

The above Table 6.11 shows the prioritised problems faced by the sample SHG respondents. By using Garrett's score the first rank was assigned to marketing of the products problem followed by sustainability of micro activities. It is inferred from the above Table that marketing of the products is the foremost problem faced by the SHG members and sustainability of micro activities. The third and fourth prioritised problems were lack of resources for expansion of economic activities and advertisement. This is because the availed of loan amount is not enough to expand the micro activity and also they have to wait for the next loan until the first one is fully repaid. Fifth rank was given to the problem of purchasing raw material followed by repayment, training, non cooperation from family members, non co-operation among group members and technological problems.

CHAPTER VII

SUMMARY OF FINDINGS, CONCLUSION AND SUGGESTION

7.1 INTRODUCTION

Women in India have been traditionally suppressed. In addition, women who belonged to the economically and socially weaker sections of the society have been all the more enslaved. Till recent years, women's participation in the decision making process, especially in the rural areas, had remained very marginal. Empowerment of women should mean the strengthening of their capabilities in the social, political and economic spheres. Power is the key word in the concept of empowerment. Women's empowerment and material advancement would help them to improve their status in the society and strengthen their economic position also. So, if women had to be empowered, it is absolutely essential to provide them with an increasing network of support services so that they could be liberated from some of their gender linked constraints. The present study is an attempt to analyze the empowerment of rural women through self help groups with the following objectives.

For the purpose of analysis, both primary and secondary data were used. The primary data have been collected from randomly selected 300 sample women SHG members in rural blocks in Madurai district by personal interview with well designed schedule. The secondary data were obtained from published

and unpublished records and reports, journals, magazine and books. The survey was conducted during the financial year 2010 to 2011.

In the foregoing chapters, emergence and growth of micro credit in India and formation of self-help groups in Madurai district, socio-economic status of sample rural women, family profile, and empowerment of rural women were discussed. In the present chapter, major findings of the study along with conclusion and suggestions are given.

7.2 SUMMARY OF FINDINGS

In chapter IV, emergence and growth of micro credit in India and formation of self-help groups were discussed.

In India, government has launched so many poverty alleviate programmers for rural development while formulating the seventh Five Year Plan. (1985-1990) During this period, it gave substantial role to NGOs for rural development NGOs contributed significantly for improving rural society through micro credit

programmes. Further, NGOs undertake the responsibility of forming self-help groups, giving training to members and monitor business performance and promptness in repayment.

Total number of blocks covered in Tamilnadu was 385 with 31724 SHGs and 5037832 members. Total number of SHGs formed by urban local bodies and rural panchayat was 55033 and 260691 respectively with 839265 and 4198567 women enrolled respectively. Mahalir Thittam schemes have been covered in almost all the districts in Tamilnadu.

In Madurai district, total number of self-help groups 8657 with 130248 members as on March 2011. Average savings made by a member was Rs.23837.71 per annum and average loan was Rs.960.71 in Madurai district.

In the chapter V an attempt has been made to analyze the socio-economic states and family profile of the rural women beneficiaries.

It has been found that more than 30 per cent of the respondents belong to the age group of 36-50 years in the both sectors in the study area. It has been observed that the sample women respondents are well educated and more than 28 per cent of them are graduates, post-graduates and primary qualifications was found in about 25 per cent. Majority of the respondents are most backward castes followed by those of backward caste. Majority are Hindus followed by Muslims. 68 per cent of them are married and 25 per cent unmarried. Majority of the respondent are having family size below 3 (44.67 per cent) followed by 3 – 5 members, 68 per cent are having nuclear family in the study area. Regarding housing states, nearly 60 per cent are having only semipucca house and only 23 per cent are having pucca house. Majority of the members are daily labourers followed by vegetables vendor and basket makers. Agriculture was the occupation of most of the spouses, followed by agricultural labour. Nearly 67 per cent performed activity based on traditional work.

Further, it has been observed that the monthly income of majority of the women members falls in the category of Rs.5000-10000 in the study area. Majority of the respondents are having monthly savings above Rs.2000 followed

by Rs.1500- 2000. Majority of the respondents' journal as member to supplement then family.

