

RURAL WOMEN EMPOWERMENT THOUGH SELF HELP GROUPS WITH SPECIAL REFERENCE TO RASAPALAYAM VILLAGE IN CUDDALORE DISTRICT

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1. INTRODUCTION

Self-Help Groups (SHGs) have emerged as popular method of working with people in recent years. Since SHG based micro finance programs cover a large number of women, it is expected that such programmers will have an important bearing on women's empowerment. Women empowerment is a process in which women challenge the existing norms and culture to effectively promote their wellbeing. Micro finance and SHGs are effective in reducing poverty, empowering women, creating awareness and ensure sustainability of environment which finally results in sustainable development of the nation.

2. REVIEW OF LITERATURE

In this section, an effort is made to review studies that have undertaken so far in respect to the various qualities, sustainability, performance and impact assessment related to SHGs in India.

1. Agarwal, Deepti (2001), conducted a study on "Women need to be viewed not as beneficiaries but as active participants in the progress of development and change empowerment of women could be organized into groups for community participation as well as for assertion of their rights in various, services related to their economic and social wellbeing".

2. Manimekalai and Rajeswari (2002), conducted a study on "Grass roots entrepreneurship through Self Help Groups (SHGs)", with the objective to find out the factors which have motivated women to become Self Help Group members are eventually entrepreneurs and analyze

the enterprise performance of Self Help Groups in terms of growth of investment, turnover, capacity utilization, profit etc.

3. Manimekalai (2004) also remarked that the SHGs have the enough potential for establishing capacity building and self-efficiency among women.

4. Jaya S.Anand (2002),in her discussion paper titled “ Self Help Groups in empowering women; case study of selected Self Help Groups and Neighbor Hood Groups(NHGs)”,gives a review of progress of Self Help Groups. She has attempted to examine the performance of selected Self Help Groups and NHGs and to assess its impact, especially the impact of micro credit programed on empowering women. It has been clearly established that delivering credit alone may not produce the desired impact.

5. VasudevaRao (2003) conducted a 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 percent, out of 2.19 lakh self-help group in Andra Pradesh, was taken. It are observed that the self-interest and self-motivation would go a long way for the sustenance of the group.

6. Sa-Dhan (2003) made a comparative study of assessment tools developed by various organization viz. NABARD, BASIX, MYRADA, CARE, APAMAS etc. and have identified eight broad thematic areas with various indicators and their relative benchmarks. The study also felt that unless a tool could provide an instant and clear analyses of the state of affairs of SHG, it would not popular in practice.

NEED FOR THE STUDY:

Women Entrepreneurs who tackles challenges effectively can become a successful entrepreneur. Financial institutions provide loan mainly on the basis of securities, but women fail to provide a security for getting finance from financial institutions. Those from poor families find it very difficult to arrange finance before starting business. They themselves find easy to form SHGs to get finance for their needs. Here an attempt is made to find the criteria and rating of SHGs to get finance from banks. SHGs enables the members to become self-dependent, self-reliant and provides a forum for members for discussing their socio-economic problems,

developing decision making capacity and leadership qualities among members equipping women with the basic skills required for understanding transactions.

OBJECTIVES OF STUDY:

The objectives of the present study are proposed the following objectives.

1. To study the socio-economic background of women beneficiaries and their family status
2. To study the functions and women empowerment in the SHGs
3. To study the level of satisfaction of members in SHGs
4. To find out the benefits through SHGs

RESEARCH METHODOLOGY:

Both primary data and secondary data has been used for this study. Primary data were collected through questionnaire. Secondary data were collected from websites, journals and books.

SAMPLE SIZE & METHOD

The study sample constitutes 100 respondents constituting in the research area. The sampling method adopted for this study is simple random sampling.

LIMITATION OF THE STUDY:

- ❖ Due to time and cost constraint, the area of study limits only to Rasapalayam.
- ❖ Respondent's bias may be there which is inevitable.
- ❖ The number of respondents limits only to 100.

Need and Importance of Self Help Group

Self-help groups are necessary to overcome exploitation, create confidence for the economic self-reliance of rural people, particularly among women who are mostly invisible in the social structure. These groups enable them to come together for common objective and gain strength from each other to deal with exploitation, which they are facing in several forms. A group become the basis for action and change. It also helps buildings of relationship for mutual trust between the promoting organization and the rural poor through constant contact and genuine

efforts. Self-help groups play an important role in differentiating between consumer credit and production credit, analyzing the credit system for its implication and changes in economy, culture and social position of the target groups, providing easy access to credit and facilitating group/organization for effective control, ensuring repayments and continuity through group dynamics; setting visible norms for interest rates, repayment schedules, gestation period, extension, writing of bad debts; and assisting group members in getting access to the formal credit institutions.

