

A Study On Women Empowerment Through Self Help Groups In Perambalur District

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Abstract

This study is try to analyses the importance and performance of SHGs in promoting women's empowerment. This study addresses women empowerment through self-help groups in Perambalur District, Tamilnadu. Women empowerment includes the life of women at multiple levels, family, society, government, education, economic, employment, promotion and Politics too. The broad objectives of the study is to analyses the operating system of SHGs for small savings, delivery of credit to the needy persons, management of group funds, method of repayment of loans and examine the social benefits derived by the SHGs members. The study reveals that SHGs had set a new agenda for financial intermediary such as banks and NGOs in the form of Micro-credit that are demanded for various purposes. Similarly various different economic activities are undertaken by the SHGs members by way of saving habits, economic independence, self-confidence, property ownership, freedom from debt and through new employment avenues etc. The information required for the study has been collected from both the primary and secondary sources. The results of the study revealed that the SHGs have had greater impact on both economic and social aspects of the beneficiaries.

Key Words: Women empowerment, Employment, SHG.

Introduction

Self- help Group is a small voluntary association of poor people preferably from the same socio-economic background. They come together for the purpose of solving their common problems through self-help and mutual help. The SHG promotes small savings among its members. The saving is kept with a bank.

A self-help group is a village-based financial intermediary committee usually composed of 10-20 local women or men. A mixed group is generally not preferred. Most self-help groups are located in India, though SHGs can be found in other countries, especially in south Asia and southeast Asia.

Promotion of self- help groups (Finance)

PRADAN is one of the pioneers in the promotion of self-help groups in India, having formed its first SGH in Alwar, Rajasthan, in 1987. A saving and credit self-help groups is a simple yet effective way of reaching out and connecting with rural poor women.

Forest-Based Livelihood

PRADAN works mostly with adivasis and poor people who live near forests for whom forests and source of livelihood.

Micro enterprise promotion

In **PRADAN**'s project areas. Land, water, livestock, and forests remain the main sources' of livelihood that are available to the rural poor, most families' depend on agriculture for their meager incomes.

As on march 2015 **PRADAN** worked with 28,592 SGHs across 7 states representing a total membership of 36,782 rural poor women. These SGHs have mobilized a total savings of 1,015 million.

Mahalirhittam is a socio-economic empowerment programme for women implemented by Tamilnaducorporation for development of women Ltd. mahalirhittam based on self-help group (SGH) approach and is implemented in partnership with Non-Governmental Organizations (NGOs) and community based organization. The SGH approach was started in a small way in Dharmapuri District in the year 1989 with the assistance of international Fund for Agricultural development (IFAD).later the scheme was extended to the and erstwhile Salem and south Arcot districts in the year 1992-1993.Further extended to Madurai and Ramanathapuram in the year 1992-1993.Following the success of the IFAD project, mahalirThittam project was launched with state .Today the SGHs management is a very vibrant movement spread across all districts of the state. In Perambalur district the scheme was extended during the year in 1999-2000.

Review of the literature

Few studies are available on SGH and micro-finance and women empowerment. The researcher has tried to review of the following literatures.

Kapur(2001) in her study tried to discuss, analyze and sewer the challenging questions as to why despite all the efforts and progress made, still there continues to be so much of gender discrimination and what strategies, actions and measures to be undertaken to achieve the expected goal of empowerment and also opined that women's empowerment is much more likely to be achieved if women have total control over the organizations, which they can sustain both financially and managerially without direct dependence on others.

Pattanaik(2003) in her study reveals that SGHs are continuously striving for a better future for tribal women as participants, decision-makers and beneficiaries in domestic, economic, social, and cultural spheres of life. But due to certain constraints like gender inequality, exploitation, women torture for which various Self Help Groups is not organized properly and effectively.

Malhotra (2004) in her book has examined how women entrepreneurs affect the global economy, why women start business, how women's business associations promote entrepreneurs, and to what extent women contribute to international trade. it explores potential of micro-finance programmes for empowering and employing women and also discusses the opportunities and challenges of using micro-finance to tackle the feminization of poverty .According to her, the micro-finance programmes are aimed to increase women's income levels and control over income leading to greater levels of economic independence. They also enhance perceptions of women's contribution to household income and family welfare, increasing women's participation in household decisions about expenditure and other uses leading to greater expenditure on women's welfare.

Cheston&Kuhn (2004) in their study concluded that micro-finance programmes have been very successful in reaching women; this gives micro-finance institutions an extraordinary opportunity to act intentionally to impacts some women experiences.

