

International Journal of Agriculture Extension and Social Development

Volume 7; SP-Issue 8; August 2024; Page No. 94-98

Received: 07-06-2024
Accepted: 12-07-2024

Indexed Journal
Peer Reviewed Journal

Profile characteristics of women SHG members through TNCDW in Cuddalore district

¹P Vaishnavi and ²P Ramesh

¹Assistant Professor, Department of Agricultural Extension, School of Agricultural Sciences, Dhanalakshmi Srinivasan University, Samayapuram, Tamil Nadu, India

²Assistant professor, Department of Agricultural Extension, Faculty of Agriculture, Annamalai University, Annamalai Nagar, Tamil Nadu, India

DOI: <https://doi.org/10.33545/26180723.2024.v7.i8Sb.937>

Corresponding Author: P Vaishnavi

Abstract

The concept of women's empowerment includes initiatives aimed at elevating the independence and self-determination of women and communities, ensuring equitable access to opportunities, and recognizing their rights. This study investigates the profile characteristics of women involved in Self Help Groups (SHGs) in rural India, particularly within the Cuddalore district of Tamil Nadu. SHGs play a significant role in reshaping communities and advancing gender equality by providing a platform for networking, addressing shared challenges, pooling savings, and championing education for girls. The study adopts an ex-post-facto research design, with data collected from 120 SHG members through structured interviews and analyzed using statistical tools like mean, standard deviation, frequency, percentage, and ranking. Results showed that a majority of respondents belong to the middle age category and possess middle school education. Most participants engage in subsidiary occupations alongside their SHG activities, contributing to medium income levels. Social participation, mass media exposure and information sharing behaviour were predominantly at medium levels among respondents. The participation in SHG activities under the Mahalir Thittam initiative appears to have fostered self-confidence, achievement motivation and leadership abilities among the members. The findings highlight the crucial role of SHGs in empowering women and improving their socio-economic status within rural communities.

Keywords: Women's empowerment, self help groups (SHGs), rural India

Introduction

The concept of women's empowerment encompasses a range of initiatives aimed at elevating the independence and self-determination of women and communities. The goal is to enable them to pursue their interests responsibly and autonomously while exercising their own authority. Women's empowerment is essential to ensuring that they have equal access to opportunities and that their rights are properly respected. This is accomplished by enhancing and expanding women's social, economic, political, and legal existence (Vaishnavi and Ramesh, 2023) ^[11]. It grants them equal rights to participate in various spheres, ensuring social and financial equity, enabling them to make informed financial decisions, providing equal educational opportunities, and fostering equal access to job prospects. This empowerment extends to their ability to make decisions and express preferences both within and beyond the confines of their home and workplace.

Self-Help Group is a small voluntary association of poor people, preferably from the same socio-economic background. They come together for the purpose of solving their common problems through self-help and mutual help. The Self-Help Group promotes small savings among its members (Ramesh *et al.*, 2021) ^[8]. The Self Help

organization comprises rural individuals striving to unite and form a representative group, dedicated to alleviating poverty. Particularly impactful in Indian villages, Women's Self Help Groups (SHGs) are reshaping communities and advancing gender equality. Motivated by a sense of readiness and financial empowerment, women find a platform within SHGs for networking, addressing shared challenges, pooling their savings, and championing girls' education. The overarching goal of SHGs is to enhance women's lives by nurturing independence, cultivating their talents, and championing communal sustainability. Empowering women within these organizations holds the potential to broaden access to resources, fostering self-reliance and income development for vulnerable women.

Methodology

The present study was adopted an *ex-post-facto* research design. This study was conducted in the Cuddalore district of Tamil Nadu state. Out of the 13 blocks in Cuddalore district, Cuddalore block was selected based on the maximum number of Self Help Groups in Cuddalore district. There are 51 Village Panchayat in Cuddalore block. Out of the 51 Village Panchayat, six were selected based on maximum number of Self Help Group members *viz.*,

Gunduuppalavadi, Kondur, Thiruvandipuram, Kudikadu, Pathirikuppam and Pachayankuppam. A sample size of 120 Self Help Group members was selected by using proportionate random sampling technique. A list of thirteen independent variables namely, age, educational status, occupational status, annual income, social participation, mass media exposure, information sharing behavior, decision making behaviour, achievement motivation, self-confidence, leadership abilities, attitude towards group activity, awareness on women development programmes were selected. One dependent variable empowerment of women SHG members was also selected for the study. The data were collected by using a well-structured interview schedule, and analysed with statistical tools like mean, standard deviation, frequency, percentage and ranking.

