



SOCIO- ECONOMIC IMPACT OF SELF HELP GROUPS ON DALIT WOMEN IN TIRUCHIRAPPALII

R. Uma Bharathi¹ and Anila Arjun²

¹Ph.D Research Scholar, Centre For Study Of Social Exclusion And Inclusive Policy, Bharathidasan University, Tiruchirappalli.

²Ph.D Research Scholar, Centre for Study of Social Exclusion and Inclusive Policy, Bharathidasan University, Tiruchirappalli.

ABSTRACT:

Self-Help Group (SHGs) is a small voluntary association of poor people, preferably from the same socio-economic background. Thousands of the poor and the marginalized population in India are building the lives, their families and their society through self help groups. A self help groups is a village based financial intermediary committee Usually composed of 10-20 local women or men. The group agree to use this common fund and such other funds that they may received as a group through common management. For the development of women, several programmes had been launched in the recent past by the government of india. The concept of self help groups as rural economic builder takes the observed merits of all the approaches and avoid all demerits. As a part of developing country we have very clear picture of poverty and unemployment in our country. Dalit women are the most affected in the world. The concept of self help group is praise worthy and it is a new window for the development of the dalit women. State government has initiated a number of projects and programmes for socio economic development of the scheduled caste. The study sample of the respondent has self help group members in tiruchirappali district. The study used multistage- Random sampling techniques covering sample respondent in various self help groups in tiruchirappali. Government of Tamilnadu has been monitoring the functioning of SGH with all its efforts for the purpose of creating awareness, enabling dalit women to cross all social and economic barriers. In conclusion self help group is a viable alternative to achieve the micro credit among the dalit women.

KEYWORDS – Rural Poor, Self Help groups, Empowerment, Dalit Women.

INTRODUCTION

For the development of women, several programmes and schemes had been launched in the recent past by the Government of India in order to fulfill its vision of expanding women's horizons of autonomous decision-making and control over resources, becoming equal partners to their men folk to achieve, "the ultimate goal of complete development". Of the many programmes launched after independence, SHG is the pivotal one. SHG has been designed so as to be effective in empowering the poor women below poverty



line. Economic and social empowerment of women is one of the basic requirements for their holistic development which has been strongly emphasized by National Perspective Plan for Women, 1988. The concept of Self-Help Groups (SHGs) as rural economic builder takes the observed merits of all the approaches and avoids all demerits. It has bridged the gap of missing links in policy implementation and the SHG prevails as the 'value choice' of rural women. Self-Help Groups (SHGs) not only play a major role in poverty alleviation in rural India but are instrumental in creating consciousness among a section of persons who are otherwise

ignored and neglected. They not only engage themselves in saving and credit (investment) activities which are commonly believed to be the functions of SHGs but also in some other more socially and economically desirable activities like income generation, environmental conservation, literacy, child care and nutrition. Self Help Groups thus started to enhance the equality and status of women as contributors, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life.

The responsibility of developing the dalit women towards a sustainable life is not only the responsibility of the government alone but also the responsibility of every fellow human being. This leads to search for alternative ways to serve the rural women in general and dalit women in particular. In such a search, the concept of Self Help Group is praiseworthy and it is a new window for the development of the dalit women. The Government of India as well as various State Governments has initiated a number of projects and programmes for socioeconomic development of the Scheduled Caste. The 'MahalirThittam' is a project intervention in terms of formation and stabilization of SHGs comprising of SC and ST women for the promotion of thrift and to promote viable economic activities in the backward areas has resulted in their development in Tamilnadu. "MahalirThittam" was implemented with the support of Non-Government Organisations(NGOs) and Banks and functioning through a network of Women's Self-Help Groups.

STATEMENT OF THE PROBLEM

In the post-independence period, India has achieved significant progress on the industrial and economic fronts. Still the progress does not trickledown to the poor people and women. Consequently, widening disparities can be noticed between urban and rural sector, upper classes and disadvantaged low classes and between men and women. Women have failed to get their proportionate share in the achievement of progress. Though the Indian Constitution guarantees equality of opportunity related to work, equal rights for livelihood, equal pay for equal work, there still exists a wide gap between the goals enunciated in the Constitution and the significant reality of women in India.

In rural India, it varies in terms of every set of ideas of development; the socio-economic status of rural women has far fairer than men in all regions. In empowerment, earnings, education, health status and decision-making powers, there is a clear difference between male and female. In reality, women lag behind in terms of every set of socio-economic indicators, in spite of the general equality being one of the constitutional mandates. Hence, self-help groups have come to the lime light .

Self-Help Group enables the women to earn their own livelihood besides participating in the process of development. The scheme has been extensively used by voluntary agencies for a long time but has been connected in the conventional development programmes only recently.

