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SOCIO ECONOMIC STATUS OF SCHEDULED CASTE WOMEN SELF HELP GROUP MEMBERS IN ERODE DISTRICT

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ABSTRACT

Women empowerment has become a catchword today and has got a significant place in socio economic development programme of the Government. Women constitute half of the world population and contribute substantially to the all-round development of the world. In recent years, women self-help groups have emerged as an effective means of entrepreneurship development among women. The study is based on data collected from 250 respondents. Erode District has been selected by the researcher purposely as it is one among the leading districts in promoting women Self Help groups. It is found that 85 (34%) respondents have completed only primary education. It is suggested that the NGOs can encourage the scheduled caste women in SHGs to take up secondary education and higher education if possible. It is found that 140(56%) respondent's monthly income is between Rs. 10,001 and Rs. 15,000. Hence, it is suggested that informal groups can be constituted by themselves to create a reliable and potential source of income to enhance the earning capacity of scheduled caste women in SHGs. It is found that 200(80%) respondents are landless. It is also found that 180(72%) respondents live in rented house and 10(4%) live in the leased house. So, it is suggested that the Government should pay more attention to create employment opportunities through which they can enhance their asset building capacity to become economically independent. It is suggested that financial education need to be promoted.

KEYWORDS

Erode district, socio economic status, scheduled caste women, self help group members.

1.1 INTRODUCTION

Women empowerment has become a catchword today and has got a significant place in socio economic development programme of the Government. Women constitute half of the world population and contribute substantially to the all-round development of the world. In recent years, women self-help groups have emerged as an effective means of entrepreneurship development among women. Entrepreneurship has a strong potential for socio-economic empowerment of women.

1.2 REVIEW OF LITERATURE

Puhazhendi and Satyasai (2000) examined the socio-economic impact of Self Help Groups and found that the overall impact of such groups was significant both on social and economic spheres of the household. They found that economically weaker sections accounted for 84 per cent of the membership. About 58.6 per cent of the sample households registered an increase in assets due to SHG membership. Only 23 per cent of households were saving before forming Self Help Groups and 100 per cent of households were able to save after joining Self Help Groups. It is concluded that the impact of micro finance was relatively more pronounced on social aspects than economic aspects.

Nedumaran et al. (2001) analysed the performance and the socio economic impact of Self Help Groups in Tamil Nadu and found that there was an increase of 23 per cent in the net income in the post SHG situation. Social conditions of the members had also considerably improved after joining the Self Help Group.

Krishnaiah (2003) examined Self Help Groups in Andhra Pradesh and observed that as a result of group formation, women were able to diversify their activities by undertaking non-farm and animal husbandry related activities. He concluded that repayment of loans by the groups is appreciable because of peer pressure, members are known to each other and they are aware of the credit worthiness of members and the good performance of repayment from members to groups and groups to banks helped to get higher loans subsequently.

Purushotham (2004) examined Self Help Group members in Pamidi (Anantapur district) in A.P. and concluded that 90 per cent of the micro credit borrowers utilized micro credit to graduate from wage work into self-employment and concluded that micro credit intervention has benefited the group members in the acquisition of productive assets, repayment of old debts, increase of income and savings, construction of toilets, sending girl children to schools, purchase of jewels and enhancement of employment ratio.

Lalitha and Nagarajan (2004) studied Self Help Groups in Dindigul, Madurai and Theni Districts in Tamil Nadu and concluded that organization of women in the form of Self Help Groups has laid the seeds for economic and social empowerment of women.

Bali Swain et al., (2013) evaluated the impact of economic and non-economic factors on women's empowerment of Self-Help Group (SHG) members. The researchers estimated a structural equation model (SEM) and corrected for originality in the data to account for the impact of the latent factors on women's empowerment. Their SEM results reveal that for the SHG members, the economic factor is the most effective in empowering women. Greater autonomy and social attitudes also have a significant women empowerment impact.

