



Present Status Of Women Self Help Groups In Tamilnadu

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ABSTRACT

Self Help Group (SHG) is a small, economically homogeneous affinity group of rural poor, voluntarily formed to save and contribute to a common fund to be lent to its members as per group decision and for working together for social and economic upliftment of their families and community. It is group of rural poor who have volunteered to organize themselves into a group for eradication of poverty of the members. They agree to save regularly and convert their savings into a Common Fund known as the Group corpus. It represents an opportunity for social action and empowerment through women's involvement in considering, addressing and participating in issues that affect their members and their communities, including issues that affect women in particular.

Keywords : Economic Independence, Empowerment, Group Management Norms, and Self Help Group

INTRODUCTION

Throughout the history, people have formed groups with others who have something in common with them, and oppressed people have joined together to overcome the barriers they face. Self Help group is about people coming together with others who are affected by a particular issue [experience, disadvantage, discrimination and the like] to support each other and to work together to change the disadvantage affecting them. The activities that the groups perform include community education, information, mutual support and the like.

CONCEPT OF SELF – HELP GROUPS

The Tamil Nadu Corporation for Development of Women Ltd., (TNCDW) in its credit guidelines for the SHGs defines an SHG as "a small, economically homogeneous affinity group of rural poor, voluntarily formed to save and contribute to a common fund to be lent to its members as per group decision and for working together for social and economic upliftment of their families and community." The distinguishing features of self-help group are given below:

- i) An SHG normally consists of not less than five persons (with a maximum of twenty) of similar economic outlook and social status
- ii) It promotes objectives like economic improvement and raising resources for development and freedom from exploitation.
- iii) It has its own by-laws for the proper functioning of the group as well as for the observance of certain rules by the group members and regulations concerning membership.
- iv) The form of such a group could be mostly on an informal basis (Unregistered).
- v) Periodical meetings of members are held for solving their problems (economic and social) and they collect fixed savings of the members.
- vi) The savings of Members are kept with a bank in the

name of the group and the authorized representative of the group operates the bank account. The deposit kept in the bank is used for giving loans to members for purposes including consumption at the rate of interest decided by the group (Usually higher than what the banks charge).

- vii) Sources of funds are the contribution of members' savings, entrance fee, interest from loans, proceeds of joint business operation and income from investments. Funds may be used for loans, social services and common investment.

CHARACTERISTICS OF SHGS

They usually create a common fund by contributing their small savings on a regular basis.

- ii) The groups evolve a flexible system of operations often with the help of the NGOs and manage their common pooled resources in a democratic manner.
- iii) Groups consider loan requests in periodical meetings, with competing claims on limited resources being settled by consensus regarding greater needs.
- iv) Loaning is mainly on the basis of mutual need and trust with minimum documentation and without any tangible security.
- v) The amounts loaned are small, frequent and for short duration.
- vi) Rates of interest vary from group to group depending upon the purpose of loans and are often higher than those of banks but lower than those of moneylenders.

SHGs IN TAMIL NADU

Multifold activities of SHGs have paved the way for improving village economy. Creating avenues for skill development, including leadership qualities and enabling economic independence are major functions of the MahalirThittam", a project of Tamil Nadu Corporation for Development of Wom-

en Ltd., (TNCDW) which aimed at empowerment of women. Tamil Nadu doing well on the SHG front has resulted in the boasting of more than 3.78 lakhs of SHGs with a membership of 60.63 lakhs women as on 30.11.2008. This includes 2.61 lakhs of SHGs directly covered by the Tamil Nadu Corporation for Development of Women Ltd., through the successful fostering of savings habit and promptness in loan repayment.

Empowerment Activities - Self Help Groups

SHG is group of rural poor who have volunteered to organize themselves into a group for eradication of poverty of the members. They agree to save regularly and convert their savings into a Common Fund known as the Group corpus. The members of the group agree to use this common fund and such other funds that they may receive as a group through a common management. The group formation will keep in view the following broad guidelines:

Generally all members of the group should belong to families below the poverty line. However, if necessary, a maximum of 20% and in exceptional cases, where essentially required, upto a maximum of 30% of the members in a group may be taken from families marginally above the poverty line living contiguously with BPL families and if they are acceptable to the BPL members of the group. This will help the families of occupational groups like agricultural labourers, marginal farmers and artisans marginally above the poverty line, or who may have been excluded from the BPL list to become members of the Self Help Group. However, the APL members will not be eligible for the subsidy under the scheme. The group shall not consist of more than one member from the same family. A person should not be a member of more than one group. The BPL families must actively participate in the management and decision making, which should not ordinarily be entirely in the hands of APL families. Further, APL members of the Self Help Group shall not become office bearers (Group Leader, Assistant Group Leader or Treasurer) of the Group.

The group should devise a code of conduct (Group management norms) to bind itself. This should be in the form of regular meetings (weekly or fortnightly), functioning in a democratic manner, allowing free exchange of views, participation by the members in the decision making process.

The members should build their corpus through regular savings. The group should be able to collect the minimum voluntary saving amount from all the members regularly in the group meetings. The savings so collected will be the group corpus fund.

The group corpus fund should be used to advance loans to the members. The group should develop financial management norms covering the loan sanction procedure, repayment schedule and interest rates.

The members in the group meetings should take all the loaning decisions through a participatory decision making process.

The group should be able to prioritize the loan applications, fix repayment schedules, fix appropriate rate of interest for the loans advanced and closely monitor the repayment of the loan installments from the loanee.

