

# Employing Women Technical Assistants for Enhancing the Empowerment of Women in Society

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**Abstract:** *Women in India have historically been suppressed and even more repressed have been women in particular who belong to the economically and socially weaker sections of society. Throughout post-independence India, all the provisions in the constitution and the length of legislation enacted to empower women were not sufficient to free women from their conventional bondages, liabilities and restrictions. The involvement of women in decision-making processes, particularly in rural areas, has remained very marginal until recent times. This article highlights the satisfaction of members in Tamilnadu for marketing women's self-help groups.*

**Keywords:** *Self-Help Groups (SHGs), Marketing Activities, Marketing Products, Marketing Performance, SHG Members Satisfaction and Experience*

## I. INTRODUCTION

A Self-Help Group (SHG) is a registered or unregistered group of micro-entrepreneurs with homogeneous social and economic backgrounds, who come together on a voluntary basis to save regular small sums of money, agree to contribute to a common fund and meet their emergency needs on a mutual basis.

The programs also implemented a unique concept in each self-help group to encourage master farmers to take practical leadership in activities related to development, marketing and credit. Farmers receive training in crop production engineering, industrial development and management of enterprises[1]-[3]. Training programs are structured on the basis of need to be defined and appropriate training modules are used. Through Participatory Technology Development, the programs introduced a new methodology of appropriate technology. Farmers experiment with on-farm experiments to develop better technologies and adapt existing technologies that incorporate the latest scientific expertise in the field of fiber

### A. Self-Help Groups

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It is a rural women's group with at least 20 members involved in savings, internal lending, micro-entrepreneurial activities, assimilation and dissemination of health, childcare, education, woman's participation in household decision-making, and so on[4]-[5].

## II. REVIEW OF LITERATURE

Tripathy (2004) conferred SHGs' dynamic position in rural expansion by saying that SHGs are tools for improving society, stimulating the economy, structuring entrepreneurship, and group solidarity. The writer noted that the SHGs offer a great opportunity for different services to be consulted[6]-[9].

Ravindra (2010) The launch of self-help groups in India was outlined and the quality of the SHGs was evaluated along with SHG-Bank Linkage's growth over the years. He also conferred on the issues faced by the SHGs such as participants' illiteracy, lack of proper management, dual funding, high interest rates on bank loans, 63 low-tech issues, advertising issues, etc.

## III. DATA COLLECTION AND ANALYSIS

The work was carried out in the Kanchipuram districts and Chennai districts. Therefore, the list of all the SHGs from the selected blocks of district procured for the investigation. The census method was used to select the SHGs from the selected blocks.

Investigator tried to contact the entire SHGs member however due to some reasons the total number of women members of SHGs contacted from selected districts were 198. Some of the respondents could not be contacted as they were not available at the time of interview[10]-[13]. Observation, focused group discussion and case study method were also used to support the quantitative data. Analysis of the data was done with the help of different statistical tool like frequency distribution, percentage, mean, standard deviation, weighted mean score, correlation coefficient(r) as well as multiple linear regressions.

## IV. RESULTS AND DISCUSSION

The members experience in their occupation plays a vital role in the productivity of their products which in turn increases the marketable surplus. Also based on their

experience and expertise, they choose the disposal point, marketing channel and the time of disposal which are all very important for this study.

Year	No. of Members	Percentage
Up to 2 years	150	30
3 - 5 years	270	54
6 years and above	80	16
<b>Total</b>	<b>500</b>	<b>100</b>

**Table – 2 Member in the SHG**

It is noted from the table 2 shows that 270 (54 per cent) of the total respondents have 3-5 years' experience in marketing of SHG products. Out of total 150 (30 per cent) of the respondents have upto 2 years' experience and only 80 (16 per cent) sample respondents have more than 6 years. As majority of respondents (270) have 3-5 years' experience the opinion expressed by them will be worth for the study.

Particulars	No. of Members	Percentage
Self	55	11
Group leader	75	15
Family members	100	20
Friends and Relatives	225	45
NGO	45	9
<b>Total</b>	<b>500</b>	<b>100</b>

**Table – 3 Influenced to Join the SHGs**

The Table 3 depicts that majority of the SHG members joined through their friends and relatives which shows 45 per cent and 20 per cent of the members joined through their family members. From the study that 15 per cent of the sample respondents motivated by group leaders to join the SHG and 11 per cent of them self-interested to join the group. Among the sample respondents only 9 per cent of the members are joined through the NGO.

Role in the SHGs	No. of Members	Percentage
Animator	25	05
Representative	75	15
Member	400	80
<b>Total</b>	<b>500</b>	<b>100</b>

Source: Primary data

**Table – 4 Role in the SHGs**

According to the study, the majority of respondents' role in the SHG is members, showing that 80% and 15% of sample respondents are representatives and only 5% are animators.