Geetamma Bulla (2013) studied that the Micro finance through Self Help Group (SHG) has been recognized internationally as the modern tool to combat poverty and for rural development. Micro finance and SHGs are effective in reducing poverty, creating awareness which finally results in sustainable development of the nation.

Rajasekaran and Sindhu (2013) made a study on entrepreneurship and small business with reference to Women SHGs in Coimbatore City. Their analysis clearly shows that the role of women entrepreneurs' contribution to the society is commendable.

1.3 IMPORTANCE OF STUDY

Women have been regarded as the nuclei of nation and the builder of its destiny. It is an accepted fact "when women move forward, the family moves, the city moves and the nation moves". Days are gone when women in India remained confined to four walls of their homes and their immense potential remained unrecognized and unaccounted, now women entrepreneurs are an important input of economic development.

Entrepreneurs are considered as a life moving force behind any economy. It is also believed that without entrepreneurial activities the process of industrialization is not possible. Self Help Group is a path toward empowerment of rural people and the ultimate goal is the improvement of social and economic status of rural women. The result of this study may be helpful to the NGOs or Government and other related people while deciding on matters concerning their areas of interest.

1.4 STATEMENT OF THE PROBLEM

Development alone cannot bring peace, prosperity and progress unless social justice and gender equality are ensured. It has been resulted that development programmes have by-passed women who constitute about half of the population of the country. The women who are engaged in unorganized sector of the economy are still living below the poverty line and suffer due to their overall backwardness. Goals of the XII five-year plan were creating greater freedom and

choice for women by generating awareness and creating institutional mechanism to help women question, improving employability of women, work participation rates especially in the organized sector and increased ownership of assets and control over resources.

SHGs enhance the equality of status of women as participation, decision making and beneficiaries in the democratic, economic, social and cultural spheres of life. The basic principles of the SHGs are group approach mutual trust, organization of small and manageable groups, group cohesiveness, spirit of thrift, demand based lending, collateral free lending, peer group pressure, skill training, capacity building and empowerment. In Tamil Nadu, SGHs were started in 1989 at Dharmapuri district for the first time. At present 1.40 lakh groups are functioning with 23.83 lakh members. It is observed that more number of SGHs are suffering due to lack of managerial skill, training, marketing, financial and Government support. Against this background, the present study is an attempt to answer the following questions:

1. What is the socio economic impact of women SHGs?
2. To what extent, the SHG members are satisfied?
3. What are the problems faced by SHG members?

1.5 OBJECTIVES OF THE STUDY

1. To analyse the socio economic characteristics of the members of SHGs in Erode district comprising of scheduled caste members.
2. To offer suitable suggestions based on findings.

1.6 PERIOD OF STUDY

This study is totally based on primary data. Hence the data collection period i.e., July 2014 to February 2015, is presumed as the period of study.

1.7 SAMPLING DESIGN AND METHODOLOGY

The study is confined to scheduled caste women belonging to self-help groups in Erode district. The study is based on primary data collected by the researcher. Interview schedule has been used to collect data from the sample respondents using random sampling. The study is based on data collected from 250 respondents. Erode District has been selected by the researcher purposely as it is one among the leading districts in promoting women Self Help groups. The total population of Erode District is 22,51,744 which comprises of 1,85,075 scheduled caste women¹. There are six taluks in Erode district.

1.8 LIMITATIONS OF THE STUDY

Though the researcher has taken all possible efforts to make the study complete, there lies certain limitations which are presented below:

1. The study is confined to Erode District only.
2. The size of the sample size is restricted to 250 only.

1.9 SOCIO-ECONOMIC STATUS OF THE SELF HELP GROUP MEMBERS

In order to understand the socio-economic status of the self-help group members, the data regarding age, education, marital status, occupation, annual income and other important details were collected and analyzed.