Functions of SHGs

The important functions of SHG are the following:-

- i) Enabling members to become self-reliant and self-dependent.
- ii) Providing a forum for members for discussing their social and economic problems.
- iii) Enhancing the social status of members by virtue of their being members of the group.
- iv) Providing a platform for members for exchange of idea.
- v) Developing and encouraging the decision making capacity of members.
- vi) Fostering a spirit of mutual help and cooperation among members.

AGE-WISE CLASSIFICATION OF THE SELF GROUP MEMBERS

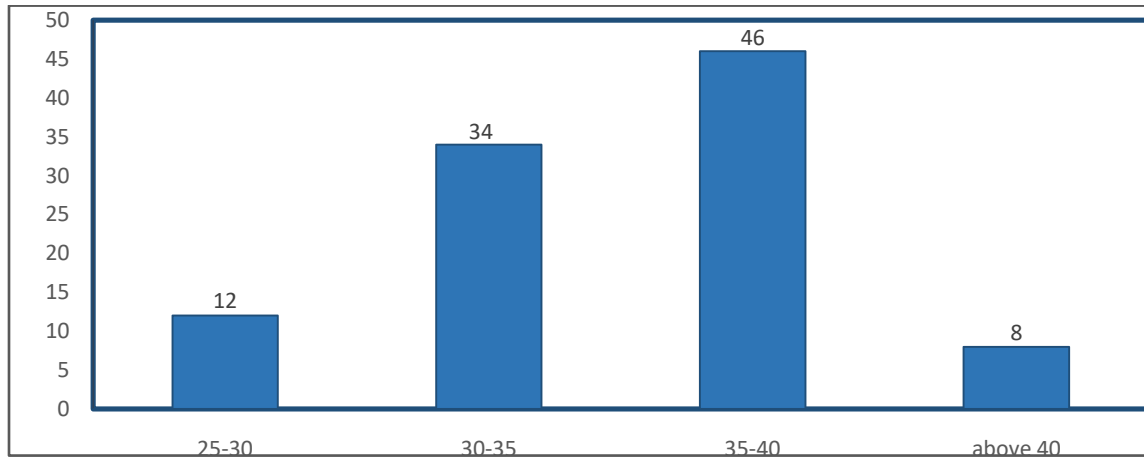
TABLE 1

AGE	No. of Respondents	Percentage
25-30	12	12
30-35	34	34
35-40	46	46
Above 40	08	08
TOTAL	100	100

Source: primary data

INTERPRETATION

This table shows that 46% of respondents are under the age group of 35-40yrs, 34% of the respondents are under the age group of 30-35yrs, 12% of the respondents are under the age group of 25-30yrs, and rest of them are under the age group of above 40yrs.

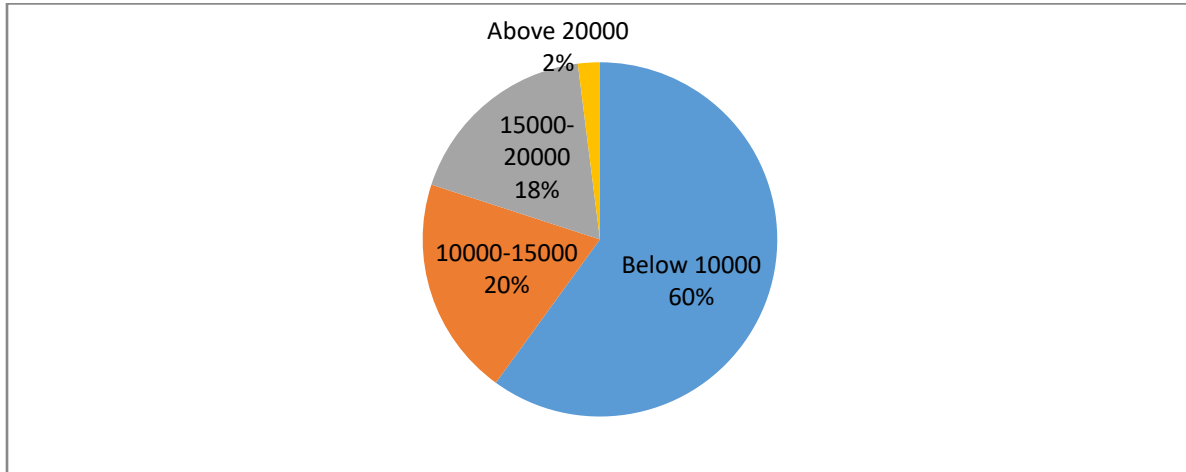
AGE-WISE CLASSIFICATION OF SELF HELP GROUP MEMBERS**DIAGRAM 1****MONTHLY INCOME OF SELF HELP GROUP MEMBERS****TABLE 2**

