



SELF HELP GROUPS: A TOOL OF ECONOMIC WELFARE OF WOMEN IN TAMILNADU

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ABSTRACT :

Under the Eighth Five Year Plan, special programmes for women have been implemented to complement the general development programmes. These women specific programmes have given emphasis on generating employment, awareness and increase in health facilities. Women have enabled to function as equal partners and participants in the development process.

This approach on the Ninth Plan marks a shift from Development to Empowerment of women. The Ninth Plan (1997-2002) had made its commitment to the objective of "Empowering Women as the Agents of Social Change and Development." It has focused on empowering women by making women economically independent and self-reliant. It has hoped the struggles would be realized through the National Policy for Empowerment of Women. SGSY launched from 1 April 1999 throughout the nation. Preference in selection would be given to those poor families who are on the threshold of crossing the poverty line. This is a holistic programme seeks to bring the assisted poor families above the poverty line by organizing them into Self Help Groups (SHGs) through the process of social mobilization, training and capacity building and provision of income generating assets through a mix of bank credit and government subsidy. The scheme is funded by the Centre and the States in the ratio of 75: 25. This present paper is discussing the actual help of self help groups of in Tamil Nadu and also it is an economic independence of the women society.



KEYWORDS : self help, women, economic, poor .

INTRODUCTION

The SGSY is implemented with emphasis on social mobilization and formation of SHGs. Under the programme emphasis is also laid on training, capacity building and provision of rural infrastructure. Self help groups have been instrumental in empowerment by enabling women to work together in collective agency. Remarkably self help groups were considered as to be one of the strategies to mark the beginning of major process of empowering women. The Indian government adopted self help groups to uplift the rural poor women focusing on the following aspects.

They are

- Direct involvement of women in programming and management.
- Effective collaboration with community organization, Organizing and strengthened of women's self help groups.
- Organizing women in different groups to undertake certain productive activities to earn their livelihood and to develop rural community.

SELF HELP GROUPS

The SHG movement has emerged as a powerful and vibrant movement spread over the length and breadth of the state. The concept of self help groups serves the principle of by the women, of the women and for the women. The origin is from the brain child of Grameen Bank of Bangladesh, which was founded by the economist Prof Muhammad Yunus of Chittagong University in the year of 1976. This is exclusively established by the poor. All for all is the principle behind the concept of self help groups. It is mainly concerned with the poor and it is for the people, by the people and of the people. SHGs has got the great potential in creating awareness on day to-day affairs, promoting in savings habit, developing self and community assets, increasing the income level, increasing the social power etc. However, SHG when combined with savings and credit, have enabled women to benefits economically by monitoring their contributions and in the process have empowered them to become agents of change. Self help groups have been instrumental in empowerment by enabling women to work together in collective agency.

Self help groups are small homogenous groups consisting of 12-20 women from BPL families voluntarily organized to promote savings. They are groups of poor women which primarily came into" existence to mobilize financial resources through their own savings and lend the same amongst themselves to meet the credit needs of their members. The specific objectives of SHGs are to improve savings habits among women.

Increase the total family income.

Fulfill the economic needs through self employment of women.

Utilize the Bank Loan and Government Welfare Schemes.

Help the members to escape from the Clutches of "Money Lenders" and Mobilize financial resources.

To develop group activity so that various welfare and developmental programmes can be implemented in a better way with the participation of women groups.

To build up trust and confidence among the rural women.

CHARACTERISTICS OF SHGS

The following are the characteristic features of SHG are:

- Small size.
- Identical interest, homogeneity
- Intimate knowledge of members of intrinsic Strength, needs and problems.
- Flexible and responsive.
- Simple documentation
- Collective leadership
- Group solidarity, self help, Awareness, social and economic empowerment.

STAGES OF SHGs

There are stages of evolution of SHGs

- Group Formation.
- Capital Formation through the Revolving.
- Fund and skill development.

- Taking up Economic Activity for Income Generation.
- Formation of SHG_s⁴

To begin with SHG have to stabilize the regularity of meetings, participation of members, maintaining of books, regular transactions of savings and leading among members with little outside support. The process of stabilization is influenced by the span of SHG, awareness of members, leadership, and interaction among members, training programmes and common activities undertaken by the group. It begins with an assessment of member's strength. People are motivated to collect information an initiatives they have taken in the past to resolve problems and to initiative collective and group action. Information on income and borrowings and on the availability are using of natural resources and skills and markets. The members are saving money regularly. An account is open in the nearest bank. Basic records such as attendance register, minutes book and savings ledgers are maintained. They regularize and increase savings.

