

IMPACT OF SOCIAL CONDITION OF SELF HELP GROUPS IN KANYAKUMARI DISTRICT

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Abstract

SHG movement in India gained momentum after 1992, when NABARD realised its potential and started promoting it. Further, state governments in four southern states, Andhra Pradesh (undivided), Karnataka, Tamil Nadu and Kerala established separate organisations (Society for Elimination of Rural Poverty in AP) led by a senior bureaucrat and managed by development professionals. In 1999, Government of India, introduced Swarn Jayanti Gram Swarajgar Yojana (SGSY) to promote self-employment in rural areas through formation and skilling of SHGs. The programme evolved as a national movement in 2011 and became **National Rural Livelihoods Mission (NRLM) – world’s largest poverty alleviation programme**. Today, State Rural Livelihood Missions (SRLMs) are operational in 29 states and 5 UTs (except Delhi and Chandigarh, Source: NRLM Website). SRLMs are working strenuously to form, nurture and strengthen SHGs. NRLM, by design, is more focussed, time bound and outcome based programme. The programme was renamed in November 2015 as Deendayal Antyodaya Yojana (DAY – NRLM) (Source: The Times of India June 29, 2018). This study collected data information from Kanyakumari district Tamilnadu. The comparative study between before and after join self- help groups (SHGs). The total sample is 50. This 50 respondents are surveyed before joining the self help group and after joining the self-help group (SHGs). These samples are selected in various self- help groups (SHGs) Kanyakumari district. The all table age groups distribution is above 18-30, 14 samples were taken. The age groups above 30-45, 22 samples were taken. 9 samples are taken in the age group of 45-60 and 5 samples are taken in the age group of above 60. Total 50 samples are taken in before and after join self- help groups (SHGs). The following variables are selected to find out the social status of the respondent like Age Group of the Sample Respondents, The Caste Wise Classification of the Sample Respondents, Education Expenditure Wise Classification, Occupation Wise Classification, and Health Expenditure Wise Classification. Occupation wise sample respondents table concluded better improvement after join the self-help groups (SHGs) more people involved the daily wage and household workers. But after join the self-help groups (SHGs) better improvement in standard of living. This stage more people started in cottage industry and vendors. In this study the respondents are evident that their educational expenditure was less before they joined the self-help groups (SHGs). But it increased significantly after join the self-help groups (SHGs). Hence it is recommended that more policies towards the self-help groups (SHGs) should be initiated by the governments in the regions like Kanyakumari.

Key words: self-help groups (SHGs), Age Group of the Sample Respondents, The Caste Wise Classification of the Sample Respondents, Education Expenditure Wise Classification, Occupation Wise Classification, and Health Expenditure Wise Classification.

Introduction

In the late 19th century, citizens in some European countries like Germany and Britain started ROSCA – Rotating Savings and Credit Association. The concept evolved over decades and was pioneered by Noble laureate Mohammad Yunus as Self Help Groups (SHGs) in 1970s. Notably, core principle of both the ideas are same – **‘the collateral of loan is trust and peer pressure’**. Those who are not familiar with the term SHG, “SHGs are small economical homogenous affinity groups of rural poor, voluntarily formed to save and mutually contribute a common fund to be lent to its members as per group decision” (Source: NABARD).

SHG movement in India gained momentum after 1992, when NABARD realised its potential and started promoting it. Further, state governments in four southern states, Andhra Pradesh (undivided), Karnataka, Tamil Nadu and Kerala established separate organisations (Society for Elimination of Rural Poverty in AP) led by a senior bureaucrat and managed by development professionals. In 1999, Government of India, introduced Swarn Jayanti Gram Swarajgar Yojana (SGSY) to promote self-employment in rural areas through formation and skilling of SHGs. The programme evolved as a national movement in 2011 and became **National Rural Livelihoods Mission (NRLM) – world’s largest poverty alleviation programme**. Today, State Rural Livelihood Missions (SRLMs) are operational in 29 states and 5 UTs (except Delhi and Chandigarh, Source: NRLM Website). SRLMs are working strenuously to form, nurture and strengthen SHGs. NRLM, by

