



SELF HELP GROUPS IN THANJAVUR AND TIRUCHIRAPPALLI DISTRICTS:A CASE OF SOCIO-ECONOMIC BACKGROUND OF THE MEMBERS

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Abstract

Self-Help Groups (SHGs) are small voluntary association of people from the same socio-economic background with a purpose of solving their common problems through self-help and mutual help. The main objective of this paper is to study Impact of Self Help Groups on Women Empowerment in Thanjavur and Tiruchirappalli districts of Tamil Nadu. For the purpose of present study, 100 women samples from the two Districts are selected. It is also found that the SHGs created confidence for social, economic self-reliance among the members in two villages. It develops the awareness programmes and schemes, loan policies etc. However there is a positive impact of Self Help Groups on Women empowerment in Tamil Nadu.

Keywords: SHGs, Demographic, Socio-economic, Problems.

1.1 Introduction

Self-Help Groups (SHGs) are small voluntary association of people from the same socio-economic background with a purpose of solving their common problems through self-help and mutual help. In other words, it is an association of people who have common problems that cannot be solved individually, but only through joint action. These groups are known by different names in different places. Some of the terms used in India for these groups are - Sangha, Samooh, Mandal, Dangham, and Samiti etc. depending upon the region. In India, usually self-help groups are women-oriented and most of their activities are concentrated towards savings and credit activities (apart from other activities focusing on women's empowerment, health and educational attainment, etc). There is a common perception in development literature that increased participation of women in savings and credit activities or economic attainment will empower women. Thus, self-help groups are seen as an important tool for empowering women. There is also the perception that economic attainment will empower women's status in family and in the community, giving them more power to participate in decision-making process.

However, opinions regarding what constitutes 'empowerment' are expectedly divergent. There are different opinions and definitions of empowerment depending upon the context. Jo Rowlands has rightly pointed that "Current use of the term [empowerment] remains ill-defined, however, in the development context: its users tend to assume that the appropriate meaning will be understood without being explained" (Rowland, 1998). Rowlands also mentions that "Much use of the term has laid emphasis on economic and political empowerment and on a conception of empowerment well rooted in the 'dominant culture' of western capitalism".

Although there is no consensus over the definition of empowerment, the common understanding is that the process of empowerment begins when an individual realizes /becomes aware of his/her situation, the social reality and his/her rights with the assumption that this awareness should be followed by education, knowledge, skills and actions. In the context of women's empowerment, it is assumed that when women come together, they find strength and move towards further knowledge and awareness. This process leads to further empowerment. Thus, collective action through self-help groups introduces an element of leadership, reduces risk and external threat, and enables women to overcome the oppression of patriarchy, and to realise their own true potential and achieve total well being.

1.2 Objective of the Study

The main objective of this paper is to study Impact of Self Help Groups on Women Empowerment in Thanjavur and Tiruchirappalli districts of Tamil Nadu..

1.3 Research Methodology

For the purpose of present study, 100 women samples from the two Districts are selected. The sample respondents are selected mostly by adhering to the simple random sampling. In this study primary data were collected from directly respondents by pre-designed questionnaire. Simple percentage, graphs and other relevant statistical techniques were adopted.

1.4 Results and Discussion

Table-1, Age of respondents

Age of respondents	Percentage
Less than 20	17
20 to 40	39
40-60	33
60 above	11
Total	100

Source: Primary data

Table 1, shows the distribution of sample respondents by age. It is found that 39% of the respondents are in the age of 20 to 30 years followed by 33% respondents are in the age of 40 to 60 years, 17% respondents are in the age of less than 20 years and 11% in the above 60 years. The majority of women in SHG are found to be relatively young.

Table-2, Educational status of respondents

Education level	Percentage
Illiterate	43
Primary level	21
Secondary level	08
High school level	7
UG level	9
PG	12
Total	100

Source: Primary data

Table 2, refers to the distribution of sample respondents by their education. It is observed that 43% of respondents are illiterates. 21% with primary education, 12% with above inter education, 9% with inter education, 8% with secondary level education and 7% of respondents are high school level education.

Table-3, Social Status of the Respondents

Social Status	Percentage
Forward Community (FC)	22
Backward Community (BC)	46
Scheduled Caste (SC)	25
Scheduled Tribes (ST)	07
Total	100

Source: Primary data

Table 3, refers to the distribution of sample respondents their social status. It is revealed that 46% of the respondents are drawn from backward caste followed by 25% scheduled caste, 22% socially advanced castes and 7% from scheduled tribes. Thus, most of the respondents are drawn from socially downtrodden communities.

