

EMPOWERMENT OF COASTAL WOMEN THROUGH SELF-HELP GROUPS IN THOOTHUKUDI DISTRICT

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ABSTRACT

Women empowerment is an important key factor which improves the economic, social, education, health and decision making skills among women. Many studies have been conducted regarding the empowerment of women through self help groups and thousands of the women in India are building their lives, their families and their society through Self-help groups. In this study an attempt has been made to identify the empowerment of coastal women through self help groups. 60 sample respondents from the study area have been identified and collected data were analysed through percentage analysis and found out that women has been improved in their personal, social status, economic and financial inclusion. The study also identified that there is no livelihood diversification as per the opinion of sample respondents.

Introduction

Women empowerment is a critical aspect of achieving gender equality and promoting sustainable development (United Nations, 2020). The relationship between women's empowerment in financial and social sectors has a major impact in the nation's overall development. Women are deprived of these human rights, often as a matter of tradition. In rural areas, women are generally not perceived to have any meaningful income generation capacity, and hence, they are relegated mainly to household duties and cheap labour. In India, Self-Help Groups (SHGs) have been recognized as a potent tool for empowering women, particularly in rural and coastal areas (GOI, 2011). Thoothukudi District, located in the southern state of Tamil Nadu, is a coastal district where women play a significant role in the fishing industry. However, they face numerous challenges, including limited access to education, healthcare, and economic opportunities (Tamil Nadu State Planning Commission, 2017).

Review of literature

Ranjula & Wallentin (2009) in their study "Does Micro Finance Empower Women? Evidence from Self-Help Groups in India" argued that women empowerment only takes place when the existing social norms and culture is being challenged by the women in order to empower the socio-economic status. They measure empowerment as a possible variable and empirically examined the relation between the SHG participation and women empowerment. The study finally revealed that SHG members are empowered by participating in this micro-finance at different levels, as they have a greater tendency to resist existing gender norms and culture that restrict their ability to develop and make choices.

Patil (2013) In his study entitled "self-help group and women empowerment" revealed that the success of SHGs not only improves the economic status of women but also brought lot of changes in their social status.

Maheshwari & Goyal (2014) They explored the various aspects and "impacts of self-help group on socio economic empowerment of women" studied under different researches. This review started that SHG serve as a vehicle for women empowerment and poverty alleviation, creating opportunities to promote income generating activities and enable women to move above the poverty line. There is a need to integrate women's

empowerment, improvement of their status and economic roles, into economic development programs, as the development of a country is linked to the status and development of women.

Narasimha et al. (2016). In their study entitled “role of self-help groups in women empowerment and health. This study was conducted on cross-sectional study in urban field practice area of Bangladesh Medical Collage and Research institute. 95 women were interviewed by a pre-validated questionnaires who were involved in the SHG for last 1 year. This study revealed that 62.1% were literate, 65% received economic help through this programme. 26% got importance in family as well as community, 21% had improvement in personal health, 68% decides to seek medical care for health-related issues

Masrat (2018) this paper attempts to study the economic empowerment of women through self-help groups in district Baramulla of JK. In this study, multi stage sampling was used and 120 SHG members were selected as sample. The findings of the data identified that there is a positive impact on the improvement of beneficiaries through micro finance. Participation in SHG improves the income level, savings level of the participants.

Nithya & Sahad (2019) this paper highlights the “Role of SHGs in Women Empowerment in Tamil Nadu”. this case study has found that SHG has made significant changes in the livelihood aspects of millions of poor women across the countries. The study has selected Tiruvallur district where the number of SHGs is higher as compared with the rest of the states in Tamil Nādu. This study with 100 respondents also reveals the economic improvement.

Jose et al. (2020) conducted a study on “Problems of women SHGs members in Ernakulam district” in Kerala. This study mainly focused on the problems and constraints faced by women entrepreneurs. The data were collected with the help of primary sources by using questionnaire technique from 250 respondents (125 from Aluva and another 125 from Paravoor taluk of Ernakulam district) by adopting sample random technique. The findings of the study discloses that inability to manage business, lack of basic knowledge among SHGs members due to their illiteracy, frequent changes in formalities for availing loan, lack of adequate training, lack of family support, short period of repayment of loans, difficulty to fulfill government formalities, lack of experienced manpower, lack of self-confidence, lack of digital literacy, lack of infrastructural facilities etc. are the major problems faced by SHG members in Ernakulam district in Kerala.

Statement of the Problem

Women are major parts of the society as well as family. Development of women in education as well as economic status will not only improve them individually, it will led to the improvement of the family as a whole. SHG plays a vital role in the improvement of women in the country. The SHG plays an important role in making them realise their importance of empowerment. SHG makes women to bring out their potentials and capabilities and make them confident to face the challenges more effectively. It has also made women have financial independence to attain social enlightenment. The very goal of SHG is to alleviate poverty by creating more revenue by creating effective work. Especially in coastal areas, their livelihood primarily depends on the natural resources and due to natural calamities their income earning capacity will be affected. Against this backdrop an attempt has been made in this study to analyse the empowerment of coastal women through SHG.

