

CONCEPTUAL FRAMEWORK OF WOMEN SELF-HELP GROUPS

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Abstract: The development of a nation is depends on the improvement of the rural economy. Poverty and unemployment are the major evils faced by under developed countries, to which India is no exemption. In India, most of the people are living in the rural areas below the poverty line. So, providing finance to these people has been considered as an important issue for the Government of India. The financial obligation is one of the basic needs of the poorer section of the society for socio-economic development. The more attractive scheme with less effort is “Self-Help Group”.

Key Words: Poverty, Unemployment, Economy, Society.

INTRODUCTION

In India, nearly one third of its population is living under below poverty line. The scenario is very worse in rural areas, where almost half of its residents live hand to mouth life and below poverty line. Women are playing a major role in the formal economies regulated by society and are continuing to be a large part of the informal economies. In rural India, Self Help Groups (SHGs) have become the vehicle for transforming the people of the underprivileged and marginalized. SHGs are considered to be the major effective instruments for financial inclusion which eradicates the common problem of poverty thereby leading to women empowerment and generation of social capital for the needy.

REVIEW OF LITERATURE

Emerlson Moses (2011) made a study that SHG helps the women to be aware of how to uplift their living conditions and also include the social, economic, educational level to improve their empowerment level. The study suggested that women knew about the economic resources, participation in economic decision making, opportunities for self empowerment, participation in socio-political decision making, scope for skill empowerment and influence on general welfare of the family and community.

Sudhin Kumar Bera (2011) focused that the objective of the study was to identify and assess the socio economic conditions of the member beneficiaries during pre-and-post SHG period and to examine the utilisation of microfinance services provided by the WSHGs on income and employment levels of the beneficiaries. The study highlighted the issues concerning the functioning of SHG groups.

OBJECTIVES OF THE STUDY

- 1) To know the conceptual framework of the Women Self- Help Groups.
- 2) To analyse the growth of WSHGs in India, Tamil Nadu and Erode district.
- 3) To recapitulate the key findings of the study and to offer suggestions to improve the effectiveness of WSHGs.

METHODOLOGY

The present study attempts to know the conceptual framework of Women Self-Help Groups.

COLLECTION OF DATA Secondary data

The required secondary data have been collected from the various annual reports of NABARD, TNCDW annual reports and Mahalir Thittam from 2008-2018.

FRAMEWORK OF ANALYSIS

The collected secondary data have been analysed with the statistical tool i.e, Growth Rate.

WOMEN SELF-HELP GROUPS: AN OVERVIEW

NABARD defines WSHGs as “small, homogenous groups of rural poor, voluntarily formed to save and equally contribute by the members as a common fund and lend to them as per the group members decision”, A WSHG is a village based financial mediator usually composed of 10-20 local women. The concept of WSHG is, “by the women, of the women and for the women”. WSHGs are voluntary associations of people with general interest created to achieve collective social and economic goals. Members elect their representatives and animator on the basis of rotation. The organizational set-up strengthens the functioning of the WSHGs net work.

The following books are prescribed by NABARD to be maintained by WSHGs;

1. Minutes Book,
2. Savings and Loan Register,
3. Weekly Register,
4. Members' Pass book

ORGANISATION STRUCTURE

The group members will elect a management committee of 3 members:

Animator – To preside the group meetings

Representative I – Ensures about the norms

Representative II – Maintains the accounts

GROWTH OF WOMEN SELF-HELP GROUPS IN INDIA

India had recorded a remarkable growth of WSHGs. From the reports of the NABARD, more than 120 million families have covered under WSHGs up to 31st March 2018. The strategy of micro credit has been developed by NABARD through the vehicle of WSHG. Table 1 shows the number of WSHGs, year and growth rate of India from 2008 to 2018. The number of WSHGs increased in year wise continuously.

TABLE 1
GROWTH OF WOMEN SELF-HELP GROUPS IN INDIA

S. No.	Year	No. of WSHGs	Increase/Decrease	Growth Rate
1.	2008-09	29,38,564	-	-
2.	2009-10	34,66,337	5,27,773	17.96
3.	2010-11	45,47,808	10,81,471	31.19
4.	2011-12	67,56,373	22,08,565	48.56
5.	2012-13	70,05,037	2,48,664	3.68
6.	2013-14	2,14,826	2,09,789	2.99
7.	2014-15	74,78,991	2,64,165	3.66
8.	2015-16	76,05,762	1,26,771	1.69
9.	2016-17	79,89,327	3,83,565	4.80
10.	2017-18	81,43,674	1,54,347	1.89

Source: www.nabard.org, retrieved on 5.2.19

Table 1 shows that the number of WSHGs has increased constantly from 2008-09 to 2017-18. It means that the necessity of WSHGs is felt by the women and showed interest in forming the group.