Table – 4, Occupation of the respondents

Occupation	Percentage
Agriculture	57
Caste Based Service	32
Others	11
Total	100

Source: Primary data

Table 4, refers to the distribution of sample respondents by their occupation. It is observed that 57% of respondents are involved in agriculture followed by 32% are involved in caste based services and 11% are involved in other sources. Thus, the occupations of the most of the respondents are agriculture.

Table – 5,Income of the respondents

Before joining MonthlyIncome		Percentage
Income	Percentage	
Less than 2000	54	26
2001-4000	29	41
4001-6000	11	19
6001 above	6	14
	100	100

Source: Primary data

Table 5, refers to the distribution of sample respondents by monthly income. It is observed that before joining in SHGs, 54% of respondents were got less than Rs.2000 followed by 29% of respondents got between 2001 to 4000 Rs, 11% of respondents got between 4001 to 6000 Rs and 6% of respondents got above Rs 6000. After joining in SHGs, 41% of respondents are getting monthly income between Rs 2001 to 4000 followed by 26% of respondents are getting less than Rs 2000, 19% of respondents are getting between Rs 4001 to 6000 and 14% of respondents are getting above Rs 6000. Thus the most of the respondents increased their income for month.

Table-6,Reasons for joining in Self Help Groups

Reasons for joining Self Help Groups	Percentage
for Family Support	34
For increase Saving	15
For getting loan	19
for business	18
for other purpose	14
Total	100

Source: Primary data

Table 6, refers to the distribution of sample respondents byreason for joining in self help groups. It is observed that 34% of respondents for family support followed by 19% of respondents are for getting loans, 18% of respondents are for business purpose, 15% of respondents are for increasing savings and 14% of respondents are for other purpose. Thus, the most of the respondents said that for family support.

Table-7,Investment for growing money

Investment purpose	Percentage
Yes	63
No	37
Total	100

Source: Primary data

Table 7, refers to the distribution of sample respondents by investment for growing money in future. It is observed that 63%of respondents are investing for growing money and 37% of respondents are not do investment for growing their money. Most of the respondents are investment after getting their loan in various fields.

Table-8,Awareness about Society and Community of therespondents

Investment purpose	Percentage
Yes	77
No	23
Total	100

Source: Primary data

Table 8, refers to the distribution of sample respondents by awareness of about the society and community. It is observed that 77% of respondents are aware of society and community and 23% of respondents are not aware of society and community. Most of the Self Help Group members are aware about society and community.

Table – 9,Communication skill of respondents

Communication skill	Percentage
Increased	59
Constant	41
Total	100

Source: Primary data

Table 9, refers to the distribution of sample respondents by Communication skills. It is observed that 59% of respondents are increased their communication skill with the others, they will communicate with their mandal level officers and 41% of respondents are not increased their communication skill with their officers.

Table-10, Decision making of respondents

Decision making	Agriculture	Other Activities
increase	52	57
Constant	48	43
Total		100

Source: Primary data

Table 9, refers to the distribution of sample respondents by decision making. It is observed that 52% of respondents are increased decision making in agriculture sector and 48% of respondents are not taking any decision in agriculture. 57% of respondents are increased their decision making in other activities in their family and 43% of respondents are not take decision in the other activities in their family.

1.5 Major Findings of the Study

- The majority of women in Self Help Groups are found to be relatively young.
- 43% of respondents are illiterates, 21% of respondents are studied primary level education.
- Most of the respondents are drawn from socially downtrodden communities.
- The occupations of the most of the respondents are agriculture.
- Before joining in SHGs, 54% of respondents were got less than Rs.2000 and after joining in SHGs, 41% of respondents are getting monthly income between Rs 2001 to 4000.
- The most of the respondents said that they were joined in SHGs for Family support. vii. Most of the respondents are investment their money after getting their loan in various fields.
- 77% of the respondents are aware about society and community.
- 59% of respondents are increased their communication skill.
- 52% of respondents are increased decision making in agriculture sector and 57% of respondents are increased their decision making in other activities in their family.

1.6 Recommendations and Conclusion

SHG members learning from the past experiences are walking through the present are marching ahead for a bright future. The major findings in the study justify the greater role played by the SHGs in increasing empowerment of women, by making them financially strong, as well as it helped them to save amount of money and invest it further development. It is also found that the SHGs created confidence for social, economic self-reliance among the members in two villages. It develops the awareness programmes and schemes, loan policies etc. However there is a positive impact of Self Help Groups on Women empowerment in Tamil Nadu.

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