

Empowerment Of SHGs Women In Panruti Taluk, Cuddalore District**Dr. R. Anandaraman¹, Dr. V. Ganeshkumar²**¹Assistant Professor,
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Villupuram District- 604 304.Tamilnadu.**ABSTRACT**

Empowerment of SHGs women is refers to increasing the socio-economic emancipation which promote standard life of economic growth in our country. Empowerment is multi-dimensional process of survival development of tribal women sector have faced lot of problems both house and outside home. Tribal women SHGs is entrusted the quality of their basis requirement of life culture, education, and economic dependency, political, social aspect of fluctuation in their life. Government of India has implemented several programme and policy not fulfill the tribal women empowerment is traditional set-up the discrimination. Tribal women are not participated the local political election body because the tribal caste women are partiality not full pledged in parliament and local bodies. NABARD is leading financial assistance of women promotes several cores of capital budget contribute number of financial services promote SHGs women in backward areas.

KEY WORDS: Women, Empowerment, Self-Help, Members, Economic**1. INTRODUCTION**

Women empowerment is one of the formal functions of economic inclusive growth of tribal self-help group women. Empowerment is fundamental role of developing women society compare the men equality of standards job security in private and public sectors enterprises not differentiate of their society. Women SHGs is ensuring the power increasing the extent the micro-finance promote the economic activities establish the entrepreneurial development change their quality of life. Self-help group is certain level help to promote the socio-economic growth and also increasing manpower sharing and discuss the social work against evils in regular manner. NGO is intermediaries of self-help group women collected number of problems to solve the social oriented analysis and financial aids including the economic activities relevant the training given empowering in tribal women. Mahaliar thittam is major key factor increasing the women empowerment are dedicated served new schemes and policy contributed growth of Indian society. Empowerment is powerful indicator promote the certain ethics remove on economic violation of discrimination of tribal women change the socio-economic of their standard life. Government of India number of programme organized well developed effective growth of women sector. But still now there is no change tribal women empowerment fulfills the financial policy and physical growth of economic activities-oriented training equipment not well. Self-help group women highly affected multifarious of impact on micro entrepreneurial development of understanding banking linkage of operation through financial assistance of their women. Empowerment is major fundamental resources of power to increasing the socio-economic life change on gender-oriented discrimination promote economic activities of micro

entrepreneurial development in their society. Women empowerment is continuous process of survival growth economically social aspects of political level improving floatation of standard life.

2. OBJECTIVES

The present study carries out following major objectives

- To analyses the socio-economic profile of tribal SHGs women in Panruti taluk, Cuddalore District.
- To understand the function and awareness on economic activities of SHGs women.
- To found out empowerment of social benefit and micro entrepreneurial development of SHGs women.

3. RESEARCH METHODOLOGY

The present study relevant in analyzed nature using primary data collected necessary information among tribal SHGs women in Panruti taluk, Cuddalore District. Researcher reviewed find out problems based on micro entrepreneurial development of tribal women analyzed with help of statistical tools like simple percentage and chi-square test. The researcher has to investigation data tools of simple random sampling techniques. Hence the total sample size is 75 respondents in study area.

Table .1 reveals that function of tribal SHGs women of the in the study area. As regards the group members of the respondents, 24 percent of the respondents are below 14 members, 28 percent of the respondent's ranges between 15-16 members, 33.33 per cent of the respondents range from 17 to 18 members, and remaining 14.67 per cent of respondents have more than 19 members. The above table shows the group size of the respondents: 76 percent of the respondents have stable group, 13.33 percent of the respondents have increased group, and remaining 10.67 percent of the respondents have decreased groups.

FUNCTION OF TRIBAL SHGS WOMEN

FUNCTION	NO. OF RESPONDENT	PERCENTAGE
(Group Members) Below – 14	18	24
15-16	21	28
17-18	25	33.33
19 and above	11	14.67
Total	75	100
(Group size) Stable	57	76
Increased	10	13.33
Decreased	8	10.67
Total	75	100
(Position) Ordinary member	56	74.67
Representative	8	10.67
Cashier	4	5.33
Total	75	100
(Joining in SHG) Self	27	36
Family members	22	29.33
Friends	10	13.33

Relatives	16	21.33
Total	75	100

Sources: Primary Data.

TABLE NO 1

The above table reveals that group member position of the respondents, 74.67 percent of the respondents are ordinary members, 10.67 percent of the respondents are representatives of their members, 5.33 percent the respondents are cashiers, 9.33 percent of the respondents are animators.

It is seen from the above table that 36 per cent of the respondents have taken decision for joining of their own, 29.33 percent of the respondents have taken decision for joining of their family members, 13.33 percent of the respondents have taken decision for joining influenced by friends, 21.33 percent of the respondents have taken decision for joining by relatives,

Table.2 inferred that 60 percent of the respondents have attended the meeting by all members, 24 percent of the respondents have attended the meeting by a few members, and remaining 16 percent of the respondents have attended the meeting by some members. 52 percent of the respondents were informed of group meeting by group representatives, 22.67 percent of the respondents were informed the group meeting by animators, and the remaining 25.33 per cent of the respondents were informed by NGOs. The table concludes that maximum of (65.33%) respondents have attended weekly meeting, and a minimum of (16%) respondents have attended fortnightly meeting.

