



A DEMOGRAPHICAL STUDY TO OVERCOME URBAN POVERTY BY SELF HELP GROUP

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ABSTRACT

The study is to discover empirically the nature of relationship between the Income and Employment generation of Women Self Help Groups in Tamil Nadu. Various demographical classifications are discussed.

KEYWORDS : Self Help Group; Demographics; Poverty

1. INTRODUCTION

Developmental perspectives of great scholars, namely, Aristotle (384-322 B.C.) has called for the end use of multiplying money should result in good actions and well being of the people. *After the Second World War*, the focus was on the need for *economic development*. In 1960's, *generation of employment, reduction of poverty* got due attention.

Access of the poor to banking services is important not only for poverty alleviation but also for optimizing their contribution to the growth of the regional as well as the national economy. Some of the poor, who have not got access to the vast network of the institutional credit delivery system, have organized themselves into SHGs and many such groups have come into existence either spontaneously or with the active involvement of the NGOs which motivated them to pool their meager financial resources for meeting their small and frequent consumption and production credit needs.

The development process has given women not only a new sense of dignity and confidence to tackle their problems with a sense of solidarity to work together but also a measure of economic independence. It helps them to improve their living conditions and acquire small assets. It has also been demonstrated that the poor women's creativity, group dynamics and self-management are major elements of Women Empowerment in the society.

Statement of the Problem

Women, the marvelous masterpiece of creation, constitute half of the human population. Traditionally, women bear primary responsibility for the well being of their families. They play a constructive role in building up the country by contributing their labour both in organized and unorganized sectors.

Poverty and unemployment are the twin problems faced by the developing countries. According to the Planning Commission more than one third of India's total population i.e. 320 million live below the poverty line. *Motivating individuals, artisans and entrepreneurs to handle selected operations may lead to a great success*. The SHGs are informal groups formed on a voluntary basis to provide necessary support to their members for their social and economic liberation.

One of the main reasons why developing countries like India has remained less developed is that they could not create work potential for women. It has been widely accepted that a society built on the inequality of between men and women involves wastages of human resources, which no country can afford. Thus, poor women face gender discrimination in all spheres of their life. Poverty pushes them down to the last strata. Hence, to address this complex issue, multi-pronged integrated approach; namely, social and economic empowerment has to be followed.

In this era of globalization, even though many changes and developments take place in society, the extreme inequalities exist both between and within countries and act as a barrier on the progress towards achievement of human development goals. According to Human Development Report, 2005, of the United Nations Development Programme, India is ranked 127th out of 177 countries in

Human Development Index. It is evident from the fact that no socio-economic development can be thought unless the human resources are not properly employed.¹

Since independence, the government has taken up a number of women welfare measures in which empowerment is the main focus. Empowerment is a multi-faceted, multi-dimensional and multi-layered concept. Women's empowerment is a process in which women gain greater share of participation over decision-making in the home, community, society, Nation and to gain 'power'.

Education is the main instrument and is the potent remedy for transformation in any society for most of the ills of the society. By educating the women, the country can reduce poverty, improve productivity, ease population pressure, reduction in inequalities and offer its children a better future. A 'package approach' is required for developing female education. Government has been providing packages of concession in the form of free supply of books, uniform, boarding and lodging, clothing for hostilities, mid-day meals, scholarships etc.

During the seventies, there was a definite shift in the approach from "welfare" to "development", which started recognizing women as participants of development. Recognizing the role and contribution of women in development, the early nineties made a beginning in concentrating on training-cum-employment-cum-income generation programmes for women with the ultimate objective of making them economically independent and self-reliant.

Self-Help Groups of women constitute an institutional framework to empower women. SHGs have contributed to the process of rural development by creating conditions that are conducive to human development. Significant changes in the living standards of SHG members have taken place in terms of increase in income levels, asset generation, savings, capacity to borrow, income generating activities, etc. SHGs have also served the cause of women empowerment and awareness creation.

