WOMEN INCOME LEVEL EMPOWERMENT THROUGH SELF HELP GROUPS IN TAMIL NADU

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KEYWORDS	Abstract
Self Help Groups, Income Level Empowerment, Women Empowerment	Women empowerment in India is dependent up to a great extent on numerous different variables that encompass geographical setting (urban/rural), social status (caste and class), educational status, and age factor. Actions on the women empowerment exist at the state, local (panchayat), and national levels. However, women encounter differentiation in most sectors like education, economic(income lvel) opportunities, health and medical assistance, and political participation, which demonstrates that there are substantial gaps between strategy advancements and real exercise at the community level. At juncture the Income Level Empowerment is very essential and vital role in society, so this study focuses to find the Women Income Level Empowerment through Self Help Groups in Tamil Nadu..

INTRODUCTION

Women's empowerment is synonymous with the achievement of equality and equal mindedness in society. Women's empowerment will result in traditional female value being respected in society. The empowerment of women through SHGs would lead to benefits not only to the individual woman and women's groups but also for the family and community as whole through collective action for development. They assume the role of decision maker in major and deciding aspects of the family and village community. The possible outcome of women's empowerment through group approach / SHGs at household level is self-employment (Assured wage employment through the years) sustainable livelihoods, improved health and education, enhanced social dignity and better status of women/girl child. Women's group formation increased the knowledge, consciousness, savings and income of women. This created an alternative to women's traditional social condition and contributed to their ability to speak out and thereby earn a relatively higher status in the family and in the community. The women are heard through SHGs which confirmed that participation in community and self development programme is the need of the hour to bring women to the main stream of developmental process.

REVIEW OF RELATED LITERATURE

Devarapalli & Rao, (2016) made an attempt to evaluate the impact of SHGs on women empowerment. The study highlighted the formation and functioning of sample women SHGs and income generating activities of SHG women. It was also found that SHGs helped in eradication of poverty and improving the quality of life. However, inadequate institutional finance creates problems for the running SHGs.

Sudheendra Rao, L.N (2018) In this study an attempt was made to assess whether self-help groups influence women members in increasing their confidence level and communication skills. Further, if the schemes enable the members to take on new challenges in the life. Further, demographic variables such as age, experience, and loan availed significantly influenced the psychological empowerment of the SHG members. However, other factors like number of children, income, and education of SHG members did not have significant influence over increasing psychological empowerment.

Malarvizhi.P.K (2018) her study explore the Self help group's women empowerment through micro credit conducted in Krishnagiri district of Tamilnadu.. Rural women entrepreneurs are economically independent after they started participated in self-help group. Their status in society is improving. They take of their family members and decisions on their own. Micro financing has achieved success through some extent. The self-help group and bank linkage scheme in Krishnagiri district has supported in improving the economy of the rural entrepreneurs. Therefore, self-help groups are playing an impressive role in achieving the long prised goal of poverty alleviation and rural development through their diversified programmes. SHGs were encouraged in savings and income generating activities and solve many social issues.

Bhol et al., (2020) their study reported the strong positive correlation of income generation (r=.611) with the empowerment score of SHG women farmers conveyed that passive women farmers also get the opportunity to improve their economic status through group farming and marketing. But, in the case of an independent women farmer communication skill and knowledge in agriculture are most important to make profit from agriculture. Importance of income generating activities is women empowerment and inter-linkage between SHGs and marketing.

OBJECTIVE:

To measure the Income Level Empowerment level on Self Help Groups members in the rural areas of Tamil Nadu

RESEARCH DESIGN AND SAMPLE

The Primary Data was collected from the Tamil Nadu rural areas' Self Help Groups members. The 574 samples were collected from Multi-Stage Random sampling method on four Districts of Tamil Nadu. All the four districts select the Economically, Socially, Psychologically and politically & legally developing village people belonging to the districts of Tamil Nadu. The samples were normally distributed and collected from concern districts like, four areas that are North (Tiruvallur District), South (Kanniyakumari District), East (Cuddalore District) and West (Salem District). The random sampling techniques used for the selection of the sample respondents from the defined population. The most critical requirement of probability random sampling is that everyone in defining the population has a known and equal chance of getting selected.

ANALYSIS AND INTERPRETATION

The study takes Path Regression Analysis of Women Income Level Empowerment through Self Help Groups in Tamil Nadu

Table- 1: Model Fit Summary

Model	R	R-Square	Adjusted R-Square	Std. Error of the Estimate	Durbin-Watson
Income level Empowerment	0.933	0.871	0.870	0.26105	2.127

Dependent Variable: Income level Empowerment

Model reveals that R- (Multiple Correlation Coefficients) value is 0.933. It is measuring the degree of relationship between the Income level Empowerment and the predicted values like, 'I can able to Fulfillment of basic necessities like food, cloth and shelter' (ILE -1), 'I have Reasonable income with dignity in work place' (ILE -2), 'I have Getting out of clutches of money lender' (ILE -3), 'I can able to create productive assets' (ILE -4) and 'I can able to Elimination of family poverty' (ILE -5).

