



## A Historical Study Of Women's Development Through Self Help Groups In Tirunelveli District

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### ABSTRACT

The aim of this research article is to understand the women's development through Self Help Groups in Tirunelveli District. Women and men self-help groups and other community based organizations are the base for all the development activities of Tirunelveli Social Service Society (TSSS). TSSS, with the support of Tamil Nadu Women Development Corporation, has formed women self-help groups in the grassroots villages and federated them at Panchayat, block and district level for engendering the change in the socio economic lives of the target people. The Self Help Groups have been linked to banks, financial institutions and Government-line departments for mobilizing resources for their integral development. This article focuses the only women's development through Self Help Groups in Tirunelveli District.

**Key Words:** Self Help Groups, Tirunelveli District, women's development, Tirunelveli Social Service Society.

### Introduction

Self-help groups (SHGs) have become a powerful tool for socio-economic development in rural areas, especially for women. This research focuses on the historical evolution, impact, and development of women through SHGs in Tirunelveli District, Tamil Nadu. The study will examine how these groups have empowered women, improved livelihoods, and brought about changes in the social fabric of rural society. Women's development in India has undergone a remarkable transformation over the last few decades, particularly in rural areas. One of the key drivers of this transformation has been the emergence and widespread success of Self Help Groups (SHGs), which have played a pivotal role in empowering women economically, socially, and politically. This study delves into the historical evolution of women's development through SHGs in the Tirunelveli district of Tamil Nadu, exploring how these grassroots organizations have become powerful tools for poverty alleviation, community development, and gender equality.

### Women and SHGs in Tirunelveli District

Tirunelveli, a district in the southern state of Tamil Nadu, has a rich history of social and economic reforms. Over the years, the region has witnessed substantial improvements in the socio-economic status of women, thanks to the proliferation of SHGs. The role of SHGs in Tirunelveli extends beyond financial inclusion. They have become a crucial instrument for addressing issues such as illiteracy, health, domestic violence, and gender discrimination. The SHG movement in this district, often supported by governmental and non-governmental organizations, has led to significant strides in women's empowerment and community welfare.

### Objectives of the Study

1. Trace the origin and development of SHGs in the Tirunelveli district.
2. Analyses the role of SHGs in improving the socio-economic status of women in the region.
3. Examine the challenges faced by women in these groups and the strategies used to overcome them.
4. Assess the broader impact of SHGs on community development and rural livelihoods in Tirunelveli.
5. Explore the role of governmental and non-governmental organizations in the growth and sustainability of SHGs in the district.

### Significance of the Study

The study of women's development through SHGs in Tirunelveli is significant for several reasons. First, it provides insights into how SHGs have transformed the lives of rural women by improving their financial independence, social status, and decision-making power. Second, it highlights the unique challenges faced by women in a historically conservative region, and how collective action through SHGs has helped them overcome these obstacles. Finally, this study offers valuable lessons for policymakers and development practitioners on the role of SHGs in fostering inclusive growth, not only in Tirunelveli but also in other parts of India. The historical study of women's development through SHGs in Tirunelveli district serves as an important example of how grassroots initiatives can lead to meaningful social

change. By examining the evolution, impact, and challenges of SHGs in this region, we can better understand the broader dynamics of women's empowerment and development in rural India.

### **Women and Self Help Groups (SHGs) in Tirunelveli District**

The Tirunelveli district, located in the southern part of Tamil Nadu, has been a focal point for the growth and success of Self Help Groups (SHGs) aimed at empowering women. Over the past few decades, SHGs have played an instrumental role in enhancing the socio-economic status of women in the region. The district, which is characterized by a mix of urban and rural populations, has long faced issues related to poverty, gender inequality, and limited access to education and health services for women. However, the introduction and expansion of SHGs have become a game-changer for women's development in this region.

### **Role of SHGs in Women's Empowerment**

#### **Economic Empowerment**

One of the most significant contributions of SHGs in Tirunelveli has been in improving women's economic conditions. By forming small groups, usually composed of 10-20 women, SHG members pool their savings and access small loans for income-generating activities. These loans, facilitated through SHG-Bank Linkage programs, are often used to start or expand micro-businesses, such as handicrafts, small-scale farming, animal husbandry, and retail ventures.

