

A Study On Women Beneficiaries Of Mahalir Thittam Programme At Thirisulam In Kancheepuram District.

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ABSTRACT: *Self Help Groups originated in the year 1975 at Bangladesh by Mohammed Yunus. In the eighties, it was a serious attempt by the Government of India to promote an apex bank to take care of the financial needs of the poor, informal sector and rural areas. And then, NABARD (National Bank for Agriculture and Rural Development) took steps during that period and initiated a search for alternative methods to fulfil the financial needs of the rural poor and informal sector. NABARD initiated in 1986-87, but the real effort was taken after 1991-92 from the linkage of SHGs with the banks. India adopted Bangladesh's model of SHG after making changes, primarily with the purpose of reducing poverty and to empower rural women. In the early eighties, the Government of India took steps in promoting the apex bank to take care of the financial needs of poor, rural and informal sectors. NABARD took initiatives and provided alternative methods. NABARD has played a phenomenal role in the rural development of India.*

Self Help Group in this study is defined as a group of members who have voluntarily come together to form a group with an objective of empowering economically and socially, contribute savings and thrift, invest the savings in productive enterprises or lend the savings among the group members to further improve their quality of life through the MahalirThittam programme at Tirusulam in Kanchipuram district.

Key words: *Self-help group women, beneficiaries, Mahalir thittam programme*

1. INTRODUCTION

MahalirThittam is a socio-economic empowerment programme for women implemented by Tamil Nadu Corporation for Development of Women Ltd. MahalirThittam is based on Self Help Group (SHG) approach and is implemented in0 partnership with Non Governmental Organisations (NGOs) and Community based organizations.

The SHG approach was started in a small way in Dharmapuri district in the year 1989 vide G.O.Ms.No.764, Social Welfare & NMP Dept. dt.1.9.1989 with the assistance of International Fund for Agricultural Development (IFAD). Later the scheme was extended to the erstwhile Salem and South Arcot districts in the year 1991-1992 and further extended to Madurai and Ramanathapuram in the year 1992-93.

The Self-Help Group movement which was started in a small way in Dharmapuri District in the year 1989, has now grown into a mammoth movement covering all districts of the State targeting poor families and the marginalised sections of the society

2. STATEMENT OF THE PROBLEM

In spite of all the guarantees and legislative measures, the situation of women in India today is still deplorable.. Self-Help Groups (SHGs) are increasingly becoming very important method of organizing women to take action and transform their deplorable situations. different Self Help Groups in different states of the country have focused on: Skill development, Awareness generation, Gaining access to credit from financial institutional for micro enterprise projects and inculcation of thrift and management of credit for the economically deprived sections of women and so on.

Hence, it is of considerable interest to study the role of Self-Help Groups in the socio-economic status of women. Considering the empowerment of Self Help Group members, this study is undertaken to find out the answer to following questions. 1. What is the demographic and socio-economic profile of the women? 2. What are their income and expenditure patterns? 3. What is their role and functions in the Self-Help Group? 4. What are their opinions on the benefits of Self Help Groups? 5. What are the hindering and facilitation factors in their participation in the SHGs?

SIGNIFICANCE OF THE STUDY

Several studies indicate that self-help group programmes often in the form of credit or micro credit schemes and savings have succeeded in changing the lives of poor women by making way for enhanced income and increased self-esteem. This is evident from the mushrooming growth of self- help groups in the state. This study is undertaken to analyse the structure, conduct and performance of self-help groups and their impact on the women. Across nations, educating and empowering women has always proven to be the catalyst for rapid socio-economic development

3. REVIEW OF LITERATURE

Hossain (2012), reveals that average income of women in the study area was 4119.26 taka per month. Only 2% of the women were illiterate. 40% of women were housewives. They were dependent on their husbands for economical purposes. Very few of the respondents (2% of women only) were taking decision on their own. 34% respondents reported that attitude of male members were negative towards their participation in politics. The author has strongly emphasized that women education would necessarily lead to women empowerment and therefore must strive to ensure women education. Empowerment of women could only be achieved through improved education and greater employment opportunities. Moreover, true empowerment will only be reached when women take part actively in the decision-making process of a nation.

