

**A STUDY ON THE ATTITUDE OF SELF HELP GROUPS MEMBERS IN  
DHARMAPURI DISTRICT**

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**ABSTRACT**

Today it was identified that the SHG plays a key role in multifaceted dimensions to raise the economic status of a country. The concept of Self Help Groups (SHGs) and its potential as an effective tool to reduce poverty and empower women has garnered considerable interest worldwide. We identified the need to critically examine and explore the role of SHGs in the empowerment of women with a special emphasis on status of SHG. Today the functioning of SHGs has essentially been viewed only from an economic perspective. The existing approach encourages the economic development of women, with SHGs a mechanism to achieving this. However, how these economic benefits are being translated into the change in women's status, economic development of any country shall be geared up with suitable development programmes. Most developing economies in the world have been in the effort of evolving several programmes to improve and raise the economic status to sustain itself in the world. Unemployment problems exist in both the developed countries and developing countries. Even the developing countries are constantly engaged in the attempt of eradicating poverty through creating large number of employment opportunities for their citizens with help of self-help groups. As we are all aware human capital is the vital asset for any nation. If these human capitals are not employed or exploited for the good cause, then all the efforts and development activities of the nations would end up fruitless. The recent phenomenon identified by all the countries are the Self Help Groups and have been encouraging them to flourish through various supports and operating mechanisms.

**Keywords:** Self Help Group, Empowerment, Employment, Women, Economic

## **INTRODUCTION**

Women constitute around fifty percent of the total human resources in our economy. Yet women are the more poor and under privileged than men as they are subject to many socio-economic and cultural constraints. The situation is more severe in the rural and backward areas. Women development activities must be given importance to eradicate poverty, increase the economic growth and for better standard of living. Self Help Group(SHG)-Bank Linkage Programme is emerging as a cost effective mechanism for providing financial services to the “Unreached Poor” which has been successful not only in meeting financial needs of the rural poor women but also strengthen collective self-help capacities of the poor ,leading to their empowerment.

Rapid progress in SHG formation has now turned into an empowerment movement among women across the country (Tiyasbiswas, 2007). Investing in women brings about a multiplier effect. Simply getting cash into the hands of women (by way of working capital) can lead to increased self-esteem, control and empowerment by helping them achieve greater economic independence and security, which in turn gives them the chance to contribute financially to their households and communities because women “tend to keep nothing back for themselves they contribute decisively to the well-being of their families” (Susy Cheston and Lisa Kuhn, 2002). SHG by mobilizing women around thrift and credit activities have resulted in economic self-reliance there by changing their social attitude and status in the family and society SHG has emerged as a key programming strategy for most of the women development activities.

Poverty eradication is the major concern of rural development strategies in the developing countries like India. Self Help Group’s approach represents a paradigm shift from development towards empowerment. Nowadays, there are number of NGOs organizing Self Help Groups with or without Government support all over the country. SHGs’ approach hence is to achieve the goals of empowerment and development of women.

In India, Self Help Groups or SHGs represent a unique approach to financial intermediation. The approach combines access to low-cost financial services with a process of self-management and development for the women who are SHG members. SHGs are formed and supported usually by NGOs or (increasingly) by Government agencies. SHGs enable women to grow their savings and to access the credit which banks are increasingly willing to lend. SHGs

can also be community platforms from which women become active in village affairs, stand for local election or take action to address social or community issues (the abuse of women, alcohol, the dowry system, schools, and water supply).

### **ORIGIN OF SELF HELP GROUP**

Self Help Group, in its present form of development orientation, owes its origin to Grameen Bank founded by MOHAMMAD YUNUS OF Bangladesh. The origin of Self-help groups may be claimed as the “Brain Child” of Grameen Bank concept in its miniature form in India. The government, in 2000, has come up with a novel scheme called ‘Swarna Jayanthi Gram Swarozgar Yojana’ under which financial assistance will be provided only to groups which are willing to take up economic and production activities.