A typical rural women's Self-Help is a right example of capacity building for prospective entrepreneurs. For this dalit women are not an exception. It aims for enabling members having no educational, industrial or entrepreneurial background to become independent and self-reliant by developing and enhancing the decision-making capacity of members and instilling in them the strength and trust for solving their problems. SHGs provide poor people a forum where they can learn about collectively mobilizing money and managing the risks in their chosen area of income generating activity. The availability of micro-credit without any subsidy through the SHGs system is an important channel for credit availability and poverty-alleviation through self-help efforts Group.

SCOPE OF THE STUDY

The role of institutional framework is vital in determining the space of growth and the quality of growth. SHGs are playing an important role in socioeconomic change. The World Bank has stressed the role of institutions in its Report of 2005, as institutions for poor. The growth story of SHGs offers more insight in the social engineering of economic development. In this context this study offers some important elements for policy makers. The findings would assist in motivating SHGs towards increased performance; identifying the impediments and deviations; and other government women welfare departments and NGOs to chalk out

strategies to effective women empowerment. The present study has been undertaken to study the effectiveness of SHGs in empowering women in Tiruchirappalli district, which so far, has not been attempted. Data collected and the conclusions arrived at in the present study may help to make the programmes for the development of rural Indian women more relevant and meaningful and to improve future strategies for development.

OBJECTIVES OF THE STUDY

The overall objective of the study is to assess the socio-economic impact of SHGs on dalit women in Trichirappali district. The specific objectives of the study are:

1. To understand the reasons to join Self Help Groups by the members;
2. To study the purpose of availing loan through Self Help Groups by the members;
3. To find out socio-economic impact of Self Help Groups on dalit women

METHODOLOGY OF RESEARCH

Keeping in view the framed specific objectives enumerated, a study on the performance Self-Help Groups in Tiruchirappalli District of Tamil Nadu has been attempted. The study is based on both primary and secondary data.

Multistage random sampling method was adopted for collecting primary data by designing the sample from population. Under multistage random sampling, Tiruchirappalli was selected purposively as it is comes purview of Bharathidasan University also it has plethora of non-governmental organizations and Self-Help Groups. Moreover, this district stands unique with regard to recorded promotion of Self-Help Groups comparatively and it is one of the backward districts in Tamil Nadu State in terms of the levels of female literacy, female employment and other socioeconomic parameters relatively too.

Tiruchirappalli district forms the central part of Tamil Nadu. The District is divided into three Revenue Division namely Musiri, Lalgudi and Tiruchirappalli and nine Taluks, namely Thuraiyur, Thottiyam, Musiri, Manachanallur, Lalgudi, Tiruchirappalli, Srirangam, Manapparai and Thiruverambur and is further divided in fourteen blocks covering 408 villages. Out of 14 blocks, only one block i.e Manikandam has been selected purposively for our study as it is easy and viable area for our study. In Tiruchirappalli district 20288 Self Help Groups are functioning in the district as on 31.3.2012 and in manikandam 609 SHG were operating at the time of data collection .Of the total, 30 SHG's manned by dalit women in six villages were selected purposively named sathanur, oliyur, muuliyur ,Nagamangalam again with criteria of trouble-free and viability to road for data collection.

ANALYSIS AND DISCUSSION

Today the formation of Self Help Groups has developed women exhibiting excellent achievements with the help of governmental and non-governmental organizations. Government of Tamil Nadu has been monitoring the functioning of SHGs with all its efforts for the purpose of creating awareness, enabling dalit women to cross all social and economic barriers, to get equality of status in democratic, economic, social and cultural spheres of life.

Table: 1- Distribution of respondents by social variables

Sl.No	Age	Respondents	Percentage
1	Below 25 years	7	23.3
2	25-35years	12	40.0
3	35-45 years	8	26.6
4	45 and above	3	10.0
	Total	30	100
II	Education	Respondents	Percentage

1	Illiterate	5	16.6
2	Up to 10th	12	40
3	Higher secondary	9	30
4	Graduate	4	13.3
	Total	30	100

III	Marital status	Respondents	Percentage
1	Married	24	80
2	Un married	2	6.6
3	Widow	3	10
4	Divorce	1	3.3
	Total	30	100
IV	Occupation	Respondents	Percentage
1	Farmer	4	13.3
2	Collie	19	63.3
3	Petty Business	4	13.3
4	House wife	3	10
	Total	30	100

It is understood from the above table (No.1) that 40% of the respondents of our study area were in the age group of 25-35 years followed by 26% of the respondents in the age group of 35-45years .Only 10% of the respondents were in the age group of above 45years and the respondents below the age of 25 years forms23.3% of the total study population .from this it is very clear that women who were in the family clutches did join in the SHG's either overwhelm the financial burden or to save for the future . The table also reveals that 40% of the women did have their education up to10th standard and followed by 30% of the respondents having education up to higher secondary. It is also obvious that 16.6% and 13.35of the respondents were illiterate and completed primary education respectively. With regard to marital status was concerned, vast majority of the respondents (80%) have already entered into wedlock and whereas 10% were widows. The remaining 6.6 and3.3 were falls under the category of unmarried and divorce respectively..Anent occupation was concerned, more than half of the respondents (63.3%) being as daily wage earners followed by 13.3 % of the respondents involved both in agricultural work and petty business and the remaining 10% Of the respondents mere being as house wife .as the economic condition of the respondents was not in good state almost all of them were earning for their daily bread .This shows the economic plight of the respondents.

