



A Study on Socio and Economic Developments of Women Self Help Groups (Shgs) Through Vazhudhu Kattuvom Thittam (Vkt) in Thirunelveli District

KEYWORDS

Economic Development, Social development Self Help Group and Social Justices

Dr. S. SELVARASU

ASST PROFESSOR, DEPT OF ECONOMICS,
VEL TECH RANGA SANKU ARTS COLLEGE,
AVADI, CHENNAI

Dr. I. CHITRA

ASST.PROFESSOR, DEPARTMENT OF ECONOMICS,
THIYAGARAJAR COLLEGE FOR ARTS AND SCIENCE,
MADURAI

ABSTRACT *This concept of 'Self-Help Groups' and the method of approach has reached Tamil Nadu through NABARD scheme in 1989, and achieved successfully in almost all over the state, because of the special programme of 'Mahalir Thittam' which is being implemented by Tamil Nadu Corporation for Development of women (1998), with its main aim of achieving the socio-economic development of women in Tamil Nadu State. This movement stems from the peoples' desire to meet their needs and determine their own destinies through the principle of "by the people, for the people and of the people. This study is concerned on socio economic development of the women through Vazhdhu Kattuvom projects and to understand the development of the women in Tamil Nadu.*

INTRODUCTION

Socio - Economic development is probably the totality of the following or similar capabilities: Decision-making power of their own, Access to information and resources for taking proper decision, Ability to exercise assertiveness in collective decision making, Positive thinking on the ability to make change, Ability to learn skills for improving one's personal or group power, Ability to change others' perceptions by democratic means, Economic participation, Economic opportunity, Political empowerment, Educational attainment, and Health and well-being.

This concept of 'Self-Help Groups' and the method of approach has reached Tamil Nadu through NABARD scheme in 1989, and achieved successfully in almost all over the state, because of the special programme of 'Mahalir Thittam' which is being implemented by Tamil Nadu Corporation for Development of women (1998), with its main aim of achieving the socio-economic development of women in Tamil Nadu State. This movement stems from the peoples' desire to meet their needs and determine their own destinies through the principle of "by the people, for the people and of the people".

STATEMENT OF THE PROBLEM

Women bear a disproportionate burden of the world's poverty. Statistics indicate that women are more likely than men to be poor and at risk of hunger because of the systematic discrimination they face in education, health care, employment and control of assets. Poverty implications are widespread for women, leaving many without even basic rights such as access to clean drinking water, sanitation, medical care and decent employment. Being poor can also mean they have little protection from violence and have no role in decision making.

This study is focusing the above said women problem and Government role to eradicate such poorness of women through Self Help Groups operations.

OBJECTIVES OF THE STUDY

- To examine the social development gained by the women in the Self Help Groups through VazhudhuKattuvomthittam

- To analyse the economic development gained by the women after joining Self Help Groups through VazhudhuKattuvomthittam
- To analyse the functional system of Self Help Groups in Tirunelveli

METHODOLOGY OF THE STUDY

The presents study is descriptive in nature. There are 2 major operational areas in Tirunelveli District in all rural areas (i.e) in 257 villages it constitutes as 19 block. Among which 14 blocks are implemented with MahalirThittam and rest of the area covers with VazhudhuKattuvom projects, in that the presents study covers only kuruvikulam blocks. There are 43 panyath in the study area which dived by three zone zone one consists of 15 Panyath, Zone two consists of 16 panyath and zone three consists of 12 panyath .

The total number of women members of all the SHGs functioning in Tirunelveli District constitutes the Universe. The researcher randomly selected 40 self-help groups out of the total 985 groups according to following proportions Zone one 17 groups , Zone two 12 groups and Zone three 11 groups Tirunelveli district. Therefore the total number of SHGs selected comes 40. From the each of the randomly selected SHGs of all zones of Tirunelveli District, 10 women members were selected randomly facilitating data collection.

Therefore (total number of respondents) the sample size is 400. The primary methods of data collection were employed. The questionnaire initially prepared was pre-tested with a sample of 50 focused and responsible respondents. The questionnaire is consists of five dimensions namely socio conditions, Economic Conditions, Function aspects of SHG's, Women empowerment and general. Each dimension has different parameters and containing 34 questions in the questionnaire. Questions are framed in such a way to meet the objectives of the studies.

SCOPE OF THE STUDY

The present study is an attempt to examine the role of self-help group through vazhdhuKattuvomthittam in the socio-economic development of the women. It examines how far the

programme has helped in raising the incomes and standard of living of the women and in enabling them to cross the poverty line. The present study is from the standpoint of the SHGs Vazaltdhukattuvanhattaam their women members.

ANALYSIS AND DISCUSSION

Table 1
Demographical background of the respondents

Demographical Factors	No of respondents	% of the respondents
Zone		
I	160	40%
II	240	60%
Age		
Below 25yrs	28	7.0
26 to 35yrs	160	40.0
36 to 45yrs	180	45.0
46yrs & above	32	8.0
Region		
Hindu	392	98.0
Christian	8	2.0

Source: Primary Data

The above table represents that there are two zones, Zone I consists of 160 respondents which constitute 40% and zone II consists of 240 respondents which constitutes 60% of the respondents. Out of the total 7% of the respondents belong to age range of below 25 years and 45% of the respondents were in the age range between 36 years to 45 years, 40% of the respondents were in the age range between 26 years to 35 years. (8% of the respondents were Hindu and only 2% of the respondents were belong to Christian religion.

