

ABSTRACT:-

This paper studies about the Self Help Groups (SHGs) in order to empower women and bring them into the mainstream of our social system. The Self Help Group movement in India has created a revolution leading to their social, economic and political empowerment of women. Bank linkage programme aimed at providing a cost effective mechanism for providing financial services to the unreached poor. Based on the philosophy of peer pressure and group savings as collateral substitute the SHG programme has been successful is not only in meeting peculiar needs of the rural poor, but also in strengthening collective self help capacities of the poor at the local level leading to their empowerment.

**KEYWORDS:**

Self Help Groups (SHGs) , Women Empowerment , economic and political



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ROLE OF SELF HELP GROUP ON WOMEN EMPOWERMENT WITH SPECIAL REFERENCE TO DINDIGUL DISTRICT - TAMIL NADU

INTRODUCTION

Self Help Group is a group of rural poor having homogeneous background and interest and voluntarily joining together with intent to carry on, saving and credit operations and other economic activities for mutual benefit. Since independence, the Government of India and state government have been taking various measures to improve the standard of living and economic position of women. In India women's empowerment is a home grown model for empowerment and poverty alleviation with a strong emphasis on savings and credit facilities to its members. Of the 25 crore people who live in absolute poverty, 70 per cent are women. For these women, poverty does not mean scarcity and want. It means rights denied, opportunities curtailed and voices silenced. The majority of women lack assets that help contribute to their empowerment and well being; economic independence through self employment and entrepreneurial development must be paid attention to because of this factors, the model of self help group came up in large scale. Self Help Group is a trust, belief and conviction that the community has on resources that can be mobilized for meeting individual's local needs and that of community for making local improvement and bringing about social change.

Self Help Groups are working in a democratic manner. The upper limit of members in a group is restricted to 20. Among them, a member is selected as an animator and two members are selected as the representatives. The animator is selected for period of two years. The group members meet every week. They discuss about the groups savings, rotation of funds, bank loan repayment, social and community action programme.

REVIEW OF LITERATURE:

Jayalakshmi.K (2002) had made a study on "Women's empowerment through SHGs". One of the major findings that reveals in his study was that almost all the members of SHG had developed a habit of savings in the post SHG situation compared to the saving habits of pre-SHG situation. Besides, the SHG is a media for the development of savings habits among the women. S. Rajamohan (2003) stated that the SHG also enhances the quality of status of women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life.

B. Vijayachandra Pillai and V. Harikumar (2006) stated that the very existence of SHGs is highly relevant to make the people of below poverty line hopeful and self reliant. SHGs enable to increase their income their standard of living and status in society to the main stream ultimately, the nation reaps the advantages of socialism.

Lalitha. M (2003) conducted study on "Self Help Groups and Social Change" with the objective to study the improved status and quality of life of poor women and children in the rural areas and the involvement of community in planning. To achieve the objectives of the study a sample of 1.5 per cent out of 2.19 lakh Self Help Groups in Andhra Pradesh was taken. It is observed that the self interest and self motivation would go a long way for the sustenance of the groups. The rate of illiteracy can be further reduced through existing programmes.

Veluraj (2001) in his study on "SHGs-An alternate approach to empowerment of rural women" emphasized on the importance of the promotion of SHGs, involvements of voluntary agencies for encouraging the women entrepreneurs through their income generating activities.

Mahendra Verma. P. (2005) in a paper "Impact of Self Help Groups on Formal Banking Habits", makes a model attempt to examine the growth of self help groups wither there is association between and the increase in female bank depsoite accounts and whether self help groups have a tendency to influence account holding in formal banks among individual households. The analysis also reveals that being members in Self Help Groups and more importantly having leadership experience in Self Help Groups greatly influence the bank account holdings.

EDA Rural system and APMAS (2006) found out that women members got politically empowered after joining the groups and in every five SHGs, there was a women member who was either a ward member. Ledavathi and Aradhana (2006) revealed that women are economically empowered after joining self help group. Anitha and Revenkar (2007) made an attempt to rural development through micro credit, the growth of SHGs from 1992-93 to 2003-04, and agency wise SHGs linked on March 31, 2004. They concluded that the success of SHGs not only improved the economic status of women and also brought lot of changes in their social status.

