



A SOCIO-ECONOMIC UNDERSTANDING OF MEMBERS OF SELF HELP GROUPS IN A VILLAGE CLUSTER OF THIRUVALLUR DISTRICT, TAMILNADU

ABSTRACT

An attempt was made to study the socio-economic conditions among members of Self-Help-Groups in the villages of Thiruvallur District, Tamilnadu. Such groups use participatory processes to provide opportunities for the people to share knowledge, common experiences, and problems. Through their participation with the group, the members help themselves and others by gaining knowledge and information by obtaining and providing emotional and empirical support. Having been marginalized thus far, the experience empowers them and boosts their morale. Empowerment is a process of change by which individuals or groups gain power and ability to take control over their lives.

Since, India lives in villages, the promotional effort is inevitable to be launched in the form of self-supportive and unified group formation. The success of the SHG initiative in Bangladesh rendered the concept a panacea and soon came to be implemented in India. SHGs in Indian villages play vital role in the field of socio-economic and political growths. As far as Thiruvallur district was concerned, the literacy rate among poor was below average and hence, the intervention of SHG was necessary. With the view of the above, a comprehensive effort was made in the name of SHG, which created an achieved state with very good success rate among rural population in 2012 in this district.

The present descriptive study focused on the area such as personal information of members, Socio-economic status along with their recognition in society, the factors for joining SHGs and valuable suggestions for the future of SHGs.

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1. INTRODUCTION

"A Candle loses nothing by lighting another candle." - Swami Vivekananda

In general, villages in India are remarkable sources, which are taking part in shaping and transforming the entire country. Rural women are an integral part of

active change in rural society. In the case of growth and transformation, undoubtedly social conditions and economic backgrounds play a significant role. Rural development and the harmonious progress of the nation is possible only when women are considered as equal along with men and when society is progressive with regard to

the treatment of women. Emancipation of women is a pre-requisite for a country's economic development and social upliftment.

As far as India's growth is concerned, initiatives for the removal of poverty will make the country progressive. The obstacles for the removal of poverty should be identified carefully: it is possible to create a constitutional body for comprehensive growth. Women in rural areas, especially those from poor families have benefited from various programs. The rapid progress of SHGs has now turned into an empowerment movement among women across the country. SHGs in rural India not only make for economic growth but also, it instigates the Psychological (attitude based) support by which every woman can be optimistic and have constructive thoughts throughout life. "Self-help groups are voluntary, small groups structured for mutual aids and the accomplishment of a special purpose.

In India, economic empowerment results in women's ability to influence the decision making capacity, increase self-confidence, better status or role in household etc. The formation of SHGs is featured with micro credit project along with an empowerment process. The empowerment of women through SHGs would give benefit not only to the individual women but also for the family and community as a whole through collective action for development. The present study has carried out with set of objectives to understand the role and Socio-economic backgrounds of members of self help groups in the cluster of villages of Thiruvallur district, Tamilnadu This study was complied by using both primary and secondary data.

1. 2. SCENARIO IN TAMIL NADU

The Tamilnadu Corporation for Development of Women Limited (TCWML) was established for the development of women in December 1983 by the Tamil Nadu Government. Various schemes have been implemented by the corporation for the social and economic development of women. Among them the

scheme called "Mahalir Thittam" was implemented with the support of Non-Government Organisations (NGOs) and Banks and is functioning through a network of Women's Self-Help Groups. This scheme also plans for the growth of SHG movement with a view to promote the status of rural women (Rural Development, T.N., Policy Note: 2010-2011).

1. 3. VAZHNDHU KAATTUVOM PROJECT IN TIRUVALLUR DISTRICT

Vazhndhu Kaattuvom project (formerly known as Pudhu Vazhvu project) is a new one initiated by Tamilnadu Government in 2005. The project is designed to provide strategic support to the state government in identifying and understanding poverty with pilot strategies for improving livelihoods of the marginalized. The blocks of Thiruvallur District were selected under "Tamilnadu Empowerment and Poverty Reduction Project" (TNEPRP) with the assistance of World Bank. The unique feature of this project is Community Driven Development (CDD) approach adopting the non-negotiable principles such as equity, inclusion, participatory, transparency and accountability.