It has been found out from the regression analysis that the contribution of women members towards family income had been equal to their spouses. Thus, the earnings of the women members contribute significantly towards the family income.

In chapter VI, rural women empowerment through capacity building was discussed.

Regarding of income after joining SHG, nearly 52 per cent have raised from Rs.1000 to 2000 followed by below Rs.500. Majority of the respondents utilized their additional income in the form of milk cattle (25 per cent) followed by livestock.

Nearly 41.20 per cent have access and control over financial resources followed by women with earning capacity (25.35 per cent). More than 75 per cent

of the respondents are having better awareness of health education and environment followed by better leadership skills and better financial positions.

In order to examine the family size and monthly income, chi-square test was carried out. The result revealed that there is a relationship between family size and monthly income.

Similarly, the results revealed the fact that there is a relationship between income of the respondents and their family income.

The results of one way ANOVA test depicted that there was no significant variation in the monthly income of the women respondents between blocks.

It is inferred from the analysis that majority of the respondents (70 per cent) have been socially empowered more than 60 per cent after joining SHGs. Nearly 23 per cent were in line with empowerment. The chi-square results revealed that there is a relationship between religion and level of social

empowerment, age, education, and marital status have no influence on level of social empowerment.

More than 63 per cent have been economically empowered and 21 per cent are in line with empowerment. The chi-square results showed that family income has influenced the level of economic empowerment. Family size has no association with the level of economic empowerment.

The analysis revealed that cent per cent of the respondents had awareness about savings habits, group participation, money rotation, child care nutrition, child education and women's rights and laws.

Regarding the decision making empowerment, majority of the respondents have taken a final decision more than husband and other family members in terms of marriage of daughter, marriage of son, education of children, child health, savings, recreation and the like.

The analysis of Garrett's Rank Technique revealed that majority of the respondents have faced the problem of marketing their products followed by sustainability of micro activities and lack of resources for expansion of economic activities.

7.3 CONCLUSION

Capacity building through Micro credit programme, reveals women have to get out of their fetters, enhancing their social and economic activities as well as empowering in social, economic and domestic decision-making process. This programme in the Madurai district has helped in assisting the families of women members below the poverty line by ensuring appreciable sustained level of income through Micro credit programme. The scheme has enhanced the income of the respondents, assets creation, employment generation and has augmented the level of empowerment in socio-economic and decision-making process. Thus it may be concluded that Micro credit programme is expected to pursue its coverage more than the predicted estimate in the forthcoming years.

7.4 SUGGESTIONS

The following suggestions have been made by the researcher based on the findings of the study to improve the functions of Micro credit programme in Madurai district.

To strengthen women's empowerment, female literacy has to be promoted.

SHG members from blocks are unable to sustain economic activity, since they have poor marketing facilities. Therefore, it is suggested that the state government take a more active role in marketing their products.

Intensive training in group cohesiveness, group integration and self reliance should be imparted to group members for the sustainability of SHGs.

Through participation in the SHG, women get responsibilities at various levels. This makes them more self-confident and helps them to fight against social evils as a group.

Rotation of representatives has to be made compulsory so that it will lead to women's empowerment.

None of the voluntary agencies was found to be making efforts to develop a second line of leadership to take up the leadership role. It was observed that a few women were dominating the show from year to year. A trend seemed to have emerged paving the way for the educated and the “better off”, leaders dominating the groups and getting re-elected again and again.

Unless the group leaders educate the entire team to manage the group and maintain accounts and other records of the group, it may lead to lopsided empowerment and not empowerment in the full sense.

Non-availability of incentives to group leaders has led to their losing interest and the gradual decline in the efficiency of functioning of even the successful groups. The provision of some monetary incentive is felt essential as leadership role involves additional work load.

The SHGs should create awareness among the members about the different schemes available for women members. There is lack of co-operation among the members. Hence the animators of the SHG should create team spirit and co-operation by providing necessary information.

It is suggested that the NGOs should be prevented from interfering with the SHG movement. Steps should be taken to keep them as voluntary organisations. They should not be allowed to use extraneous influences.

7.5 SCOPE FOR FURTHER RESEARCH

The following are the areas of further research in Self Help Groups.

