

## UPLIFTMENT OF WOMEN THROUGH SELF HELP GROUPS IN COIMBATORE DISTRICT

Dr.S.Sundararajan, Assistant professor and Research Guide, Department of Public Administration, Government Arts College (Autonomous), Coimbatore-Tamil Nadu, India-641 018.

S.Deepa Ph.D Research Scholar, Department of Public Administration, Government Arts College (Autonomous), Coimbatore-Tamil Nadu, India-641 018.

### *Abstract*

Women self help is one of the best and form most important to this globalised world. They are at present playing a vital role in the personality and skill development of women in India. But Indian women are generally far behind men in aspects such as entrepreneurship skills, managerial skills, marketing skills etc. A self-help group is a voluntary association of poor women which empowers them in almost all spheres of life. The study was undertaken to measure the impact of women self help group and uplift of social status in Coimbatore district. Hence the women facing many problems in this society, the women self-help group members of Coimbatore district based on personality, self-concept, administration, knowledge, public relations, responsibility, attitude and flexibility, stratified, & convenience sampling was the methodology used in the study.

**Keywords:** *Upliftment, women self help groups, self-concept, administration, knowledge, public relations, responsibility.*

### **Introduction**

The researcher employed traditional and modern statistical tools for analysis and interpretation of data. The study revealed the impact of training programmers on women self-help group members in the Coimbatore district. Self Help Groups are informal associations consisting of 50-100 members whose purpose is to enable members to reap economic benefits through mutual help, solidarity and joint responsibility. The SHGs ease availability of microcredit to women as they lack capital and have very little or no access to credits. Governments and policymakers view SHGs favorably but studies show mixed results.

Self-Help Group is defined as a voluntary group valuing personal interaction and mutual aid as means of altering or ameliorating problems perceived as alterable, pressing and personal by most of its participants. Women empowerment is an active, multi-dimensional process, which enables women to realize their full potential and powers in all spheres of life. SHGs are concerned with development of women in all respects along with a sound knowledge about their rights and duties. Voluntary membership, participatory planning, education and training, resource mobilization, self-management, anti bureaucracy, empowerment building, linkage building, process extension and movement building, monitoring and self-evaluation, sustainability are some of the characteristic features of Self-Help Group

### **Literature Review**

This article is a case study of the impact of women self help group and uplift of social status in Coimbatore, Tamil Nadu. In 1950, the Constitution of India was formulated and Article 14 guarantees gender equality prohibiting any form of discrimination against women.

The reality however, is rampant gender inequality and discrimination in all spheres of social and economic lives of women in India. In the early decades of development planning, they were viewed as social welfare problems. The welfare assistance did nothing to eliminate social discrimination against and subordination of women. In almost all the plans for poverty alleviation and social change, disadvantaged women became a 'target' for developmental activities rather than active participants (Beijing Conference, 1996). Since 1970, policymakers and academicians have been pondering how to link development programmes with elevating the socio-economic conditions of poor women in India. Women's issues are development issues and ignoring them in development programmes means leaving almost half of the population outside development intervention (Anand, 2002). At the grassroots level, women's participation and development often take place through interventions in the form of development programmes or projects.

The participation of women in such community development programmes enhances their personal development making it more sustainable. The Government of India has introduced many community development programmes to uplift the socio economic status of women and reduce their vulnerability to poverty. One such programme was the Microcredit Self Help Groups (SHGs) established in the 1990s by the National Bank for Agriculture and Rural Development (NABARD) and supported by non-governmental agencies. Since its inception, SHGs have been under the patronage of the Central Government of India under a programme called Swarna Jayanthi Gram Swarozgar Yojana (SGSY). It is an important poverty alleviation scheme for urban slum dwellers in India. The SGSY utilises SHGs acting as an organisational conduit that delivers subsidised assistance to households earning income that are below the stipulated poverty line. The SHGs encourage these households to take part in self-employment activities to supplement their meagre income.