1.4. FUNCTIONS OF SELF-HELP GROUPS

- ✧ Self Help Group generates savings by collecting deposit from their members and length to needy member for production purpose and financial needs.
- ✧ SHGs save for at least 6 months before they can be linked to a bank credit or provide loans to its members.
- ✧ Self Help Group helps the members to avail loans from banks to meet their needs.
- ✧ Non-Government Organization helps the Self Help Group in processing member's effort and marketing their produce.
- ✧ The loan amount disbursed to Self Help Group is refinanced by National Agricultural Bank for Rural Development to the financing bank.

Table 1.1 Details of SHGs in Tamilnadu

Total No. of Self Help Groups	In Nos.	441311
Total No. of members	In Lakhs	69.91
Total No. of Rural Self Help Groups	In Nos.	302092
Total No. of members of Rural SHG	In Lakhs	48.33
Total No. of Urban Self Help Groups	In Nos.	139219
Total No. of members of Urban SHG	In Lakhs	21.58
Total savings	In Lakhs	2568

Source: Department of Economics and Statistics (as on 31.03.2012)

2. REVIEW OF LITERATURE

Kasthuri R, et. al., (2014) in a case study entitled "A Study of Self Help Group in Dharmapuri District" attempted to study the demographic, socio-economic and Psychological conditions of 520 members of SHGs in the district. The study has formulated the hypothetical statements to assess the relationship between age groups of SHG members and members. It has found that there is a significant relationship between educational qualification and motivational level and helpfulness of SHG members. The study has observed that after becoming members of a particular SHG, an individual gets a loan for undertaking some economic activities like maintaining family and carrying out small business. The study has commented that the burden of their domestic work has been reduced; their earlier spare time was now utilized for business purpose. Kundappa (2014) in an article entitled 'Micro Finance and Empowerment Of Women: An Impact Study Of SHGs' published in Indian Streams Research Journal Microfinance is a type of banking service that is provided to unemployed or low-income individuals or groups who would otherwise have no other means of gaining financial services. Micro finance through Self Help Group (SHG) has been recognized internationally as the modern tool to combat poverty and for rural development. Micro finance and SHGs are effective in reducing poverty, empowering women and creating awareness which finally results in sustainable development of the nation.

Garikipati (2008) described the operation of an SHG describing how the group begins credit activities with its' own member's savings and amounts of Rs 1 per day, per member. This money is then collectively pooled as a revolving fund to provide loans to individual members. The existing institutional structure is to link individual SHGs to the rural financial institutions, what is popularly known as SHG-Bank Linkage. Tripathy (2004) explained economic empowerment through income generating activities through self help groups and also explained its importance in education, mid-day meals scheme, health, agriculture and allied activities, community action and sustainable development and rural sanitation. Thus, the SHGs have been found to be an effective tool of micro-credit delivery for women empowerment and rural development.

Datta and Raman (2000) highlighted that SHG's are characterized by heterogeneity in terms of social and economic indicators. The success of SHG's in terms of high repayment is mostly related to the exploitation of prevailing social ties and cohesion found among women members. Social cohesiveness among members spring not

only from their diverse background of knowledge base, skills occupations and income levels, but also due to the dynamic incentive system of progressive lending to the groups on the successful completion of loan repayment. However, SHG's are heavily dependent on external financial agencies for their lending operations. He emphasized that SHG's experiment has to be spread throughout rural India rather than being concentrated in a few pockets of the country. NGO's are more suited for forming and nurturing of the SHG's, and therefore, it is essential to strengthen them and their resources so that they should increasingly undertake this work.