1. Role of banks in promoting Self Help Groups.
2. Role of NGOs in micro financing through Self Help Groups.
3. Studies focused on marketing facilities for the Self Help Group members.
4. To analyse opportunities, challenges and strategies of Self Help Group leading to empowerment.

From

Mrs. C. PRIYALATHA

Reg.No.P8059

Research Scholar, (Part-time)

Madurai Kamaraj University

Madurai – 625 021.

To

THE REGISTRAR,

Madurai Kamaraj University,

Madurai – 625 021.

Through

Dr. R. MUTHULAKSHMI

Director

Department of Adult Education

Madurai Kamaraj University

Madurai – 625 021.

Sir,

Sub: Submission of Ph.D. Thesis – reg.

Ref: Registration Number: **P8059**, dated:16.04.2008.

I am herewith submitting four copies of my thesis ***“RURAL WOMEN EMPOWERMENT THROUGH CAPACITY BUILDING – A STUDY WITH REFERENCE TO MICRO CREDIT PROGRAMMES IN MADURAI DISTRICT”*** together with six copies of Synopsis of the thesis and 3 copies of C.D. for evaluation and award of the Ph.D. Degree in Economics.

I am also submitting the following enclosures in connection with the submission of Ph.D. thesis.

1. Ph.D. Thesis Submission Form
2. State Bank of India A/C. No. I Challan for Rs.7000/-.
3. Research Supervisor Certificate
4. Certificate from the Director, Department of Rural Development, Madurai Kamaraj University.
5. Copy of Ph.D., registration letter
6. Original M.A./M.Phil. Degree Certificate
7. No-due Certificates from Research Section, Men's Hostel, Dr.T.P.M. Library, Department Library and M.R.S. Quarters.
8. Copies of Three Seminar Papers signed by the Supervisor.

Thanking you,

Yours faithfully,

Place: Madurai,

Date :

(**C. PRIYALATHA**)



**MADURAI KAMARAJ UNIVERSITY
DEPARTMENT OF RURAL DEVELOPMENT**

Palkalai Nagar,
Madurai – 625 021.
Tamil Nadu, INDIA.

Dr. R. MUTHULAKSHMI,

Director

Date:

To

THE REGISTRAR,

Madurai Kamaraj University,

Madurai – 625 021.

This is to certify that **Mrs. C. PRIYALATHA** Reg.No.P8059
has been doing her Ph.D. Research Scholar in the Department of

Rural Development, Madurai Kamaraj University, Madurai since 16.04.2008 to till the date of submission. It is also certified that she has completed the minimum period and she is eligible for the submission of thesis.

(R. MUTHULAKSHMI)



MADURAI KAMARAJ UNIVERSITY
DEPARTMENT OF RURAL DEVELOPMENT

Palkalai Nagar,
Madurai – 625 021.
Tamil Nadu, INDIA.

Dr. R. MUTHULAKSHMI,

Director

Date:

CERTIFICATE

This is to certify that **Mrs. C. PRIYALATHA** (Reg.No.P8059)
was a full-time Research Scholar, in the Department of Rural
Development, Madurai Kamaraj University, Madurai from 29.05.2008
to 29.06.2009.

(R. MUTHULAKSHMI)



MADURAI KAMARAJ UNIVERSITY
DEPARTMENT OF RURAL DEVELOPMENT

Palkalai Nagar,
Madurai – 625 021.
Tamil Nadu, INDIA.

Dr. R. MUTHULAKSHMI,

Director

Date:

To

THE REGISTRAR,

Madurai Kamaraj University,

Madurai – 625 021.

This is to certify that **Mrs. C. PRIYALATHA** (Reg.No.P8059) has presented Three seminar papers as per the requirements for the submission of Ph.D. thesis. The details of the seminar are as follows:

Seminar No.	Title	Date	Venue
1.	Rural Women Empowerment Through SHG	15.10.2008	GEMS Association, Department of Management Studies, K.L.N. College of Engineering, Pottapalayam.
2.	A Study on Self-Help Movements in India	22 nd and 23 rd January 2009	Department of Rural Development Studies, School of Economics, Madurai Kamaraj University, Madurai – 625 021.
3.	Rural of Self Help Groups and It's Harmony in India		

(R. MUTHULAKSHMI)

ROLE OF SELF HELP GROUPS AND IT'S HARMONY IN INDIA

C. PRIYALATHA**

Introduction

The theory of social collateral that underlies SHG borrowing implies that all members of a group are responsible for ensuring loan repayments. This can take the form of members making repayments on behalf of a defaulter. More often, it takes the form of exerting pressure on defaulters to pay, starting with discussions within the group, giving a warning, and imposing a fine; and leading, in some cases, to taking possession of a defaulter's assets, or locking her out of her house.

