



A STUDY ON PROGRESS OF SCHEDULE CASTE WOMEN THROUGH SELF HELP GROUPS IN PARAMAKUDI REGION

Mr. M.Arumugam

Lecturer in Commerce, Government Polytechnic College, Udhamandalam..

Abstract

Empowerment is a multidimensional process which should enable individual or a group of individuals to realize their full identity and powers in all spheres of life. As per the survey conducted in 2011-2012, the percentage of persons below the **Poverty Line in India** for the year 2011-12 has been estimated as 25.7% in rural areas, 13.7% in urban areas and 21.9% for the country as a whole. In India Schedule Caste women are not empowered much than compare with any other community people because of that the government was introduced many central and states schemes and given more important for Schedule Caste Women for the purpose of improving the socio-economic status, creation of employment opportunities and development of various skills. This paper focuses to study the socio-economic status of Schedule Caste Women SHGs in Paramakudi Region of Ramanathapuram District. Out of 966 SHGs in Paramakudi block 20 SHGs have been randomly selected and then out of 20 SHGs, 120 members have been randomly selected for the field survey, by using multi-stage random sampling method. The major findings from the study are the majority of members of SHGs are saving their money from earning for the purpose to meet the children's education expenditure and majority of them spending their earnings for the purpose to meet the household expenditure.

The concept of Self Help Groups is providing to be a helpful weapon for the women empowerment. Self Help Groups is an organization of rural poor, particularly of women that deliver finance to undertake the self-employment and income generating activity. Self-employment and income generating activities are a feasible solution for empowerment women. Women especially Schedule Caste women must be empowered by enhancing their loan subsidy, external relationship, training programmes, awareness, knowledge, skills and technology use efficiency, thereby, facilitating overall development of society.

Key Words: Women Empowerment, Self Help Group, Schedule Caste, Paramkudi Region.

Introduction

As per the survey conducted in 2011-2012, the percentage of persons below the **Poverty Line in India** for the year 2011-12 has been estimated as 25.7% in rural areas, 13.7% in urban areas and 21.9% for the country as a whole. The respective ratios for the rural and urban areas were 41.8% and 25.7% and 37.2% for the country as a whole in 2004-05. It was 50.1% in rural areas, 31.8% in urban areas and 45.3% for the country as a whole in 1993-94. In 2011-12, India had 270 million persons below the Tendulkar Poverty Line as compared to 407 million in 2004-05, that is a reduction of 137 million persons over the seven year period. (**Planning Commission report 2011-12**).

In India SC below poverty line population status in rural areas 36.8 per cent and urban areas 39.9 per cent. The percentage of persons below poverty level in Tamil Nadu has come down significantly between 1993-94 (35.03%) and 1999-2000 (21.12%) as a result of the implementation of various Central and State sponsored schemes, the level of poverty in Tamil Nadu is highest among the four southern States (**Rural Development Report**). The Government's policy and programmes have laid emphasis on poverty alleviation, generation of employment and income opportunities and provision of infrastructure and basic facilities to meet the needs of rural poor. Therefore, the Micro finance concept was introduced in India.

Micro Finance is one of the most efficient and effective tools to fight against poverty. It is flexible in nature and is acclaimed globally as a tool for eradicating poverty and improving the socio-economic condition of the disadvantaged of the women society. People at the grass root level are immensely benefited by the micro finance activities implemented throughout the country. Micro Finance should be not only to eradicate poverty but also to solve the adverse side effects of poverty on the poor like: education of their children, health problems, permanent shelter, and other risks relating to their life.

Empowerment as a process of awareness and conscientization, of capacity building leading to greater participation, effective decision-making power and control leading to transformative action. This involves ability to get what one wants and to influence others on our concerns. With reference to women the power relation that has to be involved includes their lives at multiple levels, family, community, market and the state. In India Schedule Caste women are not empowered much than compare with any other community people due to that the government was introduced many central and states schemes and given more important for SC Women for the purpose of improving the socio-economic condition, creation of employment



opportunities and development of various skills. Therefore, this paper focuses to study the Empowerment of Schedule Caste Women SHGs in Paramakudi Region of Ramanathapuram District.

Ramanathapuram District is situated in the South East corner of Tamilnadu which is highly drought prone and is most backward area in development. The district has been divided into 7 taluks and 11 community development blocks. The total number of panchayat in Paramakudi was 39, number of Self help Group was 966 groups its member size is 15,867 out of this 4,680 members are belongs to Schedule Caste and the total saving amount of Rs.755.52 lakhs.

Review of Literature : The purpose of literature review is to convey the readers about the knowledge and ideas that have been established on the study.

