

Participation of rural women self-help group members in economic and social developmental activities in Theni district, Tamil Nadu

S ELAKKIYA and TN SUJEETHA

Department of Agricultural Extension and Rural Sociology, Tamil Nadu Agricultural University
Coimbatore 641003 Tamil Nadu, India
Email for correspondence: elakkimohanur@gmail.com

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ABSTRACT

Self-help groups (SHGs) play an important role to achieve women empowerment and their decision making and is a tool of converting the economic empowerment into social and political one. The present study was undertaken to find out the participation of rural women SHG members in economic and social developmental activities of Theni district, Tamil Nadu. It was found that the majority of the respondents had regular participation in deciding about loan lending to members (average 2.22) followed by fixing interest rate for purpose oriented loans (average 2.11), helping to get resources from supporting institutions (average 2.03) and running the commercial venture (average 1.95) in economic developmental activities. Under social developmental activities most of the rural women participated in the village developmental works (average 1.76) such as awareness campaign, road maintenance, rain water harvesting, tree planting and maintaining cleanliness in the temples during festivals and functions followed by social action programmes (average 1.50).

Keywords: Participation; self-help group; social development; economic development; rural women

INTRODUCTION

Self-help groups (SHGs) play an important role to achieve women empowerment and decision making and is a tool of converting the economic empowerment into social and political one (Reena et al 2014). SHG is a small voluntary association of poor people especially in rural areas from the same socio-economic background. They come together for the purpose of solving their common problems through self-help among themselves.

The SHG promotes small savings among its members. The savings are kept with a bank. Empowerment in the context of women's development is a way of defining, challenging and overcoming barriers in a woman's life through which she increases her ability to shape her life and environment (Mary et al 2015). Nidheesh (2009) reported that SHGs contribute in other areas of economic development and growth such as poverty eradication, social transformation and empowerment. Participation in SHGs helps members to empower themselves. The

groups help the members to cope up with stress and problems and empower them in their relationship with the organizations that serve their interests and the community at large in which they live.

METHODOLOGY

Theni district in Tamil Nadu was selected for the study by simple random sampling based on the percentage of rural population and active SHGs functioning in the district. Out of eight blocks of Theni district Periyakulam and Bodi blocks were selected based on the presence of NGOs specifically working for the rural women.

In the district there were totally 13 NGOs that were recognized under Mahalir Thittam. Totally 10 SHGs were randomly selected for the study. Among them Vidiyal and Maha Sakthi were specifically working for the empowerment of rural women. Vidiyal operated in Bodi and Maha Sakthi in Periyakulam block. A sample of 12 members from each SHG was randomly selected. Thus the total sample size was 120.

Table 1. Participation of rural self-help group members in developmental activities (n= 120)

Aspect	Number of responses*	
	Total	Average
Economic developmental activities		
In deciding about loan lending to members	267	2.22
In fixing interest rate for purpose-oriented loans	254	2.11
In running the commercial venture	235	1.95
Helping to get resources from supporting institutions	244	2.03
Purchasing raw materials for their commercial ventures/entrepreneurial activities	217	1.80
In marketing the produce	205	1.70
Participation in the SHG product exhibitions conducted by government/DRDA	227	1.89
Social developmental activities		
Participation in village developmental works	212	1.76
Participation in social action programmes	281	1.50

*Multiple responses

RESULTS and DISCUSSION

Participation of rural SHG members in economic developmental activities

From the Table 1 it can be revealed that majority of the respondents had regular participation in deciding about loan lending to members (average 2.22) followed by fixing interest rate for the purpose of oriented loans (average 2.11), helping to get resources from supporting institutions (average 2.03), running the commercial ventures (average 1.95) and participation in the SHG product exhibitions conducted by the government/DRDA (average 1.89). They had low participation in purchasing raw materials for their commercial ventures/entrepreneurial activities and marketing their produce.

Meenakshi (2011) found that majority of the respondents had regular participation in marketing their produce, helping to get resources from supporting institutions and participation in the SHG product exhibitions conducted by government/DRDA.

The reasons behind low participation in marketing the produce and purchasing raw material for the commercial ventures may be their lack of marketing knowledge and lack of adequate trainings.

Selvarani (2006) conducted a study on SHGs and found that more than one-third of the SHG members had medium participation (40.00%) in economic developmental activities followed by high participation (33.85%). More than one-fourth (26.15%) of the respondents had low participation in economic developmental activities.

Participation in social developmental activities

The data given in Table 1 depict that most of the rural women participated in the village developmental works (average 1.76) such as awareness campaigns, road maintenance, rain water harvesting, tree planting and maintaining cleanliness in the temples during festivals and functions followed by social action programmes (average 1.50).

Meenakshi (2011) also reported similar results. It was also reported that members participated in social action programmes such as blood donation and other medical camps such as eye surgery, creating awareness about drug addiction etc.

Krishna (2003) revealed that women SHGs are formed through Mahila Samajams. In this they have credit union model, cluster federation, half yearly auditing, family development programme, rural medicine promotion, promoting micro-insurance, lease farming (tuber crops), fostering leadership among them, work as a liaison between NGOs and rurals, encourage them to participate in Gram Sabhas, awareness camps etc.

Women's participation in SHGs provides them the opportunities to be actively involved in decision-making process and offer them an effective means of bringing about change in their way of life in terms of social well-being (Singh 2009).

In the present study it was found that the group facilitators of each SHG motivated the members to involve themselves in social welfare activities. These factors might be the reason for their high level of participation in social developmental activities.

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