

A STUDY ON ECONOMIC ENRICHMENT OF WOMEN SELF HELP GROUP MEMBERS IN TIRUVALLUR TALUK OF TIRUVALLUR DISTRICT

Dr. U. Valarmathy
PG (Assistant in Economics)
Sir Theagaraya Higher Secondary School.
Chennai-21

Abstract

The empowerment of women is single of the central problems in the process of development of countries all over the world. Tamil Nadu has a wonderful tradition of identifying the importance of empowering women over several periods now. The contribution of writers and social reformers has been well documented. The present study is to examine the Economic enrichment through SHG in Tiruvallur Taluk. The study mainly based on the Primary data and the Primary data have been collected by administering structured interview schedule to the women SHGs members who have been join for a period of not less than three years. The study period is to be cover from April 2016 to July 2016 and there are 400 women SHG has been selected on the basis of convenience sampling method. The major findings of the study result reveal that, the Standard of Living Index information infers that the members, after joining the SHG has increased their economic status in the following ways: 'purchasing of durable goods', 'building of immovable assets' and 'improvement of infrastructure facilities' like drinking water, electricity, toilet, etc. The present study proves that the income, savings, consumption, and wealth creation of the SHG women members have significantly improved after joined the group. This has enabled them to gain adequate strength to protect themselves against internal and external shocks from the society.

Key Words: Women, Self Help Group, Economic Enrichment and Development.

Introduction

The empowerment of women is one of the essential issues in the process of development of countries all over the world. Tamil Nadu has a wonderful tradition of recognizing the importance of allowing women over several periods now. The involvement of writers and social reorganizers has been well predictable. The Government of India has made Empowerment of Women as one of the principal objectives of the Ninth Five Year Plan (1997-2002) and also declared 2001 as the year of 'Women's Empowerment'.

REVIEW OF LITERATURE

Murugapandian. R & Selvarani. R (2013) examined the role of SHGs in promoting socio-economic empowerment of women in the Nagapattinam District of Tamil Nadu. The primary sources were collected through interview schedule and the sample size of 135 respondents was selected on the basis of simple random sampling method. In this study to assess the economic condition to considered the following variables namely income, level of expenditure, savings and loans. The major results from the study expressed that there was an increasing trend of savings and loan provided to SHGs and it also found that the different types of training provided to the SHGs members to their skill and poverty alleviation. The study ended with women respondents receiving economic benefits and improved their standard of living status in the study area.

Saravanan (2016), this study addresses women empowerment through self-help groups in Tamil Nadu. The impact on their lives is not just an economic one -gaining more self-confidence is often a more lasting achievement that forms the basis for social and economic improvements. The study can be determined that the SHGs have obligated greater effect on both economic and social characteristics of the recipients.

Maindargi (2016), studied, Role and Models of Self-Help Group, Performance of SHG in Solapur city, how SHG impacted the empowerment level of women after joining group and to ascertain the problems and prospective model to develop the SHG through microfinance in Sholapur city by increasing the women empowerment. This could be attributed partly to their involvement in microfinance which has made women financially independent. Now most women can decide on their own on issues pertaining to child education, property acquisition, contribution in the house and help in deciding for the family and

the community as a whole. As a result, we call on all stakeholders of both microfinance and women empowerment groups to give a second look at the crucial role microfinance play in empowering low-income women in the society. Effort must be made to ensure that microfinance institutions are efficient and well-resourced to sustain the institution.

STATEMENT OF PROBLEM

Even after six decades of planned development, Indian women, except a privileged minority, have not achieved expected success in the main stream of life. The position of women and their status in any society is an index of the civilization. SHGs are at present playing a vital role in empowering women in all respects in India but in the Tiruvallur District Women SHGs members are still they are unable grow due to lack financial assistance(micro-credit) from formal and informal sectors, lack of social support, lack family support, lack of political support, lack of marketing facilities and government support etc. Tiruvallur district is one of most under developed district in Tamil Nadu therefore; this paper is mainly focusing on to find out the economic improvement and development of women SHGs members in Tiruvallur Taluk.

Objective of the Study

The main objective of the present study is to observe the Economic improvement and development through SHG in Tiruvallur Taluk. The following are the specific objectives of the study:

1. To study the background and profile information of members of SHGs in Tiruvallur Taluk.
2. To assess the Economic impact of Standard of living index of Self-Help Groups Programme on Women SHGs Members.

Hypothesis of the Study

H₀: There is no change in the standard of living status of Schedule Caste members before and after joining the group.

Research Design and Methodology

Nature and Source of Data

The study is based on both primary and secondary data. Secondary data were collected from the publications of District Rural Development Agency, NGOs and other government departments and societies. Primary data have been collected by administering structured interview schedule to the women SHG members who have been join for a period of not less than three years. Secondary data have been collected the Mahalir Thittam Office, Journal, Magazine, Internet and Annual Report.

SAMPLE SIZE

There are 12 taluks in Tiruvallur District, out of which the Tiruvallur taluk is having highest level of women SelfHelp Groups. The areas cover is Kaliyankuppam, Kumaracheri, Manavalur Nagar, Malayan Narasingapuram, Krishnapuram, Arumbakkam, Kaliyanur, Chennavaram etc. There are 400 women SHGs members have been selected on the basis of convenience sampling method.