The pattern of escalation depends on members' understanding of the defaulter's situation (of whether she is genuinely facing difficulties of repayment or not), whether there is pressure to ensure repayment as a group so as to

** Research Scholar (Part-time), Department of Rural Development, Madurai Kamaraj University, Madurai.

access a further bank loan and the type of relationship that the defaulter has with the group. Dealing with default can entail a fine balance, building or maintaining a culture of repayment discipline, whilst exploring options to assist a member in case of difficulties. Groups need more guidance on workable options. Such options are likely to include adjustment of savings for loan repayment, (though this means a member dropping out of the group), or rescheduling of the loan if this seems warranted.

Social justice

SHGs seem uniquely placed to support their members on issues of social justice affecting women. Nevertheless, we did not find that SHGs are dealing *regularly* with issues of social justice. Nor did many groups report such actions: 12% of sample SHGs (with some groups mobilising together on single issues) had taken up issues such as domestic and sexual violence, bigamy, and a few cases of dowry death, prevention of child marriage, support for separated women to remarry. The highest incidence in AP (25% of sample SHGs) reflects awareness campaigns under government and NGO programmes in the State, and numbers of SHGs mobilizing together. In the other sample states too, these were features that made a difference, but the incidence is lower. Groups whose members

already enjoy some 'socio-economic' status are able to assist their own members or extend support to other vulnerable women in the village, while more disadvantaged SC and ST groups, and the poorest groups provided correspondingly fewer instances of such action. Issues that can be dealt with through a specific action (preventing bigamy, obtaining compensation, marriage of an orphan girl or a separated woman) appear more successful with the action having an immediate result. Private behavioural problems (domestic violence or sexual abuse) are far more difficult to address successfully. The very fact that such issues are brought out in public appears to be a significant action, but an effective result - ending such violence – is more difficult to achieve, and requires more sustained action and follow up.

Guidance and support from a SHPA seems essential when many instances of social injustice are perhaps not recognised as such since people are so used to them, both women and men, and accept them as the norm. Case studies illustrate the combination of personal determination (especially from the women concerned), mutual support (SHG members) and effective guidance (SHPA field worker) that can make the difference against conservative, male-supporting, social structures. They also reveal some of the dilemmas – the compromises that women may have to make since their social and economic

status is seen to depend on staying with a husband, and his family, however difficult the situation. SHPAs (five in the sample, NGO and government) seemed most effective in building awareness, and guiding SHG members on strategies and options, including contacting the police and local authorities. SHPAs are less likely to get involved at the panchayat/community level – though it is perhaps through influencing traditional structures that there could be more effective long-term action for social justice.

SHGs and community action

Women in SHGs can work together to address issues that affect not only their own members, but others in the larger community. Again, the number of SHGs in the sample undertaking such action is less than hoped for, particularly given the sampling focus. Thirty percent of SHGs in the sample have been involved in community actions. These involved: improving community services (43% of the total actions, including water supply, education, health care, veterinary care, village road), trying to stop alcohol sale and consumption (31%), contributing finance and labour for new infrastructure, (12%), protecting natural resources and acts of charity (to non-members). These were all actions by SHG women which represented some degree of *agency* by women, in terms of

decision-making, and enhancing women's contribution to community in a way that goes beyond traditional gender roles. Not included, therefore, are activities such as cleaning the village before village functions – which community leaders increasingly find SHGs useful for. Nor have we included general participation in campaigns or rallies - pulse polio, literacy, anti-dowry, for example - for which SHGs are becoming a means of mobilising women, especially in the southern states. Community actions have mostly been one-off, and were usually effective – or at least partially so. The most common single type of action taken up by SHGs is the attempt to close down local liquor outlets. Alcoholism – and the accompanying problems of domestic violence from men, the drain on household finances, impaired health – is an aspect which in so many villages we found prompts perhaps the most anger amongst women, but also despair. Dealing with this issue is a major struggle which pits women not only against a behavioural syndrome, but also against institutional and business elements which have a vested interest in continuing to sell alcohol – and make money out of it.