The work participation rate indicates to a great extent the economic empowerment of women in the society. The status of women is intimately connected with their economic position, which in turn depends on opportunities for participation in economic activities. Education along with participation of women in workforce has been universally recognized in all sectors of employment in the State.

As per the Census results for Tamil Nadu, the Work Participation Rate for females rose from 26.52 per cent in 1981 to 31.32 per cent in 2001, the rate of growth has been faster than for males. However, the number of female workers accounted for 34.72 per cent in the total workforce of 278 lakhs in 2001. The corresponding figure for 1991 Census was 34.06 per cent.

In the total population, nearly half were females but they accounted for only 34 per cent of the total workers. This proportion has to be improved for ensuring better and all round economic empowerment.

Apart from wage employment by the member women of the group, the

growth of women livelihood through self employment in micro-credit is becoming vibrant despite lack of social recognition, problems in marketing and problems with large scale organizations. In countries like India, still there is an absence of encouragement and recognition especially for women because women are considered the weaker section of the society and also there prevails a feeling that woman are meant to be housewives rather than successful entrepreneurs.

On the economic front both men and women work together to increase the income of the family through small business and other income generation activities. Every member of SHGs has felt the need for more involvement in economic activities. The spirit for social and economic up-liftment of members is the significant contribution of every SHG. Therefore, it is worth to study the socio-economic impact of SHGs in terms of improvement in their livelihood.

Review of Literature

Activity of Women Self Help Group and its impact on Employment generation helped to shape the study.

Sakuntala Narasimha (1999) in her study on Empowering Women focused the Development through SHG received priority for the time during the sixth plan period. The reasons are lack of identification with the spirit of projects among the official entrusted with the implementation procedural bases and most important failure to involve the beneficiary population as participants of women from marginalized sections towards their empowerment.

Gupts (2000) in his research study stresses the importance of empowerment of women. The study focuses on bringing together and learning lessons from efforts to strengthen the capabilities.

Deepak Shah [2001] analyzed the operational efficiency of PACS in Maharashtra and found that the operational efficiency declined in the post reform period compared to pre-reform period. The major deficiencies were their location, in dry land where the farmers did not have proper irrigation and hence failed to repay. They demanded for reduction in the interest rate and also enhancing the amount of loan. They demanded loan for various purposes including provisions of farm implements on subsidized rates, tractor on rental basis, insurance, and credit for fertilizer and land leveling etc.

J.P.Mishra, R.R.Verma and V.K. Singh [2001] on the social –economic analysis of SHGs in Uttar Pradesh found that the members were mainly from OBC, whose main occupation were agriculture, small business, labour service etc. 93% of the SHGs were male and only 7% were female SHGs. The average savings ranged from Rs.15 to Rs.50. The SHGs have helped to increase the income by 10% to 15%. Repayment performance was good. The major problems include lack of training, credit and marketing facilities, entrepreneurship, social evils, and high interest rate. It was suggested to involve Commercial Banks, RRBs and PACS to provide liberal credit at cheaper interest rate to the poor.

OBJECTIVES

The objective is to understand the capacity of Self Help Groups for Social mobilization and to explore opportunities to strengthen the Community Based Organisation through federal system.

The study is to discover empirically the nature of relationship between the Income and Employment generation of Women Self Help Groups in Tamil Nadu.

Methodology

The area of the study is the urban Local Bodies of Tamil Nadu. Industries and trade occupy a place of prominence in the economy of the State by providing huge employment opportunities at relatively low capital cost, a wide entrepreneurial base. In addition, the banks and non-government organizations have come forward to promote Self-Help Groups with the government support in more numbers. With this background, the researcher decided to conduct the study in the Urban Local Bodies of Tamil Nadu.

