



THE SOCIO-ECONOMIC EMPOWERMENT OF WOMEN THROUGH SELF HELP GROUPS AT KODAIKANAL

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ABSTRACT:

The SHGs have developed women's relationships with government department and banking institutions. They have been equipped with leadership skills through various human resources training programmes and interactions with other SHGs and have developed the participatory approach through solidarity meetings at the street, area and community levels. the present study on the group empowerment process confirms that participation in community and self development programmes through organization is the only way out for voiceless women. The self help groups provide economic benefits in certain areas of production process by undertaking common action programmes. SHGs enhance the quality of status of women as participants, decision makers and beneficiaries in the democratic, economics and social and cultural spheres of life. The SHGs have inculcated a great confidence in the minds of rural women to succeed in their day to day life



KEYWORDS: *Schemes and programmes attempt to improve and empower the women in all fields such as economic, social, political, education and so on.*

INTRODUCTION

Women constitute half of the population. Contribute more than of the duties and responsibilities of the family but are hardly empowered to participate in decision making. They are not given any rights , they are suppose to do domestic work and to look after children. Gradually with the passage of time, women began to come out of the domestic sphere and have begun to take up professional roles outside their home. This has helped them to realize their potential, broaden their outlook

and to create a new meaning in their lives. The traditional role of a housewife has gradually evolved into the dual and more fulfilling role of a working women and housewife. As is well known , the right of every individual to earn.

As human development moves center-stage in the global development debate, gender equality and gender equity are emerging as major challenges. Gender discrimination, though amongst the most subtle is one of the most all pervading forms of institutionalized deprivation.

From Mexico to Copenhagen, o to Nairobi and finally to Beijing is merely two decades of contemporary social history. However, if one looks at the history of the struggle for women's right, both in India and around the world, it constitutes one of the most eventful and momentous in recent times.

Home to over 400 million women, a country acknowledge for its unity in diversity, plurality of traditions, institutions and customs and proud its heritage of eclecticism, India's contribution to the global debate on women's

issue has been rich, diverse and in many ways unique .

The principles of gender equality and gender equity have been basic to Indian thinking. The 19th and 20th centuries saw a succession of women's movements first around social issues and later around the freedom struggle itself. The constitution of India adopted in 1950 not only grants equality to women, but also empowers the state to adopt measures of affirmative discrimination in favor of women. The constitution further imposes a fundamental duty on every citizen to renounce practices derogatory to the dignity of women.

EMPOWERMENT OF WOMEN:

1. It means recognizing women's contribution and women's knowledge
2. It means helping women fight their own fear, and feeling of inadequacy and inferiority.
3. It means enhancing their self dignity.
4. It means creating organizations.
5. It means promoting qualities of nurturing, not just in women but also in men.
6. It means women reducing women's burden of work, specially within the home.
7. It means women controlling resources like land and property.
8. It means women becoming economically independent and self reliant.
9. It means women controlling their own bodies.

In India the most deep-rooted forms of inequality built into the structure of traditional society are house disadvantaged gender in both rural and urban areas of the country (Dube et 1986; Chen 1993 Agarwal 1994) based on caste and gender. A number of research findings indicate that women are the). It is corroborated by the quantitative and qualitative data available at the macro level. For example, the Human Development Report 1995 UNDP has unfolded discrimination against women at the macro - level (Nations) in the form of two critical indices- Gender Development Index (GDI) and Gender Empowerment Measure (GEM) measures relative empowerment of women and men in political and economic spheres of activity - power over economic resources based on earned income, professional, technical, administrative and managerial positions held, and access to political opportunities and participation in political decision making. The variables of GEM explain the enabling elements in both the genders. However, if a GEM has to be designed at the micro-level, more differentiated and detailed measures would be required.

WOMEN SELF HELP GROUPS:

Self Help Groups (SHGs) are the self managed groups of women who have come together to promote savings among themselves as well as pool savings for activities benefiting either individuals or communities economically. SHGs primarily deal with economic resources, which in turn empower people through the values of equality, participation, accountability and transparency- SHGs are built on two principles i.e, homogeneity and physical proximity. They are basically small associations between (10-20) of individual members, known to each other, who come together for a common and collective purpose. The SHGs are created to enable the members to reap economic benefits of mutual help, solitarily and joint responsibility towards self and sustainable development.