Economic empowerment has enabled women to become financially independent, thereby increasing their ability to contribute to household income. This financial autonomy has also improved their decision-making power, both within their families and in their communities. Many women have transformed from mere homemakers to successful entrepreneurs, which has had a ripple effect on the local economy.

#### **Social Empowerment**

Self-help groups in Tirunelveli are not just about economic development; they have also been vital in addressing social issues. Through group meetings and community discussions, SHGs provide a platform for women to engage in dialogue about social problems such as illiteracy, health issues, and domestic violence. The collective nature of SHGs helps women develop a sense of solidarity, making it easier for them to advocate for their rights and challenge traditional norms that limit their participation in public life.

These groups have helped break the silence surrounding domestic violence, discrimination, and gender biases, as women feel more empowered to speak out in a supportive environment. SHGs have also worked to improve access to healthcare and education, as members often collaborate on initiatives aimed at promoting literacy, maternal health, and child welfare.

#### **Political Empowerment**

In Tirunelveli, SHGs have provided women with opportunities to become active participants in local governance. Many SHG members have entered into local politics, serving on panchayats (village councils) or as leaders in community development committees. Their involvement in decision-making processes has increased their visibility in public affairs, allowing them to influence policies related to water management, infrastructure development, and other community projects. The SHGs act as training grounds for leadership development, as members learn skills such as public speaking, negotiation, and conflict resolution. This has led to a growing presence of women leaders who advocate for gender-sensitive policies and the overall welfare of their communities.

#### **Education and Literacy**

The SHG movement has also contributed to enhancing educational opportunities for women and children in Tirunelveli. Women in SHGs often organize literacy programs to teach basic reading and writing skills to their members. Furthermore, the income generated through SHGs is frequently used to support the education of children, especially girls, who previously may not have had access to formal schooling. This investment in education has had long-term benefits for the entire community.

#### **Social Inclusion and Unity**

Another significant impact of SHGs in Tirunelveli has been in fostering social inclusion and unity. By bringing together women from diverse socio-economic backgrounds, castes, and religious communities, SHGs help bridge social divides. The collective nature of these groups encourages members to work towards common goals, which has strengthened the fabric of community life in the district.

### **Structure of the Self-Help Group**

#### **Types and Organization of Self-Help Groups**

1. Women's Self-Help Group
2. Youth Self-Help Group
3. Handicapped Self-Help Group
4. Tribal Self-Help Group

### **Women's Self-Help Society (Organization)**

- Must belong to the same residential area and must be above
- 18 years of age
- A group may consist of 12 to 20 people.

### **The necessity of self-help groups**

- To develop unity and harmony among women to developed self-confidence among women to share their problems to solve them to eliminate violence and discrimination against women.
- For women to share their feelings, ideas, and information to develop leadership skills among women and increase their capacity for collective decision-making.
- Promote savings habits among women to gain social awareness.
- To meet urgent microcredit needs and to work as a team to achieve many achievements

### **Youth Self Help Group**

Should be between 18 years to 35 years

There should be 12 members to 20 members to meet village health and basic needs.

Self Help Group of People with Disability should be in the age range of 1-60 years.

5 members to 20 members can be set up.

Members under the age of 18 may be attended by their parent or guardian

### **Tribal Self Help Group**

Members may be up to 20 members in difficult areas such as hilly areas where there is less population and must be above 18 years of age.

### **In charge of self-help groups**

Benefits of joining a Self-Help Group Non-financial benefits Fosters a sense of unity among people Builds Self-confidence Leads to self-improvement Gains access to diverse information Social security and recognition Gains participation in community development

### **Financial applications**

The habit of saving is formed and thrift develops Emergency funding needs are met High interest is avoided Insurance facility is provided to all members Helps to improve existing business and identify and develop new businesses Easy to get financial linkage with bank and other schemes Very small loan facilities are available It helps to avoid usurious loans

### **Social development work**

The committee should work on social development work based on resolution (female slavery, denial of female education, gender discrimination, sexual violence, domestic violence, denial of equal rights, alcohol, child labor, AIDS, polio, hygiene, female infanticide, prenatal care, plastic elimination, solid waste management, etc.) The group should also work on village development tasks (health, participation in village councils, voicing public needs, etc.) Definition of Financial Management of Self Help Group The word finance refers to money, cash, and money. Financial management is necessary to create justice through various sources and to plan and operate according to the financial status to avoid wasteful expenses by using the funds fully Funds should be provided to the right person at the right time for the right reason. Expenditure within the budget should be done through subscription interest only. Help self-help group with vision to get help too Steps of Financial Management Planning Fundraising Formulation Systematic Use Monitoring Five types of planning First, any organization should plan and work on five-year activities on a yearly basis to achieve its goals.

