



## THE ROLE OF SELF-HELP GROUPS TO EMPOWER THE WOMEN

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### Abstract

Self-help groups in rural areas brought several social changes in the rural poor people in general and vulnerable sections of the rural population in particular by securing their livelihood. Self-help group has an objective to enhance livelihood security to the rural poor by providing at least financial support in every household whose adult members are ready to do any work (Business). Self-help group not only provide financial support and also provide training for their members and marketing support for their producing goods, especially women seeking support from her husband, though she is earning now. It provides self confidence herself which has tremendous influence on different sectors of village economy. Thus in present study an attempt has been made by the researcher to study on women Empowerment and self-help group on rural lives in village panchayath at B.Mutlur, Bhuvanagiri talk, Cuddalore District, Tamil Nadu.

**Key Words:** Self-help group, Empowerment, Rural women, Social inequality.

### Introduction

The Government of India and various State governments have been implementing various programmes for suppressed class uplift. However, rural poverty and unemployment still persist in the country. This problem is becoming severe and acute especially in rural women mostly affected because of their illiteracy, lack of financial support and no proper guidance. Hence those are mostly depending on parents, husband, children and relatives. Throughout the history and many societies, inequalities, women and men were art of accepted, male dominated culture. It is a complex historical attempting to envelop an overall storage to improve the society one of the basic factors causing unequal share of women in development relates to division of labour between sexes. This division labour has been justified on the basics of child bearing function of women and this is biologically important for survival. Consequently, distribution of tasks and responsibilities between men and women largely to the domestic's sphere. Mass poverty and general backwardness has further aggravated of the inequalities. While the women's child bearing and rearing function are respected in many countries, there has been a very little recognition of women's actual activities. The role of women with in the family combine with high level of unemployment and under employment of the population in the general results in priority lining given to be employment of the men. The effects of their long term

cumulative process of discrimination have been accentuated by under employment. Indian constitution has guaranteed equality among all sections of the society through suitable economic policy and social welfare programmes, even after 60 years of independence of the population have to face the problems of poverty, social discrimination, violence, oppression and marginalization. The dynamics of social change and development had adversely affected a large section of women and had created new imbalances and disparities such as declining sex ratio, rising crimes against women, rising migration.

### **Self-Help Group**

In India NABARD initiated in new programme (1986-87). A self-help group is a small economically homogeneous group of the rural poor voluntarily coming together to save small amounts regularly with are deposited in a common fund to meet members emergency needs and to provide collateral free loans decided by the group. SHG enhance the quality and status of women participants and make them decision makers and beneficiaries in the democratic, economic, social and cultural spheres of like in Tamil nadu, The SHG were started in 1992, at present 12.42 lakhs people are members, at present men are also eager to form SHG.

### **Functions of SHG**

- Create a common fund by the members through their regular savings,
- Flexible working system and pool the resources in a democratic way,
- Periodical meeting are decision making through group meeting.

### **Review of Literature**

The review of literature gives holistic insight regarding the problems of the study and it help the researcher to follow on appropriate research design. Hence various studies relevant to the research problem have been reviewed. Mishra,P.K.(2002) opined that SHG members need at regular. These besides helping in creation of group bondage will participation of members and democratic functioning of the group. It will help in group planning, proper management of funds. Enable members to resolve conflicts and exchange ideas as also ensure participation in decision making process. Non attendance should lead to cancellation of membership automatically. Karmaker (1997) mentioned in his study that the credit from informal and institutional sources plays an important role in rural development in Asia. The role of informal sources and SHGs that study noted is important for supplementing the limited resources of financial institutions and their limitations in assisting the unorganized rural poor. Quick credit viability on favorable terms. Low transaction costs for the borrower and lender, minimum documentation and high loan repayment rates are important for the success of informal credit sources and SHG group pressure and moral social security as substitutes for collateral are being experimented with in various Asian countries as they ensure the participation of the poor in poverty alleviation with emphasis on development of human resources, infrastructure and savings mobilization. Reddy (2012) stated that there several factors that can stimulate the empowerment process among communities. Some of these are external while others are internal to individual and communities. The external factors constitute infrastructure facilities and opportunities and the

internal factors constitute capabilities and violation, on the basis of these factors the following hypotheses could be drawn. The more facilities and opportunities provided by external agencies, either government or NGOs the more would be the changes for improvement of living condition and empowerment of the disadvantaged. The more are the capabilities and violation to improve their own conditions, the more would be the changes for improvement and empowerment of largest groups.