They start the repaying of loans. They begin to interact with other groups, government and private institutions. Groups are linked to the banks and them to avail bank loans. SHGs join the cluster and block level federation in the panchayats NGO are expected to reduce their direct interaction with the SHGs. The SHGs engaged not only in productive economic | activities but also in social empowerment and capacity building of rural women SHG ensured the feeling among members achieving the group and accorded a social identity to the rural women. It also enabled them for collective bargaining while keeping up their dignity. They are participating in all functions of the group. Each member gets the chance to speak obviously and freely in a small group. There should not be any discrimination among the members based on caste religion or political affiliations. The leaders were selected from members of the group. The Government of India also accorded importance of self-help groups as a tool for empowerment of rural people, increasing outreach of the banking system and alleviating poverty. Similarly the members attended grama sabha meetings and their partnership in decision making processes was strengthened. Various state governments are trying to activate gram sabha for ensuring social audits and accountability.

Simultaneously, the central government is trying to amend the existing acts to bring more effectiveness to the system. At present, SHGs got marvelous growth. Hence, this government proposed to issue an identity card to all the women SHGs under *Mahalir Thittam* for getting recognition in the society and to have easy access in offices of government department and banks. The identity cards contain details of all members, information about group savings loans, training etc.

Mutram magazine- readers of mutram had gained knowledge pertaining to women related issues. Women are sure to find their social identity and voice of their own with greater confidence. Many women were ready to take up the role of ladder if a new group formed. Though they know about mutram, this had

Details of SHGs

Total number of SHGs	36631	1
Total number of Group members	58.89	
Number of Rural groups	259525	
Number of Rural Group members	4197705	
Number of Urban groups	106786	
Number of Urban Group members	1692093	
Total savings[Rs in Crores]	Rs.1767	
Urban Savings [Rs. In Lakhs]	Rs.4275	
Rural Savings [Rs. In Lakhs]	Rs.1340	

AWARDS

To encourage the SHG to participate in the activities of mahalir thittam in an effective manner, the Government has announced state level awards [Manimegalai awards] to the best SHG.

These wards will also be given to the SHGs at the district level which function successfully and have contributed towards the empowerment of women. At the block level best SHG will be given a certificate. These awards will be given away during important government functions like International Women's Day.

Award for 5 best PLF at state level @ 1 00000 each.

Award for 10 best SHGs at the state level @ Rs. 50, 000/ each

Award for 1 best panchayat level at district level@ 50, 000 /each

Award for 3 at district level @ 10,000/ each

ACHIEVEMENTS

Self-Esteem -More than 70 per cent women feel that their self confidence has considerably increased after join the groups. The members perceived that about two to be read by others and many were silent listeners only, still not all members were aware of mutram.

REVOLVING FUND

This scheme was started in.2006-07 and has been well received by SHGs in urban areas. A grant of Rs.10, 000/- will be given to eligible urban SHG in the below poverty line category as in the case of rural SHGs who are given 10,000/ under SGSY scheme thirds of their husbands, relatives and neighbours had enhanced respect for women members.

Literacy- literacy of women is closely associated with their empowerment. Majority of the members were trained to sign their names.

- Women were given training not only in income generating activities but also to develop their other entitlements.

Confidence to empower other women are exhibited a high level of confidence in regard to sustaining family economically.

Fears got over collective and integrated activities of the SHG has helped majority of women to overcome their fears. They got rid of fear while speaking with men.

Community causes Members of SHG have worked in the cause of community development. Women members were largely involved in community works

BENEFITS

The benefits of SHGs are as follows:

- A media for development of savings habit~ among the poor
- An access to large quantum of resources –
- A window for better skill up graduation
- "Availability of emergent, production credit at the door step.
- Access to various promotional assistance
- Assurance of freedom , quality and empowerment

CONCLUSION

Self Help Groups have become agents of empowerment promoting agencies in rural India. They have gained the momentum as a movement and they can make sustainable development a reality in rural areas. There should not be any discrimination among the members based on caste religion or political affiliations. Each member gets the chance to speak obviously and freely in a small group. They are participating in all functions of group.

SHGs are gaining popularity in rural areas. These SHGs are considered a new lease of life for women in villages for their social and economic empowerment. Empowerment among rural women through self-help groups can be significant step and a milestone in the history of rural development in our country. It has

become a modern economical weapon for the poor women to fight against poverty and economic depression. These groups have become a ladder for the poor women to go up not only economically but also socially. It generates employment opportunities and creates a conducive social and economic infrastructure by empowering women and confirms the economically best and optimum utilization of resources. SHGs that really showed result in both empowerment and development. Almost all these strategies, including micro credit programmes have created a special niche for women to participate. The Government of India has been trying to make women visible through several of its schemes. The selected women representatives participate in the panchayat more effectively. The process of visibility has been quicker because of self help groups and micro-credit programmes.

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