### **Definition of Financial Management of Self-Help Group**

The word finance refers to money, cash, and money. Financial management means making the best use of existing financial resources. Financial management is necessary to collect and create justice through various sources, to plan and operate according to the financial status, and to use the funds fully to avoid wasteful expenses.

Funds should be provided to the right person at the right time for the right reason. Expenditure should be incurred within the receipts. Only through receipts such as subscription interest should expenses be incurred. Self-expenditure Stationery Expenditure Cash expenditures and other administrative expenses should be met. To improve the credibility of the member groups through transparency to coordinate the manpower in the administration and to gain trust and assistance from the external agencies, the self-help group should be carried out with vision.

Steps of Financial Management Planning Fundraising Formulation Systematic Use Monitoring Five types of planning First, any organization must plan and execute five-year activities on a year-by-year basis to achieve its goals. Similarly, the team should follow it to create an annual action plan for its improvement.

### **Financial Management of Self Help Group**

The word 'Finance' refers to money and cash while the word 'Management' refers to how to use the available resources in a complete and systematic manner. Financial Management of a Self-Help Group. The word 'finance' refers to money and cash, while the word 'management' refers to how to utilize available resources in a fully systematic manner. Financial management refers to the method of making the best use of existing financial resources. Financial management refers to the method of making the best use of existing financial resources.

Knowing the need and providing funds to the right person at the right time for the right cause. Expenditure within the credit (only through credits such as subscription interest, account expenses, stationery expenses, travel expenses, and other administrative expenses should be met)

Manpower should be coordinated and effectively implemented in the management, and transparency should be increased to increase the membership of the member groups.

Trust and support of government and external organizations should be obtained.

SHGs should be carried out with vision.

### **Hierarchies of Financial Management**

Planning Develop and monitor fundraising regulations.

#### **planning**

Every organization has to plan its financial activities for one year and five years in order to achieve its goals.

#### **Fundraising**

Funding is a major requirement for the implementation of annual plans. It is necessary to investigate the sources of funds needed to implement the plans and find out the financial methods. (Example savings subscription bank link interest income donation).

#### **Formulation of regulations**

It is very important not only to raise the necessary funds to carry out the projects but also to formulate the necessary regulations to use the funds properly. (Should be asked to state the terms of the group.)

#### **Proper use**

Proper utilization of funds raised in various pains is very much essential, i.e., disbursing sufficient amounts to the right person at the right time and ensuring 100% loan recovery.

#### **Monitoring**

It is crucial to ensure that all financial activities align with the planned activities. By continuously monitoring the group's financial planning activities, mistakes are corrected immediately. Knowledge of financial resources Raising funds. develop good financial management plans and procedures. Adherence to sound financial management factorizing. In managing and augmenting public funds. proper utilization of funds proper accounting system. Any organization is like a three-wheeled vehicle; if the vehicle is to achieve its goal, its other two wheels are very essential. Similarly, if any organization is to function effectively, the cooperation of its employees and the financial resources it receives must be strong. With the cooperation of the members, funds and means of effective administration should be obtained.