Table 2
Distribution of the respondents and their various dimensions of social changes

Various dimensions of social changes	No. of respondents (n=400)	Percentage (100%)
Literacy / Education		
Low	187	46.8
High	213	53.2
Mean: 20.81 / Median: 21.00 / S.D.:2.702/ Min.:11/ Max.:25		
Health		
Low	268	67.0
High	132	33.0
Mean: 20.57 / Median: 20.00 / S.D.:2.441 / Min.:14 / Max.:25		
Community Relation		
Low	271	67.8
High	129	32.2
Mean: 20.24/ Median: 20.00 / S.D.:2.839 / Min.:13 /Max.:25		
Social Justice		
Low	255	63.8

High	145	36.2
Mean: 20.62 / Median: 20.00 / S.D.:2.621 / Min.:14 / Max.:25		
Overall social changes		
Low	252	63.0
High	148	37.0
Mean: 22.24 / Median: 20.00 / S.D.:8.463 / Min.:61 / Max.:100		

Source: Primary data

The above table describes the respondents and their opinion towards the various dimensions of the social changes. The highest 53.2% of the respondents' literacy level is high and 46. % of the respondents' literacy rate is low, it is mean score is 20.81 and the standard deviation is 2.7%. There are 67% of the respondents has low health conscious and 33% of the respondents has high level of health consciousness and their mean score is 20.57 and standard deviation is 2.44. There are 32.2% of the respondents has high community relation 67.8% of the respondents of the respondents has low level community relation. The mean score for community relation is 20.24 and standard deviation is 2.83. With respects to the social justice the highest 63.8% of the respondents has low level of social justices whereas 36.2% of the respondents has high level of social justices. The mean value for the social justices is 20.62 and standard deviation is 2.62. The overall social changes concerns the highest 63% of the respondents has low level of social changes where as 37% of the respondents has high level of social changes with the mean score of 22.24 and standard deviation of 8.46. It indicates that there is a good social change in term of literacy and education where as other dimension need to go a long way to reach satisfactory level.

Table 3
Age wise classification of the respondents and their responses towards Overall women empowerment

Age	Overall women empowerment		Statistical inference
	Low (n=231)	High(n=169)	
Below 25yrs	6(2.6%)	22(13%)	X ² =17.868 Df=3 .000<0.05 Significant
26 to 35yrs	91(39.4%)	69(40.8%)	
36 to 45yrs	113(48.9%)	67(39.6%)	
46 yrs & above	21(9.1%)	11(6.5%)	

Sources: Primary data

The above table represent that age of the respondents and their opinion towards the overall women empowerment. It shows that, the highest 40.8% of the respondents in the age range between 26 years to 35 years has opinion of high women empowered after jointed SHG; the highest 48.9% of the respondents in the age range 36 years to 45 years has low level of women empowerment. Here P < 0.05 hence there is significant relationship between the age of the respondents and their opinion towards the women empowerment.

Table 4
Paired comparison of the various dimension of the economic condition of the respondents

Income generation	Mean	N	S.D	Correlations	Sig.	t	df	Sig.
Income from Lease/ Rent (Pre)	421.72	396	2251.876	.790	.000	-3.602	395	.000
Income from Lease/ Rent (Post)	747.47	396	2935.055					
Brokerage (Pre)	9.00	400	47.165	-.019	.702	1.155	399	.249
Brokerage (Post)	5.00	400	49.812					
Wages and Salary (pre)	1606.50	400	1954.029	.613	.000	-6.837	399	.000
Wages and Salary (Post)	2460.00	400	3161.231					
Other (Pre)	299.10	400	716.284	.803	.000	-3.324	399	.001
Other (Post)	410.00	400	1088.514					

Source: Primary data

The above table represents that paired compression of various parameters pre and post joining of the SHG. It shows that with respect to income from lease, wages and salaries and other incomes showed high mean score for the post jointed SHG than the pre joining of SHG, whereas brokerage alone showed less mean score of 5. Other than brokerages all the variables are significantly related to each other its P Value is less than 0.05.

CONCLUSION

The Socio – Economic development has become a key solution to many social problems like high population growth, environmental degradation and low status of women. Socio – economic development and empowerment of Women. In Tirunelveli District, this project was implemented from 1998 onwards; with two dimensions one is Mahalar Thittam another one is ValzhndhuKattuvom Projects. This study is concerned on socio economic development of the women through VazhndhuKattuvom projects and to understand the development of the women in Tamil Nadu. The result indicates that there is high level of growth in terms of social economic factors. As far as social factors concerns there is a high level of literacy and education awareness increased in the study area and economic condition concern there is high level of growth in term of income generating capacity of the women after jointed SHG's.

REFERENCE

1. Aloysius P. Fernandez, History and spread of the self-help affinity group movement in India, The third in a series of discussion papers produced by the Asia and the Pacific Division, IFAD, July 2007. | 2. Barrett, Alison, and Richard M. Beardmore. 2000. Poverty Reduction in India: Towards Building Successful Slum-Upgrading Strategies. A Discussion Paper for the Urban Futures 2000 Conference, Johannesburg, South Africa, July 2000 | 3. Encyclopedia of Rural Development, Anmol Publication, New Delhi 1996, Vol-4, P. 254. | 4. http://www.unifem.org/gender_issues/women_poverty_economics/ | 5. Ibid | 6. Laxmi Devi(Ed), Netru's vision on Women, "Encyclopedia of women Development and Family welfare", Anmol publication, New Delhi 1998, P63. | 7. MeenaRao, Vijayalakshmi B "Women and Development Rhetoric and Reality", Mainstream, Vol. XXXV, No.14, March 1997, P26. | 8. Myint. An Interpretation of Economic backwardness, Ibid, PP 93-96. | 9. SenhLataTandon, "Perspective Self-Help-New Mantra For Empowerment", Journal of Social welfare, October 2001, P.92-95. | 10. Social Welfare, Central social welfare board, New Delhi 1998, P7. |