R-Square (Coefficient of Determination) value is 0.871. It is more than about 87% of the variation of Income level Empowerment is explained by the variation in the independent variables. Adjusted R- squared value is 0.870. It adjusts the statistic based on the number of independent variables in the model.
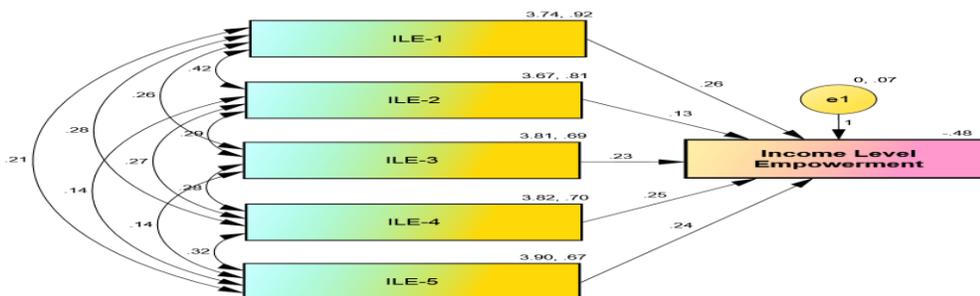
That is the desired property of goodness-of- fit statistic. Furthermore, Durbin-Watson (DW) value exists 0 → 4 is good correction, (0 →2 is positive auto correction, 2 → 4 negative auto correction) here statistics shows 2.127, it is indicating negative auto correction, (i.e.) good correction.

Table-1: Regression Weights for SHGs Income level Empowerment

Regression Weights	Estimate	S.E.	C.R.	P
Income level Empowerment <--- ILE-1	0.262	0.013	19.573	0.000
Income level Empowerment <--- ILE -2	0.132	0.014	9.132	0.000
Income level Empowerment <--- ILE -3	0.230	0.015	15.344	0.000
Income level Empowerment <--- ILE -4	0.252	0.016	15.681	0.000
Income level Empowerment <--- ILE -5	0.244	0.015	16.168	0.000

Note: .000 is 1% α -significant level

Fig-1: Path Regression Analysis of SHGs Income level Empowerment

The Path diagram represents the independent variables of the Income level Empowerment like, 'I can able to Fulfillment of basic necessities like food, cloth and shelter' (ILE -1), 'I have Reasonable income with dignity in work place' (ILE -2), 'I have Getting out of clutches of money lender' (ILE -3), 'I can able to create productive assets' (ILE -4) and 'I can able to Elimination of family poverty' (ILE -5). Here Path Regression analysis employed on all five variables; among them, all variables are highly significant at 1% α -significant level.

Table-3: Covariance for SHGs Income level Empowerment Variables

Covariance	Estimate	S.E.	C.R.	P
ILE-1<--> ILE-5	0.206	0.034	6.082	0.000
ILE-5 <--> ILE-2	0.135	0.031	4.319	0.000
ILE-5 <--> ILE-3	0.143	0.029	4.951	0.000
ILE-5 <--> ILE-4	0.318	0.032	10.066	0.000
ILE-1 <--> ILE-4	0.276	0.036	7.754	0.000
ILE-2 <--> ILE-4	0.271	0.034	8.067	0.000
ILE-3 <--> ILE-4	0.285	0.031	9.068	0.000
ILE-2 <--> ILE-3	0.286	0.033	8.533	0.000
ILE-1 <--> ILE-3	0.257	0.035	7.346	0.000
ILE-1 <--> ILE-2	0.422	0.040	10.484	0.000

Note: 0.000 is 1% α significant level

The above table interprets covariance relationship of SHGs Income level Empowerment Variables, all of the relationships are significant at 1%, the significant relations are comparing with estimate values, ILE-1 <--> ILE-2, ILE-5 <--> ILE-4 and ILE-2 <--> ILE-3 relationships are highly significant at 1% level. The estimate values are 0.422, 0.318 and 0.286 respectively.

FINDINGS

The significant variables are comparing with estimated values, the resulted that the first influenced Income level Empowerment is 'I can able to Fulfillment of basic necessities like food, cloth and shelter' (ILE -1), and the estimate value is 0.262. The second influenced variable is 'I can able to create productive assets' (ILE -4) and the estimate value is 0.252. The third influenced variable is 'I can able to Elimination of family poverty' (ILE -5), the estimate value is 0.244.

SUGGESTIONS

1. Based on the study's findings on the influence of various empowerments on Psychological Empowerment on SHGs, here are some suggestions that could be derived: All panchayat establishment and NGOs should broadcast the advantages of women SHGs like saving benefits, vocational training, loan facilities and opportunity for income generating facilities. These programmes will change the mind set of rural women. Then they will try to contribute their small amount as savings in their groups.

2. The awareness of stakeholders should be raised regarding gender issues in microfinance and women's empowerment and the importance of empowering rural women through income-generating activities

CONCLUSION

The study concludes the Income level Empowerment through Self Help Groups in Tamil Nadu is 'they can able to Fulfillment of basic necessities like food, cloth and shelter and they can able to create productive assets'. Finally they can able to Elimination of family poverty'.

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