1.9.1 PROFILE OF THE RESPONDENTS BASED ON AGE

Profile of the respondents based on age is shown in Table 1

TABLE 1: PROFILE OF THE RESPONDENTS BASED ON AGE

AGE	NO. OF RESPONDENTS	PERCENTAGE
20-40 years	128	51.2
41- 60 years	102	40.8
Above 60 years	20	08.0
Total	250	100

Source: Primary Data

Table 1 shows that Majority of the respondents (51%) belong to the age group of 20-40 years. This depicts youngster's preference towards self-help groups.

1.9.2 PROFILE OF THE RESPONDENTS BASED ON EDUCATIONAL QUALIFICATIONS

Profile of the respondents based on educational qualification is shown in Table 2.

TABLE 2: PROFILE OF THE RESPONDENTS BASED ON EDUCATIONAL QUALIFICATION

EDUCATIONAL QUALIFICATION	NO. OF RESPONDENTS	PERCENTAGE
Illiterate	15	6
Primary	85	34
Secondary	75	30
Higher secondary	75	30
Total	250	100

Source: Primary Data

Literacy level of the sample population is not appreciable as 6% of them are illiterates. 34% of them had primary education only. Respondents with secondary and higher secondary education constitute 30% each.

1.9.3 PROFILE OF THE RESPONDENTS BASED ON MARITAL STATUS

Profile of the respondents based on marital status is shown in Table 3.

TABLE 3: PROFILE OF THE RESPONDENTS BASED ON MARITAL STATUS

MARITAL STATUS	NO. OF RESPONDENTS	PERCENTAGE
Married	200	80
Unmarried	50	20
Total	250	100

Source: Primary Data

Table 3 shows that majority (80%) of the respondents are married. This exhibits the attitude of married women to shoulder responsibilities to have a source of income.

¹ www.Erode.tn.nic.in/dh1112/dh1112-1.pdf.

1.9.4 PROFILE OF THE RESPONDENTS BASED ON TYPE OF FAMILY

Profile of the respondents based on type of family is shown in Table 4.

TABLE 4: PROFILE OF THE RESPONDENTS BASED ON TYPE OF FAMILY

TYPE OF FAMILY	NO. OF RESPONDENTS	PERCENTAGE
Joint	70	28
Nuclear	180	72
Total	250	100

Source: Primary Data

Table 4 shows majority (72%) of the respondents belong to nuclear family. This reflects the favourable attitude of women towards 'independence' and 'self help'.

1.9.5 PROFILE OF THE RESPONDENTS BASED ON NUMBER OF FAMILY MEMBERS

Profile of the respondents based on number of family members is shown in Table 5.

TABLE 5: PROFILE OF THE RESPONDENTS BASED ON NUMBER OF MEMBERS IN FAMILY

NUMBER OF MEMBERS IN THE FAMILY INCLUSIVE OF MEMBER RESPONDENT	NO. OF RESPONDENTS	PERCENTAGE
2 members only	50	20
3-5 members	120	48
Above 5 members	80	32
Total	250	100

Source: Primary Data

Table 5 shows that 120 (48%) respondents have 3-5 members in their family, 80 (32%) respondents have above 5 family members and only 50 (20%) respondents have below 3 members. This Table has to be read with 2.3 where one can understand majority of the members (80%) are married. As majority of them are married, their family size is also upto 5 members.

1.9.6 PROFILE OF THE RESPONDENTS BASED ON MONTHLY INCOME

Profile of the respondents based on monthly income is shown in Table 6.

TABLE 6: PROFILE OF THE RESPONDENTS BASED ON MONTHLY INCOME

MONTHLY INCOME	NO. OF RESPONDENTS	PERCENTAGE
Below Rs5000	10	4
Rs.5001 – 10,000	95	38
10001- 15,000	140	56
Above Rs.15,000	5	2
Total	250	100

Source: Primary Data

Table 6 reveals that 56% of the respondents have an average monthly income in the range of Rs.10,001 – Rs.15,000.

1.9.7 PROFILE OF THE RESPONDENTS BASED ON HUSBAND'S EDUCATION

Profile of the respondents based on husband's education is shown in Table 7.