### **The Problems**

Indian family system is a patriarchal based system where the male domination is prevailing women is restricted to partake in public activities. But the development and the modern ideology have brought enormous change in the attitude of people, even though the level of cooperation from family members to go out of the boundary to get in to the so called Self-help Group (SHG). If there is no cooperation from the family members the total interest level to partake in the activities of the groups will be curtailed and the groups would perish. The researcher felt the need of study the cooperation level of family members for the active participation of the members is far from satisfactory. Health status SHG members is one of the aspect of the study. In this connection, health care, institutional for healing the disease and awareness and adopt of family planning could deserve the attention of analysis. Hence the present study attempts to examine the role of self-help groups to empower the women from the Sociological perspective by making an experiment of B.Mutlur village, Bhuvanagiri taluk, Cuddalore District, Tamil Nadu.

### **Objectives of the Study**

To examine the employment and income status of SHG members.

To trace out the awareness and utilization of educational and Health programme among SHG members.

To find out religious and recreational activities among SHG

### **Sampling**

B.Mutlur village is located in Bhuvanagiri Taluk of Cuddalore District, Tamil Nadu. The main occupation of the village is agriculture and allied activities. B.Mutlur village have thirteen self help groups eight member in each SHG. The researcher collected the data from 104 members out of 186 members by using systematic random sampling method.

### **Research Design**

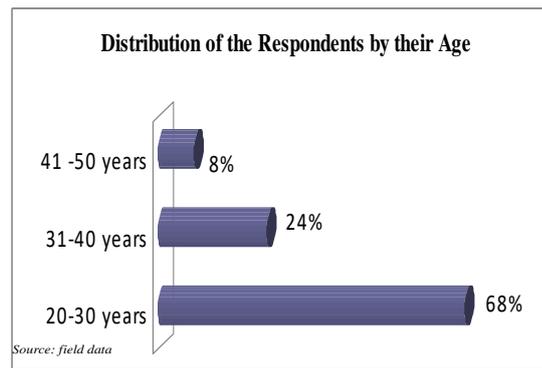
The present study is descriptive research design in nature, because the characteristics, which are essential for the same like observation, recording, analysis and interpretation of the socio-economic conditions and the status of health that exist at the present juncture have been covered, and clearly describe in this study.

### **Tools of Data Collection**

The primary data have been collected through interview schedule and the data collected from the women members in SHG and the data were statistically processed and tabulated leading to analysis. In this process simple statistical techniques like averages and percentage were used. The secondary data have been collected from the statistical office, records and studies conducted from the books and periodicals.

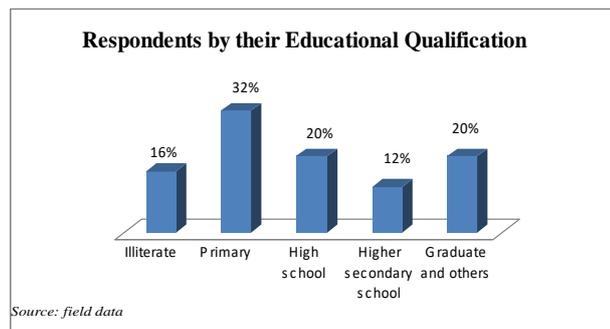
### **Analysis and Interpretation of Data**

**Figure 1: Distribution of the Respondents by their Age**



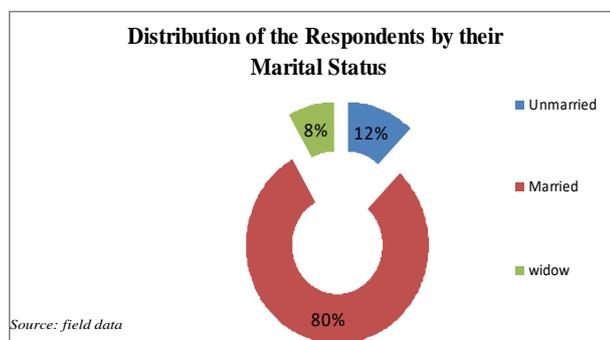
The sample of the study consists that 68% respondents belong to the age group of 20-30 years. This is the age groups which have the potential to involve themselves in various activities. It is encourageable that more than 50 % of the respondents belong to this age group. 24 % of the respondents belong to the age group of 31-40 years. Remaining 8 % of the respondents belong to the age group of 41-50 years. It is an interesting fact that women, above the age of 40 are involving themselves in SHGs.

**Figure 2: Distribution of the Respondents by their Educational Qualification**



This figure 2 clearly shows that, 32 % of the respondents qualified at primary level, 12 % of the respondents are qualified Higher secondary school, 20 % of the respondents qualified High school & Graduates and others. Remaining 16 % are Illiterate. This is really appreciable to see that majority of the respondents are literate and they involve themselves in SHGs. This will enhance the quality of self help groups.

