

WOMEN EMPOWERMENT THROUGH SELF HELP GROUP IN HARUR TALUK – A STUDY

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INTRODUCTION

The SHG model is believed to be particularly appropriate for working towards women empowerment based on the idea that collective action is most effective in fighting patriarchy. have released the first systematic review of the impacts of SHGs on various dimensions of women empowerment, taking in 23 quantitative impact studies and 11 qualitative ones. With the exception of the psychological dimension, the study reports positive impacts. At the same time, it signals the following: The included evaluations often did not include sufficient information about the specifics of the activities that were implemented by the SHGs.

SHG placed a pivotal role in social transformation and social economic betterment of rural women. Unlike city levels, where scope for employment is abundant, Tamil Nadu is a drought prone area where people cannot depend purely on agriculture all through the year. Moreover Tamil Nadu is based on its agro-economic climate conditions. Thus non-form activities like handicrafts, rope making, embroidery, catering services, repair shops, soft drink stalls etc., give immense scope for women to earn their livelihood when they do not have income through agricultural activities. Banks in association with NGOs give training to SHG members in all these activities.

SELF HELP GROUP IN INDIA

Self Help Groups are groups of 10-20 people in a locality formed for any social or economic purpose. Most of the SHGs are formed for the purpose of better financial security among its members. SHGs can exist with or without registration. SHGs in India often work in association with Banks The informal delivery system, more precisely the self-help group (SHG), has come a long way since its modest beginning during 1992-93, it is now increasingly recognized as an effective mechanism for reaching a large

number of the hitherto unbanked sections of the rural poor with minimal transaction and risk costs, the SHG- bank linkage programme has been one of the major initiatives of NABARD, which has made a difference to millions of poor in contributing to the process of economic growth in the rural areas, today, this unique initiative in India, with more than 2800 partners, has bloomed into the fastest growing and most cost effective micro finance initiatives in the world, enabling 6,21,147, SHGs were having savings account with outstanding saving of Rs 5,54,562 lacs, the banks have now recognized SHG bank linkage as a new dimension of quality lending, Apart from banks, other institutions office are also associating themselves with the movement with the movement.

SHGs in Tamil Nadu

Tamil Nadu the SHGs were started in 1989 at Dharmapuri District. At present 1.40 lakh groups are functioning with 23.83 lakh members. Multifarious activities of SHGs have paved the way for improving village economy. Creating avenues for skill development, including leadership qualities and enabling economic independence are major functions of the 'Mahalir Thittam', a five-year project of Tamil Nadu Women Development Corporation (TNWDC) aimed at empowerment of women. Tamil Nadu doing well on the SHG front has resulted in the state today boasting of more factors. SHGs have, in fact, emerged as one of the major strategies for the convergence of services and activities. The SHGs across states have focused on skill development, facilitating generation, gaining access to credit from financial institutions for micro enterprises/ projects, inculcating of thrift and management of credit for the economically deprived sections of women. The SHG is a homogenous group of rural people including women who decide to form voluntary than 3 lakhs SHGs with a membership of more than 54 lakhs. This includes 2.61 lakhs SHG directly covered by the Tamil Nadu Women Development Corporation through the successful Fostering of savings habit and promptness in loan repayment. Three years ago, women were reluctant even to attend Gram Sabha meetings; of late the Attendance of women at the meetings went up by 65 per cent. The message of the importance of social audit was disseminated through the training for the SHGs.

SHG in Harur.