Results and Discussion

It could be seen from Table 1, that little more than two-thirds (66.67%) of the respondents were found in the middle age category followed by 20.00 percent in the young age and 13.33 percent in the old age category. The possible reason for this result may be that middle and young aged women were more interested, innovative and energetic with working spirit. This might be the reason for most of the respondents under middle and young age categories. The findings gain support from Elakkiya (2018) [3].

Table 1: Distribution of respondents according to their age, (n=120)

S. No.	Category	No. of respondents	Percent
1.	Young	24	20.00
2.	Middle	80	66.67
3.	Old	16	13.33
	Total	120	100.00

Data furnished in Table 2, revealed that a little more than two-fifths (43.33%) of the respondents were found to have middle school education followed by 16.67 percent and

Table 3: Distribution of respondents according to their occupational status, (n=120)

S. No.	Category	No. of respondents	Percent
1.	SHGs alone	41	34.17
2.	SHGs + any other subsidiary occupation	79	65.83
	Total	120	100.00

Data furnished in Table 4, revealed that more than three-fifth of the respondents (60.84%) were found in medium level of income category, followed by 30.00 percent of respondents in low and a meager percent of respondents (09.17%) in high income categories. This might be due to their participation and engagement in several group entrepreneurial activities facilitated by Mahalir Thittam project SHGs. Being the members of the Mahalir Thittam SHGs, they could easily avail the loan amount for starting new ventures and also improve their existing ventures. This finding is in line with the findings of Bhongle (2018) [1], who also reported that majority of the SHG women belonged to medium income group.

12.50 percent under primary and functionally literate, respectively. About 10.00 percent of the respondents had secondary education followed by 08.33 percent of the respondents had higher secondary education, 05.00 percent of the respondents had illiterate and a meager percent (04.17%) were found to be collegiate education. These findings revealed that majority of the respondents were found to be educated. This might be because of the accessibility of the Primary and middle schools in the study area.

Table 2: Distribution of respondents according to their educational status, (n=120)

S. No.	Category	No. of respondents	Percent
1.	Illiterate	6	05.00
2.	Functionally literate	15	12.50
3.	Primary education	20	16.67
4.	Middle school education	52	43.33
5.	Secondary education	12	10.00
6.	Higher secondary education	10	08.33
7.	Collegiate	5	04.17
	Total	120	100.00

It could be revealed from Table 3, that nearly two-third of the respondents (65.83%) had subsidiary occupation along with their SHGs and only 34.17 percent of them were practicing SHGs alone. The respondents reported that they had leisure time apart from the time spent in their SHGs because of their time management. Hence, they could spend their time in managing subsidiary occupations like agricultural labour, sheep and goat rearing, keeping poultry birds and tailoring. Moreover they could earn an additional income from the subsidiary occupations. Hence, majority of them looked after both SHGs and subsidiary occupation. This finding is in line with findings of Kaur and Bajwa (2016), who also reported that majority of the SHG women were found to have subsidiary occupation along with their SHGs.

Table 4: Distribution of respondents according to their annual income, (n=120)

S. No.	Category	No. of respondents	Percent
1.	Low	36	30.00
2.	Medium	73	60.83
3.	High	11	9.17
	Total	120	100.00

It could be inferred from Table 5, that two-thirds (66.66%) of the respondents had medium level of social participation followed by 21.67 percent of the respondents with low level of social participation and 11.67 percent of the respondents with higher level of social participation respectively.

The possible reasons might be that having joining in Mahalir Thittam project, the women members become aware about the prevailing social institutions like village Panchayat, cooperative society, Panchayat union, milk society etc., and gained access to membership in those institutions. This finding is in line with the findings of Ramesh (2018) [9], who also reported that majority of the SHG women had medium level of social participation.

Table 5: Distribution of respondents according to their social participation, (n=120)

S. No.	Category	No. of respondents	Percent
1.	Low	26	21.67
2.	Medium	80	66.66
3.	High	14	11.67
	Total	120	100.00

From the above Table 6, that little less than two-third of the respondents (65.00%) had medium level of mass media exposure followed by 25.83 percent of the respondents had high level of mass media exposure. A meager percent of the respondents (09.17%) had low level of mass media exposure. Among the mass media sources viz., radio, newspaper, magazine, facebook, youtube and mobile phone. The rural women highly prefer for television and mobile phone, as it is a powerful medium to mobilize opinion on many issues related to women groups. This helps them to transfer their information to others easily. This finding is similar with the findings of Hema (2013) [4].