The group should operate a group account preferably in their service area bank branch, so as to deposit the balance amounts left with the groups after disbursing loans to its members.

The group should maintain simple basic records such as Minutes book, Attendance register, Loan ledger, General ledger, Cash book, Bank passbook and individual passbooks. The sample proforma for maintenance of above records by the group is in the Annexure II for guidance. These could be used with necessary changes/ modifications wherever required.

50% of the groups formed in each block should be exclusively for the women. In the case of disabled persons, the groups formed should ideally be disability-specific wherever possible, however, in case sufficient number of people for formation of disability-specific groups are not available, a group may comprise of persons with diverse disabilities or a group may comprise of both disabled and non-disabled persons below the poverty line.

Table No.1: Achievements of Self Help Groups in Tamil Nadu

Sl. No.	District	No. of New Groups to be formed	No. of New Groups formed	% of Achievement
1	KANCHEEPURAM	600	1297	216%
2	THIRUVALLUR	325	804	247%
3	VELLORE	550	384	70%
4	THIRUVANNAMALAI	250	260	104%
5	DHARMAPURI	250	341	136%
6	KRISHNAGIRI	175	174	99%
7	SALEM	825	889	108%
8	NAMAKKAL	475	585	123%
9	ERODE	1325	2032	153%
10	COIMBATORE	1300	1599	123%
11	THE NILGIRIS	275	536	195%
12	CUDDALORE	400	605	151%
13	VILLUPURAM	375	704	188%
14	THANJAVUR	550	966	176%
15	NAGAPATTINAM	200	522	261%
16	THIRUVARUR	175	409	234%
17	THIRUCHIRAPALLI	425	418	98%
18	PERAMBALUR	150	180	120%
19	PUDUKKOTTAI	200	175	88%
20	DINDUGAL	600	1318	220%
21	KARUR	275	364	132%
22	MADURAI	300	172	57%
23	THENI	550	316	57%
24	RAMANATHAPURAM	175	92	53%
25	VIRUDHUNAGAR	225	257	114%
26	SIVAGANGA	300	136	45%
27	TIRUNELVELI	900	1340	149%
28	TUTICORIN	475	1230	259%
29	KANYAKUMARI	1400	3349	239%
	Total	14025	21454	153%

Source: <http://www.tn.gov.in/dtp/shg.htm>

Table No.2: Training For Self Help Groups & Individual Swarozgaris

Sl. No.	Name of District	No. of SHGs	SHGs trained				Nature of Training
			Total	SC	ST	Women	
1	Kancheepuram	15	169	99	7	136	Catering, Motor winding
2	Tiruvallur	20	268	148	0	203	Tailoring, catering, fashion, driving
3	Vellore	82	146	33	71	115	Computer, Electrician, Fitter
4	Tiruvannamalai	24	60	20	35	90	Computer, Tailoring, Driving
5	Dharmapuri	52	115		115	174	Tailoring, Rexine leather, Paper plate
6	Krishnagiri	41	90		90	170	Tailoring, Rexine leather, Paper plate
7	Salem	120	359	0	359	359	Tailoring, Beautician, Rexine, Coir making
8	Namakkal	62	135	0	135	135	Tailoring, Beautician, Rexine, Coir making
9	Erode	75	225	82	174	62	Tailoring, Comput, Mat
10	Coimbatore	84	170	65	170	129	Tailoring, Man of Bags, tailoring, Baking, Beautician
11	Nilgiris	56	127	70	62	65	Computer, Tailoring,

12	Cuddalore	35	501	66	20	140	Candle, appalam, seaweed /Crab culture, Book binding, Horticulture, Coir making, Herbal Products, Palm products & Masonry
13	Villupuram	20	257	50	10	85	Appalam, Jam, seaweed / Crab culture, Vermi culture
14	Thanjavur	158	585	87	45	283	Computer, Tailoring,
15	Nagapattinam	2	231	37	18	44	Leather products
16	Tiruvavur	54	150	15	12	28	Computer, Tailoring,
17	Trichy	52	130	25	1	122	Terracotta, Greeting card, Ready-made, Home appliance
18	Perambalur	47	101	31	1	36	Driving
19	Pudukottai	34	87	43	0	82	Screen Print, Home App, Note making, Table mat making
20	Dindigul	18	74	27	12	41	Tailoring
21	Karur	11	37	21	8	21	Tailoring
22	Madurai	14	59	4	0	30	Computer, Tailoring, Toys
23	Theni	87	196	45	0	124	Computer, Tailoring, Toys
24	Ramanad	19	49	5	10	39	Computer
25	Virudhunagar	25	46	31	0	27	Computer
26	Sivagangai	24	55	9	0	54	Tailoring
27	Tirunelveli	132	314	9	27	259	Computer, Coir, Fisheries, Honey
28	Tuticorin	114	148	4	0	141	Computer, Coir, Seashore sippies, Panai
29	Kanniyakumari	112	248	0	0	169	Service Kiosk, Leather products, Bakery, Napkin, wiring, seaweed /Crab culture, Coir making, Herbal Products, Palm products & Masonry, Fishnet, Tailoring, Hollow Block, Tiles, Photography
Total		1589	5132	1026	1382	3363	

Source: <http://www.tn.gov.in/dtp/shg.htm>

CONCLUSION

SHGs represent an opportunity for social action and empowerment through women's involvement in considering, addressing and participating in issues that affect their members and their communities, including issues that affect women in particular. One reason is the huge challenge involved in women having the right to speak out and take a stand in still very traditional, patriarchal, societies. The related reason is that social objectives too require a strategic approach, persistence and follow-up.

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