

A SOCIO ECONOMIC IMPACT STUDY OF RURAL WOMEN SELF HELP GROUPS IN METHUKUMMAL VILLAGE IN TAMIL NADU

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ABSTRACT

Mushrooming of Self Help Groups were seen as a measure of empowerment of Women. Selfhelp Groups (SHGs) are informal associations of people who come together to find ways to improve their living conditions. They are generally self-governed and peer-controlled. People of similar economic and social backgrounds associate themselves with the help of NGOs or Government agencies and try to resolve their problems and work towards improving their living conditions. Women Empowerment is a comprehensive and much debated issue, and it is a dynamic, multi-dimensional process, which intends to enable women to realize their all powers and potential in all spheres of life. All over the world there is a realization that the best way to tackle poverty and enable the community to improve its quality of life is through social mobilization of the poor, especially women into self help groups. The process of teaching the art of fishing rather than providing a fish to those in hunger could be taken as the ideal behind the SHGs which helps the members to help themselves.

The impact of COVID-19 in India has been devastating, and Women employed in the country's huge informal sectors have been hit disproportionately. It is the largest disruptor in social and economic achievement. This research paper focuses on understanding the functioning of Women SHGs and related progress in Meethukumal village. The major objective of the study is to analyse the identity and potential of empowerment achieved by rural women through SHG activities. To analyse the Socio Economic support of the SHGs run by rural women during the pandemic especially the lockdown periods and to identify the problems faced by the SHGs in carrying out their income generational activities during regular and crisis situations. The study is a primary source based descriptive study. Questionnaire and Interview schedule were used as tools of data collection. The data collected reveals that self help groups have been life savers and has been the supporting system for them to thrive during difficult times.

Keywords: Rural women Self Help Group, socio economic background, income generation activities, pandemic.

1. Introduction

The origin of SHGs in India can be traced back to the establishment of the Self-Employed Women's Association (SEWA) in 1972. Even before, there were small efforts at self-organising. For example, in 1954, the Textile Labour Association (TLA) of Ahmedabad formed its women's wing in order to train the women belonging to families of mill workers in skills such as sewing, knitting, etc. Ela Bhatt, who formed SEWA, organised poor and self-employed women workers such as weavers, potters, hawkers, and others in the unorganised sector, with the objective of enhancing their incomes. National Bank for Agricultural and Rural Development, in 1992, formed the SHG Bank Linkage Project, which is today the world's largest microfinance project. From 1993 onwards, National Bank for Agriculture and Rural Development, along with the Reserve Bank of India, allowed SHGs to open savings bank accounts in banks. The Swarn Jayanti Gram Swarozgar Yojana was introduced in 1999 by GOI with the intention of promoting self-employment in rural areas through formation and skilling of such groups. This evolved into the National Rural Livelihoods Mission (NRLM) in 2011.

There has been a massive patronage to this cooperative team of women coming together with entrepreneurial ideas and becoming successful economic leaders transforming their lives and that of those around them.

2. Review of Literature

The article on the study on "Women Empowerment through Self Help Groups" by Deepak Agarwal (2020) identified the positive functions that SHGs help women to make their own decisions and help them to face challenges. It also brings out the fact that women are able to educate themselves and develop the economy. SHGs also help women to achieve their social and economic needs.

Pradeep M.D's (2019) article titled "Women Empowerment through Self Help Groups- Interventions towards Socio- Economic Welfare" brings out the fact that the functioning of the SHGs are one of the effective means of empowerment of women to facilitate rural development, building solidarity and socio-economic betterment of the poor. SHGs have proved to be successful in addressing the interests of women in a sustained manner.

Seetha Devi Balakrishnan and Kalyani V, (Jan 2021) have presented in the article entitled "Impact of Covid 19 on Self help groups" with the sourced secondary data. The study interestingly brings out the economic impact of Covid 19 on self help groups and also narrates

their problems during the crisis situation. The study also brings to the light the numerous manner in which these self help groups have been able to contribute their services and effort during the lockdown period. It also discusses the disparity in terms of resources and technology that are a hindrance in the growth of these self help groups. The study thus mentions that there have been possible arenas found and how the functioning of the Self help groups thrived during difficult times as well.