Income Status	No. of Respondents	Percentage
Below 10000	60	60
10000-15000	20	20
15000-20000	18	18
Above 20000	02	02
TOTAL	100	100

Source: primary data

INTERPRETATION

This table shows that monthly income of respondents, 60% of the respondents are under the income group of below 10,000, 20 % of the respondents are under the category of 10000-15000, 18% of the respondents are under the category of 15000-20000 and 2% of them are under the category of above 20000

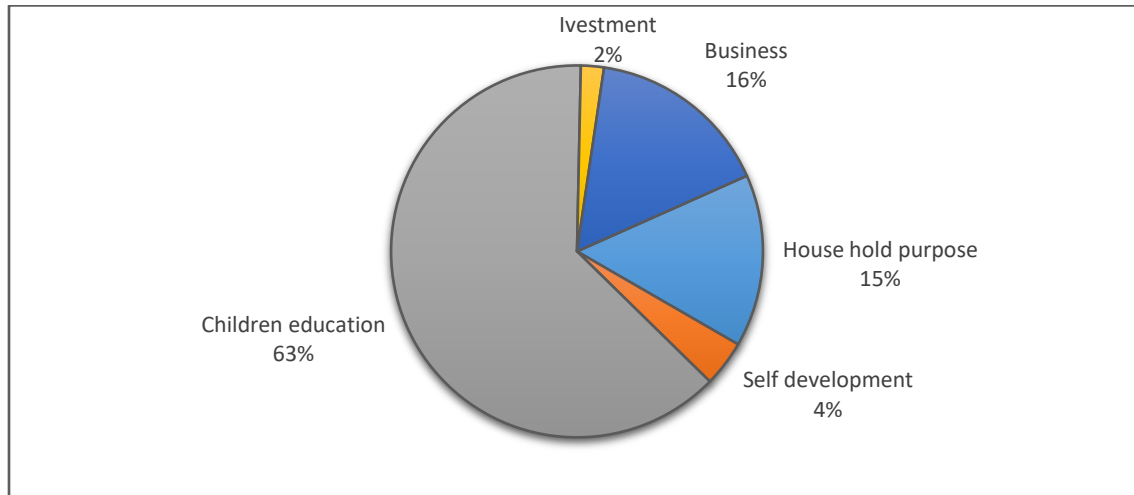
MONTHLY INCOME OF SELF HELP GROUP MEMBERS**DIAGRAM 2****PURPOSE OF LOAN****TABLE 3**

Purpose	No. of Respondents	Percentage
House hold purpose	15	15
Business	16	16
Children education	63	63
Investment	02	02
Self-development	04	04
TOTAL	100	100

Source: primary data

INTERPRETATION

This table shows that purpose of loan, 63% of the respondents availing loan for children education, 16% of the respondents availing loan for business, 15% of them for house hold purpose, 2% of them for investment purpose and 4% of them for self-development purpose

PURPOSE OF LOAN**DIAGRAM 3****LEVEL OF SATISFACTION ABOUT THE FUNCTIONING OF THE SELF HELP GROUPS****TABLE 4**

Level of Satisfaction	No. of respondents	Percentage
Highly satisfied	31	31
Satisfied	58	58
Dissatisfied	11	11
TOTAL	100	100