Table 6: Distribution of respondents according to their mass media exposure, (n=120)

S. No.	Category	No. of respondents	Percent
1.	Low	11	09.17
2.	Medium	78	65.00
3.	High	31	25.83
	Total	120	100.00

Table 8: Distribution of respondents according to their decision making behavior, (n=120)

S. No.	Category	No. of respondents	Percent
1.	By self without consulting others	7	05.83
2.	Consulting with the spouse only	57	47.50
3.	Consulting all the family members	35	29.17
4.	Help from others in decision making	14	11.67
5.	No participation in decision making	7	05.83
	Total	120	100.00

It could be seen from the Table 9, that a little more than half of the respondents (52.50%) had medium level of achievement motivation followed by 23.33 percent of the respondents had low level of achievement motivation and 24.16 percent of the respondents had high level of achievement motivation. The appropriate reason might be that after joining the Mahalir Thittam project SHG, the leaders and group members motivate each other to achieve their group and individual goals. This could be the reason for medium level of achievement motivation. The findings are in agreement with the findings of Devika (2012).

From the Table 7, it is evident that two-fourth of the respondents (66.67%) had medium level of information sharing behaviour followed by 27.50 percent and 05.83 percent of the respondents with high and low level of information sharing behavior, respectively. The appropriate reason interpreted that, attending group meetings is one of the extended roles of the women members. During the time of meeting, it is possible to share the information of various enterprises and relevant experiences of enterprises between members. The women members are interested to share the training experience to friends, family members and neighbour. Therefore, medium to high level of information sharing was found among the respondents

Table 7: Distribution of respondents according to their information sharing behavior, (n=120)

S. No.	Category	No. of respondents	Percent
1.	Low	7	05.83
2.	Medium	80	66.67
3.	High	33	27.50
	Total	120	100.00

From the above Table 8, it could be inferred that nearly half of the respondents (47.50%) were found that consulting with spouse only for decision making at all the levels followed by consulting all the family members (29.17%) and 11.67 percent of the respondents were found that help others in taking decision at all the levels. A meager percent (05.83%) of the respondents were found to both have self-decision without consulting others and had no participation in decision making at all the levels. The possible reasons might be that usually the women members were much dominated by their spouse. Since, they live in a male dominated society and they rely on their spouse for making their decisions. Those women members, who live in joint family were bound to rely on their family members for decision making. This could be evident from the findings of Mary (2012).

Table 9: Distribution of respondents according to their achievement motivation, (n=120)

S. No.	Category	No. of respondents	Percent
1.	Low	28	23.33
2.	Medium	63	52.50
3.	High	29	24.17
	Total	120	100.00

The above Table 10, indicated that more than three-fifth of the respondents (68.33%) had medium level of self-confidence followed by 21.67 percent and 10.00 percent of

the respondents with high and low level of self-confidence respectively. Women were taken on to more number of exposure visits after joining the Mahalir Thittam project. This helped them to gain self-confidence and courage to express their own views. By participating in Mahalir Thittam project SHG, the members would have been in a better position to feel confident in seeing other’s successful activities. This would have resulted in medium to high level of self-confidence.

Table 10: Distribution of respondents according to their self-confidence, (n=120)

S. No.	Category	No. of respondents	Percent
1.	Low	12	10.00
2.	Medium	82	68.33
3.	High	26	21.67
	Total	120	100.00

It is evident from the Table 11, that a little less than two-thirds (65.84%) of the respondents had medium level of leadership abilities followed by 20.83 percent and 13.33 percent of the respondents with high and low levels of leadership abilities respectively. The possible reason might be that the leading ability might have increased among the respondents after joining in Mahalir Thittam project SHGs.