The stories show how women in SHGs have mobilized across communities to act forcefully to close liquor vendors in their village. Some of these actions (7 out of 18 in this study) have been effective in at least closing the local supply.

However in as many cases (8 out of the 18) women say they had only partial success in that they have managed to close down the local liquor outlet, reducing the immediate opportunity for men to buy alcohol; but supply continues – from a nearby village or another outlet in the same village. And some of these outlets do after all have the ‘official’ sanction of a lease from the local panchayat or the State government, which derive substantial revenues from the availability of alcohol. The mobilisation of numbers of women through village or cluster networks, or federations, was a significant feature of effective

- (i) community action. SHPA guidance was important, both NGOs or
- (ii) Government agencies – advising on the options within existing
- (iii) structures. The stories show that such community actions involve a
- (iv) new boldness and confidence for women; often involving putting pressure on the authorities (*panchayat*, district officers, police) to do their job, whether through petitions or by staging rallies and blockades; and varying degrees of skill in negotiation by SHG leaders. Forty-six groups (21% of the sample) had been involved in a group based enterprise or enterprise contract. These included: collective organisation of marketing for the produce of individual enterprises established using micro-credit, particularly milk collection centres/dairy cooperatives at village level (12 groups). To collective activities by

SHGs using group credit to access larger natural assets for production, e.g., leasing land and ponds for cultivation and pisciculture (7 groups) other collective economic activities based on group credit that combined labour and management: stone-cutting, processing rice, managing a tent house (11 groups). management of government contracts, such as running ration shops (as part of the Public Distribution System or PDS), cooking the mid-day meal (MDM) for school children, or managing a subsidised fodder depot (16 groups).

Conclusion

SHPA support seems critical in providing or facilitating ideas for group based enterprise. Though this does not in itself guarantee viability or effective returns, especially given the inherent difficulties of group based enterprises. Roughly half of the group enterprises appeared to be viable, though with relatively low earnings for SHG members. Where successful, such enterprises

have enabled women collectively to access and manage assets or contracts which they lack the capacity as individuals (or as separate households) to do. The government contracts (MDM, PDS) carry their own risks. Nearly all of these turned out to be short-lived and non-viable, with unrealistic margins, and problems of managing cash flows and supplies from a somewhat notoriously non-transparent system, quite apart from women's lack of experience in handling such a system.

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A STUDY ON SELF-HELP MOVEMENTS IN INDIA*

* Paper Presented, "*A Study on Self-Help Movements in India*" National Seminar on People Participation in Rural Development, organized by Department of Rural Development Studies, School of Economics, Madurai Kamaraj University, Madurai, January 22nd and 23rd, 2009.

INTRODUCTION

In India, Self Help Groups or SHGs represent a unique approach to financial intermediation. The approach combines access to low-cost financial services with a process of self management and development for the women who are SHG members. SHGs are formed and supported usually by NGOs or (increasingly) by Government agencies. Linked not only to banks but also to wider development programmes, SHGs are seen to confer many benefits, both economic and social. SHGs enable women to grow their savings and to access the credit which banks are increasingly willing to lend. SHGs can also be community platforms from which women become active in village affairs, stand for local election or take action to address social or community issues (the abuse of women, alcohol, the dowry system, schools, water supply).

But there are also some questions. How effective are the groups in managing their financial transactions? Are the groups sustainable? Do they help in mobilising women to take social action? How effective are such actions? Who is really benefiting? Do the poorest benefit, do they not join at all or if they do join, are

** Research Scholar (Part-time), Department of Rural Development, Madurai Kamaraj University, Madurai.

they more likely to drop out? This study explores such questions, based on field research in four states of India, presenting a reality check of ‘what is really happening’. In disseminating the findings, we invite a wider discussion on the issues and the implications for ‘optimising’ the SHG movement.