Thalavai Pillai.N & Nadarajan.S (2011) analyzed the impact of Micro Finance on the Empowerment of SHG Leaders in Kanyakumari District of Tamil Nadu. The primary data was collected from 56 SHGs leaders through interview schedule method and simple statistical tools such as percentage, mean, standard deviation, ANOV etc used for interpretation purpose. The psychological impact output revealed that the majority of the members reported that their courage, self-confidence, self-worthiness, literacy level, health and sanitation, children education increased at significant level. The study also explored that impact of Micro Finance on economic improvement output showed that savings habits, income generating activities, employment generation, and assets buildings has also increased. The study finally expressed that the impact of microfinance on social improvement result showed that most of them opined that managerial abilities, decision-making skill, group management, communication skill increased at positive significant level in the study area. The research concluded that Micro Finance has brought better psychological and social empowerment than economic empowerment.

Shambharkar, Y.B, Jadhav, U.V & Mankar, D.M. (2012) evaluated the impact of Self Help Groups on Empowerment of women members in Vidarbha region of Maharashtra. The study was carried out during 2010-2011. The major findings from the study results revealed that the impact of four dimensions i.e. cultural (03.57%), social (00.71%), economic (02.14%) and political (12.14%) could not be noticed among the women members of SHG. The study concluded that more than half of the respondents (61.43%) were medium empowered category, followed by high empowered and least number of respondents were in low empowered category after joining the groups.

Objectives of the Study

The main objective of the present study is to evaluate the Development of Schedule Caste Women through Self Help Groups in Paramakudi Region of Ramanathapuram District. The specific objectives of the study are:

1. To identify the reasons for joining SHGs in the Paramakudi Region.
2. To study the Monthly Income of members of SHGs.
3. To evaluate the Socio-Economic impact of Schedule Caste Self Help Group Women Members

Methodology and Design of the Study

The present study is analytical nature based on collection of data from both primary and secondary data. Primary data were collected through well structure interview schedule methods from Schedule Caste Members of SHGs and the secondary data were obtained from various published and unpublished annual reports, journals, magazines and information given by the mahalir thittam office in Ramanathapuram District. The multi-stage random sampling has been adopted for the present study. At the first stage, paramakudi region has been selected for the study. At the second stage, there five (5) villages have been randomly selected on the basis of in which those are more number of SC groups in each village, there are 20 SHGs have been randomly selected. At the final stage, from each group six (6) members have been randomly selected.

Ramanathapuram district is having four municipalities and 11 community development blocks namely Paramakudi, Ramanathapuram, Keelakarai and Rameswaram. Among the blocks the Paramakudi block is having highest level of Schedule Caste women Self Help Groups. The areas covered were Emaneswaram, S.Kavanur, Gandhi Nagar, Kattuparamakudi, and Parthibanur. The study has conducted among the Schedule Caste members of SHGs in Paramakudi taluk and the period of the study was from June 2013 to September 2013.

Result and Discussion

Marital Status: It is explain that 92 per cent of the members who are in the group are married, 1 per cent of them are single, 5 per cent of them are widows and 2 per cent of them are divorced women. The above analysis infer that almost are in the SHGs are married women that means they were joined the SHGs for improving their socio-economic condition and to get self respect and recognition from family members and society.



Occupation Status

Table No.1 result depicts that Occupation undertaken by beneficiaries are around 51 per cent of the members are involving agriculture and allied activities because of they are always depending upon the cultivation of agriculture. 16 per cent of the members are involving self employed activities like cow rearing, hen rearing, goat rearing, petty shops, grocery store, tailoring shop etc. Whereas around 16 per cent of women members are home-maker because of misunderstanding between the husband and children. From the above analysis we can conclude that the women members after joining the SHGs they may able to create self-employment and to offer employment opportunity to neighbour family members and then provide employment to area people.

Table No.1: Occupation of the Respondent

Occupation	Frequency	Percentage (%)
Self employed	39	16
Cooli / labour	15	06
Home maker	39	16
Live stock	11	04
Agri. and allied	128	51
Govt. employee	13	05
Others	5	02
Total	250	100

Source: Primary data

So, the microfinance movement helps the village people to increase their mobility, recognition from family, decision making power, participate in village development programs and to participate in political activities.

Table No.2 Annual Household Income

Income (Rs.)	Frequency	Percentage (%)
Below 10000	123	49
10001 - 15000	96	38
15001 - 20000	19	08
20001 - 25000	10	04
Above 25001	2	01
Total	250	100

Source: Primary data

Family Income: Table No.2 shows that the majority 49 per cent of the members are earn per year below Rs.10,000 per year, 38 per cent of them earn between Rs. 10,001-15,000 per annum, 8 per cent of the members are earn between Rs.15,001-20,000 per year, 4 per cent of them earn between Rs.20,001-25,000 per year and only 1 per cent of them earn above Rs.25,001 per annum. This analysis infers that after joining the SHG Programme, they are able to enhance their earning level



through doing some self employed activities like cow rearing, hen rearing, goat rearing, petty shop etc. because the Ramanathapuram district is one of most under developed district due to shortage of rain-fall and sandal conditions.