### **SELF HELP GROUPS AND WOMEN**

SHGs comprise homogeneous groups of poor people who have voluntarily come together mainly with the idea of overcoming their financial difficulties. Self-help groups can rightly be called a potent tool for human development. Self-help groups enable the poor, especially the women from poor households; to collectively identify priorities and tackle the problems they face in their socio - economic environment. In other words, the self-help groups have been evolved as a system for collective savings, group collection and provision of consumption credit, as well as integrating social and economic goals among small groups. The initial growth of self-help group has been in areas where they received support from non - government organizations.

### **SELF HELP GROUPS**

Self Help Groups are small homogenous groups consisting of 12-20 women from families voluntarily organized to promote savings. They are self- managed groups of poor women which primarily came into existence to mobilize financial resources through their own saving and lend the same amongst themselves to meet the credit needs of their members.

### **THE SPECIFIC OBJECTIVES OF SHGS**

- Improve saving habits among women
- Increase the total family income
- Fulfill the economic needs through self-employment of women
- Utilize bank loan and government welfare schemes
- Help the members to escape from the clutches of money lenders

- Mobilize financial resources.

The SHG movement has emerged as a powerful and vibrant movement spread over the length and breadth of the State. As on 30.06.2011-2012 there were 4,19,713 SHGs under Makalir Thittam with a total savings of Rs.1,127.89 crores in Tamil Nadu. The position of this vibrant movement is depicted below:

#### **STATUS OF SHGS IN TAMIL NADU**

Particulars	Status
Total number of SHGs	4,19,713.00
Total number of Group Members (lakhs)	51.68
Number of Rural Group	3,62,270.00
Number of Urban Group Members	9,00,067.00
Number of Urban Group Members	60,443.00
Total Savings (Rs. In crores)	1,327.89
Credit Linked Groups	3,39,562.00
Amount of Loan disbursed (Rs. in crores)	1937.61

Source: Policy Note, Rural Development Department, 2011-12

#### **KILLS UP GRADATION TRAINING PROGRAMME**

Portion of skill training to women in SHG has given recognition so as to enable them to start their own income generating activities. The duration of the training and the cost depends on the nature of the trade selected by the members. Till March 2006, 60,957 women have been provided skill training. The Government has proposed to train another 23,000 women in 2006-07.

#### **WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS**

Self-help Group are generally facilitated by NGO's and increasingly advise and train members in a variety of on and off farm income generating activities. Indeed, in a number of recent projects, NGO's were substituted trained facilitators and animators drawn for self-help groups. Through promoting self-help group, IFAD – funded project have contributed to improving the overall status of women in terms of income, empowerment, welfare etc.

The principle underlying the SHGs are financing the poorest of the poor, and achieving holistic empowerment. SHGs phenomenon brings consciousness among women, sense of belonging, adequate self-confidence.

## **REVIEW OF THE LITERATURE**

Review of literature gives an idea about the present study based on the past research and presents the findings that are extracted from articles carried by research in a particular.

**Agnihotri, (1995)**, the researcher has examined self-help employment and entrepreneurship development programmes among rural and tribal women are observed the impact of women Empowerment through SHG on Socio- Economical Status or rural and tribal women nearly 150 families strongly determined to change their Social- Economic Status. They were able to procure enough food, clothing better shelter.

**Sivasubramanian.M.N, (1999)**, the researcher analysis that credit based poverty alleviation programme innovative approach says, poverty can be effectively eradicated only when voluntary organization, community based self-help groups and local government organization have a substantial oral to play.

**Archana Sindha, (2002)**, this study “Types of self-help groups and their work” concluded that self-help groups and credit should see as one of the components of a solution to India. A judicious mix of micro credit along with other activities with emphasis on development and strategies and processes would certainly make micro credits an effective instrument of social and economic development particularly of the women in a holistic and integrated manner.

**Stiffung, (2001)**, this study entitled “NGO’s, Civil Society and government in Nepal” Assisted that the self-help group in an exclusive organization of women as dried stakeholders and also democratically organized managed. The women have valuable common stakes in the self-help groups, which promoted or voluntarily organized in the communities. Such common stake in the group, significantly have attest on their attractive participation and also decision-making of their group.