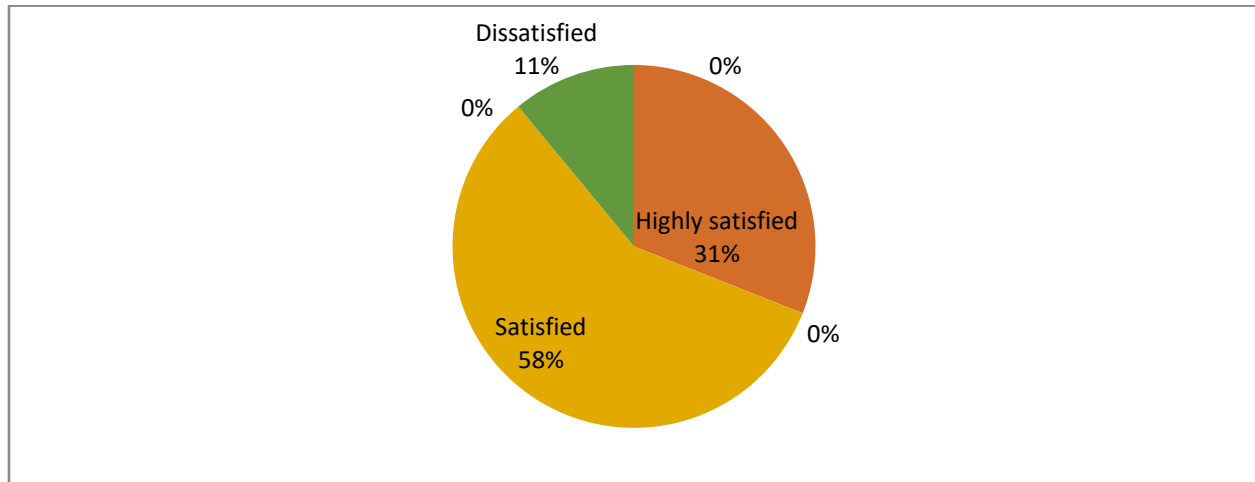
Source: primary data

INTERPRETATION:

This table shows that the level of satisfaction about the functioning of the Self Help Group, 58% of the respondents are satisfied, 31% of the respondents are highly satisfied, and 11% of the respondents are dissatisfied.

LEVEL OF SATISFACTION ABOUT THE FUNCTIONING OF THE SELF HELP GROUPS

DIAGRAM 4



REASONS FOR JOINING SELF HELP GROUPS

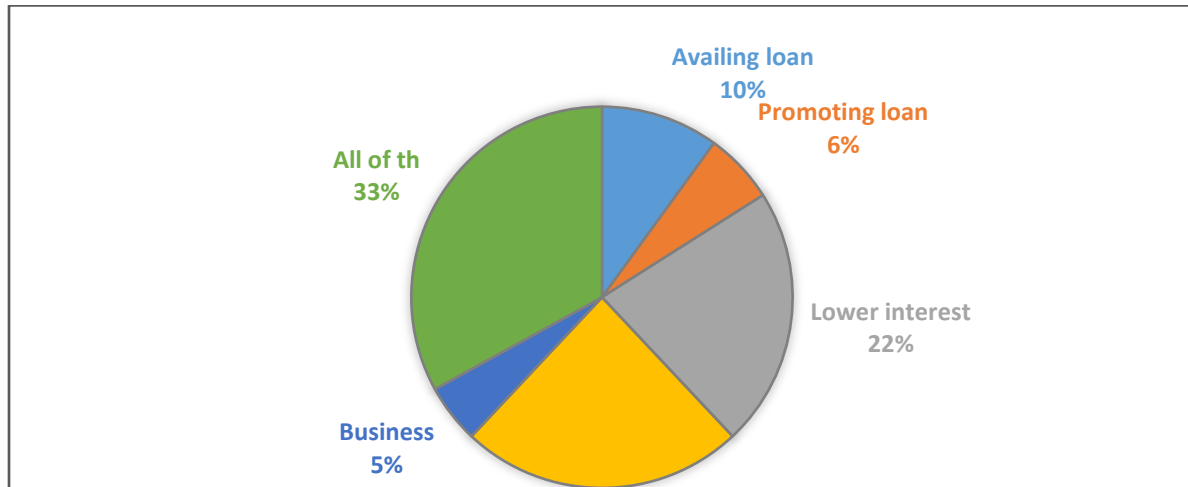
TABLE .5

Attributes	No. of Respondents	Percentage
Availing loan	10	10
Promoting savings	06	06
Lower interest	22	22
Family wealth	24	24
Business	05	05
All of these	33	33
TOTAL	100	100

Source: primary data

INTERPRETATION:

This table shows that reasons for joining the self-help group as a members, 38% of the respondents joined the Self Help Groups for all reasons, 24% of the respondents for family wealth, 22% of them for availing lower interest, 10% of them for availing loan and 6% of them for promoting savings.