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This study collected data information from Kanyakumari district Tamilnadu. The comparative study between before and after join self- help groups (SHGs). The total sample is 50. This 50 respondents are surveyed before joining the self help group and after joining the self-help group (SHGs). These samples are selected in various self- help groups (SHGs) Kanyakumari district. The all table age groups distribution is above 18-30, 14 samples were taken. The age groups above 30-45, 22 samples were taken. 9 samples are taken in the age group of 45-60 and 5 samples are taken in the age group of above 60. Total 50 samples are taken in before and after join self- help groups (SHGs). The following variables are selected to find out the social status of the respondent like Age Group of the Sample Respondents, The Caste Wise Classification of the Sample Respondents, Education Expenditure Wise Classification, Occupation Wise Classification, and Health Expenditure Wise Classification.

Table – 1
Age Group of the Sample Respondents

Sl. No	Age Group	Total
1	Above 18 -30	14
2	Above 30-45	22
3	Above 45- 60	9
4	Above 60	5
	Total	50

Source: Computed.

The above table 1 explains the age group distribution wise before and after joins the self -help groups (SHGs) of sample respondents. The age groups above 18-30, 14 samples were taken. The age groups above 30-45, 22 samples were taken. 9 samples are taken in the age group of 45-60 and 5 samples are taken in the age group of above 60. Total 50 samples are taken. The above table explains that the age group above 30-45 has more respondents compare to other age groups.

The age group above 30-45, respondents of more. The lowest respondents are in the OC category.

Table-2
The Caste Wise Classification of the Sample Respondents

Sl. No	Age Wise Classification	Before and After Join Self Help Group				Total
		OC	BC	MBC	SC/ST	
1	18-30	2	4	5	3	14
2	31-45	5	6	4	7	22
3	46-60	2	2	3	2	9
4	Above - 60	-	2	1	2	5
	TOTAL	9	14	13	14	50

Source: Computed.

The cast wise classification of the sample respondents. The table OC represent “ Other Caste” , BC represent “Backward Caste” , MBC represent “Most Backward Caste” , SC/ ST represent “ Scheduled Caste/ Scheduled Tribes”.

5 samples are taken in the MBC caste under the age group of 18-30. This level is very high. 2 samples are taken in the OC caste under the age group of 18-30. This level is very low.

7 samples are taken in the SC/ ST caste under the age group of 31-45. This level is very high. 4 samples are taken in the MBC caste under the age group of 31-45. This level is very low.

3 samples are taken in the MBC caste under the age group of 46-60. This level is very high. 2 samples are taken in the OC, BC, SC/ST caste under the age group of 46-60. This level is very low.

2 samples are taken in the BC, SC/ ST caste under the age group of above 60. This level is very high. Zero samples are taken in the OC caste under the age group of above 60. This level is very low.

BC and SC/ST cast the respondents of more. The lowest respondents are in the OC category.

Table 3
Education Expenditure Wise Classification of the Sample Respondents

Sl. No.	Education Expenditure	Before					After				
		Less than - 1000	1000-3000	3000-5000	Above-5000	Total	Less than-1000	1000-3000	3000-5000	Above-5000	Total
1	18 -30	4	4	3	3	14	2	2	6	4	14
2	31 -45	9	7	4	2	22	3	2	9	8	22
3	46 -60	3	3	2	1	9	1	3	2	3	9
4	Above - 60	2	2	1	-	5	1	1	1	2	5
	Total	18	16	10	6	50	7	8	18	17	50

Source: Computed.

The above table 3 explained age wise education expenditure of the sample respondents. Before join the self help group and after join the self help group of the sample respondents.

Before join the self- help group (SHGs) of the sample respondents. 4 samples are taken in the less than -1000, 1000-3000 rupees education expenditure under the age group of 18-30. This level is very high. 3 samples are taken in the 3000-5000, above 5000 rupees education expenditure under the age group of 18-30. This level is very low.