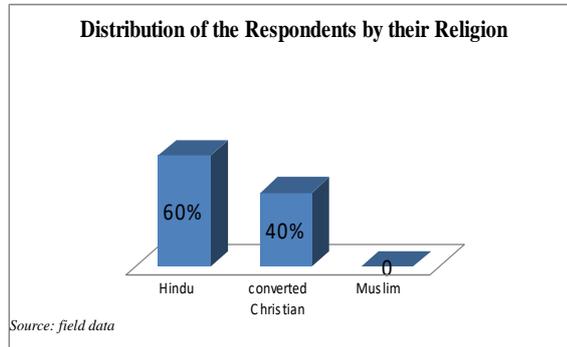
**Figure 3: Distribution of the Respondents by their Marital Status**



The above figure shows that 80 % of the respondents got married. Even though they got married, they engage themselves in self-help groups. 12 % of the respondents are unmarried. It is interesting to note that unmarried young girls are

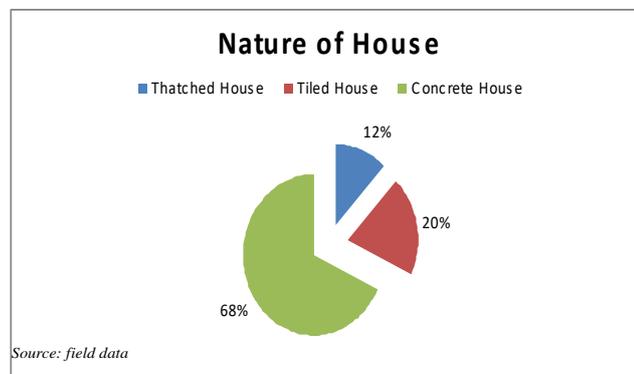
involving in this income generation activities. Remaining 8% of the respondents are widow.

**Figure 4: Distribution of the Respondents by their Religion**



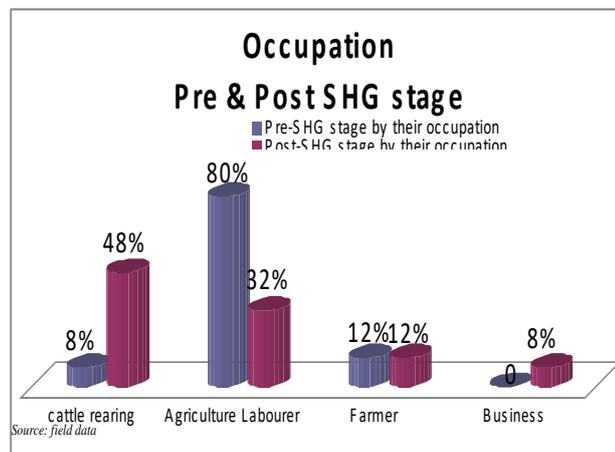
With regard to the religion of the SHGs member, a majority (60%) belonged to Hindu religion. Rest of them who belonged to converted Christian constituted 40%.

**Figure 5: Distribution of the Respondents by their Nature of House**



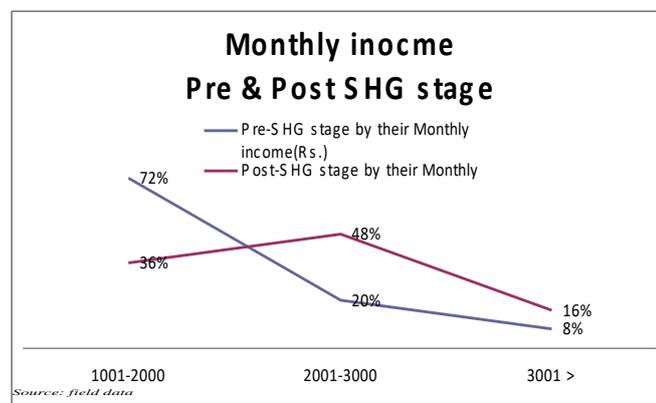
Type of house is another important variable. A clean house provides clean habits and encourages the individuals to be healthy and neat. From the above table one can understand that majority of the respondents (68 %) in the schedule caste women members are living in concrete houses, 20 % are living in tiled houses which are built by the govt. significant proportion (12 %) while living in thatched houses built by themselves.