Particulars	No. of Members	Percentage
Yes	400	80
No	100	20
<b>Total</b>	<b>500</b>	<b>100</b>

**Table – 5 Group Meetings**

Most sample respondents' opined that for their cultivation they have their own pump sets. Of the 400 (80%) respondents, only 100 respondents (20%) have their own pump sets for cultivation and the rest of them do not have their own pump sets for cultivation.

Particulars	No. of Members	Percentage
Monthly	200	50
Fortnightly	80	20
Weekly	120	30
<b>Total</b>	<b>400</b>	<b>100</b>

**Table – 6 Frequency of Meeting**

Table 6 indicates that most survey respondents are of the opinion that meetings are held on a monthly basis once that is 200 (50 percent) and that out of the total 120 (30 percent) respondents are of the opinion that meetings are held once a week. Just 50 (20 percent) of the survey respondents decided that meetings would take place every fortnight.

Particulars	No. of Members	Percentage
Regularly	350	70
Occasionally	100	20
Rarely	30	06
Not attending the meeting	20	04
<b>Total</b>	<b>500</b>	<b>100</b>

**Table 7: Meetings attended by the Members**

According to Table 7 about the meetings attended by the SHG member, most of the survey respondents are of the opinion that they regularly attend a meeting that indicates 70% and 20% of the participants are of the opinion that they rarely attend. 4% of the sample members are not interested in attending the conferences, and only 6% of the participants seldom participate.

Particulars	No. of Members	Percentage
Yes	450	90
No	50	10
<b>Total</b>	<b>500</b>	<b>100</b>

**Table 8: Members Co-operative and Social mind**

Income	Before Joining the SHG	Percentage	After Joining the SHG	Percentage
No earning		5.00		5.00
Insufficient		60.00		12.00
Sufficient		30.00		63.00
Surplus		4.00		20.00
<b>Total</b>	<b>500</b>	<b>100.00</b>	<b>500</b>	<b>100.00</b>

**Table – 9 Feeling On Earnings**

The majority of the respondents gives their opinion that their earnings is not sufficient in before joining the SHG which constitutes 353 (66.10 per cent) out of 534. From the above analysis 29.03 per cent of them agreed that their earnings are sufficient before joining the SHG. 3.00 per cent of the assenters are in the category of no earnings and only 1.87 per cent of them earnings are surplus after expended the family expenses[14]-[17].



The table depicts that most of the sample respondents agreed their earnings are sufficient after joining the SHG which shows that the 339 (63.48 per cent) and 99 (18.54 per cent) sample members earnings is surplus. Among the members 67 (12.55 per cent) those earnings are insufficient and only 29 (5.43 per cent) respondents not earned any income after joining the SHG.

Particulars	No. of Members	Percentage
Yes	375	75
No	125	25
<b>Total</b>	<b>500</b>	<b>100</b>

**Table 10: Economic Status improved after Joining in SHGs**

From the review of the above table, the majority of sample employers accepted that their economic status had improved since joining the SHGs, showing 375 (75%) and the remaining economic status of the total of 125 (25%) respondents.

Particulars	No of Members	Percentage
Yes	139	26.03
No	395	73.97
<b>Total</b>	<b>534</b>	<b>100</b>

**Table 11: Savings accounts of the Respondents**

Table 11 shows that the majority of survey respondents do not hold a savings account of 73.97 percent and the remainder of them have a 26.03 percent balance. The table above clearly indicates that there is no savings account for most participants. In addition, it is recommended that the sample participants open the savings account[18]-[20].

Particulars	No. of Members	Percentage
Post Office	19	13.67
Co-operative bank	3	2.16
Commercial Banks	112	80.58
Chit Funds	5	3.60
<b>Total</b>	<b>139</b>	<b>100</b>

**Table 12: Name of the Institution**

Table 12 shows that the majority of survey respondents who have a savings account in commercial banks were 80.58% and 13.67% of respondents who have such accounts with the post office. Of the study, 3.60% of the members have chit funds accounts and only 2.16% have cooperative bank accounts. The table above clearly shows that most sample members in commercial banks have a savings account.

Particulars	No of Members	Percentage
Personal canvass	300	60
NGO Government	100	20
Middleman	25	05
Directly to the customer in shop	75	15
<b>Total</b>	<b>500</b>	<b>100</b>

**Table 13: Marketing of the Products**

Table 13 indicates that most SHG leaders are of the opinion that they are doing personal canvas to market their products, which reveals 60% and 20% of them are selling their goods through the NGO / Government. It is noticed that 15% of

them sell their products directly to the consumer in the shop and only 5% of the SHGs sell their products through the intermediary.