**Karunakar and Saravanan, (2008)**, this studies about “Impact of micro finance on Self Help Groups in Tamil Nadu” and observed that the phenomenal growth of self-help group indicates that those that weaker sections of the society are also capable to sharpen their micro entrepreneurial skill with the help of their own saving and additional bank credit as and when they need. In the most parts of the country Self Help Groups are also viable organized setup to disburse micro credit to the needy entrepreneur’s women and encouraging their formation of poverty alleviation activities and programmes.

### **IMPORTANCE OF THE STUDY**

The study is expected to provide valuables on the socio-economic and psychological characteristics of SHGs respondents, motivating to the formation of SHGs, economic activities undertaken by the members of SHGs and their suggestion for effective implementation of SHGs activities. The growing social awareness has brought a number of issues to the fore among which gender equality and empowerment of women are very significant. Discrimination against women in the form of male-female differentiation constitutes of the gender-based system.

### **STATEMENT OF THE PROBLEM**

The recent development of the rural economy and the poor people in the urban population is nothing but financial inclusion. SHG is playing the major role in the act of financial inclusion SHG is an alternative for co-operative sector. Decade growth of SHG is worth noting government is also encouraging these types of economy in so many ways. Bank and government is concentrating rural economy and microfinance through SHG. The effective participation of the member can be expected only on their proper awareness otherwise they may yet as affected by mismanagement as well as exploration by financial criminals. The present study contributes on the level of awareness of the member of selected SHG in Krishnagiri district.

### **OBJECTIVES**

- To examine the perception of the respondents about Self Help Group.
- To evaluate the impact of SHG training on empowerment.
- To analyze the social-economic with characteristic of the respondent.
- To offer valuable suggestions further improvement of Self Help Group

### **METHODOLOGY**

The research design is adopting for the exploratory and descriptive design. This project is designed to identify the problems and impact of women SHGs way through which to choose by SHGs at Krishnagiri District.

### **DATA COLLECTION**

This researcher is using both primary and secondary nature. Primary data were those data, which is collected newly for a particular purpose from the respondent of SHGs members are living in Krishnagiri district. Secondary data were collected from from books, magazines, news from telecasts, news from broad cost, website, etc.

### SAMPLE SIZE

The researcher has used convenient sampling technique to collect the information from select respondents of 75 Self Help Group members.

### LIMITATIONS OF THE STUDY

The study is limited to women SHGs in Krishnagiri district. The result of the study is upon the information provided by the Self Help Groups member respondents for the particular time.

### ANALYSES AND INTERPRETATIONS

**TABLE NO: 4.1**  
**AGE WISE CLASSIFICATION**

Age	No. of Respondents	Percentage
Below 25 Years	41	55 %
26 -35 Years	15	20%
36-45 Years	15	20%
Above 46 years	4	5 %
Total	75	100%

Source: Primary Data

The above Table shows that 55% of the self-help group members are below 25 years , 20% of the self-help group members are between 26-35 years, 20% of the self-help group members 36 -45 years, and 5% of the self-help group members are above 46 years. Higher percentage of the member belong the age group below 25 years old.

**TABLE NO: 4.2**  
**MEMBERS IN SELF HELP GROUPS**

Member in SHG	No. of Respondents	Percentage
Below 12	16	21%
13-15	8	11%
16-18	36	48%
Above 19	15	20%
Total	75	100%

Source: Primary Data

The above table reflects that 21% of the respondents belongs to a self-help group has below 12 members, 11% of the respondents belong to a self-help group 13-15 members, 48% of the respondents belong to self-help group 16-18, 20% of the respondents belongs to self-help group has above 19 members, higher level of percentage 48%, 16 to 18 members.

**TABLE NO: 4.3**

**RULES AND REGULATION OF SHG**

OPINION	No. of Respondents	Percentage
Good	25	33%
Very Good	25	33%
Average	20	27%
Bad	5	7%
Total	75	100%

Source: Primary Data

The above table shows that 33% of the respondents said that activities of SHGs are good, 33% of the respondents feel performances of SHG are very good, 27% of the respondents feel that activities of SHG are average, and 7% of the respondents feel that performance of SHGs are bad.