Sharma, R., Mishra, S., & Rai, S. (2021), In their work “Empowering women self help groups through microfinance during Covid-19: A case study of women SHG” analyses the impact of Covid-19 on self help groups. It also examined the empowerment of self help group members by providing them with alternate opportunities for income generation activities. The study revealed that the self help groups were also involved in community awareness programmes in their communities during the need of the hour.

World bank feature story published on April 11, 2020 with the title “In India, Women self help groups combat the covid-19 pandemic” brought out the facts that the women self help groups are raising awareness to people in their communities to safeguard themselves from covid pandemic. They are also working towards meeting the demand for masks, sanitizers and protective equipment. They are not only involved in production activities but they are also a part of helping people to get their pensions and enabling the most needy to access credits into their accounts through direct benefit transfers. Women from the self help groups are running community kitchens across the country to feed stranded workers, the poor and the vulnerable. Their resourcefulness and attitude of concern has been widely appreciated in the write up.

Another study by Saravanan (2016) on “The impact of self help groups on the socio economic status of rural households women in Tamil Nadu” reveals that the participation of women in self help groups made significant contributions to their socio economic aspects. Self help Groups also promoted the wellbeing of its members.

Numerous news articles indicated that self help group women not only stood testimonial to the torrents of the lockdown but also created newer opportunities to generate income one such as manufacturing masks, a venture that generated demand and revenue at the appropriate time. Another interesting feature noted is that the leadership skills of women entrepreneurs from self help groups was astoundingly brought forth during the pandemic situation. Though they shoulder uneven distribution of burden their unsung acts of resilience have been exhibited in the worst of crisis situations. The decentralised and the grassroot level labour that they put in has revolutionized the livelihood of their families and neighbourhood ones too. The pandemic has actually created opportunities to strengthen the network of self help groups. They have been the appropriate last mile connectivity in times of need to respond to the covid requirements.

The above reviews clearly indicate the positive aspects of SHGs across India being highlighted hence for instigating the need for this particular study to investigate whether the repercussions have been similar in an interior small village in Southern TamilNadu focusing on the following

3. Objectives of the Study

1. To analyse the identity and potential of empowerment achieved by rural women through Self help group activities.
2. To analyse the socio economic support for the rural women run self help groups during the pandemic especially the lockdown periods and
3. To identify the problems faced by the SHGs in carrying out their income generational activities during regular and crisis situations.

4. Research Methodology

The undertaken study being a descriptive one narrates the existing situation of the Women run SHGs in the specific village. The study is based on Primary data collected using questionnaire and Interview schedule as the tool for data collection. The questions were framed, translated and communicated to the respondents in regional language and their responses were recorded. The study comprises about 50 samples collected using random sampling method.

About the study area

Methukummal is a village in Munchirai Block in Kanyakumari District of Tamil Nadu State, India. The place is on the border of the Kanyakumari District and Thiruvananthapuram District. It is near to the Kerala state Border. Its proximity to the Bay of Bengal to the types of livelihood opportunities available for the people residing there.

Significance and limitations of the study

Though there are numerous studies on self help groups and their role in providing socio economic empowerment to rural communities, there are very few studies on socio economic impact studies on self help groups during covid pandemic situation. This study is significant as it is done during pandemic time, collecting primary data from the sample population.

It was a herculean task to collect primary data from the sample population due to pandemic. This reduces the size of sample participation as the researcher could not cover large samples for the research study as the samples could not gather in larger numbers at a given place and time due to covid pandemic operational procedures. Some of the samples in the study are illiterate and it is a constraint as the questionnaire method of data collection was not administered to such samples

instead an interview method of data collection was used for those specific respondents. Therefore the study was time consuming.

5. Analysis of the data

SOCIO-DEMOGRAPHIC PROFILE OF THE RESPONDENTS:

The respondents were asked for their socio demographic profile which would help the researcher understand the background of the respondents in a much better way. The following variables were gathered and interpreted.

