduced		.684					
Learnt the nuances of entrepreneurship		.682					
Discharge of personal freedom			.790				Freedom III (39.200)
Increase in earnings			.757				
Ability to create mutual relations in the group			.742				
Increase in the proportion of Savings				.801			Improvement of skills IV (48.873)
Gaining self-Respect in the society				.735			
The skill of communicating between people has increased				.501			
Skills towards technology is assured				.501			
Increase over the financial skills					.711		Recognition V (58.124)
The Family and relatives recognize after joining the group					.683		
The various right available to women is known					.566		
Can work and save for the wellbeing					.528		
The group members can guarantee the income						.791	Guarantee VI (64.977)
Organizing meetings and related information is easy						.769	
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization. a. Rotation converged in 14 iterations.							

The factors of empowerment gained by women after joining self-help groups are tested with the demographic profile of the respondents in order to test the difference based on age group, religion, level of literacy, marital status, Community, Type of Family, Residence and Kind of House through Analysis of variance (ANOVA).

H0 : There is no significant difference among different age group, religion, level of literacy, marital status, Community, Type of Family, Residence and Kind of House with Economic empowerment.

ANOVA							
Source of Variance		Sum of Squares	df	Mean Square	F	Sig.	Result
Age of the respondents	Between Groups	77.500	19	4.079	2.151	.004	S
	Within Groups	620.154	327	1.896			
	Total	697.654	346				
Religion of the respondents	Between Groups	21.154	19	1.113	2.048	.006	S
	Within Groups	177.809	327	.544			
	Total	198.963	346				
Level of Literacy	Between Groups	128.764	19	6.777	5.602	.000	S
	Within Groups	395.558	327	1.210			
	Total	524.323	346				
Marital Status	Between Groups	16.664	19	.877	1.170	.281	NS
	Within Groups	245.152	327	.750			
	Total	261.816	346				
Community	Between Groups	45.802	19	2.411	1.545	.069	NS
	Within Groups	510.273	327	1.560			
	Total	556.075	346				
Type of Family	Between Groups	7.171	19	.377	1.753	.027	S
	Within Groups	70.380	327	.215			
	Total	77.550	346				
Residence	Between Groups	5.041	19	.265	1.062	.390	NS
	Within Groups	81.708	327	.250			
	Total	86.749	346				
Kind of House	Between Groups	38.478	19	2.025	2.455	.001	S
	Within Groups	269.769	327	.825			
	Total	308.248	346				

0.05 % level of significance.

NS – Not significant

S – Significant

From the table, it is understood that there is significant difference with age, religion, level of literacy, Type of family and kind of house with Economic Empowerment factor whereas there is no significant difference with marital status, Community and Residence.

H₀ : There is no significant difference among different age group, religion, level of literacy, marital status, Community, Type of Family, Residence and Kind of House with Self Improvement.

ANOVA							
Source of variance		Sum of Squares	df	Mean Square	F	Sig.	Result
Age of the respondents	Between Groups	43.913	16	2.745	1.385	.146	NS
	Within Groups	653.742	330	1.981			
	Total	697.654	346				
Religion of the respondents	Between Groups	18.315	16	1.145	2.091	.009	S
	Within Groups	180.648	330	.547			
	Total	198.963	346				
Level of Literacy	Between Groups	65.877	16	4.117	2.964	.000	S
	Within Groups	458.446	330	1.389			
	Total	524.323	346				
Marital Status	Between Groups	40.673	16	2.542	3.793	.000	S
	Within Groups	221.142	330	.670			
	Total	261.816	346				
Community	Between Groups	41.507	16	2.594	1.664	.052	NS
	Within Groups	514.568	330	1.559			
	Total	556.075	346				
Type of Family	Between Groups	7.982	16	.499	2.367	.002	S
	Within Groups	69.568	330	.211			
	Total	77.550	346				
Residence	Between Groups	3.975	16	.248	.991	.467	NS
	Within Groups	82.774	330	.251			
	Total	86.749	346				
Kind of House	Between Groups	19.805	16	1.238	1.416	.132	NS
	Within Groups	288.443	330	.874			
	Total	308.248	346				

0.05 % level of significance.

NS – Not significant

S – Significant

From the table, it is understood that there is significant difference with religion, level of literacy, Marital status and Type of family with Self Improvement factor whereas there is no significant difference with age, Community, Residence and kind of house.

H0 : There is no significant difference among different age group, religion, level of literacy, marital status, Community, Type of Family, Residence and Kind of House with Freedom factor

ANOVA							
Source of variance		Sum of Squares	df	Mean Square	F	Sig.	Result
Age of the respondents	Between Groups	24.346	11	2.213	1.101	.359	NS
	Within Groups	673.308	335	2.010			
	Total	697.654	346				
Religion of the respondents	Between Groups	6.116	11	.556	.966	.477	NS
	Within Groups	192.846	335	.576			
	Total	198.963	346				
Level of Literacy	Between Groups	63.899	11	5.809	4.227	.000	S
	Within Groups	460.424	335	1.374			
	Total	524.323	346				
Marital Status	Between Groups	9.013	11	.819	1.086	.372	NS
	Within Groups	252.803	335	.755			
	Total	261.816	346				
Community	Between Groups	32.261	11	2.933	1.876	.042	S
	Within Groups	523.813	335	1.564			
	Total	556.075	346				
Type of Family	Between Groups	5.723	11	.520	2.427	.006	S
	Within Groups	71.827	335	.214			
	Total	77.550	346				
Residence	Between Groups	1.907	11	.173	.685	.753	NS
	Within Groups	84.842	335	.253			
	Total	86.749	346				
Kind of House	Between Groups	18.028	11	1.639	1.892	.039	S
	Within Groups	290.220	335	.866			
	Total	308.248	346				

0.05 % level of significance.