### **Methodology of Research**

Self-help groups (SHGs) form the basic constituent unit of microfinance movement in India (Chakrabarti, 2004). Experiments in various developing countries have shown that the poor can be helped by organising them into small SHGs. To address the roots of poverty, women are considered the best agents. Hence, women SHGs have become the ray of hope to developmental practitioners. The SHGs employ a group-based approach that enables poor women to accumulate capital by way of small savings and facilitating their access to formal credit facilities (Shylendra, 1998). The concept of joint lending liability embedded in the SHGs enables the members to overcome the problem of collateral security, a major barrier to obtaining credit from formal institutions. It also leads to peer monitoring which improves the rate of loan recoveries (Stiglitz, 1993). Some of the basic characteristics of SHGs such as small membership size and homogeneity of composition result in cohesiveness and effective participation of members in the functioning of the group (Fernandez, 1994).

According to A. Rahman, (1999), there are three objectives of microcredit: first, increasing women's access to credit is expected to increase their earning capabilities resulting in improvement in their socio-economic conditions and greater respect for them in the household; second, women form the majority of the world's poorest. In its Human Development Report, the UNDP (1997) stated that almost 70% of the 1.3 billion people living on less than USD1 a day are women and Women face a higher rate of unemployment and are relatively more disadvantaged than men. Generally, women are paid smaller wages and are involved in informal work compared with men. In order to improve their economic and social conditions, women need effective access to financial services. Third, organising women into groups tends to improve their group solidarity thus, strengthening their socio-economic empowerment.

By focusing on women and supporting them, microcredit becomes an effective empowering tool. In general, SHGs have been able to reach out to the poor, especially women, effectively and help them obtain easy access to facilities Self Help Groups and Women's Empowerment 145 such as savings and credit.

### **Objectives and research design**

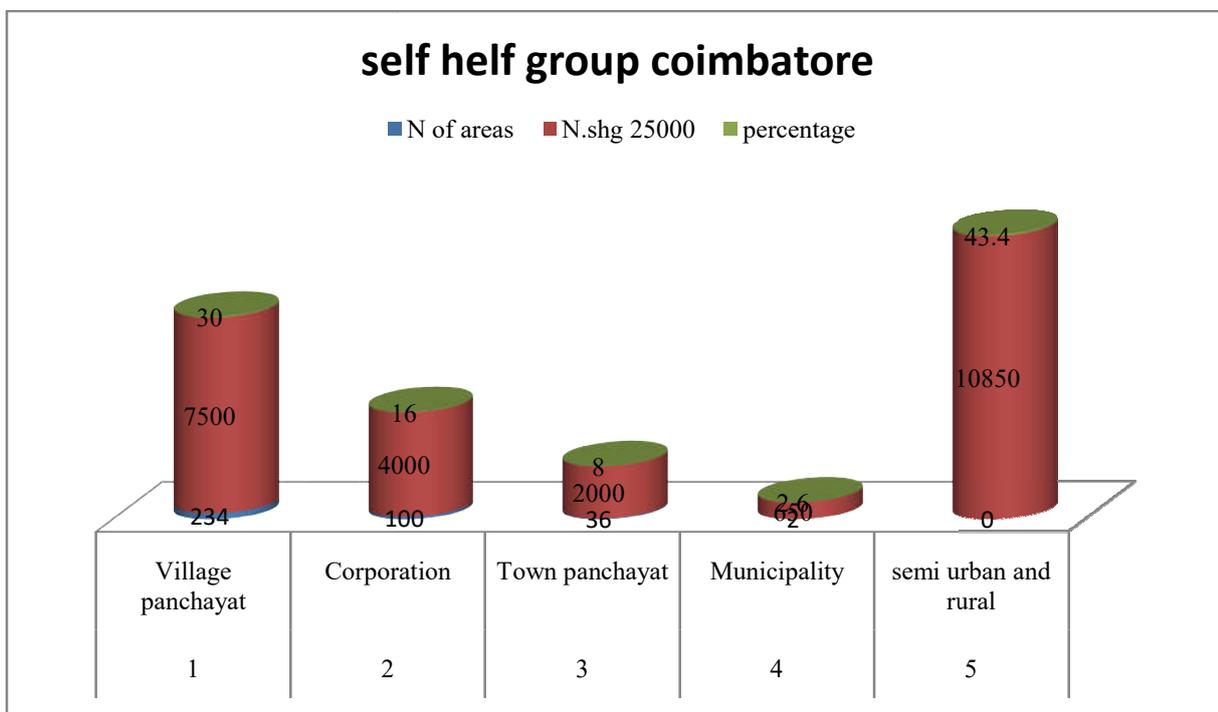
The Government and the NGOs have implemented various training and development programmes for the upliftment of women Self-Help Group members. The study was undertaken to measure the impact of training and development programmes on the self-help group members of Coimbatore district based on eight basic factors namely personality, self-concept, administration, knowledge, public relations, responsibility, attitude and flexibility.