9 samples are taken in the, less than- 1000 rupees education expenditure under the age group of 31-45. This level is very high. 2 samples are taken in the above- 5000 rupees education expenditure under the age group of education expenditure 31-45. This level is very low.

3 samples are taken in the, less than -1000, 1000-3000 rupees education expenditure under the age group of 46-60. This level is very high. 1 samples are taken in the above- 5000 rupees education expenditure under the age group of 46-60. This level is very low.

2 samples are taken in the less than -1000, 1000-3000 rupees education expenditure under the age group of above 60. This level is very high. Zero samples are taken in the above- 5000 rupees education expenditure under the age group of above 60. This level is very low.

After join the self- help group (SHGs) of the sample respondents. 6 samples are taken in the less than 3000-5000 rupees education expenditure under the age group of 18-30. This level is very high. 2 samples are taken in the less than - 1000, 1000-3000 rupees education expenditure under the age group of 18-30. This level is very low.

9 samples are taken in the, 3000-5000 rupees education expenditure under the age group of 31-45. This level is very high. 2 samples are taken in the 1000-3000 rupees education expenditure under the age group of education expenditure 31-45. This level is very low.

3 samples are taken in the, 1000-3000 ,above - 5000 rupees education expenditure under the age group of 46-60. This level is very high. 1 samples are taken in the less than -1000 rupees education expenditure under the age group of 46-60. This level is very low.

2 samples are taken in the above - 5000 rupees education expenditure under the age group of above 60. This level is very high. One samples are taken in the less than -1000, 1000-3000 , 3000-5000 rupees education expenditure under the age group of above 60. This level is very low.

This table concluded that the sample respondents are better than what they were before they join the self-help groups (SHGs). Here the table before join the self-help groups (SHGs) more people spent below 1000 rupees for education. But after join the self-help groups (SHGs) more people spent more under the category 3000- 5000.

**Table 4
Occupation Wise Classification of the Sample Respondents**

Sl. No.	Age/ Occupation	Before						After					
		D. W	C.I	F	V	H.W	Total	D.W	C.I	F	V	H.W	Total
1	18- 30	5	2	2	3	2	14	2	5	2	4	1	14
2	31- 45	9	2	2	4	5	22	2	8	3	6	3	22
3	46- 60	3	1	1	1	3	9	1	2	2	3	1	9
4	Above - 60	2	-	-	1	2	5	-	1	1	2	1	5
	Total	19	5	5	9	12	50	5	16	8	15	6	50

Source: Computed.

The above table 4 explained occupation wise classification of the sample respondents. The table D.W represent “ Daily Wages” , C.I represent “Cottage Industry” , F represent “Former “ , V represent “Vendors” , H.W “Household workers”.

Before join the self -help group (SHGs) of the sample respondents. 5 samples are taken in the Daily Wages category under the age group of 18-30. This level is very high. 2 samples are taken in the Cottage Industry, Former and Household workers category under the age group of 18-30. This level is very low.

9 samples are taken in the, Daily Wages category under the age group of 31-45. This level is very high. 2 samples are taken in the Cottage Industry, Former category under the age group of education expenditure 31-45. This level is very low.

3 samples are taken in the, Daily Wages Household workers category under the age group of 46-60. This level is very high. 1 samples are taken in the Cottage Industry, Former, Vendors under the age group of 46-60. This level is very low.

2 samples are taken in the Daily Wages, Household workers category under the age group of above 60. This level is very high. Zero samples are taken in the Cottage Industry, Former under the age group of above 60. This level is very low.

After join the self- help groups (SHGs) of the sample respondents. 5 samples are taken in the Cottage Industry category under the age group of 18-30. This level is very high. 1 sample are taken in the Household workers category under the age group of 18-30. This level is very low.

8 samples are taken in the, Cottage Industry category under the age group of 31-45. This level is very high. 2 samples are taken in the Daily Wages category under the age group of education expenditure 31-45. This level is very low.

