

Impact of Tahdco on women empowerment in rural area

G. Debjani^{1*} and K. Srinivasan²

¹Dr D. Y. Patil Vidyapeeth's Global Business School and Research Centre Tathawade, Pune.

²Management Studies, Kristu Jayanti College of Law, Kothanur, Bengaluru.

DOI: <http://doi.org/10.52814/PJMA.2022.2203>

ARTICLE TYPE: Research Paper

ARTICLE HISTORY: Submitted: February 2022, Revisions: April 2022, Accepted: May 2022

HOW TO CITE: Debjani, G. and Srinivasan, K. (2022). Impact of Tahdco on women empowerment in rural area. *Prayukti - Journal of Management Applications*, Vol. 2, Issue 2, pp. 93-97.

***Corresponding author e-mail:** debjani.guha@dpu.edu.in

ABSTRACT

The present research paper is an attempt to know the "Impact of TAHDCO towards Empowerment of Rural Women". TAHDCO Self-Help Group (SHG) is a tiny society of village individuals, sooner from the identical socio-economic and community background. They connect mutually for the intention of solving their general problems. The SHG encourages small savings among its associates and the funds are kept with a bank. The SHG helps women in participating in decision making process in their family affairs as well as in society. The study used equally primary and secondary sources of data. The primary data were accumulated through well-structured opinion poll using survey method. The sources of secondary data were taken from various articles, journals and websites of TAHDCO. The data were collected through simple random technique. The collected data were analysed through SPSS packages. The statistical tools such as frequency and mean analysis were used. It is concludes that most of the respondents (52.9%) are married, 27.8% of the respondents' are widow. 34.8% of the respondents have gained experience more than 6 years. 35.7% of the respondents are in the age group of 26-35 years. Through this study, it is examined that most of the women in SHG were empowered from TAHDCO financial activities.

KEYWORDS: TAHDCO, Women Empowerment, SHG.

1. INTRODUCTION

Tamil Nadu Adi Dravidar Housing and Development Corporation Limited (TAHDCO) was established in 1974 under the Companies Act, 1956 with an intention to develop socio economic status of Scheduled Caste/Scheduled Tribes. To look at the socio-economic background of SC/ST, compared with general population, they are poorest of the poor. Financial assistance plays a noteworthy role in economic growth of SC/ST's life which ultimately leads them to empowerment process. TAHDCO scheme gives financial assistance to SHG women members under SC/ST community with subsidy to developing their economic

and social conditions in society. TAHDCO Self-Help Group (SHG) is a tiny union of village individuals, preferably from the identical socio-economic and community background. They connect together for the reason of solving their general problems. The SHG supports in the financial status of its associates. The SHG encourages small savings among its associates and the savings are kept with a bank. The SHG helps women in participating in decision making process in their family affairs as well as in society. This research paper is an attempt to expose the impact on fiscal assistance of TAHDCO scheme under SHG women and monetary empowerment among the women in the SHG, Vaniyambadi Taluka.

1.1 Objectives of the study

- To analyze the socio-demographic factors of the SHG Rural Women.
- To examine the economic empowerment of women through TAHDCO financial assistance.

1.2 Scope of the study

This present study is more relevant because very few studies have been made on TAHDCO financial assistance schemes for SHG-Women empowerment process. This study is restricted to Vaniyambadi taluk only. The findings of the study will be useful to the planners, TAHDCO department, SC/ST community people and researchers to design plans and execute suitable strategies for the weaker sections, and create awareness regarding financial assistance for SHG women beneficiaries.

1.2 Statement of the study

TAHDCO distributed a sizeable amount of subsidy along with bank loans to a number of beneficiaries for the last four decades. Huge amount has been spent by the government for the socio-economic enlargement of women in SHG. Hence, the cost and benefit will be a measurable one. The present study addresses the issues relating to the effectiveness of TAHDCO Self Help Group (SHG's) in women empowerment and it tries to identify the factors responsible for socio-economic empowerment of women.

2. REVIEW OF LITERATURE

Sankharaj Rya (2014), examined the impact measurement of micro finance on some factors of paucity mitigation and economic empowerment of self-help group members, the area to which these schemes helped self-help groups associates as borrowers to meet their financial needs by taking petty or short term loans from micro finance institutions chiefly Bandhan in the West Tripura district of Tripura. They concluded that micro funding has a constructive impact on improving the living standards thus reducing poverty at the same time empowering women in their family circle's decision making connected to utilization, expenditure & financial matters. Sida (2009) concluded the economic empowerment and gender equality have strong impact on poverty eradication, growth and human development. The fiscal empowerment of women is precondition for sustainable economic growth and societal welfare. Women economic empowerment is the human right and social justice. Vinayamoorthy and Pithoda (2007) examined the "Women empowerment through SHGs in three villages of Tamil Nadu". The major aims of the study were to scrutinize the income, expenditure and the savings of the associates after joining SHGs and the role of SHGs in providing micro loans. They concluded that the economic activities of SHGs were quite victorious.

3. RESEARCH METHODOLOGY

The research design of this stud is empirical in character. Survey was conducted sample among 227 respondents from population of 560 respondents. The study uses equally primary and secondary sources of data. The primary data were collected through well-structured opinion poll using survey method. The sources of secondary data were taken from various articles, journals and websites of TAHDCO. The data were collected through simple

random technique. The collected data were analysed through SPSS packages. The statistical tools such as Frequency and mean analysis were used.