This section outlines the sources of data, sampling, collection techniques and other methods employed in data analysis. Data was derived from both primary and secondary sources. A structured interview schedule helped in collecting primary data from sample SGH members. Quantitative methodology is adopted using self-reporting method. It involves data collection in the numerical form in order to explain or to predict the phenomenon of interest. As the survey is undertaken after the programme introduction, the pre-programme information is based on recall. A comparison was made between the level of empowerment before joining the SHG and their conditions after three years of joining the group in order to see the extent of improvement after programme intervention. The main criterion for selecting the SHGs was the SHGs must consist of members who had completed three years<sup>2</sup> of programme intervention. Accordingly, those who became SHG members since January 2007 were not included in the assessment.

Administration deals with managing policies, plans, procedures, people, materials, machine, finance and the whole organization. Leadership qualities, resistance power, counselling skills, problem facing capacity etc. are considered here. Knowledge Knowledge refers to the information, awareness and understanding of the multi-faceted environment. World knowledge, women's rights awareness, study about people are considered here. SHGs are concerned with development of women in all respects along with a sound knowledge about their rights and duties. Public relations Public relation is the attitude of a person to deal with other people. Communication skills, speaking talent, marketing skill etc. are taken for the study. SHG members have up graded themselves in their public relations scores since they have more exposure to the society.

Responsibility of a person can be defined as the liability or duty to be performed well in time as per schedule. Job satisfaction, morale, social responsibilities are dealt here. Generally responsibility goes in par with authority. Attitude Attitude of a person can be defined as the interpretation about himself. A positive change in the attitude could alter the current submissive image of an Indian woman since she is treated as a reproductive tool and a homemaker. Factors like cleanliness, dressing sense, self-motivation etc. are considered in this regard. Flexibility can be defined as the adaptive nature of a person with changing environment. Generally some sensitive women SHG members are not ready to accept changes. In due course of time, based on their age and experience, they gain this factor. Based on the factor scores before and after joining SHGs (pre and post SHG periods) under four and six point scaling, their empowerment level have been measured.

S.NO	PROFILE OF CBE AREA	N OF AREAS	N.SHG 25000	PERCENTAGE
1	VILLAGE PANCHAYAT	234	7500	30
2	CORPORATION	100	4000	16
3	TOWN PANCHAYAT	36	2000	8
4	MUNICIPALITY	2	650	2.6
5	SEMI URBAN AND RURAL	-----	10850	43.4



In Coimbatore’s Self help groups have played wonderful role with the potential margin of 25000 SHG groups. This is one of the imperative achievement compare to other district groups as well as other country. To make in the limelight of SHG such as CMSSS, RITHAM an GOODSEPARD (NGO). They are touched with high sounds smarts in fund mobilization through Roman catholic organisation (fund) especially in money generating aspect in big blow level particularly at SHG in Coimbatore district.

In Coimbatore district 234 village panchayat are there with in that especially Self help groups were consisted in the number of 7500 such as 30. Secondly ,Corporation has exactly included 100 wards with in the area of 4000 shg are productively existed such as 16. Subsequently town panchayat are consisted of 36 with in that 2000 number SHG are there percentage wise 8 .

In municipality level ,650 shg are there especially in Coimbatore two municipality such as 2.6.percentage wise. And further Semi urban and rural are more or less consisted of 10850 shg such as 43.4 and there are merely overlap from village panchayat and town panchayat in a larger extent .

Quite interestingly Self help groups are primarily played crucial role in Coimbatore in terms of scintillating SHG margin of 25000 numbers. Simply there are segregated in four types in terms of Government groups, private groups, government bank sector and below poverty groups. Function and functionality are potentially too munch compare to other district groups.