Gnanamanickam R., (2013) in his study on ‘MahalirThittam - the window of opportunity for women empowerment’ in Dindigul District of Tamilnadu stated that MahalirThittam can act as a catalytic promoting the cause of women in various socio-economic spheres activity and integrating women development project need.

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Shakila Azim, (2013) in her study on ‘Women Empowerment through Self-help group in Muzaffarpur district in Bihar’ found that SHGs enforced the participation of all categories of women in strengthening their development. It is also found that the SHGs created confidence for economic self-reliance among economically backward women of rural area of blocks in Muzaffarpur district. Therefore, SHGs are an effective agency for women’s empowerment. Self Help Groups are not only the economic empowerment agents of the rural women but also develops the awareness, programmers schemes, loan and government policies etc.

Yadav (2013), conducted a study titled ‘Women Empowerment through SHGs in village of Nagthane, Dist-Sangli’, and found that income of women increased after joining the SHGs. At the same time, monthly household expenditure too also went up higher. The good practice of the women SHGs in the study area was the repayment of loan in time. It is true that, a few members did not pay back in time but this did not impact the further credit of SHGs. Thus, the economic activities of SHGs were quite successful to develop women empowerment in the rural village of Nag thane, Dist.-

Kondal (2014), in his study found out that SHGs comprise of very poor women who do not have access to formal financial institutions. It enables its members to learn to cooperate and work in a group environment. The study highlighted that there was a positive impact of Self Help Groups on Women empowerment in Andhra Pradesh. SHGs created greater confidence in social and economic self-reliance as a whole. study justifies the greater role played by the SHGs in increasing empowerment of women, by making them financially strong, as well as how it helped them to save money and invest it for further development. It is a tool to remove poverty and improve the women entrepreneurship and financial support for their activities in India.

Dr. Vipin Kumar Singhal (2015) in his book entitled “Women Empowerment in India-Problems and Challenges” has discussed numerous studies on Empowerment of Women in India covering variety of problems and issues, micro, macro and regional levels, and almost all general aspects related to women empowerment.

OBJECTIVES OF THE STUDY

The objectives of the study were:

1. To study the demographic and socio-economic profile of the Self-help Women
2. To study their role and functions of the Self-help Women
3. To identify the income and expenditure patterns of the Self-help women
4. To study women opinion on the benefits of being in Self-help Groups
5. To study the hindering and facilitating factors in participation in Self-help Groups

4. MATERIALS AND METHODS

The universe of the study comprises all the women who are members of the Self-help groups under the guidance of the DMI (Daughters of Mary Immaculate) sisters.

RESEARCH DESIGN

\The present study aimed to understand and describe the different roles played by the women after becoming a member of the SHGs and in turn, how the experience learned and contributions made by them were helpful in their participation in the MahilirThittam

programme. For such a study, it was felt to make use of descriptive research design as an appropriate one, since most part of this research work was mostly narrative and explanatory in nature

SAMPLE DESIGN

The sample of the study is drawn from the women SHGs under the guidance of the Kancheepuram Congregation of Catholic Religious sisters (DMI). DMI is working in four blocks in Thrisulam. They have organized 450 groups in all the blocks.

SAMPLING METHOD

The methods were adopted to select sample for the study was Probability Sampling method. The multistage random sampling method was used for collecting primary data by designing the sample from population.

Sample size: The researcher selected 10 groups. From these groups, five members from each group was selected by using lottery method, the sample size was 50 respondents.

TOOLS AND TECHNIQUES USED FOR DATA COLLECTION

A self-prepared semi-structured interview schedule was used to collect the data from the respondents. Besides the researcher used techniques such as observation and listening as tools for data collection

MAJOR FINDINGS

- Majority (62%) of the respondents joined to gain of self- awareness in the self-help groups
- Majority (57%) of Self Help Women reported husband beating is reduced after joining the self-help groups.
- Majority (64%) of the self-help women skilled workers and
- As Majority of the women's income increased because of improved savings through self-help groups