3 samples are taken in the, Vendors category under the age group of 46-60. This level is very high. 1 sample are taken in the Daily Wages, Household workers category under the age group of 46-60. This level is very low.

2 samples are taken in the Vendors category under the age group of above 60. This level is very high. Zero samples are taken in the Daily Wages category under the age group of above 60. This level is very low.

Occupation wise sample respondents table concluded better improvement after join the self-help groups (SHGs) more people involved the daily wage and household workers. But after join the self-help groups (SHGs) better improvement in standard of living. This stage more people started in cottage industry and vendors.

Table 5
Health Expenditure Wise Classification of the Sample Respondents

Sl. No.	Age / Health Expenditure	Before					After				
		Less than 1000	1000-3000	3000-5000	Above 5000	Total	Less than 1000	1000-3000	3000-5000	Above 5000	Total
1	18 – 30	5	4	3	2	14	2	2	5	5	14
2	31 – 45	8	6	5	3	22	2	5	8	7	22
3	46 -60	3	4	1	1	9	1	3	2	3	9
4	Above 60.	2	1	1	1	5	-	2	1	2	5
Total		18	15	10	7	50	5	12	16	17	50

Source: Computed.

The above table 5 explained age wise health expenditure of the sample respondents. Before join the self help group and after join the self help group of the sample respondents.

Before join the self -help groups (SHGs) of the sample respondents. 5 samples are taken in the less than -1000 rupees health expenditure under the age group of 18-30. This level is very high. 2 samples are taken in the above 5000 rupees health expenditure under the age group of 18-30. This level is very low.

3 samples are taken in the, less than -1000, rupees health expenditure under the age group of 31-45. This level is very high. 1 samples are taken in the above 5000 rupees health expenditure under the age group of education expenditure 31-45. This level is very low.

4 samples are taken in the, 1000-3000 rupees health expenditure under the age group of 46-60. This level is very high. 1 sample are taken in the 3000-5000, above 5000 rupees health expenditure under the age group of 46-60. This level is very low.

2 samples are taken in the less than -1000, rupees health expenditure under the age group of above 60. This level is very high. One sample are taken in the 1000-3000, 3000-5000, above 5000 rupees health expenditure under the age group of above 60. This level is very low.

After join the self- help groups (SHGs) of the sample respondents. 5 samples are taken in the less than -1000, 1000-3000 rupees health expenditure under the age group of 18-30. This level is very high. 2 samples are taken in the 3000-5000, above 5000 rupees health expenditure under the age group of 18-30. This level is very low.

8 samples are taken in the, 3000-5000 rupees health expenditure under the age group of 31-45. This level is very high. 2 samples are taken in the less than -1000 rupees health expenditure under the age group of education expenditure 31-45. This level is very low.

3 samples are taken in the, 1000-3000, above-5000 rupees health expenditure under the age group of 46-60. This level is very high. 1 samples are taken in the less than -1000, rupees health expenditure under the age group of 46-60. This level is very low.

2 samples are taken in the 1000-3000 , above 5000 rupees health expenditure under the age group of above 60. This level is very high. Zero samples are taken in the less than -1000 rupees health expenditure under the age group of above 60. This level is very low.

Health expenditure wise classification of the sample respondents improved better after join the self-help groups (SHGs) . This table shows that more people spent on health expenditure in less than 1000. But after join the self-help groups (SHGs). People income was increased. So more peoples spent in above 5000 rupees on the health purpose.

POLICY SUGGESTION:

The social status of the individual response increased dramatically because of self-help groups (SHGs) involvement in the society. This kind of self employments always improves The social status of people particularly women in the under developed society. Such a program increases social educational and medical facilities of the individuals and their dependence. The age wise education expenditure of the sample respondents table concluded that the sample respondent are better than what they were before they join the self-help groups (SHGs). Here the table before join the self-help groups (SHGs) more people spent below 1000 rupees for education. But after join the self-help groups (SHGs) more people spent more under the category 3000- 5000.

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