**Figure 6: Distribution of the Respondents by their occupation Pre & Post SHGs Stage**



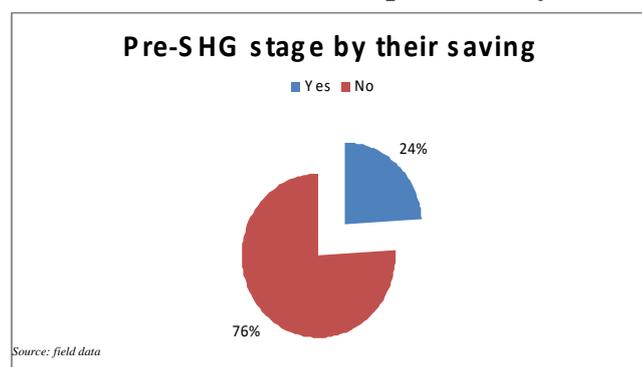
Occupational condition of the schedule caste women members is an important one to be considered when studying about the rural social set up, as the rural area are generally bound by traditional and prefer the clan oriented occupation. However the situation is now changing among the schedule caste women members also. Agriculture is the main occupation of the people of this village. In the pre stage 80% are agriculture labourer but in the post stage it was decreased 32%. 8% of the respondents are involved in cattle rearing in pre stage but in the post stage it was increased 40%. Pre stage none of the respondent are involved in Business but 8% of the respondent are involved in Business. After joining the SHG, the respondent concentrate more on cattle's, by availing their loans for cattle through SHG.

**Figure 7: Distribution of the Respondents by their Monthly income Pre & Post SHGs Stage**



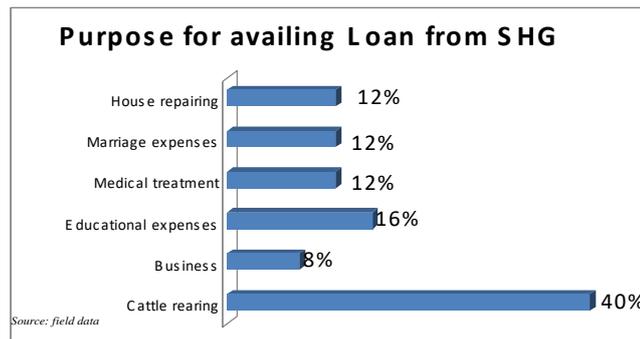
The above Figure 7 clearly explains that the Monthly income Pre and Post stage of the respondents. 72 % of the monthly income was rupees 1001-2000 pre SHGs stage in post stage it was decreased 36 %. After joining SHG much changes in their monthly income. 20 % of the respondents' monthly income 2001-3000 in pre stage but in the post stage increased 48 %. This shows that SHGs does have the role to play to increase the respondents' monthly income.

**Figure 8: Distribution of the Respondents by their saving**



Majority of the respondents 76% are saying that they don't have any savings. It is difficult for them to run the family with their income. In such a situation, they don't show much interest in savings. The remaining 24 % of the respondents says that they have savings. Though this is a least number, it is appreciable that the respondent wants to develop the habit of savings.

**Figure 9: Distribution of the Respondents purpose for availing loan from SHG**



The above figure 9 clearly indicates the respondents purpose for availing loan from SHG. 40 % of the respondents say that they avail loans for cattle rearing, 16 % the respondents say that for their children educational expenses.12 % the respondents say that avail loans for House repairing, Marriage expenses and Medical treatment. 8% of the respondents say that they avail loans from to start business. This clearly shows that majority of the respondents say that they avail loans for cattle rearing and Business. Finance is major constraint for survival. But SHGs are formed in a way which helps generating finance from and within to meet their immediate requirements for investment.

**Based upon the Study other findings are as follows:**

Majority 88% of the scheduled caste women members belong to nuclear family.

64% of the respondents to get debt from money lender in their pre-SHG stage.

72 % of the respondents are not satisfied with income. They are not living a full fledged life, because money the elixir of our life in their pre-SHG stage.

100 % of the respondents have habit saving. After joining SHG, the respondents develop the habit of saving.

**Conclusion**

As the world move towards the technology and development, Self-Help group is the blessing to the poor people to find a way for survival with dignity. SHG also provides lot of chances for the members to work more and grow more. On the process of land work towards excellence they need enormous support and guidance from the family members. The work load is normally heavy for the women at home with family members and at the work place. SHG members have the chance to enhance herself and she had a chance express his own opinions. Self help group not only provide economic assistance to the members but also provide a chance to develop and upgraded various skills like leadership skills, speaking skills and their self confidence. SHG members are able to understand the banking operations, they get lot of awareness about the savings, fund etc. As per study members get adequate support from the family provides more and more awareness to the family members and making them aware of the advantage and benefits would be more helpful to add the fullest support to the members.

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