Self help groups organize women to cope with immediate purpose depending on the situation and need. Member support each other and are accountable to one another through the sharing of information on referral services and other available resources and assist in decision making on community family and individual matters SHGs help people to be visible members in the larger community SHGs with the support of other such groups can make federations like Common Interest Groups (CIG) to advocate jointly to obtain services, aid and equipment and for integration in the larger community as a common interest development group.

Self Help Groups (SHGs) are small groups of poor people. The members of an SHG face similar problems. They help each other, to solve their problems. SHGs promote small savings among their

members. The savings are kept with the bank. This is the common fund in the name of the SHG. The SHG gives small loans to its members from its common fund.

RESEARCH METHODOLOGY:

Women are vital and productive workers in India's national economy. But inequity and poverty plays main role in their life. Today many schemes and programmes attempt to improve and empower the women in all fields such as economic, social, political, education and so on. Here the present study attempts to assess the socio economic empowerment of women through self help groups at Kodaikanal.

OBJECTIVES:

1. To understand the socio economic status of women self help groups.
2. To study the formation and functioning of women SHGs at Kodaikanal among the selected groups.
3. To find out the impact of self help groups on the empowerment of women.

ANALYSIS AND DISCUSSION

Age composition

Table No:1

Sl.no	Age Group	Total no	Percentage
1	20-30	24	24
2	30-40	48	48
3	40-50	26	26
4	50 & above	2	2
	Total	100	100

The above table reveals the age wise distribution among the samples. In the present study majority (48 %) of the women were between the age group of 30-40 in the study area.

Religion

Table No:2

Sl.no	Religion	Total no	Percentage
1	Hindu	79	79
2	Christen	17	17
3	Muslims	4	4
4	Others	---	---
	Total	100	100

The above table reveals the religion wise distribution among the samples. In the present study majority (79 %) of the women were Hindu religion in the study area.

Caste

Table No:3

Sl.no	Caste	Total no	Percentage
1	SC	42	42
2	BC	30	30
3	MBC	28	28
4	Others	---	---
	Total	100	100

The above table reveals the caste wise distribution among the samples. In the present study majority (42 %) of the women were scheduled caste in the study area.

Group account among members**Table No:4**

Sl.no	Group A/C Bank	Total no	Percentage
1	Indian Bank	32	32
2	SBI	41	41
3	Canara Bank	15	15
4	Co-operative Bank	12	12
	Total	100	100

The above table reveals the bank wise distribution among the samples. In the present study majority (41%) of the women were maintains accounts in the State Bank of India in the area.

FUNCTIONING OF SHGs**SIZE OF THE SHG**

1. The ideal size of an SHG is 10 to 20 members. (Advantage: In a bigger group, members cannot actively participate. Also, legally it is required that an informal group should not be of more than 20 people.)
2. The group need not be registered.

MEMBERSHIP

1. From one family, only one person can become a member of an SHG. (More families can join SHGs this way.)
2. The group normally consists of either only men or of only women. Mixed groups are generally not preferred. Women's groups are generally found to perform better. (They are better in savings and they usually ensure proper use of loans.)
3. Members should have the same social and financial background. (Advantage: This makes it easier for the members to interact freely with each other. If members are both from rich as well as poor class, the poor may hardly get an opportunity to express themselves.)
4. Some Common factors for Membership in an SHG Women/men from very poor households.

MEETINGS

The group should meet regularly. Ideally, the meetings should be weekly or at least monthly. (Advantage: They become closer, if they meet regularly. This helps them to understand each other's difficulties better.) Compulsory attendance: Full attendance in all the group meetings will make it easy for the SHG to stabilise and start working to the satisfaction of all. Membership register, minutes register etc., are to be kept up to date by the group by making the entries regularly. (Advantage: This helps you to know about the SHG easily. It also helps to build trust among the SHG members.)

KEEPING OF ACCOUNTS BY THE SHG

Simple and clear books for all transactions to be maintained. If no member is able to maintain the books, the SHG may take outside help. (It has been seen that a boy or a girl from the village with some educational qualification does this job enthusiastically. After some months, the group can even consider giving him or her a small reward for this job.). Animator can also help. All registers and account books should be written during the course of the meeting. (Advantage: This creates confidence in the minds of members who are unable to read and write.) Books to be kept by an SHG

Minutes Book:

The proceedings of meetings, the rules of the group, names of the members etc. are recorded in this book.

Savings and Loan Register:

Shows the savings of members separately and of the group as a whole. Details of individual loans, repayments, interest collected, balance, etc. are entered here.

Weekly /Fortnightly/Monthly Register:

Summary of receipts and payments, updated in every meeting.