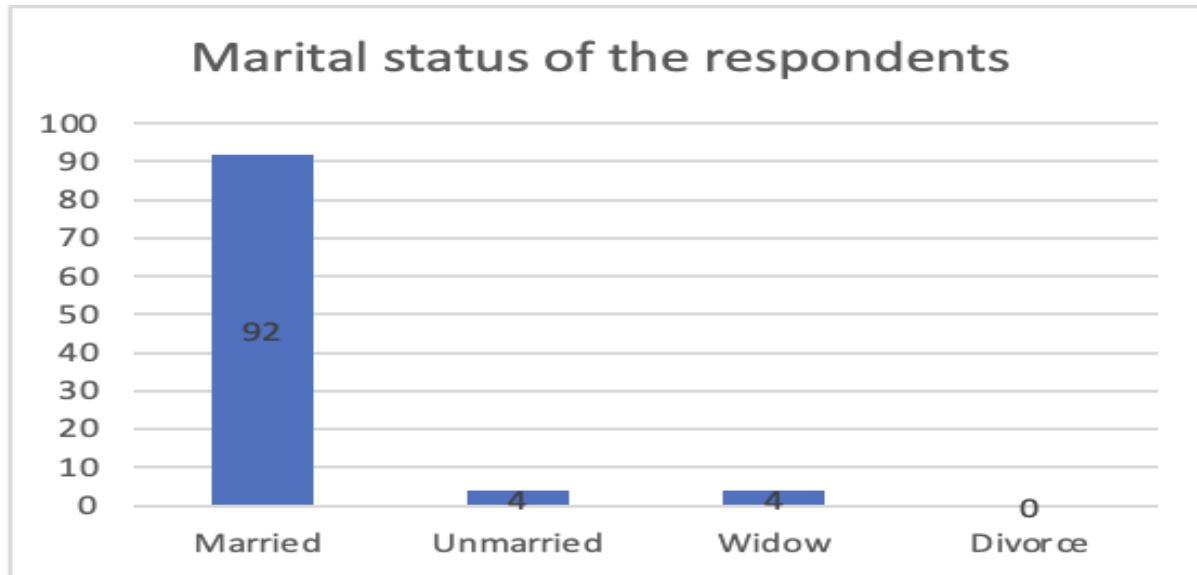
Table 1: Age of the respondents

Age	21-30 yrs	31-40 yrs	41-50 yrs	Above 50 yrs	Total
Number of respondents	6 (12%)	8 (16%)	24 (48%)	12 (24%)	50 (100%)

Source: Primary data

Table 1 reveals that 12% of the respondents belong to the age category of 21-30 years, 16% belong to the age group of 31-40 years, a good majority of 48% belong to the age group of 41-50 years and 24% above 50 years of age. Majority of the respondents belonging to the age group of 41 and above reveals the fact that age is no determinant for being productively engaged. Elderly women actively are part of self help groups on sides with younger age women proving that group initiative combining hard work and experience would mutually benefit the members of the group .

Chart 1 Marital status of the respondents



Majority of the respondents belong to the married category which reflects the societal requirement of marriage as an institution complementing various social norms. The responsibilities that are shouldered by married women for providing for the members of the family could be a major driving force for participation in self help groups.