Following SHG are playing viable money generating role in the potential employment work (LUCREATIVE ASPECT) such a work like flower vendor ,Idlly vendor 55% Ukkadam, Coconut vendor 35% P N pudur , Greens trading 30% Singanallur, Pelpuri vendor 40% Peelamedu, Cloth sales, Tea supply, variety rice sales, vegetable vendor 40 Thelungupalayam, Chicken shop, Tailor shop,Screen printing, Iron shop, Provisional shop, Auto driver 20% Selvapuram, Petti shop 30% R S puram, Printing shop and so on.

Above precise percentage of area and job related things that are exactly mentioned in appropriate way.In the productive platform of SLG and JLG are highly concentrated as well as too considered in the Coimbatore district such a top focused area like Ondipudur, Sauripalayam,

Uplipalayam, SIMS colony, Sanganoor, Sivanandha colony, Peelamedu, Singanallur, Venkittapuram, Sungam, Uppumadi, Ukkadam, KK pudur, Avarampalayam, Rathinapuri, R S puram, Thelungupalayam, Sidhapudur, Ramanathapuram, Gananapathy, Maniyakaranpalayam, P N pudur, Kottaimedu and so on.

Instead of slow and mere performance of SHG , Government has started JLG (JOINT LIABILITY GROUP) to create entrepreneur in the form of small scale industry oriented programme within the group of 5 number. This is the another notable effort took by Government of India .This JLG has paved way new kind of small scale industry job as well as in Coimbatore to root out the small sort of financial crunch among them.

Sensitively, JLG programme is closely connected with Valthukatuvom ( in DMK regime) and Puthuvalu Tittam ( ADMK regime ). This is one of the marathon field programme implementing exercise in Tamil Nadu State especially some remarkable money generating motivation district like Coimbatore and other district such as Trichy, Kanchipuram etc.,

And further more Banking sectors are highly supported to them for enhancement of economic level and economically independent free from financial burden. Some banks are forefront to help them such as Corporation bank, Indian bank, Canara bank, Sate bank, National bank and ICIC bank and so on.

To make further streamline in terms of shg, Government had took big initiative such as Grame panchayat level federation to remove the drawbacks and unwanted things in larger extent.

Findings

Most of shg are belongs in the are group of 20-40 years and they are very proactive and too productive in many generating aspect. They are merely completed high secondly school and are married. More specifically are nuclear family. More than 65% of shg are totally benefited by self employment training. Majority of shg are getting loan from Bank as well as other internal loan. In village panchayat are pinpointly raised its 7500 groups than other related groups. Enyhow root out the drawbacks government has adopted new sort reforms such as gram panchayat level federation through support of local bodies functional officers in the name of PRO, BDO, PO, EO and local body president and so on. Additionally private finances sector are gradually reduced (HIGH INTEREST) due to the mushroom growth of the SHG ,JLG as well as GRAM PANCHAYAT LEVEL FEDERATION (in all sort of downward level and upward level).

#### Suggestion

Constant watch and consistent approach much be there to make further frantastic economic enhancement to self helf group. Gram panchayat level federation need to scrutinize big level rather than self help groups because a lot of hurdles and drawbacks that rampant within self help groups. To make impetus in this vibrant terms of self help groups and Gram panchayat level federation. Especially in Coimbatore this are getting a new and a fresh weightage than other terms. It is highly watertight suggestion through the empirical data in terms of pragmatic viable informant's information.

#### Conclusion 1:

It is terribly understood that SHGs in Coimbatore district were functionality in and around were well and good with a bit of low functionality and lack bank loan approval that are simply exist here and there.

Approximately quite smart in a higher level in a great extent while intervention of GRAM PANCHAYAT LEVEL FEDERATION .It is standstill and pretty good level and its meets serious challenges in grass level particularly in Village panchayat level.

### **Conclusion 2:**

Women in the district are to be given more exposure in social, economical, political, educational and technical aspects. The literacy rates and labour earnings of women are generally lacking behind men. They are in a recessive condition as far as a family is concerned. Training and development programmes offered through SHG operations in Coimbatore district play a vital role in the economic and personality development of women in the district. The present scenario paves a way for the overall upliftment of women in India.

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Dr.D.Sasi Kumar and Dr.N.A.Krishnamurthy Corporate Secretary ship, Sri Jayendra Saraswathy Maha Vidyalaya College of Arts & Science, Coimbatore