Members' Passbooks:

Individual members' pass books in which individual's savings and loan balance outstanding is regularly entered. (Advantage: this encourages regular savings.)

MAJOR FUNCTIONS OF AN SHG**Savings and Thrift:**

All SHG members regularly save a small amount. The amount may be small, but savings have to be a regular and continuous habit with all the members. "Savings first — Credit later" should be the motto of every SHG member. SHG members take a step towards self-dependence when they start small savings. They learn financial discipline through savings and internal lending. (Advantage: This is useful when they use bank loans.)

Internal lending:

1. The SHG should use the savings amount for giving loans to members.
2. The purpose, amount, rate of interest, schedule of repayment etc., are to be decided by the group itself.
3. Proper accounts to be kept by the SHG.

Discussing problems:

In every meeting, the SHG should be encouraged to discuss and try to find solutions to the problems faced by the members of the group. Individually, the poor people are weak and lack resources to solve their problems. When the group tries to help its members, it becomes easier for them to face the difficulties and come up with solutions.

EMPOWERMENT THROUGH SELF HELP GROUPS:

Empowerment literally means "becoming powerful". The dictionary of social work defines empowerment as the theory concerned with how people may gain collective control over their lives so as to achieve their interests as a group. The dictionary definition links empowerment with self help. "Empowerment to user participation in services and to the self help movement generally in which groups take action on their own behalf either in co operation with or independently".

MAHALIR THITTAM MISSION STATEMENT:

1. To build capacity of disadvantaged women in order that they are enabled to cross all social and economic barriers and they retry facilitate their full development into empowered citizens.
2. To achieve the equality of stages of women as participants, decision makers, and beneficiaries in the democratic, economic, social and cultural spheres of life.
3. To create or reorient democratic economic social processes and institutions to enable women to participate fully and actively in decision making in the family, community and at the local, district, state and national level.
4. To empower women to work together with men to inspire a new generation of women and men to work together for equality, sustainable development and communal harmony.
5. To promote and ensure the human rights of women at all stages of their life cycle.

IMPACT OF WOMEN SELF HELP GROUPS AT KODAIKANAL**1. Positive decision making capacity:**

Power to make decision at household level and group level.

1. Control of resources.
2. Level control over sources of power.
3. Level of change in power relations with time (household and group level).
4. Level political activity in challenging basic power relations in society (individual resistance and mass mobilization).

2. Sense of self:

1. Freedom of action.
2. Possession of critical elements to effectively and efficiently undertake desired activity.
3. Level of sense of self.
4. Existence of the vision of future.
5. Absence of unsolicited influences in decision making.

3. Development of health status:

The self help group member's health status has development after joining the group through many developmental and awareness (relative to health) programmes.

4. Capacity to enhance self respect:

1. After joining the group their capacity to enhance self respect.
2. Assisting independent rights to make choice.
3. Challenging and elimination subordination.
4. Attaining the status of decision making power within household and group level.

5. Understanding the rights;

1. Rights to equitable share (home, village, society).
2. Rights to equitable access to resources.
3. Participation capacity.
4. Level of influencing decision.
5. Level of providing material, labour, finance and management input to the project / programme.

6. Undertaking social activities :

1. Ability to interest effectively in public sphere.
2. Participation in non-family group.
3. Action to bring gender equality.
4. Encouraging mobility and visibility.
5. Creating mutual dependence.

7. Involvement in political field:

After joining the group, more members involved in the political field. Not only involved but they also won in the elections.

8. Communication skill:

Communication skill also increased after joining the group the women had to come out if their house visit many places, banks etc., hence their communication skill development.

9. Inequalities :

Through the self help groups, the status of women self help groups is increased. It is decreased the high level of inequalities between the men and women.

10. Increased incomes:

Women in the self help groups at kodaikanal were able to get more income due to regular savings and other group activity and economic programmes. This empowerment helped them in better family living.

11. Better purchasing power:

Women's purchasing power increased after joining the self help groups. They were able to spend more for their children and for themselves.

12.Gained knowledge:

Women were able to gain more knowledge regarding the financial and banking their product is a by challenge which women in the groups are facing.

CONCLUSION

The present study is undertaken to analyses the performance of SHGs at Kodaikanal. The researcher has studied the socio economic status of members in various SHGs and found out the benefit to obtained by the members of SHGs and identified the problems faced by the members of SHGs. Further, the resource bare of these groups has been strengthened, leading to increasing self reliance.

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