TABLE 7: PROFILE OF THE RESPONDENTS BASED ON HUSBAND'S EDUCATION

EDUCATION	NO. OF RESPONDENTS	PERCENTAGE
Illiterate	145	72.5
Primary	30	15.0
Secondary	23	11.5
Higher education	2	1.0
Total	200	100

Source: Primary Data

Table 7 shows that 145(72.5%) respondents' husbands are illiterates, 30 (15%) had only primary education, 23 of them have completed secondary education and only 2 (1.0) have had their higher education. Majority of them are illiterates.

1.9.8 PROFILE OF THE RESPONDENTS BASED ON OCCUPATION

Profile of the respondents based on occupation is shown in Table 8.

TABLE 8: PROFILE OF THE RESPONDENTS BASED ON OCCUPATION

EMPLOYMENT STATUS	NO. OF RESPONDENTS	PERCENTAGE
Employed	25	10
Self employed	85	34
Home makers	140	56
Total	250	100

Source: Primary Data

Table 8 shows that 140(56%) respondents are home makers, 85(34%) are self-employed and 25 (10%) are employed.

1.9.9 SIZE OF LAND HOLDING OF RESPONDENTS

Profile of the respondents based on land size holding is shown in Table 9.

TABLE 9: LAND SIZE HOLDING OF RESPONDENTS

LAND SIZE HOLDING OF MEMBER'S FAMILY	NO. OF RESPONDENTS	PERCENTAGE
Below 1 acre	47	19
1-5 acre	3	1
Landless	200	80
Total	250	100

Source: Primary Data

Majority of the members i.e., 80%(200 in number) belongs to landless category. Even among the rest of 50 members, majority of them i.e., 47 members own less than an acre of land. This state of affairs pushes them towards an economic activity by becoming a member of the SHG.

FINDINGS

While analyzing the profile of the respondents:

- It is found that 128(51%) respondents are in the age group 20-40 years.
- 85 (34%) respondents have completed only primary education.
- 200(80%) respondents are married.
- 180(72%) respondents belong to nuclear family.
- 120(48%) respondents have 3-5 members in their family.
- 140(56%) respondents' monthly income is between Rs. 10,001 and Rs. 15,000.
- 145(72.5%) respondents' husbands are illiterates.
- 140(56%) respondents are home makers.
- 47(19%) respondents hold below 1 acre of land.

SUGGESTIONS

Based on findings of the present study, the following suggestions are offered:

- In the present study, it is found that 170(68%) respondents' husbands are illiterates. Hence, it is suggested that Government can take efforts to create awareness about adult education.
- It is found that 85 (34%) respondents have completed only primary education. Hence, it is suggested that the NGOs can encourage the scheduled caste women in SHGs to take up secondary education and higher education if possible.
- It is found that 140(56%) respondents monthly income is between Rs. 10,001 and Rs. 15,000. Hence, it is suggested that informal groups can be constituted by themselves to create a reliable and potential source of income to enhance the earning capacity of scheduled caste women in SHGs.
- It is found that 200(80%) respondents are landless. It is also found that 180(72%) respondents live in rented house and 10(4%) live in the leased house. So, it is suggested that the Government should pay more attention to create employment opportunities through which they can enhance their asset building capacity to become economically independent.
- It is suggested that financial education need to be promoted.

CONCLUSION

Self-help groups play an important role in the empowerment of women. In our rapidly growing economy, women's status should be widened not only in terms of social empowerment but also more emphasis need to be given for economic empowerment because both are complementary. By realizing this, the present study was undertaken to examine socio economic status of scheduled caste women self-help groups with special reference to scheduled caste women in Erode District. Based on the findings, various suggestions have been offered. If suggestions are seriously considered by concerned people and agencies, the women self-help groups will flourish to nourish women in general and scheduled caste women in particular.

SCOPE FOR FURTHER RESEARCH

Comparison of performance and satisfaction of members of women SHGs with men SHGs can be undertaken.

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