4. DATA ANALYSIS AND DISCUSSIONS

Table No. 1 Demographic Factors of the Respondents

Demographic Factors	Variables	Occurrence	Percentage
Marital status	Married	120	52.9
	Unmarried	15	6.6
	Widow	63	27.8
	Divorced	17	7.5
	Separated	12	5.3
	Total	227	100.0
Experience	0-2 years	41	18.1
	2-4 years	54	23.8
	4-6 years	53	23.3
	Above 6 years	79	34.8
	Total	227	100.0
Age	Up to 25 years	32	14.1
	26-35 years	81	35.9
	36-45 years	69	30.4
	Above 45 years	45	19.8
	Total	227	100.0
Nature of the family	Joint	86	37.9
	Nuclear	141	62.1
	Total	227	100.0
Size of the family	Up to 3 Members	25	11.0
	4-5 Members	80	35.2
	5-6 Members	48	21.1
	Above 6 Members	74	32.6
	Total	227	100.0
Monthly Income	Up to Rs.3000	25	11.0
	Rs.3001-Rs.5000	55	24.2
	Rs.5001-Rs.7000	63	27.8
	Above Rs.7001	48	21.1
	No Income	36	15.9
	Total	227	100.0

Source: Primary Data

Table No. 2 Economic Empowerment of Respondents

S.No	Statements	Mean	Rank
1	TAHDCO increase the standard of living.	1.84	XV
2	It enhances savings in the family.	2.03	XIV
3	It helps to deal the financial crisis of the family.	2.47	X
4	It reduces dependency on private money lenders.	2.38	XII
5	It reduces poverty in the family.	2.59	V
6	It helps the women to have equal property rights.	2.52	VIII
7	It helps the women to have control over credit/loan.	2.33	XIII
8	It helps the women to meet the family expenses independently.	2.54	VI
9	It improves and changes the spending pattern of women.	2.39	XI
10	It helps the women to regular transactions with bank.	3.00	II
11	It improves knowledge regarding banking operations.	3.04	I

12	It increased confidence level to create assets.	2.55	VII
13	It helps to achieve self-reliance in family financial conditions.	2.51	IX
14	Reduces dependency of male to meet personal and family expenses by TAHDCO.	2.78	IV
15	Development in investment pattern to different saving schemes.	2.84	III

Source: Primary Data

Table 2 describe the variables relating to economic empowerment of the respondents. Self Help Group through Tamilnadu Adi Dravidar Housing and Development Corporation (TAHDCO) scheme improves knowledge regarding banking operations ranks first followed by it helps the women to regular transactions with bank ranks second, followed by development in investment pattern to different saving schemes ranks third, followed by it reduced dependency of male to meet personal and family expenses ranks fourth followed by it reduces poverty in the family ranks fifth, it helps the women to meet the family expenses independently ranks sixth, it increased confidence level to create assets ranks seventh, It helps the women to have control over credit or loan ranks eighth followed by it helps to achieve self-reliance in family financial condition ranks ninth, it helps to deal the financial crisis of the family ranks tenth, it improves and changes the spending pattern of women ranks eleventh, it reduces dependency on private money lenders ranks twelfth and so on.

5. CONCLUSION

TAHDCO financial activities have identified techniques for women empowerment and cutback of poverty in SHG associates. They have contributed by develop- ing their communal and fiscal status. They also empower women by increasing their income, expenditure and sav- ing habits. They have developed well-power and autonomy among women in rural areas, which in turn increased the source of revenue of the rural people. It is concluded that most of the respondents (52.9%) are married, 27.8% of the respondents' are widow. 34.8% of the respondents have gained experience more than 6 years. 35.7% of the respondents are in the age group of 26-35 years. It indicates that most of the investors are young adults. 62.1% of the respondents' are nuclear family, 32.6 % of the respondents size of family are above 6 members. Self Help Group through TAHDCO scheme improves knowledge regarding banking operations ranks first followed by it helps the women to regular transactions with bank ranks second, followed by development in investment pattern to different saving schemes ranks third. It has been observed that TAHDCO financial assistance improves the empowerment of socio- economic attributes women. Through this study, it is examined that most of the women in SHG were empowered from TAHDCO financial activities.

6. BIBLIOGRAPHY

- Abou Baskar & Salman Majeed (2011), Role of Micro Financing Activities in Women Empowerment, Indian Journal of Commerce & Management Studies, Vol-II, Issue -4 May 2011, ISSN – 2229-5674.
- Dr. A. Vinayamoorthy et.al (2010), Marketing Strategies and Financial Viability of Self Help Groups, (A Study with special reference to Vellore District).
- Jadhav Praveen K., (2008), "Scheduled Castes in Rural India", Rajat Publications, New Delhi.
- K.Rajendran, Micro Finance, Empowerment of Rural Women and MDG3, An Empirical Study in Tamil Nadu, (A Self Guided Independent Post Doctoral Research Work).
- Kumar, A. (2012). Measuring the women's involvement in purchase making decisions. International Journal of Marketing and Technology, 2(2), 255-276.

- Parvathamma C., (1984), “Scheduled Castes and Tribes - A socio-Economic Survey”, Ashish Publishing House, New Delhi.
- Sankharaj Rya (2014), Indian Journal of Commerce & Management Studies, Volume V Issue 1(1), Jan. 2014 ISSN: 2240-0310 EISSN: 2229-5674. pp.39-46.
- Sida, (2009) Women’s Economic Empowerment: Scope for Soda’s Engagements, Working paper series, December 2009.
- www.tahdco.tn.gov.in