Satish (2000) attempted to (a) assess the impact of linking SHGs on the transaction and risk costs of bank branches, and (b) quantify the cost of credit delivery under five models of bank lending. The study covered eight branches, four each of RRBs and commercial banks, in four states. The study concluded that lending to SHGs by bank branches was not just an exercise in social and economic empowerment, but was a profitable business proposition. They suggested that lending through SHGs was a major and profitable new market for many banks, particularly those with large, underutilized rural networks.

2.1. STATEMENT OF THE PROBLEM

The Socio-economic deprived condition has led the cluster of villagers to own their communal gathering within their circle. As a result SHG was born out of their homogenous mindset. So far, women have been considered as the objects of development and now, they are treated as subjects of development. The rural poor are incapacitated due to various reasons, such as socially backward, illiterate, with less motivated and poor economic base. Individually, a poor is not only weak in socio-economic term but also lacking access to the knowledge and information, which are the most important components of today's development process. The researchers used interview schedule to explore the fields such rural social conditions, socio-economic background, socio-economic participatory levels and community development activities with reference to SHGs in the village cluster of Thiruvallur district.

2.2. NEED FOR THE STUDY

In Thiruvallur the main achievement has been in the creation of interest among SHGs in the SGSY scheme and in activities being promoted under it. Some key activities have been identified by the DRDA which include products made of coconut shell and bamboo, palm leaf products, jute and natural fibre products, dairy and dairy products, simple chemicals, jute based footwear, food processing' etc. Being a predominantly agricultural district

and having the third highest number of persons living below the poverty line in the State, the identification of economic activities and putting them into effect has been the greatest challenge for the SGSY team in the district. Developmental programmes in our nation comprehensively used as a tool to alleviate poverty and other social issues in a gradual manner, rather most of them are long term goals and hence, a late reformation may be the result. Rural society has been tasted the fruit of SHGs in an immediate form. Self Help Groups in rural area have been considered as a panacea for today. Hence, the member's economic status and empowering character are deserved to be understood in study area.

3. RESEARCH METHODOLOGY

The present study is descriptive in nature and it has made an attempt to understand intensively the women empowerment among the members of Self Help Group, Socio-economic conditions of women through SHGs and Community Development activities of SHGs.

Table: 3. 1. As per the number of members in Self Help Groups in Tamilnadu as on 31st March 2012

Sl No.	District	SHG Members	Rank
1.	Chennai	4,83,322	1
2.	Kancheepuram	4,50,196	2
3.	Villupuram	4,06,708	3
4.	Thiruvallur	3,65,647	4
5.	Salem	3,46,754	5

Source: Tamilnadu Corporation for Development of Women (TACWD)

3.3. SAMPLE SIZE

The study was conducted in Thiruvallur district and an effort was made to draw the responses of women members of SHGs in this district. The researcher has randomly selected five villages of this district and 100 respondents were chosen by using purposive sampling with both exclusion and inclusion criteria. Therefore, the SHGs formed two years earlier and SHGs of more than 15 members were chosen for study.

3.4. TOOLS OF DATA COLLECTION

The present study used both primary and secondary sources and analysis was carried out based on the objectives chosen. For the purpose of primary source, interview schedule was used with kept in mind of poor illiteracy rate. The schedule contained 40 questions with open ended and closed ended types, by which data were drawn accordingly. The interview schedule featured with

3.1. OBJECTIVES OF THE STUDY

The main objectives of the present study are as follows:

1. To study the Socio-economic status of women in SHGs
2. To assess the factors motivated to join SHGs in study area.
3. To examine the Socio-economic recognitions of women through SHGs
4. To suggest for promoting the strength of SHGs.

3.2 AREA OF THE STUDY

Out of SHGs in 32 districts of Tamilnadu, Rural SHGs of Thiruvallur district were attained the highest achievement rate in 2014, hence, the study was carried out in the cluster of villages in Thiruvallur district. Out of 38 villages in this district, for the purpose of study five villages namely 1. Pakkam, 2.Perumalupattu, 3.Putlur, 4.Thanneerkulam and 5.Thozhur were chosen randomly.

few sections and questions were connected with respondent's personal data such as family size, sources of economy, monthly expenses, motivational factors for joining SHGs, Socio-economic empowerment of women members of SHGs in selected village cluster. In the case of secondary sources, researcher has gone through the reports of NABARD, Tamilnadu Govt. Policy Report 2014, Reports of District Collectorate, books, journals etc.