**TABLE NO: 4.4**

**TRAINING PROVIDE OF SHGS MEMBERS**

Training	No. of Respondents	Percentage
On side Training	16	21%
Offside Training	18	24%
Own shop	24	32%
Others	17	23%
Total	75	100%

Source: Primary Data

The above table shows that 21% of the respondents have stated the SHGs are providing useful onside training, 24% of the respondents have stated that the SHGs are providing useful offside training, 32% of the respondents have stated that the SHGs are proving useful workshop training,



23% of the respondents have stated the SHGs are providing some other types of training and development programme to members of self-help groups.

**TABLE NO: 4.5**

**INSPIRE TO JOIN THE SHG**

Joint the SHG	No. of Respondents	Percentage
The Government	15	65%
Friend and Relative	56	16%
NGO	-	15%
Others	7	4%
Total	75	100%

Source: Primary Data

The above table shows that 20% of the people have joined in the SHGs by inspired the government, 7% of people have jointed in the SHG by inspired friend and relatives, none of the people jointed by inspired by NGO , 9% of the people joined and the decision taking by others recommendations.

**TABLE NO: 4.6**

**TYPES OF BENEFITS**

Utilized in Resources SHG	No. of Respondents	Percentage
Government Loan	37	49%
Subsidies	5	7%
Other Grants	18	24%
Training	15	20%
Total	75	100%

Source: Primary Data

The above table shows that 49% of the SHG members are utilizing the government loan, 7% of the SHG members are benefits by the subsidies, 24% of the SHG members are enjoying other grants benefits, and 20% of the SHG members are utilized benefits of training programme.

**TABLE NO: 4.7**  
**PEOPLE BENEFITED THE SHG**

Classification of People	No. of Respondents	Percentage
Upper Class	7	9%
Middle Class	33	44%
Low Class	29	39%
None of these	6	8%
Total	75	100%

Source: Primary Data

The above table shows that 9% of the respondents have stated that the SHGs are belong from upper class, 44% of the respondents have stated that the SHG members belong from middle class people, 39% of the respondents have stated that the SHG members belong from low class, 8% of the respondents have stated that none of people belong from SHG.

### **FINDINGS**

- ✓ The majority (41) 55% of the respondents are below 25 years of age group.
- ✓ The most (32) 43% of the respondents says that 3-4 member of the family size joined in self-help group in krishnagiri District. 36 (48%) self-help group member belong to 16-18 members' categories.
- ✓ The majority (38) 51% of the respondents feel that at presents status of the SHG is increasing in Krishnagiri District.
- ✓ (24) 32% of the respondents are given opinion are trained in the own shop. (49) 65% respondents are feels that the SHGs Training is very useful.
- ✓ (53) 71% respondents said that inspired to join the SHG through their friends and relatives.
- ✓ (69) 92% of the respondents said that SHG utilized the Government resources. (37) 49% of the respondents answer that SHG utilizes Government loan as a resources.
- ✓ (33)44% of the respondents feel that middle class people and highly benefited while they joined in SHG in Krishnagiri District. 29(39%) respondents are given opinion that lower class people are highly benefited.
- ✓ 80%of the respondents have enough awareness about the SHG remaining 20% of the respondents are fell about they have no proper awareness regarding SHG.

## **SUGGESTIONS**

The awareness of SHGs to generate the family income and employment opportunities to the women societies as well as this will improve their level of confidence in regular functioning. It is suggested that, the SHGs should concentrate on cash and savings frame their objective for savings. Regarding the training and development programmes given by the quality of the exposure tour should be increased to influence the members for their empowerment. Training for the members of SHGs interaction with outsider should be given.

This will enhance their empowerment. Further, steps should be taken to develop of the SHGs in order to increase the empowerment of women. The NGO's and Govt. should take initiative to propagate SHGs among the widower, divorces and separated women who need a source of income.

## **CONCLUSION**

The researcher has concluded that the SHGs members are benefitted from framed self-help groups in Krishnagiri District women, which has better to provide further sources of employment and reduced the poverty of the public with help of self-employment. The study has covered only the SHGs in Krishnagiri District. The participations of women in Self Help Groups made a significant impact on their empowerment both in social and economic aspect. The present study found that the attitude of SHG in women empowerment that has increased because of the training of SHG. Exact measurement of empowerment before and after joining SHGs. The SHG is a successful venture of the Government for women empowerment as a whole in this District.

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