U.K. Teke and S.B.Sanap (2010), noted that after independence various poverty alleviation programmes implemented have not yielded and dirested result an innovative approach called micro credit can prove to be master key to open to development of poor's . NABARD had set up itself ambition of providing micro finance services to 1/3 of rural poor through linking one million SHG. It achieved its mission in 3 years. Now its aim is to cover 225 million poor by providing financial assistance to SHG by the year 2010. K. Govindarajan and K. Mayandi (2011) noted that the self help groups in the broader concept play an active role in social and commercial transformation, income generation and other development activities. As a medium for social action, SHG movement in India through financial intermediation may in time play an important role in the reduction of poverty. With appropriate market support strategies, the membes could effectively build enterprises as a source of their employment and income financial source, if

effectively delivered to women may help them make a meaningful improvement in their economic and social condition and reduce gender inequality in rural areas. Thus women were socially, economically and politically empowered after joining self help groups.

S. Venkateshmurthy and G.M. Dinesh (2009) noted that the SHGs playing an important role in organizing women, developing leadership qualities among women, mobilizing savings and involving women in various income generating activities. Further it evidence, that SHG are an important instrument to alleviate poverty in general and women poverty in particular. SHG helped women to improve their socio-economic status which leads to economic empowerment process.

Anand (2002), in his discussion, paper titled “Self Help Groups in empowering women; case study of selected self help groups and neighbourhood groups” gives a view of progress of self help groups. She has attempted to examine the performance of selected self help group and NHGs and to assess its impact, especially the impact of micro credit programme on empowering women. It has been clearly established that delivering credit alone may not produce the desired impact. The supporting services and structures through which credit is delivered from group formation and training to awareness raising and a wide range of other supporting measures are critical to make the impact of group activity strong and sustainable.

OBJECTIVES OF THE STUDY

The main objectives of this studies are

1. To find out the benefit through SHG.
2. To study about level of satisfaction of members in Self Help Group.
3. To analyse the income, expenditure, and savings pattern on self help group members.
4. To study the socio-economic background of the SHG members.

METHODOLOGY

This study was carried out in Dindigul district of Tamil Nadu. The main reason behind selecting this district is the number of self help group is very high when compare to all other districts, then the self help group members are functioning very successful manner, in this district, the number of training programme which are conducted exclusively for women self help group members are very high by Gandhigram Rural Institute which is located near Dindigul. The study was carried out by primary data and secondary data. The primary data were collected by interview schedule method. Secondary data were collected from various sources like NGO booklets, NABARD journals, RBI bulletin, Tamil Nadu government “Mahalir Thittam” report, internet and books. Percentage analysis table were constructed for the purposes of analysis the data. Simple convenient sampling method is used to select the respondents.

RESULTS AND DISCUSSION

The results of this study are given below with elaborate discussion for various demographic variables like age, income, educational qualification, marital status, family size etc. Table -1 clearly shows that maximum number of respondents are belongs to the

**Table – 1
Age wise respondent**

S.No.	Age	No. of Respondent	Percent
1.	<25 years	3	6.0
2.	26-35	25	50.0
3.	36-45	15	30.0
4.	46-55	5	10
5.	>55	2	4
	Total	50	100

Age group of 26.35 years followed by thirty percent of the respondents belongs to 36-45 years. Only four percent of the respondents are above 55 years of age.

Table : 2 clearly shows that the majority of the respondent have studied majority of the respondent have studied primary standard level (34%) followed by thirty percent of the respondents have studied upto 10th standard level.

Table – 2
Educational Qualification of Respondents

S.No.	Educational Qualification	No. of Respondents	Percent
1.	Illiterate	7	14
2.	Primary Standard	17	34
3.	10 th standard level	15	30
4.	12 th standard level	8	16
5.	Degree (or) diploma level	3	6
	Total	50	100

Only six per cent of respondents have completed degree (or) diploma level. Table-3 clearly says that 68% of respondents belongs to married group followed by 16% of respondents are from unmarried group. Only 10 per cent and 6 percentage of respondents are belongs to divorced and widower group.

Table – 3
Marital Status of Respondents

S.No.	Particular	No. of Respondents	Percent
1.	Married	34	68.0
2.	Unmarried	8	16.0
3.	Divorced	5	10.0
4.	Widower	3	6.0
	Total	50	100

Table :4 clearly says that 54 per cent of the respondents are belongs to nuclear family system and 46% of the respondents are belongs to joint family system. Table:5 stated that 54% of the respondents have one (or) two dependents followed by 26 per cent respondents have three (or) four dependents, only twenty percent of respondents have 5 to 7 dependents. Table:6 stated that economic empowerment of women members of the monthly income before and after joining in the SHG, nearly 50 per cent of respondents are earning less than Rs.5000 followed by thirty percent of the respondents are earning Rs.5001-8000 only twenty per cent of the respondents.

