

POSITION OF WOMEN IN MODERN INDIA AND SCHEMES OF SELF HELP GROUPS

Dr. P. JEYABALAKRISHNAN

Assistant Professor in History

DDE, Annamalai University, Annamalai Nagar – 608002

In 1948 United Nations Declaration of Human rights aims to guarantee people everywhere a decent standard of living. The right education is given to speak without fear and have the freedom to be free from violence and depression. But for millions of people-including Women, and female children and minority groups, these rights mean little.

In many developing countries woman has much fewer rights than men. Some societies prevent women from owning land and many other women were ill-treated by men in this modern world. Violence against women is a problem all over the world. They are so poor that they cannot get education and are forced to work.

We have many tools today by which we can solve all these problems and only when the needs and rights of these deprived people especially women and female children were properly satisfied, would be able to meet challenges facing the world with confidence.

Inspite of rapid advancement and progress in all spheres of life, all over the world, women still face numerous problems especially in developing countries like India.

Sexual abuse, Exploitation and deprivation of women are common all over the world. Cases of abduction, dowry death, domestic torture etc., have increased all over the world and even in India. So far, societies in the world wide have designated a place for woman in the home - as women take care of the children and the whole family1.

STATUS OF WOMEN THE FAMILY AND SOCIETY

Advances made in social legislation and the relative ease with which Indian women secured and political equality, entered professions and occupied positions of power has led to a myth that, unlike some of the Asian societies, women's status in India is very high. In reality, five decades after independence and planned development, the position of women has worsened considerably in every sphere, with declining sex ratios, declining economic participation rate and growing gaps in life expectancy and morality rates between men and women.

Women face considerable insecurity in the patriarchal family structure. Sent as a young bride into a strange household (in Tamil Nadu the average age of marriage is 20 years), contract with her natal home is discouraged. At the same time, a woman is never a permanent of her husband's family - she may have to leave if she does not satisfy them.

The devaluation of women commences at birth with the preference for male offspring as the natural successor in the patriarchal family. The religious requirement of a son is an even more compelling reason for male preference, as a son alone is qualified to perform the right of lighting the funeral pyre. The birth of a son is celebrated as the means of support in old age whilst the birth of a daughter is viewed as placing a heavy burden on the family to raise the necessary dowry for her marriage and for other functions. A daughter is considered 'another's property' and hence any investment in her development is regarded as fruitless. This leads on to discrimination in the allocation of resources-nutrition, medical care, education, etc., - between the sexes. These attitudes are in turn reflected in higher rates of mortality amongst female infants and young girls, whilst, female infanticide is not uncommon, in some packets, and amongst some communities².

Whilst the dowry system has legally been abolished, in practice its prominence is more marked than every particularly in urban middle class society where the payments have increased substantially. The whole practice of dowry is a further reflection of the devaluation of women and their powerlessness. The girl as a person is a forgotten factor as she becomes a tradable commodity.

The status of widows is even worse. Although they form a minority, in absolute numbers are a large group of women subjected to a great deal of suffering. Although allowed to remarry in the certain castes, very few actually do. Widows traditionally suffer from a number of social indignities, being debarred from public places and auspicious ceremonies, not allowed to wear good clothes or to eat normal food and made to observe lifelong mourning for their husbands.

Thus, to sum up, early marriage, proceeded by a cheerless childhood, a grueling exercise of dowry raising by the family, adjustment to a strange family at the husband's home, anxiety about giving birth to male children, the curbs on freedom of eating, sleeping, talking and moving, the various intrigues for position among the women, the manipulation of males (sons) and a pathetic old age and unprotected widowhood are the prospects facing the majority of women.¹

Whilst the way a woman lives may seem to have changed little over the years, there is some evidence that the manner in which women have begun to perceive themselves and their surroundings is beginning to undergo a change. Some women are beginning to question if that is all there is to life.

The cocoon that had sheltered and given security and comfort to previous generations but of women can no longer provide them to the younger women in the present highly materialistic and changing society. Effective intervention through process-oriented empowerment programmes for women have been found to be successful in improving her status in family and society, while giving a feeling of self-worth and esteem.

Economic Role of women

The position of women in the social structure affects the way they are regarded in their economic role as well. Firstly, it has resulted in a pervasive sexual division of labour, which reinforces the notion of the males having more power and relegates low status occupations to women. This leads to a waste of female potential and ignores individual differences in capacities and abilities within each sex³.