Table 2 Educational Qualification of the respondents

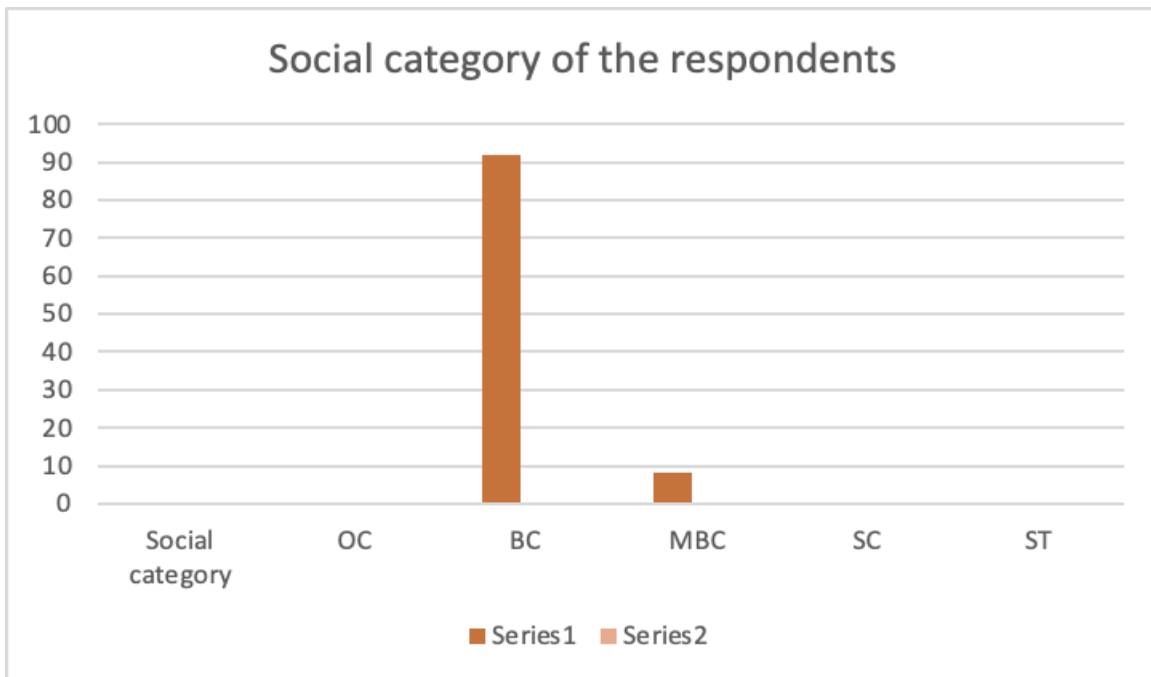
Educational status	Illiterate	Up to 5 ^h std	6-10 Std	Up to 12 Std	Graduation	Total
Number of respondents	6 (12%)	10 (20%)	14 (28%)	14 (28%)	6 (12%)	50 (100%)

Source: Primary data

In this study the majority 88% of the respondents are educated. The level of education ranges from Middle school drop outs to few Graduates as well. The study comprises only a marginal number of respondents who identified themselves as illiterates. It was interesting to note that even these participants on being part of an organised group have ensured that they imbibe training and become literate in basic terms such as to read, sign and maintain financial records.

This can be considered to be one of the promising steps towards empowerment of those women members.

Chart 2 Social category of the respondents



The belongingness to a communal representation helps to analyse the social position of the members. In this study a good majority of 90% of the respondents belong to BC communities and the remaining belong to MBC communities. This particular chart reveals that people belonging to similar communities live together in close proximity. There are no one from SC and ST communities. Further insight can be extended in later studies as to analysis whether caste affiliation or community neighbourhood has an impact on enrolling into a Self Help Group. The representation can also be observed from the perspective of the community consciousness of homogeneous identity of people being reflected in group formation nature.

Table 3 Family Size of the respondents

Size of the family	1-3 members	4-7 members	Above 7 members	Total
Number of respondents	8 (16%)	42 (84%)	0 (0%)	50 (100%)

Source: Primary data

Table 4 Family Type of the respondents

Type of family	Nuclear family	Joint family	Single parent family	Total
Number of respondent	6 (12%)	42 (84%)	2 (04%)	50 (100%)

Source: Primary data

The ratio of earning members their income and the number of dependents will bring forth interesting facts about the economic burden on the family members. When the dependents are more and the earnings are limited it could relate to a lot of adjustments and sacrifices that help to manage the everyday living requirements. The Self Help Group members mostly are from a joint family background which strikes to be one of the remarkable important characteristics of the rural areas where the joy of living together still lingers on. Though it adds on the number of mouths to be fed, it also contributes to an increased number of hands that are employed to contribute and share responsibilities. This study also has a majority of 84% of the respondents who are from joint families and a very less number of respondents who are from single parent families. The plight of these single parents are disturbing as it is mainly because of the death of their spouses. It was interesting to note that none of the respondents had broken families unlike the existence of such families in urban pockets. Hence the role of social institutions such as the family's foundation of establishing and maintaining bonds being very strongly adhered to in the rural setup is evidently reflected in the above collected data.