SHGs are formed by NGOs, Government agencies or Banks – the three types of ‘Self Help Promoting Agencies’ or SHPAs.¹ The sample SHGs are mainly NGO promoted (137 groups); 49 are Government promoted, 28 Bank promoted – matching the pattern of promotion in the study states in 2000, with NGO promoted groups in all four states (predominating in Orissa and Rajasthan), Government promoted groups predominating in AP (just a few in the other states) and most of the Bank promoted groups in Karnataka (a few in AP).

THE SOCIAL ROLE OF SHGs

SHGs and politics

There are apparent synergies between SHGs and local politics since through membership of SHGs, or SHG clusters and federations, village women can gain experience of relevant processes (regular meetings, taking decisions, allocating money). They also become more ‘visible’ in the village, which is important for campaigning. In one out of every four SHGs in the study sample, there is a woman member who ran for local political office

(in the *panchayat* or village council), and in one out of every five SHGs, there is a woman member who has been elected. Of the 44 elected women representatives, most (34) were elected as a 'ward member' (representing a village area), nine as *Sarpanch* (the head of the *panchayat*) and one was elected to the block level. The elected representatives included ordinary members as well as group leaders.

SHG membership can contribute to women's election to *panchayati raj*, but does not appear to influence what they can achieve if elected. Probably more important than SHG support is the fact that the members (or their families) often have political leanings and activities even before they were members of SHGs. We found the most active PR women representatives were those (from families) with political connections, and/or with a background of employment in government programmes. Caste, wealth rank and literacy did not emerge as key factors. Over half the elected women representatives (25 out of 44) were active in the *panchayat*, attending meetings regularly, carrying out responsibilities; only seven (16%) turned out to be proxies meaning that their husbands took their place. Another 12 had low engagement in situations where, although a woman representative might attend a *panchayat* meeting, her presence is largely ignored by others (men) and she does not get the opportunity to build the awareness or experience to carry out an active role.

The proportion of active representatives was, perhaps surprisingly, higher in the north than in the south. Local women recruited as SHPA field workers are more likely to become effective community leaders, and we found these mainly in the northern sample.

The sample for this study reflects situations mostly without any specific strategic input for women's political empowerment by a SHPA. (This is intended as a factual – not an evaluative – statement). Local elections when they take place represent an opportunity for building women's awareness and involvement, which NGOs may seek to respond to. Where there were SHPA interventions, by NGOs, they were related to – and limited to – preparation for election: informing SHGs about the election rules, how to register a nomination, and encouraging group members to campaign and to vote. The case studies suggest that some degree of follow up through post-election guidance and networking could also make a difference in supporting effective action by the elected representatives – though this may be seen as part of a wider task of strengthening *panchayati raj* institutions, including the men representatives.

Social harmony

Indian society is split by a hierarchical caste system that has traditionally discriminated against those at the bottom – the

Scheduled Castes – as well as those outside it, for example the Scheduled Tribes. Within broad caste categories too there are divisions. The fact that the majority of SHGs (two-thirds in the sample) are single-caste groups is based on the principle of ‘affinity groups’ and neighbourhood proximity (members living nearby can more easily get together, and village neighbourhoods are usually caste based). It also stems from government policies. Government benefits for SCs/STs, BCs and SGSY subsidies are easier to channel to the target population, if all members of a group belong to the same caste category. Otherwise, some benefits will go only to some members. Nevertheless, one-third of SHGs have some members from different castes. 20% of groups in fact cross the main hierarchies. This is more likely in NGO promoted SHGs (24% of groups), lower in Government promoted groups and in AP (12% of groups). NGO SHPAs which have village wide development focus make participation across castes a condition of their programme. As part of a deliberate strategy, we find that this takes persistence, time and a lot of convincing by the field staff. But it does lead to some degree of interaction across castes, including SCs and different sub-castes. Over time, the experience of women from different castes and sub-castes coming together from their separate hamlets and being part of village meetings, can help to build the confidence of the usually marginalized and begin to break down some prejudices.

