

## Soci-Economic status of self-help group women in village development centre at Thuraiyur

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### Abstract

A self- help group is defined as a group consisting of people who have personal experience of a similar issue or life situation, either directly or through their and friends. Sharing experiences enables them to give each other a unique quality of mutual support and to pool practical information and ways of coping. Self- help groups are small informal association of the poor created at the grass root level for the purpose of enabling members to reap economic benefits out of mutual help solitarily and joint responsibility. Self-help groups are formed voluntarily by the rural and urban poor to save and contribute to a common fund to be lent to its members as per group decision and for working together for social and economic uplift of their families and community. The concept of self-help groups had its origin in the co-operative philosophy and the co-operators by and large, including the National Federations in the credit sector, could not think of any better SHG than primary co-operative credit society itself. As SHG are small and economically homogenous affinity groups of rural poor.

**Keywords:** self help group, micro-credit, women empowerment

### 1. Introduction

SHGs are novel and innovative organizational setup in India for the women upliftment and welfare. All women in India are given chance to join any one he of SHGs for training and development, so as to be prospective entrepreneur and skilled worker. The SHGs are promoted by the Government as if women in India may not be resourceful enough to be entrepreneurs. When the SHGs arrange financial to carry out certain kind of work which are suitable for women in India, bank must arrange financial assistance to carry out manufacturing and trading activities, arranging marketing facilities while the Governments will procure the product of SHGs, arrange for enhancing the capacity of women in terms of leadership quality and arranging for the management of SHGs by themselves so as to have administrative capacity. As social movement with government support. SHGs become more or less a part and parcel of the society.

### 2. Need and importance of self-group

Self- help group 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 group plays an important role in differentiating between consumer credit and production credit, analysing 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. Thus, self- help group disburses micro credit to the rural women for the purpose of making them enterprising women and encouraging them to enter into entrepreneurial activities. Credit needs of the rural and urban poor women are fulfilled totally through the SHGs. SHGs enhance equality of status of women as participation, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. The rural poor are in-capacitated due to various reasons such as; most of them are socially backward, illiterate with low motivation and poor economic base. Individually, a poor is not weak in socio-economic term but also lacks access to the knowledge and information, which are the most important components of today's development process. However, in a group, they are empowered to overcome many of these weaknesses, hence there are needs for SHGs which is specific terms are as under:-

- 1) To mobilize the resources of the individual members for their collective economic development.
- 2) To uplift the living conditions of the poor.
- 3) To create a habit of savings, utilization of local resources.
- 4) To mobilize individual skills for group's interest.
- 5) To create awareness about right.
- 6) To assist the members financial at the time of need.
- 7) Entrepreneurship development.
- 8) To identify problems, analysing and finding solutions in the groups.
- 9) To act as a media for socio-economic development of village.
- 10) To develop linkage with institution of NGOs.
- 11) To organize training for skill development.
- 12) To help in recovery of loans.
- 13) To gain mutual understanding, develop trust and self-confidence.
- 14) To build up teamwork.

- 15) To develop leadership qualities.
- 16) To use it as an effective delivery channel for rural credit.

**3. Characteristics of SHGs**

The important characteristics of self- help groups are as follows:

- 1) They usually create a common fund by contributing their small savings on a regular basis.
- 2) The groups evolve a flexible system of operations often with the help of the non-governmental organizations (NGOs) and manage their common pooled resource in a democratic manner.
- 3) Groups consider loan requests in periodical meetings, with competing claims on limited resources being settled by consensus regarding greater needs.
- 4) Loaning is mainly on the basis of mutual need and trust with minimum documentation and without any tangible security.
- 5) The amounts loaned are small, frequent and for short duration.
- 6) Rates of interest vary from group to group depending upon the purpose of loans and are often higher than those of banks but lower than those of moneylenders.
- 7) At periodical meetings, besides collecting money, emerging rural, social and economic issues are discussed.
- 8) Defaulters are rare due to group pressure and intimate knowledge of the end use of the credit as also the borrower’s economic resources.