#### **Deflected Tracks is a true incident**

It was hot weather and the army commander received an order from the top. The order said to bring the soldiers to walk a distance of 25 kilometers. The commander asked his soldiers to stand in three rows. They also stood in front of the soldiers with guns and rucksacks. They were ordered from the top. You have to walk for 25 kilometers. The commander ordered that you should turn left and walk fast. The soldiers also walked quickly and neatly. They reached a village at a distance of 25 kilometers and stood in a line. happened Instead of walking 25 km in the right direction we have walked 25 km in the left direction. We have to walk as per the order of our commander and we cannot violate it so we have to go to the place and from there we have to walk 25 km to the right. So we have to walk another 50 km which of you should go now. If you can, stand where they are, only those who you think cannot walk, come and stand one step ahead. When the commander said this, all the rest except one soldier came forward one step to show that they could not. Looking at other soldiers, you should be like this soldier, and I admire this soldier who is excited to walk 50 kilometers. The commander said that I am going to recommend him to be promoted and given a medal for his obedience to orders. I asked him if he was ready, and the player said, "I am standing here, unable to take even one step." The above story can be compared to debt management.

#### **Calculation of credit requirement**

When the members need a loan, the required loan amount should be calculated accurately, otherwise, if they have to walk a distance of 75 kilometers instead of 25 kilometers, for example, the unnecessary loan will become a huge burden. Members should clearly know the terms of the loan and get the loan, otherwise instead of the players walking 25

kilometers from the right side to the left side, instead of the players walking 25 kilometers from the left side, it will become a story of unnecessary 25 kilometers.

### **Do not impose debt**

Likewise, a member who does not need a loan, that is, a member who does not ask for a loan, should not be given a loan. The team managers should not misunderstand it and get themselves into trouble by giving loans. If they do, it will look like the commander has misunderstood the players who cannot walk even a step.

### **Don't need more credit than you need**

Similarly, team leaders should be clear in their thinking and lead the members in their actions. Otherwise, like a misguided commander, he will impose unnecessary burdens on the team and members just as he imposed unnecessary burdens on the soldiers.

### **Loan Eligibility Repayment Eligibility**

Similarly, when giving a loan to a member, he should know whether he is eligible to receive and repay it. Otherwise, it will be a story of the commander ordering the soldiers without checking whether they can walk another 50 kilometers.

### **Background of Self Help Groups (SHGs)**

Self Help Groups are small, informal groups of individuals—usually women—who come together to pool their resources, savings, and knowledge for mutual benefit. SHGs originated as a mechanism for providing financial assistance to marginalized communities, particularly rural women, who lacked access to formal banking systems. In India, SHGs gained momentum in the early 1990s, primarily through the efforts of the National Bank for Agriculture and Rural Development (NABARD) and the implementation of the SHG-Bank Linkage Program (SBLP). The primary aim of SHGs is to empower women by providing access to credit, fostering entrepreneurship, and promoting savings.

### **Self Help Groups in Tamil Nadu**

Details	Number (in Lakhs)
Aggregate Self Help Groups	4.48
Total SHG members	50.80
Self Help Groups in Rural Areas	3.18
Members of Self Help Groups in Rural Areas	36.25
Self Help Groups in Urban Areas	1.30
Members of SHGs in Urban Areas	14.55

### **Self Help Groups in Tirunelveli**

The following table will give you the particulars of women self-groups formed by TSSS in its jurisdiction as on 31st March 2024.

S.No	Name of the zone	Number of villages	Number of groups	Number of members
1	Palayamkottai	26 wards 61 villages	1448	16,351
2	Ambasamuthiram	107	883	5127
3	Tenkasi	73	378	4494
4	Sankarankovil	105	634	6732
	<b>Total</b>	<b>26 wards 404 villages</b>	<b>3,343</b>	<b>32,704</b>

### **Government and NGO Support**

The success of SHGs in Tirunelveli is largely due to the collaborative efforts of the government, non-governmental organizations (NGOs), and financial institutions. The Tamil Nadu government, through its Tamil Nadu Corporation for Development of Women (TNCDW), has been a strong advocate for SHGs, providing financial assistance, training, and support programs. Various NGOs also play a critical role in facilitating SHG formation, offering training, and helping SHGs link with banks and markets.

### **Conclusion**

The development of women through SHGs in Tirunelveli district is a powerful example of how grassroots organizations can foster meaningful change. By addressing both economic and social challenges, SHGs have not only lifted women out of poverty but have also given them a voice in their communities. Although challenges remain, the continued support from governmental and non-governmental actors will be crucial in ensuring the sustainability and further growth of SHGs, ultimately leading to a more empowered and equitable society in Tirunelveli.

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