NS – Not significant

S – Significant

From the table, it is understood that there is significant difference with level of literacy, Community, Type of family and Kind of house with Freedom factor whereas there is no significant difference with age, Religion, Marital status and Residence.

H0 : There is no significant difference among different age group, religion, level of literacy, marital status, Community, Type of Family, Residence and Kind of House with Improvement of skills factor.

ANOVA							
Source of variance		Sum of Squares	df	Mean Square	F	Sig.	Result
Age of the respondents	Between Groups	27.757	16	1.735	.855	.623	NS
	Within Groups	669.897	330	2.030			
	Total	697.654	346				
Religion of the respondents	Between Groups	14.691	16	.918	1.644	.056	NS
	Within Groups	184.271	330	.558			
	Total	198.963	346				
Level of Literacy	Between Groups	57.262	16	3.579	2.529	.001	S
	Within Groups	467.061	330	1.415			
	Total	524.323	346				
Marital Status	Between Groups	22.292	16	1.393	1.920	.018	S
	Within Groups	239.524	330	.726			
	Total	261.816	346				
Community	Between Groups	30.442	16	1.903	1.194	.270	NS
	Within Groups	525.633	330	1.593			
	Total	556.075	346				
Type of Family	Between Groups	8.384	16	.524	2.500	.001	S
	Within Groups	69.166	330	.210			
	Total	77.550	346				
Residence	Between Groups	4.322	16	.270	1.082	.371	NS
	Within Groups	82.427	330	.250			
	Total	86.749	346				
Name of House	Between Groups	26.578	16	1.661	1.946	.016	S
	Within Groups	281.670	330	.854			
	Total	308.248	346				

0.05 % level of significance.

NS – Not significant

S – Significant

From the table, it is understood that there is significant difference with level of literacy, Marital status, Type of family and Kind of house with Improvement of skills factor whereas there is no significant difference with age, Religion, Community and Residence.

H0 : There is no significant difference among different age group, religion, level of literacy, marital status, Community, Type of Family, Residence and Kind of House with Recognition factor.

ANOVA							
Source of variance		Sum of Squares	df	Mean Square	F	Sig.	Result
Age of the respondents	Between Groups	44.940	16	2.809	1.420	.130	NS
	Within Groups	652.714	330	1.978			
	Total	697.654	346				
Religion of the respondents	Between Groups	18.518	16	1.157	2.117	.008	S
	Within Groups	180.444	330	.547			
	Total	198.963	346				
Level of Literacy	Between Groups	52.956	16	3.310	2.317	.003	S
	Within Groups	471.367	330	1.428			
	Total	524.323	346				
Marital Status	Between Groups	11.796	16	.737	.973	.486	NS
	Within Groups	250.019	330	.758			
	Total	261.816	346				
Community	Between Groups	38.353	16	2.397	1.528	.088	NS
	Within Groups	517.722	330	1.569			
	Total	556.075	346				
Type of Family	Between Groups	4.572	16	.286	1.292	.200	NS
	Within Groups	72.979	330	.221			
	Total	77.550	346				
Residence	Between Groups	6.122	16	.383	1.566	.076	NS
	Within Groups	80.628	330	.244			
	Total	86.749	346				
Kind of House	Between Groups	19.526	16	1.220	1.395	.142	NS
	Within Groups	288.722	330	.875			
	Total	308.248	346				

0.05 % level of significance.

NS – Not significant

S – Significant

From the table, it is understood that there is significant difference with religion and level of literacy with Recognition factor whereas there is no significant difference with age, Marital status, Community, Type of Family, Residence and kind of house.

H0 : There is no significant difference among different age group, religion, level of literacy, marital status, Community, Type of Family, Residence and Kind of House with Guarantee factor.

ANOVA							
Source of Variance		Sum of Squares	df	Mean Square	F	Sig.	Result
Age of the respondents	Between Groups	31.267	8	3.908	1.982	.048	S
	Within Groups	666.387	338	1.972			
	Total	697.654	346				
Religion of the respondents	Between Groups	8.730	8	1.091	1.939	.054	NS
	Within Groups	190.232	338	.563			
	Total	198.963	346				
Level of Literacy	Between Groups	33.846	8	4.231	2.916	.004	S
	Within Groups	490.477	338	1.451			
	Total	524.323	346				
Marital Status	Between Groups	9.365	8	1.171	1.567	.133	NS
	Within Groups	252.451	338	.747			
	Total	261.816	346				
Community	Between Groups	28.063	8	3.508	2.245	.024	S
	Within Groups	528.012	338	1.562			
	Total	556.075	346				
Type of Family	Between Groups	3.938	8	.492	2.260	.023	S
	Within Groups	73.613	338	.218			
	Total	77.550	346				
Residence	Between Groups	1.982	8	.248	.988	.445	NS
	Within Groups	84.767	338	.251			
	Total	86.749	346				
Kind of House	Between Groups	12.570	8	1.571	1.796	.077	NS
	Within Groups	295.678	338	.875			
	Total	308.248	346				

0.05 % level of significance.

NS – Not significant

S – Significant

From the table, it is understood that there is significant difference with age, level of literacy, Community, Type of Family with Guarantee factor whereas there is no significant difference with Religion, Marital status, Residence and kind of house.

CONCLUSION

The article has concentrated on the empowerment gained by women involved in self-help groups. The various statements which have been used and clustered under five heads viz., Economic empowerment, Self-improvement, Freedom, Improvement

of skills, Recognition and Guarantee. It is further learnt that the age group, religion, literacy level, Marital status, Community, Type of family, Residence and kind of house have shown non-significance among the empowerment factors.

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