Reasons for Joining the Self Help Group

Purpose

Table No.3 result reveals that the purpose of joining into the SHGs, around 38 per cent of members are joined the SHGs for improving the saving habits, followed by 29 per cent of the respondents joined the SHG to get loan from SHG, Bank, NGO, and Micro Finance Institution at same time to prevent to get loan from money lenders, 12 per cent of them joined the SHGs for the purpose to meet the house hold expenditure like children education, medical care, purchasing of household items and festivals expenses etc., 11 per cent of the women joined the SHGs to improve the socio-economic conditions like decision making power, communication skill, entrepreneurs skills and savings etc., and remaining members joined the SHGs to start enterprises.

Table No.3 Reasons for Joining SHG

Reasons	Frequency	Percentage (%)
To start business	13	05
Socio-economic empowerment	28	11
Saving habits	95	38
Loan	73	29
Meet household expenses	31	12
Compulsion from other members	10	04
Total	250	100

Source: Primary data

From the above result, we can infer that after joined the SHGs they may able to enhance the all kinds of socio-economic conditions.

Table No.4 Opinion of the Respondents Savings

SL.No	Purpose of Savings	Garret Score	Mean Score	Rank
1	Food Security	14,364	57.5	2
2	Children Education	18,189	72.8	1
3	Medical Expenses	13,940	55.8	3
4	Marriage Expenses	10,441	41.8	7
5	Emergence Expenses	10,316	41.3	8
6	Festivals	9,884	39.5	9
7	Agriculture Expenses	13,569	54.3	4
8	Self Respect	10,553	42.2	6
9	Assets Building	13,174	52.7	5

Source: Primary data

Table No.4 depicts the Garret Ranking regarding purpose of savings. It is shown clear from the above table that the members of SHGs are saving money for their children's education ranks first, followed by food security ranks second, medical expenses ranks third, agriculture expenses ranks four, assets buildings ranks five, self-respect ranks six, marriage expenses ranks seven, emergency expenses ranks eight and festivals expenses ranks ninth. Further, we conclude that the



members after joining in SHGs, they are giving more preference to children's education than any other expenses. It shows that definitely enhance the saving habit of members through SHGs programmes.

Table No.5 Opinion of the Respondents Expenditure

SL.No	Expenditure	Garret Score	Mean Score	Rank
1	Household Expenses	15,176	60.70	1
2	Emergence Expenses	10,235	40.94	5
3	To pay old debt	12,556	50.22	4
4	Festivals Expenses	8,466	33.86	6
5	Assets Buildings	13,673	54.69	3
6	Children Education	15,136	60.54	2

Source: Primary data

Table No.5 explains that the Garret Ranking regarding expenditure preference given by members of the self help groups. It is show clear from the above table that reveals the members of SHGs are spending their earning for purpose to meet the household expenditure ranks first, followed by children's education (mean score: 60.54) ranks second, assets buildings (mean score: 54.69) ranks third, to pay old debt (means score: 50.22) ranks four, emergency expenses (mean score: 40.94) ranks five and festivals expenses (mean score: 33.86) ranks six. Further we conclude that the members after joining the SHGs they are giving more preference to their children education than any-other expenses. It shows that increasing the literacy level definitely through Self Help Groups training programs and awareness programs.

Summary and Conclusion

1. The result shows that the majority of the respondents who are in the group of married.
2. It is express that half of the members are involving agriculture and allied activities because of they are always depending upon the cultivation of agriculture.
3. It is found that majority of the members are earn per year below Rs.10,000 per year.
4. It is observed that most the family decisions are taken jointly both husband and wife but before joining Self Help Group all family decision taken by their husband.
5. Garret ranking analysis shows that members of SHGs are spending their earning for main purposes to meet household expenses and children's education.

The concept of Self Help Groups is providing to be a helpful weapon for the women empowerment. Self Help Groups is an organization of rural poor, particularly of women that deliver Micro-Credit to undertake the self-employment and income generating activities. Self-employment or income generating activities is a feasible solution for empowerment of women. It generates income and also provides flexible working hours according to the needs of home-makers. Economic independence is the need of the hour. Participation in income generating activities helps in the socio-economic empowerment of women. The major results from the study are: It is observed that around half of the members are involving agriculture and allied activities and majority of the members are earn per year below Rs.10,000 per year. The study can be concluded that the Self help Groups have been successful in empowering rural women through income generating activities. Though this activities of SHGs Schedule Caste Women are increasing their abilities in the field Income, Expenditure, Savings, Decision-making, Communication Skills and External Relationship.

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