GROWTH OF WOMEN SELF- HELP GROUPS IN TAMIL NADU

Rural development in Tamil Nadu is concerned with the economic growth, social status and improvement in the standard of living of the rural people by deploying an efficient delivery mechanism to provide adequate quality services and essential minimum needs. The foremost drive of the Government of Tamil Nadu is to provide basic infrastructure facilities, social services and assistance to the individual families and people those who are living below the poverty line in the rural areas.

TABLE 2
GROWTH OF WOMEN SELF-HELP GROUPS IN TAMIL NADU

S.No.	Year	No. of WSHGs	Increase/ Decrease	Growth Rate
1.	2008-09	1,35,186	-	-
2.	2009-10	2,03,187	68001	50.30
3.	2010-11	2,89,155	85968	42.30
4.	2011-12	4,10,383	121228	41.92
5.	2012-13	4,90,677	80294	19.56
6.	2013-14	5,49,143	58466	11.91
7.	2014-15	5,69,444	20301	3.69
8.	2015-16	6,33,469	64025	11.24
9.	2016-17	6,74,957	41488	6.54
10.	2017-18	7,25,834	50877	7.53

Source: www.tamilnadumahalir.org, www.retrieved on 17.2.19

The Table 2 shows that, from the year 2008 to 2009 the number of WSHGs is 1,35,186. From the year 2017 to 2018 number of women self help groups have been increased to 7,25,834 and its growth rate was 7.53 because Tamil Nadu Government has motivated the women under various schemes of panchayat level federations.

GROWTH OF WOMEN SELF-HELP GROUPS IN ERODE DISTRICT

Erode district is one of the developed districts in the State. It was carved out of the previous composite district of Coimbatore. In Erode District, WSHGs were started on 01-05-1998. Government of Tamil Nadu initiated Mahalir Thittam under Phase-II. There are 14 blocks in the district to promote, develop and regulate Self- Help Groups. In every district, WSHGs have been formed under Mahalir Thittam in rural and urban areas.

The Table 3 shows the growth of WSHGs in Erode district from 2008- 2018.

TABLE 3
GROWTH OF WOMEN SELF-HELP GROUPS IN ERODE DISTRICT

S.No	Year	No. of WSHGs	Increase/ Decrease	Growth Rate
1.	2008-09	4892	-	-
2.	2009-10	5635	743	15.18
3.	2010-11	6284	649	11.51
4.	2011-12	6829	545	8.67
5.	2012-13	7727	898	13.14
6.	2013-14	6800	-927	11.99
7.	2014-15	7542	742	10.91
8.	2015-16	8136	594	7.87
9.	2016-17	8791	655	8.05
10.	2017-18	9515	724	8.23

Source: www.tamilnadumahalir.org, www.Retrieved on 25.2.19

Table 3 exhibits the growth rate of WSHGs in Erode district. From 2008-2018, there is an increasing trend of WSHGs. But in 2013-14 the number of WSHGs have been decreased. Again from 2014 to 2015, the number of WSHGs have been increased.

SUGGESTIONS

In the present study, it is found that growth rate of WSHGs in India, Tamil Nadu and at study area is increasing in a significant manner. Hence, it is suggested that both Government of India and Government of Tamil Nadu should take all possible steps to increase the number of members in WSHGs. For which, both Governments can offer more subsidies and incentives to WSHGs.

CONCLUSION

It is conclude that the number of WSHGs in India has increased constantly from 2008-09 to 2017-18. It means that the necessity of WSHGs is felt by the women and showed interest in forming the group. It is indicated that the progress of Women Self-Help Groups in India has been increased from 2008-2018. In the year 2008, the number of WSHGs is 10,83,346. In every year the groups have been increased constantly because the members got benefit after joining in WSHGs. But, from the year 2010 to 2012 the growth rate has been decreased. From the year 2013 onwards, the number of women self help groups have been increased gradually.

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