There are 1,95,148 members in the 11,625 Self Help Groups and the average group size is 17. The SHGs in the District covered only 11.23% of women population in the district. Twenty eight NGOs are recognized in Dharmapuri district by the TNCDW. Most of the NGOs concentrate on women empowerment and health and skill development. Tailoring and Computer training AIDS control are the Key activities of other NGOs. NGOs like SHARE, RUSHA are known for women development and health. The finding shows that 68 percent of respondents educational background are school level, 12 percent of respondents are Diploma Holders / Graduates, 16 percent of the respondents are Illiterate and only 4 percent are Post Graduates. The study found that the majority of 40 percentage respondents reason for joins the SHGs for the getting financial assistance, because SHGs give the identify to the members and the lowest of 10 percentage of the respondents join in the SHGs for other reasons such as social, cultural and political improvement. The study find out the 8 percent of total respondents are doing catering services, 44 percent are doing crafts work, 38 percent of the respondents are Tailors and balance 10 percent of the respondents are doing some other business. It is observed that 32 percent of the sample respondents have taken loan from Nationalised Banks, 24 percent from Private Banks, 16 percent from Co-operative Banks, 16 percent from Private chit funds and 12 percent from Friends and Relatives.

SELF HELP GROUP SCHEMES.

Self Help Group Scheme was initiated by NABARD main rural development body emphasizing self employment generation for the women living in rural and semi – rural areas. Self-help groups (SHGs) movement has triggered off revolution in the rural credit delivery system in India by proving an effective medium for delivering credit to rural poor for their socio-economic empowerment. A self-help group (SHG) is a village-based financial intermediary committee usually composed of 10-20 local women or men. Self-help groups are started by non-governmental organizations (NGOs) that generally have broad anti-poverty agendas. In India two broad approaches prevail in case of micro financing viz. self help group –bank linkage and micro finance institutions. NABARD has been supporting the SHG-Bank linkage programme since 1992 (Lokhande, 2013). These groups are seen as instruments for achieving variety of goals including women empowerment, developing leadership abilities among poor people, increasing

school enrolments, and improving nutrition and the use of birth control. The SHG system uses existing marketing channels, the banks, to bring formal financial services to a new market segment, the poor and particularly women.

GROWTH OF SHGS.

The journey of the Self Help Group–Bank Linkage Programme starts from linking a pilot of 500 SHGs of rural poor two decades ago. It now boasts of the world’s largest microfinance initiatives with over 7.4 million SHGs representing 97 million rural households. The number of saving linked SHGs now stands at 74.3 lakh with a membership of over 96.6 million poor households showing a marginal increase of 1.53% (73.18 lakh SHGs as on 31.3.2013). The number is still substantially less than 79.60 lakh SHGs reported during 2011- 12 (with coverage of 104 million households). The savings balance of these SHGs with banks, however, shot up by over 20% during the year (Rs. 9897 crore against Rs. 8217 crore a year back). All except the North and North Eastern region recorded higher savings bank balance with banks with western States recording nearly 34% increase while the Central region reporting 27% and Southern region recording an increase of 23%. The average savings bank balance of SHGs with banks as on 31.3.2014 was Rs.13322, with southern region reporting an average of Rs.16878 while the North Eastern states having an average saving of only Rs.4073 per group. (NABARD Report 2014).

Functions of SHGS

The important functions of SHGs are the following:

- Enabling members to become self-reliant and self-dependent.
- Providing a forum for members for discussing their social and economic problems.
- Enhancing the social status of members by virtue of their members of the group
- Providing a platform for members for exchange of ideas
- Developing and enhancing the decision-making capacity of members.
- Fostering a spirit of mutual help and co-operation among members.
- Instilling in members a sense of strength and confidence which they need for solving their problems.

Mahalir Thittam (scheme for women) of Tamil Nadu

Tamil Nadu is one of the leading states of India in promotion of the SHGs. Geographically Tamil Nadu has 385 blocks with 13,180 panchayats. Out of 624.06 lakh population (2001 census) in Tamil Nadu, 310, 05 lakh are women. In Tamil Nadu 3, 71,312 SHGs have been formed as on 31st march 2008 under mahalir thittam. These SHGs have an enrollment of 59.25lakh women members whooping, they have saved Rs. 1,82,51,4.05 core and the group size was 17 membersmahalir Thittam is a socio-economic empowerment programmer for women implemented by Tamil Nadu corporation for development of women Ltd.