4. DATA ANALYSIS AND INTERPRETATION

The data collected from the field were generalized and SPSS method was used with simple frequency tables. Accordingly the interpretations were made and concluding remarks were stated. Therefore, unbiased inferences were categorized along with findings and suggestions.

Simple Frequency and Percentage Analytical Method

Table 4.1 Age group of the respondents

S.No.	Age	Number of Respondents	Percentage
1.	18-25 year	26	26
2.	26-35 year	40	40
3.	36-45 year	18	18
4.	46 and Above	16	16
	Total	100	100.00

(Primary Source)

The above table shows the age group of the respondents used for this study. It has found that out of 100 respondents, the age category of 26 to 35 are majority (40 %); 26 % of the respondents have fallen under the

category of 18 to 25. The age category of 36 to 45 falls about 18%. The rest of the respondents are 46 years and above.

Table: 4.2 Educational Background of the respondents

S.No.	Educational Status	Number of Respondents	Percentage
1.	Illiterate	51	51
2.	Primary Edu.	32	32
3.	Hr. Secondary	13	13
4.	Post Graduate	4	4
	Total	100	100.00

(Primary Source)

The above table represents the educational background of the members of SHGs in study area. According to the primary sources, majority 51% are

illiterates; 32% of the respondents are with primary education and meager 4 % of them are post graduates.

Table: 4.3 Community wise distributions of the Respondents

S.No.	Community	Number of Respondents	Percentage
1.	FC	7	7
2.	BC	12	12
3.	MBC	18	18
4.	SC	63	63
	Total	100	100.00

(Primary Source)

The above table shows the community-wise distribution of respondents among member's of SHGs in Tiruvallur District. The members belonged to the category of SC were 63%, they are economically backward and marginalized and are deserved to be empowered. Therefore, they consolidate and join together as a group

and look for the progress of their community. Economic backwardness is the fundamental reason for forming SHGs with the support of NGOs. The rural development Programmes offer special additions for the benefit of Scheduled castes.

Table 4.4 Marital Status of the Respondents

S.No.	Marital Status	Number of Respondents	Percentage
1.	Married	49	49
2.	Unmarried	28	28
3.	Widow	15	15
4.	Divorcee	8	8
	Total	100	100.00

(Primary Source)

The above table illustrates the respondent's marital status. The data reveals that 49 % are married; 28% were unmarried; 15% are widowhood and meagerly 8% are divorcee.

Table: 4.5. The Respondent's family income through SHGs

SI No.	Family income	No. of Respondents
1.	Below 2000	09 (9%)
2.	2001-3000	45 (45%)
3.	3001-4000	41 (41%)
4.	4001 and above	5 (5%)
	Total	100 (100.00)

(Primary Source)

It has been observed that most of the respondents (9%) were earning less than Rs.2000; 45% of the respondents are fallen in the category of Rs. 2001 - 3000; 41 % of the respondents earn income between Rs 3001 and 4000; very less number of respondents (5 %) earn Rs 4001 and above in study villages.

Table: 4.6. The motivating factors of respondents for joining SHG

SI No.	Motivating factors for Joining in SHG	Number of Respondents	Percentage
1.	Family members	12	12
2.	Relatives	15	15
3.	Neighbours	24	24
4.	Friends	35	35
6.	NGOs	14	14
	Total	100	100.00

(Primary Source)

Table above table shows the distribution of factors motivated women for joining SHGs. Most of the members (35%) are motivated by their friends to become a member of SHG ; 24% of them are motivated by neighbours ; only 12 % are motivated by concerned family members.