ACTIVITIES OF TRIBAL SHGS WOMEN

PARTICULARS	NO. OF RESPONDENT	PERCENTAGE
Attend the Meeting All members	45	60
Few members	18	24
Some members	12	16
Total	75	100
Meeting Group representatives	39	52
Animators	17	22.67
NGOs	19	25.33
Total	75	100
Frequency of Meeting Weekly	49	65.33
Fortnightly	12	16
Monthly	14	18.67
Total	75	100
Decision Making All members	37	49.33
Representative	10	13.33
Animator	12	16
NGOs	16	21.33
Total	75	100
(Agenda of Meeting) Majority of members	31	41.33
Some members	22	29.33
Group members	15	20
NGOs	7	9.33
Total	75	100
Joining of SHGs Savings part of eaming	21	28
Taking loan in time of need	14	18.67
Savings and credit	18	24
To discuss about EA	10	13.33

Friends	12	16
Total	75	100

Sources: Primary Data.**TABLE NO 2**

The above table clearly shows that 49.33 percent of the respondents have taken decision in the meeting by all members, 13.33 percent of the respondents' opinions have taken decision in the meeting through representatives, 16 percent of the respondents have taken decision in the meeting through animators, and remaining 21.33 percent of the respondents have taken decision through NGOs.

41.33 percent of their opinion agenda in meeting was by majority of members, 29.33 per cent of their opinion agenda in meeting was by some members, 20 percent of their opinion agenda in meeting was by group members, and the remaining 9.33 percent of their opinion agenda in meeting by NGOs. Hence, the table concludes that majority of respondents (41.33%) expressed their opinion agenda by majority of members.

Out of 75 respondents, 28 percent of the respondents join the SHGs for saving part of earning, 18.67 percent of them for taking loan in time of need, 24 percent of them for saving and credit, 13.33 percent of them for discussing about income generation, and the remaining 16 per cent of them join the SHGs for friends in the study area.

AWARENESS OF SHGS ACTIVITIES

ACTIVITIES	RESPONDENT	PERCENTAGE
Meeting calendar	10	13.33
Savings of Group	8	10.67
Outstanding loan	6	8
Repayment of bank loan	5	6.67
Total loaning of the group	7	9.33
Number of members taken loans	6	8
Cash in hand	11	14.67
Objectives of the groups	7	9.33
Economic activities	3	4
No awareness	12	16
Total	75	100

Sources: Primary Data.**TABLE NO 3**

It can be observed from below the table 3 that out of total 75 respondents, 13.33 percent of the respondents have awareness of meeting calendar, 10.67 percent of the respondents have awareness about savings of groups, 8 per cent of the respondents have awareness on outstanding loan, 6.67 percent of the respondents have awareness about repayment of loan, 9.33 percent of the respondents have awareness about group loan, 8 percent of the respondents have awareness about the number of members taken loan, 14.67 percent of the respondents have awareness about cash in hand, 9.33 percent of the respondents have awareness about objectives of groups, 4 percent of the respondents have awareness on economic activities and the remaining 57.6 per cent of the respondents have no awareness of any SHG activities.

SUGGESTIONS

Formation of new SHGs in the age group of between 18- 25 years the younger women should come forward to form a SHG for extent their social benefits. Meeting is very important to meet all members for sharing the knowledge about groups. Most of the SHGs conducted only monthly meeting. It should be avoided. All the SHGs should conduct weekly meeting. All the members should be participating in the group meeting. Before conducting the meeting, representatives should be informed. Representatives and animators should be selected only from literate's persons and relatives and neighbors must be avoided. Micro credit is one of the major parts of self-help groups. Most of the SHGs members do not borrow loan from bank. Banking sector should be interest rate is made less. Bank loan is very essential to help poor women in rural areas. Most of the tribal SHGs members get the loan from SHGs. They cannot repay the bank loan easily. Banking institutions should be recommended reduces interest rate along with extent the micro finance contribute through various financial sector. Savings account pass book must be maintained for banking transaction purpose only. All the SHGs members should maintain saving pass books. They should bring pass book weekly once to have entry done in the pass book. If they maintain the pass book properly they can withdraw the cash in time and also borrow easily.

4. CONCLUSION

women empowerment is predominantly not increasing for socio-economic growth of their standard life in our society. Women are second grade citizen are not fulfill basic requirement of quality life inequality of economic role are discrimination is traditional set-up. Government policy and schemes is downtrodden of their fundamental strongest growth of education, political and economically highly affected tribal women sector. Especially women education not for inclusive growth getting a greater number of formalities to admitted in school and higher education. Tribal women are not participating/sharing the political involvement because local people partiality of community based only higher caste members in local panchayats representatives. Indian political constitutions should be declaring of women candidates' certain percentage supportive and encourage political aspects of create awareness programme among women members.

5. REFERENCES

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