Table 5 Occupation of the respondents and their spouses

Occupation of respondent	House Wife	Employed	Self-Employed	Labourer	Total
Number of respondents	24 (48%)	6 (12%)	6 (12%)	14 (28%)	50 (100%)
Occupation of spouse	Daily wages	Driver	Safety engineer	Self employed	Total

Number of respondents	47 (94%)	2 (4%)	1 (2%)	0 (0%)	50 (100%)
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Source: Primary data

Being a member of the Self Help Group is an additional advantage as the respondents do have other sources of traditional livelihood that they are associated with. Most of them have an occupation depending on the physical terrain of their dwelling. This can also form the basis as to the type of revenue generating activity the group prefers to engage with. The opportunities are wide and appropriate fruitful ventures are undertaken resulting in profit generation for the group.

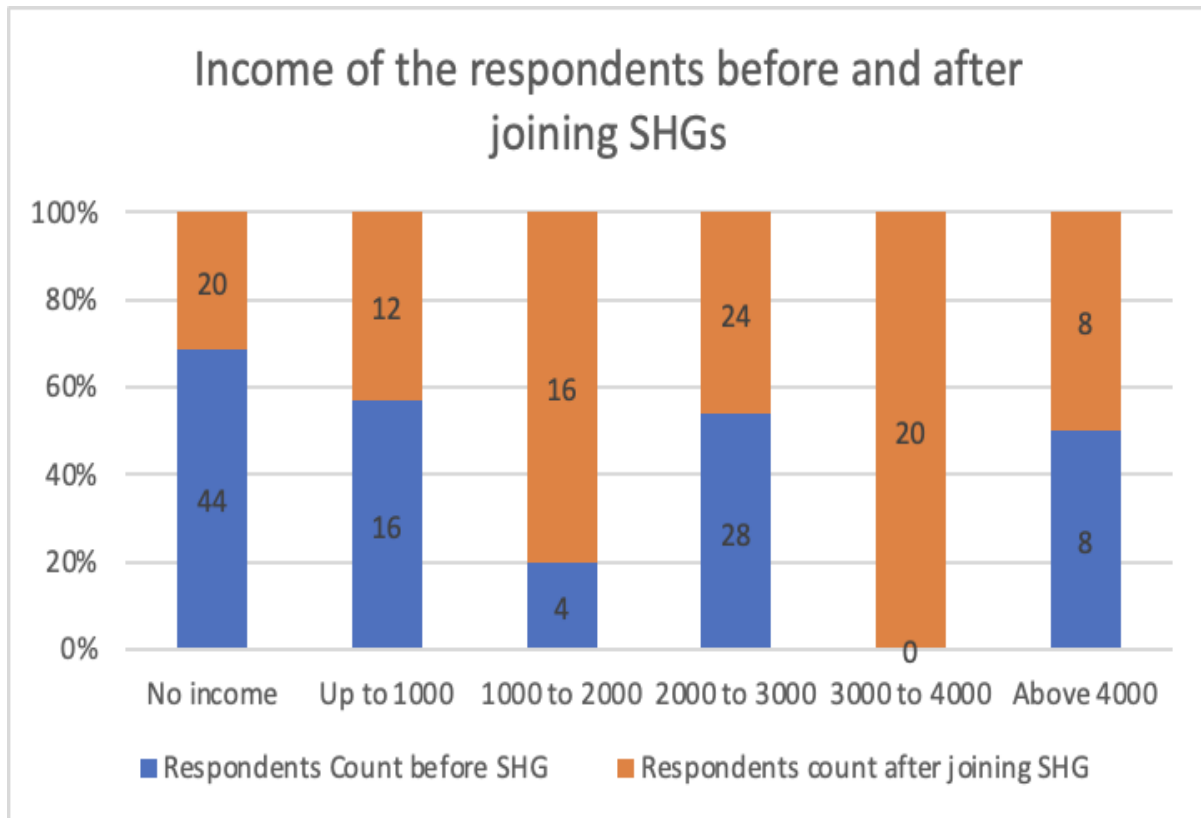
Families where both the husband and wife generate revenue are capable of making both ends meet and manage the functioning of the family. The nature of the occupation of the men predominantly was mentioned as Labourer who toiled for daily wages. This contributes to irregular income generation which is also another concern that members into self help groups are sought to ensure alternative or supportive source of income.