Table -4
Family Type

S.No.	Particular	No. of Respondents	Percent
1.	Nuclear Family	27	54.0
2.	Joint Family	23	46.0
	Total	50	100

Are earning Rs.8001-10,000 followed by 105 of the respondentsd are earning more than Rs.10,000 per month. Table.7 stated the economic empowerment of women members of the monthly savings before and after joining SHG.

Table – 5
No. of dependents of the respondents

S.No.	Particular	No. of Respondents	Percent
1.	1-2 person	27	54.0
2.	3-4	13	26.0
3.	5-7	10	20.0
	Total	50	100

Before joining SHG, nearly 50% of the respondents had saved only less than 2000 rupees per month followed by thirty per cent of the respondent had saved only Rs.2001-3000 per month. Then five per cent of respondents had saved Rs.3001-4000 per month followed by five per cent of respondents had saved Rs.4001-5000 per month. But after joining self help group, the group members savings habits has raised positively. Nearly, sixty percent of the respondents are saving Rs.2001-3000 per month followed by 20 per cent of the respondents are savings Rs.3001-4000 and remaining 20% of the respondents are saving

Rs.4001-5000 permonth. Table-7 clearly shows about economic empowerment of women members of the monthly savings before and after joining self help group. Before joining SHG the majority of the respondent (50 per cent) of rupees less than 2000, followed by 30 per cent respondent were savings potential of Rs.2001-3000 only. But after joining the self help group the trend had changed completely like majority of the respondents were (60 per cent) savings potential of Rs.2001-3000 followed by 20 per cent respondents are savings potential of Rs.3001-4000 remaining 20% of the respondents are savings Rs.4001-5000 per month. Table-7 clearly shows about economic empowerment of women members of the monthly savings before and after joining self help group. Before joining SHG the majority of the respondents (50 per cent) were savings potential of Rupees less than 2000, followed by 30 per cent respondent were savings potential of Rs.2001-3000 only. But after joining the self help group the trend had changed completely like majority of the respondents were (60 per cent) savings potential of Rs.2001-3000 followed by 20 per cent of Rs.3001-4000 and 4001-5000 respectively.

Table: 6
Economic empowerment of women members of the monthly income before and after joining SHG

S. No.	Particular	Before joining SHGs		After Joining SHGs	
		No. of Respondents	Percent	No. of Respondents	Percent
1.	<5000	25	50.00	-	-
2.	5001-8000	15	30.00	30	60.0
3.	8001-10000	10	20.0	15	30.0
4.	>10,000	-	-	5	10.0
	Total	50	100	50	100

Table: 7
Economic empowerment of women members of the monthly Savings before and after joining SHGs.

S. No.	Particular	Before joining SHGs		After Joining SHGs	
		No. of Respondents	Percent	No. of Respondents	Percent
1.	<2000	25	50.0	-	-
2.	2001-3000	15	30.0	30	60.0
3.	3001-4000	5	10.0	10	20.0
4.	4001-5000	5	10.0	10	20.0
	Total	50	100	50	100

SUGGESTIONS

- 1.Since majority of the women were ignorant about their legal rights. So the union government as well as concerned state government a should conduct the awareness programmes in all rural areas to educate their rights.
- 2.The government should take appropriate steps to avoid any exploitation of self help members by middle men and other market intermediaries.
- 3.The concerned government and central government should procure some of the products (or) services provided by self help group on priority basis to enhance their better living conditions.
- 4.In order to improve the women empowerment, female literacy level should be promoted.
- 5.Voluntary agencies and non-government organization should provide helping hand to market their products and services by the way of arranging exhibitions, fair, college bazaar and rural bazaar.
- 6.In many of the self help groups the same person is continuing in the offices as groups secretary. So we should give equal chance for all members of the groups to acts as secretary.

CONCLUSION

It is concluded that women are now participating in all productive activities and are on par with men. SHG members savings are increased to the desirable extent which automatically increase the purchasing power and increase the standard of living the thereby enhance the empowerment of women. The SHG movement in Tamil Nadu has been working in the right direction, but it is necessary to further empowerment of women in social, economical, political and cultural for the interest of the family in particular and the nation in general.

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