Objectives of the study

1. To identify the demographic profile of sample respondents
2. To evolve the opinion of women respondents on their economic and social development

3. To identify the opinion towards financial inclusion and livelihood diversification

Research Methodology

This study was conducted in Thoothukudi city. Convenient sampling technique was adopted for selecting respondents. The researcher has taken 60 women respondents throughout thoothukudi city. The study is based on both primary and secondary data. The primary data were collected through structured questionnaire. The required secondary was collected from books, magazines and web-sites. The collected data was analysed through Percentage analysis.

Limitation of the study

The study is confined with the following limitations:

- The study is limited to Thoothukudi city only and conclusions drawn may not be applicable to other areas.
- Time and cost are the others factors limiting the study sample to 60 respondents.
- Present study is mainly based on primary data. Hence the possibility of sampling error is inevitable.

Analysis and Interpretation

Table 1: Demographic profile of the respondents

Particulars	Factors	No of respondents	Percentage
Age	Below 30	20	33.33
	Above 30	40	66.67
Marital Status	Married	36	60
	Unmarried	18	30
	Widow/Seperate	6	1
Educational Qualification	Illeterate	10	16.67
	Primary level	20	33.33
	Secondary level	20	33.33
	College level	10	16.67
Family type	Nuclear family	24	40
	Joint Family	36	60
Occupation	Fish vending	30	50
	Aqua culture	15	25
	Self employed	5	8.33
	Home maker	10	16.67
Monthly income	Below 10000	40	66.67
	Above 10000	20	33.33
No of members in the SHG	12-15	12	20
	15-18	18	30

	18-20	30	50
Tenure of membership in SHG	Less than 6 months	10	16.67
	6 months to 1 year	20	33.33
	1 to 2 years	30	50
	More than 2 years	10	16.67

Interpretation

The study found that majority of the respondents were under the age group of above 30 and married, majority having school level education and having the occupation of fish vending. Most of the women respondents are having earning below 10,000 and majority were under the SHG within the period of 1-2 years and living in joint family.

Table 2: Factors influencing women empowerment through SHG

Factors	Yes	%	No	%	Total
Financial Inclusion					
Have you accessed any credit or loan facilities through the SHG or other financial institutions?	54	90	6	10	60
Do you participate in any microfinance or micro-insurance programs?	50	83	10	17	60
Have you experienced any improvements in your financial stability or security since joining the SHG?	54	90	6	10	60
Social and Cultural Empowerment					
Have you experienced any changes in your social status after joining the SHG?	48	80	12	20	60
Do you feel that you have more control over your life and decision making?	36	60	24	40	60
Have you experienced any improvements in your relationships with family and community members ?	36	60	24	40	60
Personal Development					
Have your confidence improved?	42	70	18	30	60
Have you experienced an improvement in your mental and emotional well-being after joining SHG?	48	80	12	20	60
Do you feel more connected to your community and society since joining the SHG?	36	60	24	40	60
Livelihood Diversification					
Do you engage in any alternative livelihood activities besides fishing or aquaculture?	24	40	36	60	60
Have you received any training or support from the SHG or other organizations to diversify your livelihood?	42	70	18	30	60
Have you experienced any improvements in your livelihood security or income since joining the SHG?	36	60	24	40	60
Social Protection and Entitlements					
Do you have access to any social protection schemes or entitlements (e.g., pension, health insurance)?	24	40	36	60	60
Have you experienced any improvements in your overall well-being or quality of life since joining the SHG?	48	80	12	20	60

Interpretation

As per the above table, the opinion of women respondents in the concept of financial inclusion have been identified that 90% of the respondents are availing loan facilities and experiencing an improved financial stability after joining SHG and 83% were participating in some of microfinance or insurance program. 80% of the respondents

are experiencing changes in social status and 60% of the respondents feel that their control in decision making and their relationship with family and community have improved. Personal development is a major factor and 70% of the respondents are experiencing their improvement in confidence as well as improvement in mental and emotional well being. The result on livelihood diversification revealed that majority 60% of the respondents are not engaged in alternative livelihood besides fishing and aquaculture and 70% are receiving training and support from SHG and 60% experiencing livelihood security on income after joining SHG. As per social protection schemes majority are having negative response and for the overall well being and improvement 80% are having positive response of experience.

Suggestions and conclusion:

This study demonstrates the positive impact of SHGs on women empowerment among coastal women in Thoothukudi District. The findings suggest that SHGs can be an effective tool for promoting women empowerment in personal, social, cultural, financial and livelihood diversification. The study gives the following suggestions based on the findings, in order to have alternative employment government should come up with development of entrepreneurship skills among coastal women SHG members. Awareness regarding financial assistance provided by the government should be given to SHG members. The government should provide market facilities to products produced by women SHG members in coastal areas.

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