Table 6 Monthly income of the respondent before and after joining SHGs

Monthly income	No income	Up to 1000	1000 to 2000	2000 to 3000	3000 to 4000	Above 4000	Total
Respondents Count for before joining SHG	22 (44%)	8 (16%)	2 (4%)	14 (28%)	0 (0%)	4 (08%)	50 (100%)
Respondents count for after joining SHG	10 (20%)	6 (12%)	8 (16%)	12 (24%)	10 (20%)	4 (08%)	50 (100%)

Source: Primary data

Chart 3 Income of the respondents before and after joining SHGs



Income, as a variable is measured in rupees, This value is the core focus why members are enrolled into the self help groups. The money that is earned by the individual helps to estimate the value of the labour and also quantifies the measures of difference before and after becoming a member of the self help group. Though the figures might be the average monthly income it draws reference in scales of disparity and progress of the individual’s economic pursuits. This would also reflect on the social status and participation of the individual in group events and activities like social gatherings and functions. The capability to invest, save or spend money is completely dependent on the amount of income that one is able to generate.

In this study a majority of 44% of the respondents did not have any income before joining a self help group. This evidently puts on record that self help groups fulfils its prime motive of providing income generating opportunities to its members. Economic security and stability ensure more power and freedom in terms of decision making and the functioning of the individual. The diagram also shows how consistently there has been an increase in the average income on becoming members of the self help group. This significant contribution of SHG to

uplift the standards of life of the members is highly appreciated and is a jewel on the crown in the function of SHG even in the midst of crisis situations such as the Pandemic.

Decision making and managing expenses in the family:-

The authority to decide shows the potential and position of the individual in the social ladder of hierarchy. Predominantly being a patriarchal setup, participating and revenue generating through self help groups has opened opportunities for women to become decision makers and financial managers as well. The data also brings out this positive change in the attitude of the rural women and men folk allowing the same. A majority of 65% of the respondents have expressed that the decisions at home are taken by both husband and wife which reveals a positive change in the status of rural women. Breaking the shackles of being a mere submissive partner who toils in the kitchen and manages the household chores they have risen to become independent leaders, motivators and also at instances crisis managers. Hence during the Pandemic also this membership in SHG helped women to sail through the difficult times with ease.

The role of Self groups in self employment

One of the important contributions of the self help group is providing financial assistance to its members to start small enterprises. In this research study it is identified that the respondents were involved in income generating activities such as poultry, breeding cattles, jalli making, pickle making, textile shops and grocery shops. The average monthly income from the enterprises were affected during the covid lock down. 95.8% of the respondents have expressed that there was a decrease in their income during the lockdown period. In spite of having low income from the enterprises the members of the self groups were able to manage the situation as the group members were not forced to repay their debts during the lockdown time.

In comparison to job losses and closing down of business that was the norm in many incidents, the study reveals that the SHG members managed to keep their enterprises afloat and avoid them from sinking deep down.

Financial support and empowerment through self help groups

The financial assistance in the form of loans or borrowing from the group savings is not only used for starting and running enterprises. Money is also utilised for meeting household expenses, planning marriage and mostly for covering the educational expenses of their children. However varied the requirements are, the SHGs have always ensured that help is at hand for their members.