5. DISCUSSION

1. DEMOGRAPHIC PROFILE OF THE RESPONDENTS

- Age show that 48% of respondents are between 36 – 45 years, 30 % are in the age group of 46-55 years, 6% are in the age group of 56- 65 years.
- Religion show that 82% are Hindus and 18% are Christians. Caste composition shows 56% belong to the BC community.
- As (64%) are married, 4% are separated, 4% are divorced and 24% are widowed.
- As(26%) studied High school, 2% studied Higher. Sec. School and another 2% are degree holders.
- As(60%) are doing skilled workers and are involved in work such as Tailoring, computer coaching, Beauticians etc., \
- Respondents monthly income falls in the range of, 60% of the respondents Rs.8,001-10,000,.
- As expected , about 90% of the respondents belong to nuclear family

.2. ROLES AND FUNCTIONS IN THE SELF HELP GROUPS

- As (44%) to run a business and 42% did not avail the loans..
- As (70%) of the respondents belonged to SHGs that were formed between 2009-2016.
- (54%) for self-employment and 10% for the purpose of availing loans.
- As (64%) are expecting team work of the group.
- As (88%) of the respondents providing support in the group.

3. OCCUPATION, INCOME AND EXPENDITURE PATTERNS OF SELF HELP WOMEN

- 88% of the respondents are invest their money in saving within the group
- Majority 44% of the respondents joined to gain of self- awareness
- 92% of the respondent's main source of income is through group businesses.
- As (56%) on mainly on education and 10% have expenditure mainly on health.
- (90%) are able to support their children's education by being able to pay school fees
- As (54%) of the women's income increased because of improved savings

4. OPINION ON THE BENEFITS OF BEING IN SELF HELP GROUPS

- Benefits of the Respondents, 100% of the Respondents are benefits for themselves for their family, village, country.
- Training some, 68% of the respondents are attended very few, 2% of the respondents are not attended.
- The number of training attended 100% of the respondents are attended SHG Training, 50% of the respondents attended Health and hygiene, 40% of the respondents attended animator, and representative training.
- Training Program attended of the training, 42% of their respondents are attended two training, 30% of the respondents are attended three training,

5. HINDERING AND FACILITATING FACTORSS IN THE SELF HELP GROUPS

- Shows that the respondents having problem after joining the group. Among the respondents where as 64% of them reported that their quarrel in the family is better joining the group. 36% of them reported that they didn't have any changes quarrel in the family after joining the group
- Among the respondents, after joining the group 86% of them reported husband beating is reduced after joining the group.
- Among the respondents 68% of them shared that their husband using Alcohol same, 32% of them reported that using Alcohol is better.
- That Decision making of the Respondents 44% of the respondents are Allowed to decide in Decision making.
- Net working with community of the Respondents 62% of the respondents are cooperate each other,

SUGGESTION

- Efforts may also be carried out to conduct studies focusing on the different dimensions of beneficiaries of women on a comparative basis between the members of SHGs and non-members within the and across the rural urban settings. As the present study is a micro-level study confined to a selected NGO, a macro –level study

at district or state level can be carried out to measure and understand the overall beneficiaries of women that was brought out by membership in SHGs

- As (36%) more than one third of the respondents face quarrel with their husband at home sensitization programme on family life education and life skill can be provided
- As more than majority (68%) of the respondents face dowry problem family counselling can be given As more than majority (68%) of the respondents husband use alcohol awareness programmes on alcoholism for the husbands can be organized
- Through referral services the social workers can link the alcohol dependents and the service

6. CONCLUSION

Majority of the respondents belong to SHGs of ideal size(12-15) have 1-8 years of experience and positioned as ordinary members. While majority of them opined that the performance of SHGs, in which they are members, in mostly 'satisfied/ highly satisfied; have joined the SHGs with greater expectations and also contributed to a large extent to the SHGs. On the other hand, a large number of them joined the SHGs with the persuasion and motivation of DMI and for 'economic reasons'. Decision making of the respondents Allowed to decide, and their opinions are considered. Benefits of the situation.

While a simple majority of the respondents have tried to obtain the basic infrastructural needs obtained through Government, viz., 'street light facility, water bores, an overwhelming proportion of the respondents participated in right based issues at the community level, Celebration of International Women's Day, Changes in Alcohol consumed by the Husband.

7. REFERENCES

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