Mahalir Thittam is based on the self-help group(SHG) approach and is implemented in partnership with the Non-Governmental organization (NGOs) and the community based organization. The SHG approach was stated in a small way in Dharmapuri district in 1989 vide G.O.Ms. No. 764, social welfare &NMP department dated 1.9.1989 with the assistance of the international fund for agricultural development (IFAD). Later the scheme was extended to the erstwhile Salem and south Arcot district in 1991- 1992 and further extended to Madurai and Ramanathapuram in 1992- 1993. The NGOs are given funds for providing the above service. Interested NGOs are affiliated as partner with the mahalir thittam if they satisfy the norms for affiliation. The hallmark of the SHGs promoted by the mahalir thittam is the systematic training provided to the SHG members and the officers bearers. This capacity building brings about qualitative changes in the attitude of the women and promotes cohesion and effective functioning of group.

Women's Empowerment.

The concept of empowerment traces its history in the mid-17th century with the legalistic meaningto invest with authority'. Thereafter it began to be used with an infinitive in a more general way meaning "to enable or permit." Its modern use originated in the civil rights movement, which sought political empowerment for its followers.

Women Empowerment in Various Aspects

The emerging changes in the values and attitudes of the members of the SHGs are a clear manifestation of socio-economic empowerment intervention yielding relatively quicker results. The socio-economic programme reinforces each one in the group and promotes all round development of the children, women in the households and the society at large. SHGs have a greater vision of empowerment of rural women for over all human development. The group as a whole commits the repayments of the loan to the bank the repayment of loans by SHGs is 98% in Tamil Nadu.

Educational Empowerment

Education is the key which opens the door to life, develops humanity and promotes national development. Education can be an effective tool for women empowerment. It enables women to acquire new knowledge and technology required for improving and developing their tasks in all fields. Hence, no amount of effort will solve the problem unless and until women themselves are initiated into a thinking-reflecting-questioning-acting process.

Economic Empowerment

Available studies show that most of the women have started self-employment after joining the SHG by taking advantage of the pooled resources in the group. In this context, one of the major constraints faced by women while opting for any economic activity is lack of information and skills of how to select the activity. It underlines a need for training of women in identification of opportunity for viable economic activities and making available resources for the same. At the same time, when the purpose of loan is focused too much in the SHGs.

Social Empowerment

A study by Gopalakrishnan (1998) has shown a positive change towards child care, environment, sanitation, drinking water, public speaking and child education. It indicates involvement of women as a group in the overall development of the local community and also in the empowerment process, as a result of enhanced awareness among the women in the group.

Political Empowerment

Political empowerment of women has been continuously neglected since independence, even though the country is wedded to the democratic system and the women constitute nearly half of its total population. For a long time, the participation of women in the political process at different levels was very marginal. Due to various constraints they could not occupy the positions of power and assume leadership roles. ***Psychological Empowerment***

The emphasis of Self Help Group is on enabling people to help themselves, i.e. self-reliance. The role of SHG, its organizations and their leadership is to create political spaces within which organizations create alliances with other agencies. Building of capacities is based on sharing experiences and increasing the exposure of different sectors to each other.

CONCLUSION

Socio-economic back-ground of the self-help group has a special significance in sociological investigation. Such an analysis helps us to understand the sex, age, education, caste, tribe, occupation and income composition of the self-help group. The researcher is able to conclude that women empowerment of micro finance, micro credit through SHGs has reached the people. There is a steady growth in SHGs and millions of households are being helped through Micro Finance. Therefore, a timely and regular check out will make the micro credit through SHGs to become a harbinger of the overall development of the socio economic development of the rural poor. Challenges of Self Help Group in Harur Taluk are delay in getting loans, problems in marketing the products, non-availability of raw material and lack of training and inadequacy of loans. Microfinance is not effective in creation of assets in rural areas.

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