Table: 2-Socio-economic impact on dalit women.

Sl.No	Monthly Income	Respondents	Percentage
1	Up to 1000	18	60
2	1001-2000	7	23.3
3	2001-3000	4	13.3
4	Above 3000	1	3.3
	Total	30	100
II	Savings Before Joining SHG	Respondents	Percentage
1	Up to 300	14	46.6
2	301-400	6	20
3	401-500	8	26.6
4	No savings	2	6.6
	Total	30	100

III	Savings After Joining SHG	Respondents	Percentage
1	Up to 500	15	50
2	501-750	8	26.6
3	751-1000	7	23.3
	Total	30	100
IV	Purpose of Subscription	Respondents	Percentage
1	Incidental Expenditure	11	36.6
2	To repay Loan	5	16.6
3	For Savings	8	26.6
4	All the above	6	20
	Total	30	100
V	Loan Availed from SHG	Respondents	Percentage
1	Yes	24	80
2	No	6	20
	Total	30	100
VI	Loan Amount	Respondents	Percentage
1	Less than 5000	15	50
2	5001 and above	9	30
	Not availed	6	20
	Total	30	100
VII	Reason for availing Loan	Respondents	Percentage
1	For Basic Needs	11	36.6
2	Children's Education	4	13.3
3	Medical Expenditure	5	16.6
4	Incidental Expenditure	4	13.3
	Not availed	6	20
	Total	30	100
VIII	Social Impact	Respondents	Percentage
1	Family Savings Increased	9	30
2	Repaid Loan	6	20
3	Full filled Economic needs	10	33.3
4	Knowledge about banking system	5	16.6
	Total	30	100

Table No-2 divulges the socioeconomic impact of SHGs on dalit women of Tiruchirappalli. Under this, monthly income of the respondents was discussed succinctly at first. As per the data, more than half of the respondents (60%) did earn below Rs 1000/- and 23.3% of the respondents income falls under the category of 1001-2000. Of the remaining, 13.3 and 3.3 were earning 2001-Rs.3000 and above Rs.3000 respectively. The data also shows that 6.6% did not have any savings out of their earnings and 46.6% of the subjects did have savings up to Rs300/-and the remaining 46.6 % were saving between Rs 301-400. This elucidates that the portion of the subjects of the study did not have any savings prior to join in the SHGs.

It is interesting to note that all the subjects of the study not only started savings from their income and also increased their savings. To be specific, 50% of the respondents did save up to Rs. 500/-after joining in the SHGs. Of the remaining 26.6% had their savings between Rs. 501-750 and another 23.3% started saving between Rs .751-1000.The table also high lights the purpose or intention of paying subscription by the subjects to the SHGs after becoming a member. To this question, 36.6% said that subscription for SHG

was to meet out the incidental expenditure .16.6% replied as to repay loan and 26.6% did it as savings and only 20% pouted as for all the above reasons .

The study also shows details anent loan availed from the linkage banks .In this regard, the data reveals that vast majority (80%) of the respondents did avail loan for one or other reasons after becoming a member of SHGs. Of the total who availed loan 505 did have loan up to Rs 5000% and the remaining 30% had above Rs. 5000/-. Among the 80% of the respondents who availed loan, 36.6% did have to meet out the basic needs and 16.6% for medical expenditure .Of the remaining, 13.3%had loan for children’s education and the same percentage for incidental expenditure. With regard to social impact, 33.3 % fulfilled their economic needs and 30% did say that their family savings has increased comparatively .of the remaining 20% did repay their debts and only16.6% expressed the knowledge developed anent banking system.

CONCLUSION

Self Help Group is a viable alternative to achieve the micro credit among the dalit women for the purpose of changing them into enterprising women and encouraging them to enter into entrepreneurial activities. Credit needs of the rural dalit women can be fulfilled totally through the SHG. The women led SHGs, especially manned by the dalit women, have successfully demonstrated in our study area anent how to mobilize and manage thrift, appraise credit needs, maintain linkages with the banks and enforce financial self-discipline and so on .

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R. Uma Bharathi

Ph.D Research Scholar, Centre For Study Of Social Exclusion And Inclusive Policy, Bharathidasan University, Tiruchirappalli.



Anila Arjun

Ph.D Research Scholar, Centre for Study of Social Exclusion and Inclusive Policy,Bharathidasan University, Tiruchirappalli.