Secondly, through defining women as solely responsible for family care, their incursion into the labour market, made inevitable by inadequate incomes of males or absence of male earners, is at certain levels seen as deviant behaviour and results in the pervasive notion of the woman worker contributed to the household or the time and energy spent. Thus, a woman who earns as much as 50% or sometimes 100% of the household income is still regarded as a supplementary earner.

Amongst the poorer sections of the rural community, women are frequently expected to shoulder the burden of the survival of their families. As a women statement, "If there is money in the house, the control is his. If there is no money in the house, the responsibility is mine".

Women tend to work for longer hours and contribute more than men in terms of total labour energy spent by the household members. On account of deeply entrenched social customs, taboos and prejudices, women work continues to be invisible and confined more to non-monetary activities.

Women are principally engaged in agriculture or in the unorganized informal sector as construction workers, petty hawkers and vendors and in traditional home based occupations such as basket and mat weaving, beedi making, lace making, agarbathis, etc., Women are also involved in marketing in certain traditional areas. Men, however, traditionally undertake marketing of agricultural products.

Women in agriculture

Women carry out the bulk of the work in agricultural production. Women do around 70-80% of all fieldwork whilst most post harvest and processing tasks are solely their responsibility. There is, however, strict sexual division of labour in agricultural work. Men perform all operations involving machinery and draught animals. Thus, men are responsible for all ploughing, harrowing and leveling, for irrigation using bullock bailing, for threshing where animals are used and for spraying. All activities involving direct manual labour are assigned to women. These include sowing, transplanting and weeding.

Women are also heavily involved in animal husbandry. Whilst the care of draught animals tends to be the man's responsibility, care of milch animals, sheep and goats are the woman's preserve. In this connection, women are involved in the collection of fodder from the forests and other communal areas⁴.

Women in the informal sector

Women's involvement in the informal sector is characterized by a high incidence of casual labour with women mostly on their own account for very uneconomical returns.

Access and Control over income and participation in decision-making

Although many families can only survive through the contributions made by women to the family income, women generally have little control over family income and expenditure decisions. As a rule, the men consider their wages as their own income and they give only a certain part to the women for family needs. Wages for agricultural work, even when paid to the women, are usually taken over and controlled by the household men. The squandering of income by the men on drink, etc., is a major concern of many women, who criticize the fact that the so-called breadwinners consider their income to be provide property whilst they are left to manage the household as best they may. However, where the women have some control over the money they earn, they usually spend the bulk of it on the family's basic needs, especially food. Hence, the issue of control over household income is a crucial factor affecting nutritional levels of women and children.

Women, in addition have virtually no control over the family assets. In the majority of cases land is in the name of the male head of the household. The women also have no control over, or access to, other means of production necessary for agricultural operations like wells, ploughs and draught animals which are the men's possessions. The same is true of other agricultural implements and tools like narrows, sowers, carts, etc., The only tools and implements *n the possession of women are sickles, baskets and winnowing fans. Furthermore, there is a qualitative difference between the tools controlled by men and those in the control of women.

Even when a woman takes up an income-generating project, access to increased cash flows does not necessarily mean increased control over spending. In many cases, the wife is just the channel to get access to subsidized credit, which the husband eventually runs. Many a time we find the male contributing less to the household, leaving the women to struggle still harder for the family. However, we find that access to credit also results in increased control by women wherever there is concurrent awareness building and capacity building of the woman in business management. Hence if sensitization of males accompany credit, the status of women may not be significantly altered.

Feminization of poverty

Poverty and unemployment have the worst effect on women leading to the phenomenon of feminization of poverty. Wide inequalities exist in the distribution of the burden of poverty between male and female household members in the male-headed household. Women are discriminated against in access to basic necessities such as food and medical care. Amongst children, consistently higher proportions of girls are found to be malnourished, with the situation particularly acute amongst the landless families⁵.

Female headed households

Female headed households are predominantly to be found amongst the poor where they constitute a much more marginalized group even amongst the poorest of the poor. Women headed households are the result of widowhood, migration, desertion or illness, unemployment or the addictive habits of their husbands. Amongst all the states, Tamil Nadu has the fourth highest percentage of female-headed households in the country.

Rural financial markets

Any meager assets that the family may posses are invariably pawned for loans to meet their urgent consumption and productive needs. The interest rates are too high, and alternatives too few, leading to inability to repay, loss of asset pawned, and returns to same mode for next need. The source of borrowing may be the local moneylender, traders (buyer of their produce) landlord, relative or

friends. This cycle then ensures the continued dependence of the poor on them lending to the oft-quoted "debt-trap" and entrenchment in poverty and even bonded labour. Rural women are generally considered less credit-worthy than males as most assets are in the name of males in the household, besides earning less through employment. Further their access and control over the household earnings is generally low. Hence women generally lack access to formal credit, with Government schemes being an exception. Women Self Help group lending by banks in the past several years has been a remarkable step towards ensuring gender equity in formal credit markets.