A majority of 91.7% of respondents have expressed that they were empowered after joining the self help group. The members of the self help group have shared that the group is supporting them to overcome shyness, increase confidence, helping to know their capabilities, breaking through barriers, attaining financial stability, gaining status, building positive image and changing their social attitude. This goes a long way in paving the way ahead for women to also become confident to participate in political ventures as well.

Support given by self help groups during pandemic

Self help group continues to support its members with financial assistance even during the lockdown period. The self help groups were very beneficial to its members as the groups were used as a platform to share their difficulties, provided its members with vegetables and grocery items and the members were not forced to repay their loans during the lockdown period. Coming together to have an emotional support group itself would be an attractive feature that commoners missed out during this phase.

Impact of covid on women in self help groups:

When life became a standstill and hopes of living started dwindling because of the depressed conditions prevailing post Covid19 , none can say that the impact of this lockdown scenario did not affect them. From a change in daily routine, dietary practices, entertainment, savings, health, employment, education whatnot there has been a massive upside down topsy change in many manner. To gauge this impact on the self help groups is the need of the hour as this decentralised revenue generator and livelihood enabler has seen many success stories and rags to riches tales that bank officials and NGOs are keen in promoting funds for them. Hence the challenges and possibilities of a pandemic acting as a deteriorating factor needs to be sorted out if at all it crops up.

6. Conclusion

This research study has proved true that self-help groups are a promising step towards achieving positive effects on women's empowerment. On average, participation in SHGs led to a higher ability of women to exert control over resources that is economic empowerment. Many members of the self help group did not have any income before joining the group and on becoming a member they have received financial assistance from the self help group or bank in the form of loans to start their own enterprises. The capability to generate income activities through self help groups provide women with economic power. This economic self sufficiency of women makes them participate in decision-making in the family and focus on access to resources. Members of the self help group are also able to gain confidence and build their personality as they go about

doing the various activities associated with the functioning of the self help groups.. They have also been able to realise many of their skill sets and abilities through the activities of self help groups. They have gained financial stability through income generating activities. Borrowing from the group or banks help them to deal with crisis situations in their household. On the whole self help members stand testimony to the fact that self help is the best possible empowerment to rural women.

The SHG scheme is not just a mechanism of financial intermediation but also a unique process of socio-economic development of women. The members of each SHG have become equipped with the opportunity to participate in the decision making process and turn into true leaders in both word and deed. They are able to single handily manage all decisions for their families.

Rural people have been vastly benefited by the credit given by banks or generated by the self help groups by themselves. It has helped them step up in their socio-economic upliftment. The rural poor now feel that they can also be partners in the process of rural development by joining as members of self help groups. The training received by the members from supporting NGOs has motivated them in the journey of self discovery. The boost in their morale and confidence levels, ensured they realised their own potential and improved their social concern about their neighbours as well. This study has also indicated that even though the members have joined the SHGs for various reasons, all of them have one common goal, which is seeking a better standard of living for their family members via a better organization that works for their benefits. Hence, it could be concluded that the SHGs have proved that they have improved the socio economic conditions of rural women. The SHG have served as life changers and have contributed to changes in economic conditions, social status, decision making and increased the exposure for women to participate in outdoor activities. Above all it has provided women with the platform to share their difficulties with the members of the group and create a support group for each other. These SHGs play a very important role in emancipating ripples of social change in the lives of the SHG members. SHG not only changes the outer form of a community or a society but also the social institutions, as well as the ideas of the people living together in the society. In other words it also applies to change the materialistic aspects of life as well as ideas, values and attitudes of the people.

The impact of covid on the lives of different sectors and people is explicit. The self help groups were not exceptional and do agree their functioning was affected by the epidemic. Though the income of the members drastically came down as they were not able to be involved in active entrepreneurial activities as before yet they strived hard through the difficult situation and have succeeded to manage its crises. The members of women self help groups have been a boon to other rural women especially during the time of the epidemic. The members were not forced to

repay loans, instead they ensured moral and financial support to deal with the crises. The success stories of such self help groups shared will show guidance to those wanting to step into the space of self identity and empowerment.

Acknowledgements

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