Rao (2002) pointed out that the genesis and development of SHGs in India reveals that the existing formal financial institutions have failed to provide finances to landless, marginalized and disadvantaged groups. The origin of SHGs could be traced to mutual aid in Indian village community. Cooperatives are formal bodies whereas SHGs are informal SHGs encourage savings and promote income generating activities through small loans. The experiences available in the country and elsewhere suggest that SHGs are sustainable have reliability, stimulate savings and in the process help borrowers to come out of vicious circle of poverty.

Bharat Dogra (2002) [3] 30 has presented in his article “Women Self Help Groups” that almost all these women are from poor families, mostly from dalits and backward classes; while the increase in income is important, it is not the only aspect of these SHGs which is emphasized. Several existing problems of villages and ways of overcoming them are also discussed. It is important for the long-term success of Self Help Groups that loans should be returned promptly.

**4. Objectives**

- 1. The study on socio-demographic details of the self-help group women.
- 2. To analyse the psycho-social problem faced by the self-help groups women.

**5. Universe and sampling**

The universe of the study constitutes of self -help group members those who are attended the monthly meeting at Thuraiyur branch. As there were 83 members were attended the meeting for the purpose of discussed about the group activity. Hence the researcher selected 30 respondents to collect the data by using simple random sampling for this study.

**Table 1:** Distribution of the respondents by their occupation

S. No	Particular	No. of the respondents N=30	Percentage %
1	Government	12	40%
2	Private	18	60%
	Total	30	100%

The above table shows that more than half of the respondents (60%) were working in private sector, While less than half of the (40%) respondent were working in government sector under lower cadre. Most of them were engaged in section assistant and peon, scavengers in government sectors.

**Table 2:** Distribution of the respondents by their education

S. No	Particular	No of the respondents N=30	Percentage %
1	10 <sup>TH</sup> TO 12 <sup>Th</sup>	12	40%
2	Degree	18	60%
	Total	30	100%

The above table shows the educational background of the respondent those who are working in both private and government sector. Majority of the respondent are qualified as any bachelor degree, and less than half of the respondent was studied up to twelfth standard.

**6. Findings**

- More than half of the respondents (60%) were in the age group of 20 to 40.
- More than half of the respondents (60%) were in the occupation group of private.
- Half of the respondents (50%) equal to Christian Muslim 50.
- More the half of the respondents (60%) were in the group of degree.
- Half of the respondents (54%) were in the group of joint family.
- More than half of respondents (60%) were in the group of member 15.
- More than half of respondents (60%) were in the group of meeting time morning.
- Half of the respondents (57%) were in the group of the head position bank.
- More than of half of the respondents (67%) were in the group of the objectives by improvements life style.
- More than half of the (60%) were in the group of relationship with broker yes.
- More than half of the respondents (60%) were in the group of the self-help group in leadership.
- More than half of the respondents (63%) were in the group of the loan.
- Half of the respondents (53%) were in the group of the interest.
- Half of the respondents (54%) were in the group of the family economic power increasing.
- Half of the respondents of the (53%) were in the group of the improvement life style.
- More than half of the respondents (60%) were in the group of the argument.
- Half of the respondents (57%) were in the group of the important solutions your decision.

- Equal of the respondents (50%) consultation with others.
- Both of the respondents (50%) were in the helping tendency to other person.
- Both of the respondents (50%) were in stress.
- More than half of the respondents (60%) were in the group of the feel to withdrawal from the self- help group.
- Half of the respondents (54%) were in the group of the problem arising to the family joint in the group.
- Half of the respondents (56%) were in the group of the talent exposure.
- Half of the respondents (53%) were in the group of the suggestions agreeing to the self- help group.
- Both of the respondents (50%) were in the group of spent money to get loan.
- Half of the respondents (53%) were in the group of level of confidence.
- More than half of the respondents (64%) were in the group of the mutual relationship in group.

### **7. Suggestions**

- The NGO can promote the life of women by providing benefits like employment offer.
- The people can also be aware of their rights and schemes of SHG and make use of it.
- The people make use of the benefits of Government schemes through the SHG activities.
- In the context of present changing various types of schemes available which can be used by the women's get to some benefits in SHG.
- The SHG is changed to a women's life style particularly economic independent and self-confident.

### **8. Conclusion**

The study could be considered is to created for the improvement life style of people imparted in effective by considering suggestion a given this study. The study could be improved to the women's life style in the future.

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