With women acknowledged as responsible for daily management of poor household, access to credit sources by poor rural women becomes a matter of great importance in poverty alleviation.

Improvement of the status of women in society

There is an urgent need today to restore dignity, status and respect to women. The government of India has taken several measures to uplift women in India. The government is taking steps to ensure that parents must send their daughters to school.

"Primary education for women" has been made free under the scheme of "Balika Samridhi Yojana" launched on October 2nd, 1997. The mother of a girl child born on or after August 15th, 1997 in a family and lives in below poverty line is given a grant of Rs 500, besides a scholarship for education of a Girl child. About 12 lakh girl children benefited from this scheme in 1997-19986.

The programme of "Development of women and children in Rural areas aims to improve the socio-economic status of the poor women in rural areas through the creation of a group of women for income generating activities on a self-sustaining basis.⁷

The government and NGO's have joined together for educating and advising women in hygiene, health, nutrition etc. many policies and schemes have been launched by the government which basically aim at the upliftment of women in society.

The main aims of Natural policy for empowerment of women adopted on March 20th, 2001 are to

- i) Bring out development of women.
- ii) Treat women on par with men
- iii) Eliminate all forms of discrimination against women.
- iv) Give them their rightful place in society and all spheres of life.

Measures undertaken by the government to grant equal status to women are providing equality before law, providing equal rights as men, providing equal right to work and earn salary at par with men, providing equal financial benefits, providing equal rights to parents property, providing right to vote, right to contest election, protection against child marriage and giving equal rights in marriage and parenthood and providing equal opportunities for education.

Above these rights were given to women in the form of various welfare schemes implemented by the central government. The state government also implementing many social welfare measures for women. This chapter highlights about Mahalir Thittam - Self Help Groups in Perambalur District⁸.

Government of Tamil Nadu introduced many welfare schemes for women. One of these welfare scheme is

"Mahalir Thittam" or in short "Mathi". This scheme vigorously activated through the District, Taluk, Village and Rural administrative level to give socio, economic and physical empowerment of the women.

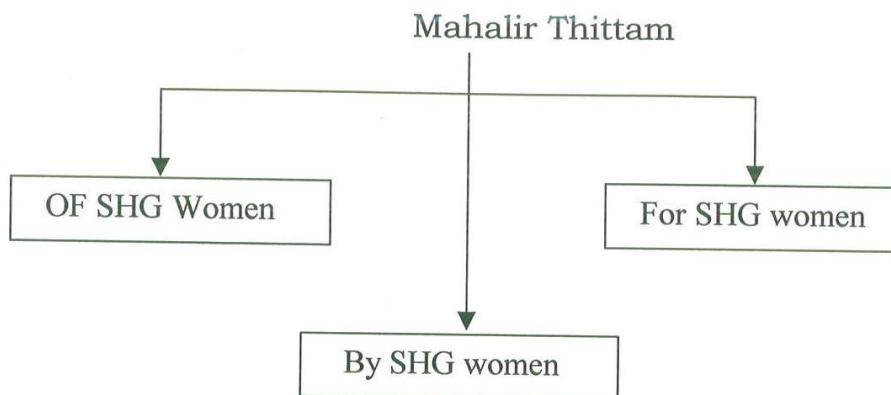
Nature origin and development of "MAHALIR THITTAM"

Self Help Groups empower rural women participation is significant role in rural employment through Self Help groups- They start agricultural operations, poultry, sheep rearing, dairy, fire wood cutting and selling, sale of agricultural product and handicraft items.

The concept of Self Help group would mould women as responsible citizen of the countries, achieving goal, and attaining social, economical status. It could bring a change in the mindset of the very conservative and tradition way of women in rural areas.⁹

“Mahalir Thittam”

Mahalir Thittam is formed by Self Help Groups and for Self Help Groups, and of Self Help Groups.¹⁰



A gender impact assessment study made as part of the IFAD completion. Evaluation mission indicates substantial improvement in women's access and control to resources increased mobility, increased self confidence, increased voice of women in house-hold and community decision making.¹¹

Tamil Nadu women Development project under the name of "Mahalir Thittam" with state funding covers, all rural and urban areas of the entire state, except the six city corporation areas since (1-4-2000). The original announcement made in the year 1996 can also be seen as a path broken, involving a massive replication of TNWDP to cover about 10 lakhs poor women of the state.