Results and Discussion

Table No.1: Details of Profile of Members

Age	(%)	Educational Status	(%)	Marital Status	(%)	Monthly Income	(%)
> 25 years	09 (02)	No Formal	151 (38)	Married	292 (73)	> Rs. 2500	155 (39)
26-35 years	91 (23)	Primary	131 (32)	Single	36 (09)	2501-5000	223 (56)
36-45 years	212 (53)	Higher Sec.	103 (26)	Divorced	21 (05)	5001-7500	14 (03)
<45 years	88 (22)	Degree	03 (01)	Widowed	46 (11)	7501-10000	08 (02)
-	-	Profession	08 (02)	Separated	05 (01)	< Rs. 10000	00 (00)
-	-	ITI	4 (01)	-	-	-	-
Total	400	Total	400	Total	400	Total	400

Source: Primary Data, Figures in Parentheses indicate Percentage.

The table no.1 explains the profile of members of SHGs through micro finance. First, it gives age details of the members of selected NGOs. It is observed that more than half of the members belong to the age group of 36-45 years, followed by 26-35 years and only few numbers woman falls under the age group of below 25 years. The overall observation of the table indicates that the majority of the members of SHGs are in the middle age group of people. It is true that the middle age group women are ready to take risks, since they want to improve their socio-economic conditions.

The above table also disclosed that 38 per cent of them do not have formal education, followed by 32 per cent of the members have completed up to Primary school level, 26 per cent have studied higher secondary level and a smaller number of women have studied up to undergraduate, post graduate level and professional courses. The final result reveals that majority of the respondents do not have formal education due to they have not aware of important of education.

It is also found that 73 per cent of them are married, followed by 11 per cent of them are widowed, whereas remaining are unmarried, divorced and separated. The overall observation indicates that married women think that they have to improve their economic status Here, it is inferred those widows and divorced woman are completely independent and that they are ready to face any kind of problems from their personal activities.

Finally, it is shows that 56 per cent of the members' monthly income ranges from Rs.2501-5000, followed by very less than half of them income range between Rs.5001-7500, Rs.7501-10000. It infers that most of the women respondents independently involved in the monetary activities/self-employment activities, independently and with family members, after joining groups. Therefore, they are at present economically independent and contribute to the improvement of their individual as well as household income.

Economic Standard of Living Index

The standard of living index, looks at the change in standard of living of before and after the joining the SHGs by members, based on the data collected on various economic factors like separate room for cooking, type of house, source of lighting, fuel for cooking, toilet facility, sources of drinking water, ownership of livestock and ownership goods such as sewing machine, clock watch, sofa set, fan, radio/ transistor, refrigerator, television, vcr/vcd, bicycle, motorcycle/scooter and car. A way to measure the standard of living index based on score range was used by T..K.Roy, Jayachandran and Sushanta K.Banerjee (Economic and Political weekly, Oct, 1999, PP.16-2). In the system of the standard of living status measured through score range, if the score range is 0-7, the standard of living is considered to be low. If the sore range is 8-14, it reflects that the standard of living is medium and if the score range is 15 and above, it indicates that the standard of living is high. In order to know the change in the standard of living of members, paired t-test is used.

According to the standard of living index result, it is revealed that after joining the group, the standard of living of members and their family has increased. members' economic development in the form of separate room for cooking, pucca house, electricity facility, cooking facility, drinking water, toilet facility and ownership of goods such as TV, motorcycle, washing machine, cycle, refrigerator, etc., also increased.

Table No.2: Standard of Living Index of the Sample Respondents

SL.No.	Range of Standard of Living	Before Join	After Join	Paired t- test
1	Low Standard of Living Index	312 (78.00)	01 (0.25)	Mean (7.520) S.D (2.392) t-value (62.864) d.f = 399 Sig. = 0.000
2	Medium Standard of Living Index	86 (21.50)	250 (62.50)	
3	High Standard of Living Index	02 (0.50)	149 (37.25)	
Total Number of Members		400 (100)	400 (100)	

Source: Primary Data, Note: Significant at 5% Level, Economic and Political weekly, Oct, 1999, PP.16-2

The paired t-test value showed that the members of SHGs who promoted micro-enterprises, after starting enterprises has increased their living standard ($t(399) = 62.864$, $p = 0.000$) at five percent level of significance. The above index information infers that the Schedule Caste members, after joining the SHG has increased their economic status in the following ways:

'Purchasing of durable goods', 'building of immovable assets' and 'improvement of infrastructure facilities' like drinking water, electricity, toilet, etc.

Summary and Conclusion

1. It is indicating that the majority of the members of SHGs are in the middle age group of people. It is true that the middle age group women are ready to take risks, since they want to improve their socio-economic conditions.
2. It is also found that 73 per cent of them are married, followed by 11 per cent of them are widowed, whereas remaining are unmarried, divorced and separated.
3. It infers that most of the women respondents independently involved in the monetary activities/self-employment activities, independently and with family members, after joining groups.
4. The Standard of Living Index information infers that the Schedule Caste members, after joining the SHG has increased their economic status in the following ways: 'purchasing of durable goods', 'building of immovable assets' and 'improvement of infrastructure facilities' like drinking water, electricity, toilet, etc.

The present study proves that the income, savings, consumption, and wealth creation of the SHG women members have significantly improved after joined the group. This has enabled them to gain adequate strength to protect themselves against internal and external shocks from the society.

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