Table: 4.7. Reasons to become member of SHG

SI No.	Factors to become SHG member	Yes	No	Total Percentage
1.	Economic betterment	100	0	100.00
2.	Social status	81	19	100.00
3.	To improve the saving habit	78	22	100.00
4.	To get rid of local loan givers	72	28	100.00
5.	Influence of relatives and neighbours	65	35	100.00

(Primary Source)

According to the primary data collected from the field, Economic betterment (100.00 %) is the major factor to become a members of SHGs. 81% of them are joined for raising their social status; 78% of them are part of SHGs for practicing saving habit; 72 % of them joined SHGs to get rid of local loan givers.

Table: 4.8 Saving habit of the respondents

SI No.	Saving habit	No. of Respondents
1.	Yes	100 (100%)
2.	No	0
	Total	100 (100.00)

(Primary Source)

The above table reveals that the 100 % of the respondents featured with saving habit. The data confirms that the respondents are more concerned about their economic betterment. The members are more conscious on availing loan through saving habits.

Table 4.9 Monthly Saving amount of Respondents

Sl. No.	Monthly saving amount (in Rs.)	Number of Respondents	Percentage
1.	500 and below	22	22
2.	501-1000	32	32
3.	1001- 1500	35	35
4.	1501 and above	11	11
	Total	100.00	100.00

(Primary Source)

The above table shows the monthly saving value of the member of village cluster in Thiruvallur district. As per primary source, the category of Rs. 1001-1500 is the majority (35%). 22% of them are saving Rs.500 and below per month. A meager number of respondents (11%) are saving Rs. 1501 and above.

Table: 4.10. Relationship with co-members within SHG

Sl No.	Nature of Relationship among members of SHG	Frequency	In percentage
1.	Very good	49	49%
2.	Good	32	32%
3.	Satisfactory	17	17%
4.	bad	2	2%
	Total	100	100

(Primary Source)

The table No.4.10 shows the opinion of respondents about the relationship maintained within members of SHG. The data reveals that majority 49% of them are opined very good; 32% of them are replied Good; 17% of them are felt satisfactory and remarkably only 2 of them felt 'bad' with their members.

Table: 4.11 Person to utilize Loan amount in Family

Sl No.	Person to utilise loan amount in family	No. of Respondents
1.	Collectively (husband and Wife)	45 (45%)
2.	By my own	47 (47%)
3.	My son / daughter	5 (5%)
4.	Others (Kin group)	3 (3%)
	Total	100.00

(Primary Source)

The above table represents the loan amount utilized by family members availed through SHG. The primary sources show clearly that 47% of the respondents are deciding by their own to utilize loan amount. 45% of the respondents opined that they decide collectively (husband and wife); 5% of them let their son or daughter to utilize loan amount and for rest (3%) of them, Kinship namely father-in-law or mother-in-law etc. utilize the loan amount.

Table: 4.12 societal encouragements received by SHG members

Sl No.	Societal encouragement received by SHG members	Number of Respondents	Percentage
1.	Agree	23	23%
2.	Strongly agree	71	71%
3.	Disagree	2	2%
4.	Strongly disagree	0	0
5.	Neutral	4	4%
	Total	100	100.00

(Primary Source)

The table above illustrates the encouragement received from society as a member of SHGs. It has been observed that majority 71% of them are strongly agreed; 23% of them are agreed, whereas 2 and 4 of them were replied disagree and Neutral respectively. Hence, it's clear that an excellent atmosphere has been experienced by the members of SHGs in these villages.

Table: 4.13. Support rendered by family members

Sl No.	Support rendered by family members	No. of Respondents
1.	Allowing to attend group meetings without fail	70 (70%)
2.	Allowing to attend the training programmes	21 (21%)
3.	Managing domestic activities in my absence	9 (9%)
4.	No Support	0 (0%)
	Total	100.00

(Primary Source)

The table above clarifies the data related to the support rendered by respective family members of the respondents in study area. Majority, 70% of them are supported by their family members by allowing them to attend self help groups meeting; meager 9% of them have opined that their family members manage domestic activities in their absence.