This scheme is intended to promote economical development and social empowerment of the poorest women through a network of Self Help Groups formed with active support of NGO's. This scheme would replicate the TNWDP experiment, adopting positive learning, while costing away many short coming seen in TNWDP.

These groups would, not only engage in productive economic activities, but also function as important sustainable rural organization for dissemination of knowledge about health, nutrition, literacy education adoption of new agricultural practices, formal and non formal sector economic activities and help the women to take up leadership positions.

Empowerment of women, would lead to benefits at two levels. One District benefits to the individual, women and women's group spill over development benefits for families and community as a whole.

Strategy for poor women and Self Help Groups

Development of strong, cohesive, Self Help women groups, through inculcation of Self Help Groups and team spirit is the basic concept of this scheme and also to inculcate habit of savings and principles of financial discipline, through training, providing, relief from money lenders and making, poor women credit worthy. Helping them financially sound and sustainable future by getting out the clutches of money lenders, improved access of Self

Help Groups members to various government, development schemes and bank credit, through strong partnership between Banks, FIS, NGO's and DEW, Self Confidence building, through networking exposure and handling of responsibility and increase asset base, income and giving social awareness, Health, family welfare and giving literacy are the important aspects of this scheme.¹²

Mahalir Thittam (MATHI) is an unusual long term partnership between three agencies "The State Government, Non government organization and NABARD / other Banks and Financial Institutions.

The endeavor is to combine these and reach utilize resources available to the state with grand roots, presence, good will, and commitment and innovative. Work of the NGO's together with support from NABARD and credit from banks and other finding sources.

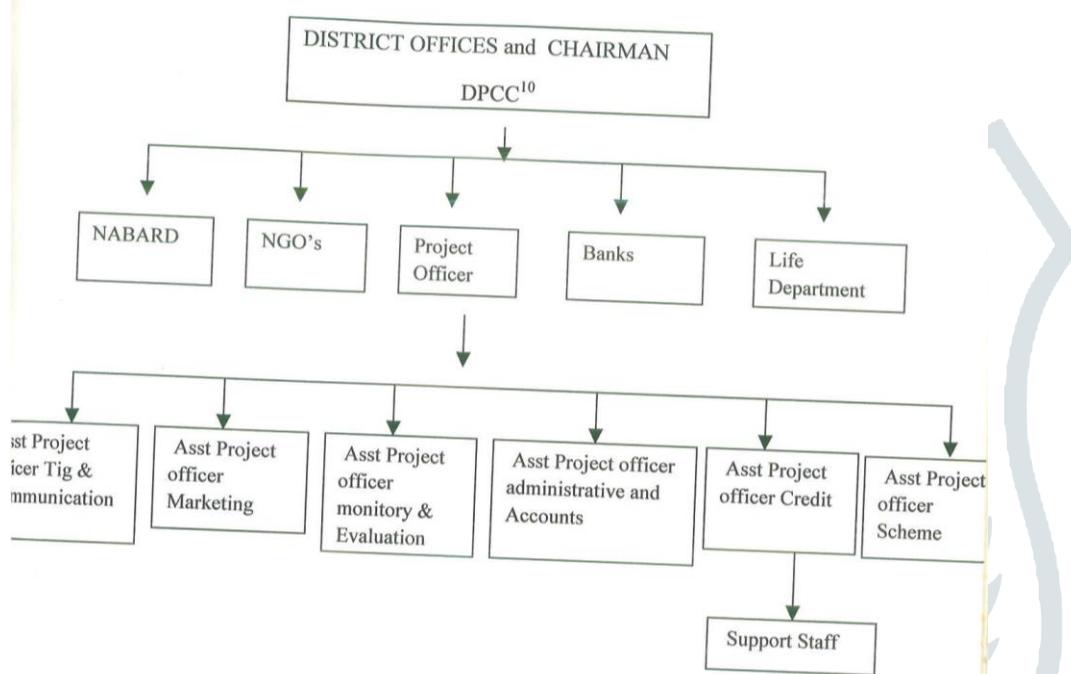
District level

At the District level, Project Implementation Unit(PIU) is headed by a project officer assisted by 6 assistant project officer (APO's). In the various functional areas of training and communication, monitoring and Evaluation schemes, Marketing, Administration and Accounts and Credit. Further at the District level there is a District Project Co-ordination Committee (DPCC) headed by the District

Collector for coordinating work of all partners in this project and different Government departments, while bringing about convergence of schemes and Integration of services of different departments.