Table 12: Distribution of respondents according to their attitude towards group activity, (n=120)

S. No.	Category	No. of respondents	Percent
1.	Low	9	07.50
2.	Medium	74	61.67
3.	High	37	30.83
	Total	120	100.00

From the above Table 13, it is inferred that 100 percent of the respondents were aware about Mahalir Thittam project followed by 62.50 percent of the respondents being aware about Pudu Vazhvu Project and 37.50 percent of the respondents aware about DWCRA scheme. The medium

Table 13: Distribution of respondents according to their awareness on women development programmes, (n=120)

S. No.	Category	No. of respondents	Percent
1.	Development of women and children in rural areas (DWCRA)	45	37.50
2.	Mahalir Thittam	120	100.00
3.	Pudu Vazhvu Project (PVP)	75	62.50

Conclusion

The study highlights the significant impact of Self Help Groups (SHGs) in empowering women in rural areas, particularly in the Cuddalore district of Tamil Nadu. The findings demonstrate that SHGs provide a crucial platform for women to enhance their socio-economic status, engage in entrepreneurial activities, and develop leadership skills. The majority of the respondents displayed medium levels of social participation, mass media exposure, and decision-making behavior, indicating that SHGs effectively contribute to building confidence and self-reliance among women. The increased awareness of development programs like Mahalir Thittam further emphasizes the role of SHGs in broadening access to resources and opportunities. Overall, the study underscores the importance of SHGs in advancing gender equality and fostering sustainable community development by empowering women to take active roles in

As the leadership position will be kept in rotation each year. So all the women members would have got equal chance to become the leader of Mahalir Thittam project SHG. This finding is in line with the results of Meenakshi (2011).

Table 11: Distribution of respondents according to their leadership ability, (n=120)

S. No.	Category	No. of respondents	Percent
1.	Low	16	13.33
2.	Medium	79	65.84
3.	High	25	20.83
	Total	120	100.00

From the Table 12, that more than three-fifth of the respondents (61.67%) had favourable attitude towards group activity followed by 30.83 percent of the respondents had more favourable attitude towards group activity and 07.50 percent had less favorable attitude towards group activity. Through participation in Mahalir Thittam SHG activities, the members would have gained more self-reliance, confidence and become economically empowered. These might be the reasons for majority of the women with favourable attitude towards group activity. The finding gains support from findings of Mary (2012) [6].

level of mass media exposure could be the possible reason for the cent percent awareness about Mahalir Thittam among the women. This finding is in view with Sujetha (2012) [10].

both their households and broader social spheres.

References

1. Bhongle RA. Professional soft skills among the members of women self-help groups (SHGs) [Master’s thesis]. Dapoli: Dr. Balasaheb Sawant Konkan Krishi Vidyapeeth; c2018.
2. Devika S. Non wood forest products (NWFPs) in improving the livelihood of tribal women: an explorative study [Master’s thesis]. Coimbatore: Tamil Nadu Agricultural University; c2012.
3. Elakkiya S. Women empowerment through Pudu Vazhvu project – A critical analysis [Master’s thesis]. Coimbatore: Tamil Nadu Agricultural University; c2018.
4. Hema B. Entrepreneurial behaviour of rural women - A critical analysis [Master’s thesis]. Coimbatore: Tamil

- Nadu Agricultural University; c2013.
5. Kaur LK, Bajwa HS. Rural development - self help group success story. *Asian J Agric Ext Econ Sociol.* 2016;14(1):1-9.
 6. Mary Karuna Jeba V. Impact of dynamics of self help group on rural empowerment - A critical analysis [PhD thesis]. Coimbatore: Tamil Nadu Agricultural University; c2012.
 7. Meenakshi V. Participation and empowerment of rural women in self help groups: An analysis [Master's thesis]. Coimbatore: Agricultural College and Research Institute, Tamil Nadu Agricultural University; c2011.
 8. Ramesh P, Vaishnavi P, Sakthivel V. Sociological empowerment of women self help group members through Mahalir Thittam in Cuddalore district of Tamil Nadu. *Res J Agric Sci.* 2021;12(3):1030-1032.
 9. Ramesh CS. Entrepreneurial behaviour of self help group members [Master's thesis]. Parbhani: Vasantryo Naik Marathwada Krishi Vidyapeeth; c2018.
 10. Sujeetha TN. Empowerment of tribal women through SHGs - an analysis [Master's thesis]. Coimbatore: Tamil Nadu Agricultural University; c2012.
 11. Vaishnavi P, Ramesh P. Relationship between profile characteristics of women SHG members and their empowerment through TNCDW. *Gujarat J Ext Educ.* 2023;35(2):55-58.