

**A STUDY ON THE IMPACT OF SELF HELP GROUPS (SHG'S) ON
SOCIO-ECONOMIC STATUS OF WOMEN IN KANCHEEPURAM
DISTRICT OF TAMIL NADU STATE**

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ABSTRACT

The present investigation was conducted in Kancheepuram district of Tamil Nadu state. The main objective of the study was to know the impact of self-help groups on socio-economic status of women. A structured interview schedule was used to collect data from 90 respondents who have participated in SHGs. The statistical methods and tests such as frequency, mean and percentage were used for the analysis of the data. The results of the study showed that 92.23 per cent of the respondents revealed that the credit facilities for helping her family were improved after joining SHG's and followed by 94.44 per cent of the respondents savings habit was improved and 58.88 per cent of the respondents debts gets cleared. 90.00 per cent of the respondents were purchased bicycle followed by jewellery (88.77%), grinder (76.67 %), Radio (75.55%) and television (71.12%) after joining in SHG's. 100 per cent respondents were got employment throughout the year.

Keywords: Woman empowerment, SHG Movement, Socio-economic Status, Kancheepuram District, Tamilnadu.

“You can tell the condition of a Nation by looking at the Status of its Women”

-Jawaharlal Nehru

INTRODUCTION

SHG's were formed as a nodal organizational set up in India for the upliftment and welfare of women. SHG's serves to underline the principle of “for the people, by the people and of the people.” It is the brain child of Grameen bank of Bangladesh founded by Prof. Mohammed

Yunas of Chittagong University in the year 1975. Later it was framed in Tamil Nadu in the year of 1989 and then extended to all over districts. SHG's have been viewed by the state as a strategy for both women's empowerment as well as the poverty reduction. Thus SHG's enhance the quality status of women as participation, decision maker and beneficiaries in the democratic, social, economic and cultural spheres of life. Through SHG mobilization of resources, living conditions of the poor, saving habits, awareness about rights and financial assistance were improved. **Nedumaran et al. (2001)** studied the performance and the socio economic impact of SHGs in Tamil Nadu and found that there was an increase of 23 per cent in the net income in the post SHG situation, compared to the pre-SHG situation. Saving conditions of the members also considerably improved after joining the Self Help Group.

Mahendra Varman (2005) in a paper title, "Impact of Self Help Groups on formal banking Habits", makes a model attempt to examine whether there is any association between the growth of Self Help Groups and the increase in female bank deposit accounts.

Sundaram (2012) The SHG Programme plays a central role in the lives of the poor. There is evidence of increased household consumable durables like T.V, Mobiles, Utensils etc. through SHGs.

METHODOLOGY

The study was conducted in Kancheepuram district of Tamil Nadu. Totally thirteen blocks present in Kancheepuram district. Among thirteen blocks Uthiramerur block was selected purposively for the study because of more number of self-help groups functioning effectively for the more than two years. From the selected block of Uthiramerur, three villages namely Rettamangalam, Amaravathpattinam and Thottanaval were randomly selected for the study. Two self-help groups from each of the village were selected. Each group comprised of fifteen to twenty members making a total sample of 90 women members were composed for the study.

Impact of SHG

Impact analysis should be seen as "Self-strengthening" activity and as a learning process. The best thing that happens with impact analysis is that it gives a mirror image of our activities. However, it is often neglected and resisted because of several reasons. Systematic impact analysis is also resisted to avoid embarrassment about potential bad news. Nevertheless, impact analysis is a unique tool or means to find out the pros and cons of a particular programme or activity. Here the impact was assessed through the condition of women before and after joining SHG's. Further attempts were made to collect details on impact of self help group in terms of the following.

- i. Social status
- ii. Income position
- iii. Impact on savings
- iv. Profile of house hold consumable items
- v. Employment opportunity

FINDINGS AND DISCUSSIONS

Impact of SHG

a) Social status of Women

Table 1: Distribution of respondents based on social status of Women (n=90)

S.No	Satisfaction	Pre SHG	Percentage	Post SHG	Percentage
1.	Increasing self confidence level	25	27.78	55	61.11
2.	Improving family status	45	50.00	60	66.66
3.	Involvement of women in decision making	20	22.23	55	66.67
4.	Increasing std. of living	14	15.56	53	58.89
5.	Market facilities	10	11.12	45	50.00
6.	Credit facilities	30	33.34	67	74.45
7.	Help in family finance	27	30.00	83	92.23
8.	Habit of helping other	30	33.34	75	83.34
9.	Introduced change in leadership pattern	18	20.00	37	41.12

*multiple response

From the Table, it could be interpreted that the respondents expressed their satisfaction levels towards self help group, majority four fifth (92.23%) of the respondents revealed that the credit facilities for helping her family were improved followed by helping of others by (83.34%), involvement of women in decision making (66.67%), improving family status (66.66%) and improves her satisfaction level by (66.61%). Nearly half (52.00%) of the respondents revealed that their facilities were increased and it brings economic independence also it helps to achieve recognition from the society.

b) Income position of the beneficiary

Table 2: Distribution of respondents based on Income position of the beneficiary (n=90)

S.NO	Income / Month	Pre SHG	Percentage	Post SHG	Percentage
1.	Cultivation	20	22.23	50	55.56
2.	House rent	15	16.67	70	77.76
3.	Employment	30	33.34	80	88.89
4.	Allied agricultural activity	42	46.67	86	95.56

*multiple response

From the above table, majority (95.56%) of the respondents income category was improved due to their concentration towards allied agricultural activity and four fifth (88.89 %) of the respondents employment was improved.

c) Impact on savings

Table 3: Distribution of respondents based on savings habit (n=90)

S.No	Saving and debt clearance	Pre SHG	Per cent	Post SHG	Per cent
1.	Improve saving in bank	30	33.34	85	94.44
2.	Debts cleared	10	11.12	53	58.88

*multiple response

From the above table it could be cleared that 94.44 per cent of the respondents savings habit was improved and 58.88 per cent of the respondents debts gets cleared. Group members had manageable number of members to carryout income generating activities.

d) Profile of household consumer durable

Table 4: Distribution of respondents based on household consumables (n =90)

S.No	Item	Pre SHG	Per cent	Post-SHG	Per cent
1	Utensils	34	37.77	85	94.44
2	Jewellery	22	24.44	29	88.77
3	Radio	50	55.55	68	75.55
4	Television	48	53.55	64	71.12
5	Watch	59	65.56	73	81.12
6	Cycle	66	73.34	81	90
7	Grinder	46	51.12	69	76.67
8	Cell phone	57	63.34	62	68.88

*multiple response

From the table, 90.00 per cent of the respondents were purchased bicycle followed by jewellery (88.77%), grinder (76.67 %), Radio (75.55%) and television (71.12%). Respondents started new economic activities after joining the groups. Majority of the respondents started economic activities related to agriculture and allied sector. The average monthly income gets generated after joining the SHG's.

e) Employment opportunity

Table 5: Distribution of respondents based on Employment opportunity (n=90)

S.No.	Employment opportunity	Pre-SHG		Post-SHG	
		Number	Per cent	Number	Per cent
1.	Employment throughout the year	40	44.44	90	100
2.	Seasonal employment	37	41.11	78	86.67
3.	No employment	39	21.12	05	5.55

*multiple response

In this above table 14 shows that 100 per cent respondents were got employment throughout the year followed by 86.67 per cent are Seasonal employment and 5.5 per cent were No employment.

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