Manimekalai (2004) in his article commended that to run the income generating activities successfully the SGHs must get the help of NGOs. The bank officials should counsel and guide the women in selecting and implementing profitable income generating activities. He remarked that the formation of SGHs have boosted the self-image and confidence rural women.

Sinha (2005) in his study has observed that micro-finance is making a significant contribution to both the savings and borrowing of the poor in the country. According to him the main use of micro-credit is for direct investment.

Statement of the problem

Poverty and unemployment problems are faced by the developing countries. According to the planning commission below poverty line more than 21.92% of India's total population.

The financial institutions have not been able to reach the poor households particularly women in the unorganized sector. Structural overheads led to high cost in advancing small loan.

Experience in implementing different anti-poverty and other welfare programmes has shown that the key to success lies in starting appropriate community- based organizations with participation at the grass-root level. Moreover, the group approach may be one off the effective ways to reduce the difficulties of small businessmen and farmers. Motivating individual farmers, artisans, and entrepreneurs to form small groups to pool their resources to handle selected operations may lead to a great success.

People's participation in credit delivery and recovery and linking of formal credit institutions to borrowers through SGHs have been recognized as a supplementary mechanism for providing credit support to the rural poor.

These groups are distinct from co-operative societies, mainly in terms of their size, homogeneity and functions. On-Governmental Organizations play an important role in preparing the members by changing their attitude to participate in group activities.

The **NABARD** is a pioneer in conceptualizing and implementing the concept of the SGHs from the pilot project of linking SGHs with banks. In 1992 the project was commenced throughout the country through a set of well-defined guidelines with special reference to the objectives, criteria for selection of SGHs, size of group, assessment of credit needs, rate of interest, repayment period and security, Efforts were also made by NABARD to popularize the project among bankers and the NGOs by organizing a series of workshops and seminars at different levels. The response from banks and the NGOs was encouraging and positive.

Profile of the study area

Perambalur is an administrative district in the state of Tamilnadu in India. The district headquarters are located at Perambalur. The district occupies an area of 1,752 km in 2011, Perambalur had a population of 564,511 of which male and female were 281,436 and 283,075 respectively. There was change of 14.36% in the population compared to population as per 2001 census in the previous census of India 2001, perambalur district recorded increase of 9.45% to its population compared to 1991 census.

Perambalur district is a centrally located inland district of Tamilnadu, spread over 3,69,007 ha, which was trifurcated from the erstwhile composite Tiruchirappalli district and was formed on 1 November 1995. The district is bounded by Cuddalore district in the north, Tiruchirappalli district in the south, Ariyalur in the east and Namakkal and Tiruchirappalli district in the west. The total geographical area of the district is 3, 69,007 ha, and net sown area and gross sown area are 2, 16,422 ha and 2, 37,136 ha respectively the net area under irrigation is 71,624 ha.

The district has been divided into four taluks (Perambalur, Veppanthattai, Kunnam, and Alathur) which is further sub-divided into four blocks Perambalur, Veppanthattai, Veppur, and Alathur for administrative purpose. The district comprises 121 village panchayats, four town panchayats and one municipality.

Scope of the study

The present study attempts to examine the socio-economic impact of the SHGs on the beneficiaries. It examines how far the programme has helped in raising the incomes and standard of living of the rural poor women and in enabling them to cross the poverty line. The present study is from the standpoint of the SHGs and their members

Objectives of the self-help groups

To improve access to savings and credit service.

To improve the standard of livings.

To reduce the poverty of poor women.

To analyze the changing the socio-economic conditions of the members of the self-help groups.

Methodology

The researcher has adopted convenience sampling methods. The study was carried out in selective clusters spread over in four blocks of Perambalur district

Data Collection

The present study on both primary data and secondary data. The primary data were collected from two interview schedule, one for SGHs and another for SGH's members. The secondary data were collected from books, journals, website and records of mahalirThittam Office Perambalur.

Hypotheses

There is no significant difference in the performance of SGHs and tenure of existence, literacy level of the leader and size of membership of the groups.

There is no significant difference in the social and economic conditions of the members before joining and after joining of SGHs.

There is no significant difference in the perception scores of the different groups of members and social factors and the attitude of the members.

Period of the study

Period of the study secondary data were collected for a period of ten years from 2005-2006 to 2015-2016 find out the Promote of savings and changing the socio-economic conditions of the members of the self-help groups.

Tools for analysis

The nature and relationship between personal characteristics and the level of opinions will be thoroughly examined with the help of statistical measures such as arithmetic mean, percentages and others result of the analysis were also tested with the help of Component Analysis chi-Square Test , T-Test, F-Test.

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