Source of data collection

The primary data were collected through interview schedule with the vernacular version and focus group discussions. The interview schedule was prepared with a wide review of literature and keeping in view the objectives of the study. Pre-testing was done on a sample of 60 members in Self-Help Groups after pre-testing the schedule was redrafted and used for data collection.

Sampling Design

The study is confined to members of the Self-Help Groups as on 31.03.2007, there are 11932 SHGs. The women Self-Help Groups are only taken for the study. The researcher has adopted multi-stage sampling.

Scope of the Study

The present study attempts to assess the socio-economic impact of the Self-Help Groups on their members in Tamil Nadu. The study is confined to only women Self-Help Groups, since poverty alleviation in urban context is mainly focused on women SHGs only. Therefore, the researcher felt that the selection of women Self-Help Groups would be more meaningful for the assessment of the socio-economic impact of Self-Help Groups. The study examines how far the Self-Help Groups have helped the members in raising their economic status in terms of expenditure on household consumer durables, annual consumption expenditure, assets generation, annual household income, annual savings and man-days employment. Moreover, the study also examines the social impact of the Self-Help Groups on their members in terms of standard of living, social status, and reaction to social evils, political participation, self-confidence, literacy and competency level.

Findings of the study

1. Among the 600 respondents, 460 (76.7%) were NGO and 140 (23.3%) were other agencies.
2. Designation: Among the 600 respondents, 573 (95.5%) were ordinary members and 27 (4.5%) were office bearers. It indicates that the maximum of 573 ordinary members participated in SHGs.
3. Among the 600 respondents 30 (5.0%) member respondents were involved at any time previously and 570 (95.0%) member respondents were could not involved at any time previously. It is concluded that the maximum of 570 member respondents could not involved in SHGs at any time previously.
4. Age: Among the 600 respondents 104 (17.3%) were below 25 years, 182 (30.3%) were belongs to 26 to 30 years, 171 (28.5%) were belongs to 31 to 35 years and 143 (23.8%) were belongs above 36 years. It is observed that most of 182 member respondents were 26 to 36 years are represented in SHGs.
5. Marital Status: Among the 600 respondents 549 (91.5%) were married, 35 (5.8%) were widow and 16 (2.7%) were divorced. It is observed that the maximum of 549 member respondents were married.
6. Educational Qualification: Among the 600 respondents 45 (7.5%) were illiterate, 211 (35.2%) were primary, 91 (15.2%) were middle, 69 (11.5%) were high school, 123 (20.5%) were HSC, 40 (6.7%) were Degree, 12 (2.0%) were post graduate and 9 (1.5%) were technical education. Hence, we conclude that 211 respondents of primary school level are involved in SHGs.
7. Type of Family: Among the 600 respondents 46 (7.7%) were nuclear type and 554 (92.3%) were joint type of family. It is inferred that the majority of 554 member respondents belongs to joint type of family.
8. Women Headed Family: Among the 600 respondents 555 (92.5%) have women headed family. It observed that maximum of 555 member respondents had women headed family.
9. Family Size: Among the 600 respondents 203 (33.8%) were belongs to below 3 and 397 (66.2%) were belongs to 3 to 5 family members. Hence it conclude that the majority of 397 member respondents were belongs to 3 to 5 family members.

Suggestion

The main suggestive points to bring about sustainability among the targeted group is

1. Improve saving habits among women;
2. Increase the total family income;
3. Fulfill the economic needs through self-employment of women;
4. Utilize bank loan and government welfare schemes;
5. Help the members to escape from the clutches of moneylenders; and
6. Mobilize financial resources.

CONCLUSION

Impact of SHG women on income and employment can be studied with reference to factors such as socio-economic conditions of the respondents, functional dynamics, decision making and organized collective efforts in resolving social issues and community problems, social empowerment, economic empowerment and political empowerment of the Women.

The Self help group members have performed well in their business & group activities and got employment, self confidence, socio economic development of the members and improvement of family welfare. Once member attains the employment fulfillment, they automatically get economical and social status.

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