REASONS FOR JOINING SELF HELP GROUPS**DIAGRAM 5****SOCIAL FACTORS OF WOMEN EMPOWERMENT IN SELF HELP GROUPS****TABLE .6**

Factors	No. of Respondents	Percentage
Good recognition	23	23
Saving	34	34
Able to resist social evils	18	18
Sense of responsibility	25	25
TOTAL	100	100

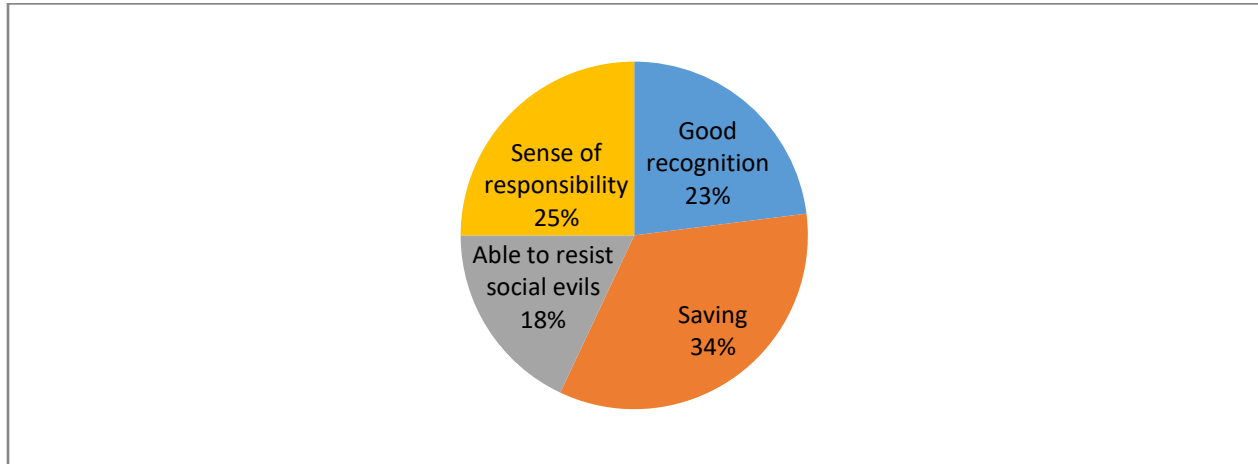
Source: primary data

INTERPRETATION:

This table shows that the social factors of women empowerment, 34% of the respondents felt saving, 25% of the respondents felt sense of responsibility, 23% of the respondents felt good recognition and 18% of the respondents left able to resist social evils.

SOCIAL FACTORS OF WOMEN EMPOWERMENT IN SELF HELP GROUPS

DIAGRAM 6



SUMMARY OF FINDINGS

- Majority of the respondents belongs to the age group of 35-40 years.
- Majority of the respondents comes under the income group of below 10,000.
- Majority of the respondents have the membership period of below 5 years
- Majority of the respondents joining to Self Help group his by self interest
- Majority of the respondents are joining the Self Help groups for availing loan, promoting savings, low interest and family wealth.
- Majority of the respondents are satisfied about the functioning of the Self Help Group.

SUGGESTIONS

- ❖ Self-Help Groups must try to function independently instead of depending on NGOs and Block Development Officers for their effective functioning.
- ❖ More schemes can be introduced by the Government and it has to be communicated and advertised in proper way to reach the Self Help Groups. The Non-Government Organizations and other supportive agencies to deal with Self Help Group at periodical intervals.
- ❖ Groups should be aware of all government schemes and should make use of them for their development.
- ❖ Self-Help Groups can utilize National Small Industries Corporation, State Small Industries Corporation, Small Industries Development Organization, Indian Institute of Foreign

Trade, Handicrafts and Handloom Exports Corporation of India and State Small Industries Corporation for marketing their products.

- ❖ The Self Help Group members are advised to utilize the amount only for carrying out the assigned task.
- ❖ The members should undergo some sort of training in order to educate themselves about the utilization of money properly.
- ❖ Cooperation among members and proper repayment of loan are the key factor of success in their scheme.
- ❖ There should be rotation of group leadership, so that all the members of the group get an opportunity to play managerial role.

CONCLUSION

The Study was undertaken to identify women empowerment through Self Help Groups in Rasapalayam , Cuddalore District .Self Help groups have helped micro enterprises by women individually and as groups. Self Help groups provided employment, reduced dependency, enhanced women' s autonomy and assertiveness; raised women's prestige and status such that they had relatively better control over material resources. It is found that the Socio-economic factor has been changed after joining the Self-Help Groups. The Study looks women empowerment at four levels; the individual, the household, the Self-Help groups and at the community level. The Self- Help Group is important in re-strengthening and bringing together of the human race. Women have to learn work for the formation of social capital through Self Help groups. It is concluded that the economic activities of Self Help groups will be better, if the above said information has done properly.

References

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