FINDINGS

- ☞ Majority of 40 % of the respondents of the SHG members are belonging to the age group of 26 to 35 years.
- ☞ Majority 51% of the members are illiterate in self help group
- ☞ Majority 68 of the members are belonging to the category of agriculture.
- ☞ Majority 63% of the members are belonging to the category of SC.
- ☞ Majority 49 % of the respondents were married
- ☞ Majority 45% of the respondents were fallen in the income category of Rs. 2001 – 3000.
- ☞ Most of the members (35%) were motivated by their friends to join SHGs.
- ☞ Overwhelming (100%) of the respondents attained Economic betterment through SHG and it has been found that major factor for joining SHGs.
- ☞ Majority 81% of them were joined SHGs for raising their social status.
- ☞ Overwhelming 100 % of the respondents in SHG are featured with saving habit.
- ☞ Most of the respondents (35%) are saving between Rs. 1001 and 1500 per month.
- ☞ Majority 49% of the respondents are maintaining very good relationship with co-members within group.
- ☞ Most of the respondents (47%) of the respondents are deciding by their own to utilize loan amount for family.

- ☞ Majority 71% of the members strongly agreed that they are receiving encouragement from society.
- ☞ Majority 68 Percent of the respondents have positive changes in self confidence.
- ☞ Majority 80 Percent of the respondents are motivating others to join Self Help Group.
- ☞ 72 % strongly agreed that their entry into SHGs was for clearing off their debt in their family.
- ☞ Majority 70% of respondents are allowed by their family members for attending SHG meeting without fail.

SUGGESTIONS

- ☞ The group leader should educate the entire team to manage the groups and maintain accounts and other record of the groups.
- ☞ Education is the base of all round development. Therefore, every woman of SHGs in rural areas should try to develop education awareness among its members, and their families.
- ☞ Insurance linked credit facilities should be provided for the members of SHG
- ☞ The bank should advance adequate credit to the SHG according to their needs.
- ☞ The procedure of the banks in sanctioning credit to SHG should be simple and quick.
- ☞ There is considerable scope for development of micro-finance in India since there is enormous unmet demand for financial services in this sector. Therefore, enacting fresh legislation or appropriate amendments in the existing legislation related to Micro-financial institutions is needed.
- ☞ Workshops and seminars along with audio, video visual programmes should be conducted for the benefit of members of SHGs.
- ☞ Marketing facilities for the sale of products of SHG may be created.

- ✦ The skills and competencies of the promoting agencies should be developed to enable them to understand the dynamics of the SHGs, their environment and socio, economic conditions of the group members.
- ✦ The efforts towards promotion of SHGs are scattered and there is a need for consolidation under one common roof and building a platform to enable the various stakeholders to participate and address issues.

CONCLUSIONS

In the present century, we have been taking an active people-centred and growth-oriented poverty alleviation strategy which coordinates with the mindset of villagers. The strategy should incorporate women's aspirations, dynamism and involvement. It is envisaged that self-help groups will play a vital role in such a strategy. SHGs are important tools of micro financing. Over the years SHGs have achieved tremendous progress in bringing about social and economic upliftment in the life of its members.

The study focused on the socio-economic conditions of women members of SHGs in the villages of Thiruvallur district namely 1. Pakkam, 2.Perumalupattu, 3.Putlur, 4.Thanneerkulam and 5.Thozhur. It is found that income of the women has increased after joining the SHGs. As a result, monthly household expenditure also has been raised to a considerable level. There is an increase in the practice of saving and hence, the incremental expenditure is higher. Mostly they are spending for present consumption. One of the good practices of the women SHGs in the study area is repayment of the loan in time. A few members do not pay in time but this is not affecting the further credit of SHGs. Since the repayment of loan is regular and within the time. The SHGs in study area resulted in economic increase (income level of members), a positive societal recognition, improving the saving habit, learning of co-operation with members, decision making authority at home, societal encouragement etc. We may conclude that the economic activities of SHGs are quite success. In this way SHGs in the village Thiruvallur district are very successful to develop women empowerment and along with socio-economic wealth.

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