Particulars	No. of Members	Percentage
Yes	190	38
No	310	62
<b>Total</b>	<b>500</b>	<b>100</b>

**Table 13: Entrepreneurship Training**

Table 13 indicates that most employers decided that they are not attending any entrepreneurial training which shows 62 percent and 38 percent of participants are attending such training.

Name of the Training	No. of Members	Percentage
Training on industrializing of catering, pickles and pepped	73	39
Training on skill development	05	02
Tailoring and readymade garments	29	15
Training on beauty parlour management	27	14
Dairy farming	07	04
Handicraft works, toys making, rexin bag preparations	49	26
<b>Total</b>	<b>190</b>	<b>100</b>

**Table 14: Type of Training**

The Table 14 displays only 190 are attended the entrepreneurship training out of the sample of 500. Most of the survey respondents were attended from the study in the catering, pickle and pepper manufacturing school, which represents 39 percent of the total. The Handicraft works, toys making, rexin bag preparations and Tailoring and readymade garments constitutes 26 per cent and 15 per cent respectively. Further it reveals that Training on beauty parlour management shows 14 per cent and Dairy farming indicates 4 per cent correspondingly. Ultimately, 2% of the survey respondents completed skill development training that demonstrated the least proportion of the above study.

Factors	N	Mean Score	Rank
To Improve the Social Status	500	5.19	VII
To Promote Savings Habit	500	4.13	IX
To Obtain Financial Support	500	5.96	VI
To Initiate Group Activities	500	8.16	I
Easy Availability of Credit	500	4.77	VIII
Lack of Permanent Job for Husband	500	7.09	III
To support the Family	500	7.21	II
Permanent job availability	500	6.28	V
Motivated by Friends	500	6.32	IV

**Table 15: Reason for Joining SHGs (Rank Analysis)**

Table 15 reveals that the reason for joining SHGs to undertake group activities ranks first the mean value=8.16 and the standard deviation value=2.475 followed by the help of the mean value family=7.21 and the standard deviation value=2.980, the lack of permanent employment for the mean value husband=3.98 and the standard deviation value=1.127, the loss of crops due to the mean value of livestock=7.09 and st. motivated by friends of mean value=6.32 and standard deviation value = 3.312, permanent job availability of mean value=6.28 and standard deviation value = 2.844, to obtain financial support of mean value=5.96 and standard deviation value = 2.566, to improve the social status of mean value=5.19 and standard deviation value = 3.194, mean value=4.77 and standard deviation value = 3.211 and finally to promote savings



habit of mean value=4.13 and standard deviation value = 3.261, It is therefore concluded the reason for joining SHGs to initiate group activities in the first rank, mean value=8.16 and standard deviation value=2.475 followed by enhancing the last and eleventh rank of earning capacity, mean value=3.96 and standard deviation value=2.382.

## V. SUGGESTIONS

Governments may also hold such trade fairs solely for SHG products and supply the products to the market. If they can get international orders, resolving the balance of pay deficits will also be useful.

The level of rural women's literacy is low and therefore priority should be given to efforts to improve the level of literacy in the area [21]-[23].

This revolutionary concept can be applied globally and the majority of SHGs can benefit from simple advertising.

Financing banks can take the lead in providing marketing training to SHG members, thereby encouraging them to develop their own marketing strategies for their products. In addition, this will also protect their capital base by increasing banks' NPAs.

Types of workshops are a rare phenomenon and may be conducted in a district-wise manner in order to educate the SHG members in marketing, which in turn would boost the marketing of SHG goods.

Members must receive some kind of training in order to properly educate themselves on the use of capital.

Advertisement in magazines, newspapers, television and movies should be used to increase public perception of the services of SHGs. The government will subsidize a portion of this spending.

Responses to scheme knowledge, knowledge of rights and privileges, knowledge of growth, knowledge of employability and knowledge of integration and survival by SHG members indicate that members are highly satisfied with the resulting empowerment [24]-[25].

## VI. CONCLUSION

This article concludes that advertising is made easy for SHGs, the tactics and the inculcation of adequate knowledge of the markets and competitors. Once the SHGs get the fruits of easy advertising, they will definitely participate in more development at lower costs and one day they will also be able to become global players. Since most villagers are engaged in one or the other SHG activity, engaging them in business promotion and opening up the gates of global markets for them will improve the country's economy and improve our payment balance positions. In a globalized economy, this will make our country a leader. The study further finds that participation of women is a main ingredient for the successful empowerment. The study accepts all the four levels that greater participation of women in the project leads

to greater levels of empowerment at the individual, household, self-help group/enterprise and community level.

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