This committee would enable additional inputs to be given to the project through the direct and positive interaction with the Collector, which would support and enhance the quality of project implementation.¹⁴

PROJECT IMPLEMENTATION UNIT (PIU)



Training of Mahalir Thittam

Mahalir Thittam provides sufficient trainings to all project agencies on various topics. The different types of training envisaged for different project participants are

In Perambalur District there are 7974 Self Help Groups. In which total members are 1,26,739 out 7974 out 7974 SHGS, 4987 groups are identified genuine for which cash credit facilities and commercial loans were given by various banks by sanctioning and dispersing cash. Under the schemes 4925 groups were sanctioned cash credit facilities Rs. 12 crores, 98 lakhs, 51 thousand. The commercial loans valid Rs 18 crores 14 lakhs 59 thousand were also given training to start business exclusively¹⁵.

There are 2353 Self Help Groups in Perambalur at Alathur 3230, at Veppur 4674, at Veppanthattai 6044, at Ariyalur 3880, at Thirumanoor 6033, at Senthurai 4029, at Jayamkondam 7287, at Aandimadam 5660 and at T.Palur 7065 members are in Self Help Groups repectively.

The following table explains about the data on Self Help Group members. 2959 Self Help Groups are functioning with the Help of GSY, THATCO and loans granted for Self Help Group is Rs 940 lakhs.

S.HG Groups in Perambalur District

S.No	Area	Team	Members	Savings in lakhs	Credit in lakhs
1.	Perambalur	151	2353	21.52	105.37
2.	Alathur	224	3230	22.56	95.10
3.	Veppur	281	4674	34.47	189.07
4.	Veppanthatti	368	6044	56.78	210.58
5.	Ariyalur	218	3880	35.94	180.17
6.	Thirumanoor	350	6033	60.26	206.24
7.	Senthurai	245	4029	36.75	248.16
8.	Jeyamkondam	425	7287	70.33	148.93
9.	Aandimadam	313	5660	53.06	236.38
10	T. Palur	384	7065	49.13	149.64

Self Help Groups have got benefit from Nationalized Banks. The benefiting Self Help Groups or Teams and their Subsidy-has given in the following table.

S.No	Schemes	Benefiting Teams	Govt Subsidy (lakhs)	Total Credit (loan)
1.	SGSY (i)Rotation fund (ii) Loan	988 178	98.80 189.01	247.00 430.01
2.	THATCO (i)Rotation fund (ii) Loan	170 25	17.00 38.31	42.50 76.62
3.	NABARD Direct loan	723		142.62
	TOTAL	2084	343.12	938.75

Through Self Help Groups and self employment scheme many women had declared her much better off financially. So the preventive measures had been enclosed through child health and reproduction programmes and productive related infectious etc, The Government agencies corporate as well as individual would need a more controlled all round effort to ensure opportunities multiply and bring out the best through community development.¹⁴ This lines explains the achievements of the self Help groups.

Self help groups are trained to have self confidence, through networking exposure and handling of responsibility and gives social awareness through intermingling without the consideration caste, religious differentiation By the self help groups women are getting social status and assists the family in financially and could easily reveal the talents and skills and also they get enough of training about the awareness on health and family welfare and also on legal rights.

Most of the Self Help Groups members are in below poverty line and after joining Self Help groups, they could easily acquire social status, self confidence. On the whole Self Help groups raise the status of women.

As on 15th July 2003 reported that 1, 31,747there are Self Help groups in Tamil Nadu and there are 2,24,4935 in India. We come to know that a large number of both urban and rural woman folk enrolled themselves in Self Help Groups in Tamil Nadu and Andrapradesh. It gives clear indication about the awarness and participation of women in Self Help Groups.¹⁵

End Notes

1. J. Pramila Devi, Self Help Groups in perambalur District. (M.Phil Dissertation Submitted to Madurai Kamaraj University, Madurai, 2003), p. 33.
2. Ibid., p. 38.
3. Ibid., p. 49.
4. Dutta, S.K. and Ghosh, D.K. Empowering Rural Women, New Delhi, 1997, p. 131.
5. Ibid., p. 157.
6. Sirgh, B.K., Women empowerment Through Self Help Groups, New Delhi, 2006, P - 18.
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12. RBI / NABARD Guidelines Government of TamilNadu.
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