Conclusion

The findings underline the persistence of traditional attitudes and divisions, but show that in some areas, and with SHPA initiative and persistence, SHGs are beginning to bridge such divisions, through mixed caste membership in some cases, and in others through joint actions across groups of different castes. The SHG movement, the estimate in this study (and reflected in other studies which have tried to address this issue) suggests that around half of SHG members are poor (below the national poverty line). This should be reflected in official publications as well as in strategic interventions (matched to different credit absorption capacities and skills). There is scope for tracking poverty/livelihood levels across the SHG movement, which would tie in with appropriate levels of credit linkage as well as enabling longitudinal impact assessment over time.

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RURAL WOMEN EMPOWERMENT THROUGH SHG^{*}

C. PRIYALATHA^{**}

Women in India as an independent group constitute 48 per cent of the country's total population as per the 2001 census. The importance of women as a prominent human resource was recognized by the constitution of India which not only accorded equality to women but also empowered the State to adopt measures of positive discrimination in favour of women for their empowerment. A number of Articles of the constitution specially reiterated the commitment of the constitution towards the socio economic development of women and also upholding their political right and participation in decision making.

Empowerment is a multi –faceted, multi-dimensional and multi-layered concept. Women's empowerment is a process in which women gain greater share of control over resources-material, human and intellectual like knowledge, information, ideas and financial resources like money- and access to money and control over decision-making in the home, community, society and nation, and to gain 'power'. According to the country Report of government of India, "Empowerment means moving from a position of enforced powerlessness to one of power".

^{*} Paper presented "*Rural Women Empowerment Through Shg*" on National Level Management Meet, Organized by GEMS Association, Department of Management Studies, 15th October 2008.

^{**} Research Scholar (Part-time), Department of Rural Development, Madurai Kamaraj University, Madurai.

Microfinance is a tool for empowerment of women. The enlistment of the poor has gained credence in the development dialogue, the world over. Reaching women in remote rural areas and creating a legitimate organizational space where women can meet and function as a collective unit has been recognized as a development of significant potential for challenging the social and economic isolation of women. Massive multiplication of such group-based lending programmes is being advocated by national and international donor organizations as the single most effective anti-poverty intervention that can be globally adopted. Microfinance can assume a larger role in the global strategy in meeting the international pledge of the Millennium Development Goals and for the commitment to cut poverty by half by 2015 through a collaborative concerted effort of all the stakeholders.

India has the largest network of bank branches in the world and has strategically promoted institutions for providing financial services to the rural poor. Microfinance is not a new activity in Indian Banking. Over the years, Banking institutions have been providing micro credit under various subsidy oriented poverty alleviation programmes. The genesis of microfinance lies in simple ideas like thrift and savings, group cohesiveness and group lending which have made it possible to provide financial services to poor people previously thought as 'unbankable'. But behind these simple ideas are a set of complicated partnership, relationship, trade-offs and remarkable breadth of issues in providing financial services to the rural poor. There are thousands of Non-Governmental Organisations (NGOs) in the country working actively in the formation, nurturing and stabilization of Self Help Groups, the important vehicles of microfinance

movement, enabling them to be linked to the Bank finance. Simultaneously new types of Microfinance Institutions (MFIs) other than banks have also emerged.

According to Asian Development Bank “Microfinance is the provision of a broad range of financial services such as deposits, loans, payment services, money transfers, and insurance for poor and low-income households and, their micro enterprises. Institutional microfinance is defined to include microfinance services provided by both formal and semiformal institutions. Microfinance institutions are defined as institutions whose major business is the provision of microfinance services.”

WOMEN’S EMPOWERMENT IN INDIA

The issues facing women in India have their distinctive features compared to the rest of the world. Confluences of history, mores and religion have kept the women subjugated by the patriarchal system for the past many centuries. The key issues facing women in India have been described in detail below.

A large proportion of the Indian population continues to live in poverty. Women, especially those from indigenous or minority culture suffer most from this abject poverty. This happens due to added responsibility, apart from the family and household functions, on the women to earn a living and the skewed patriarchal system that denies access to ancestral wealth. Around the world, and more so in India, while women work nearly 67 per cent of working hours, they

earn only 10 per cent of the income and own less than 1 per cent of the land. Poverty often leads to economic exploitation and sexual abuse of women. The most debilitating effect it has is the fact that if the woman is unable to come out of poverty the cycle is perpetuated through her children, especially the girl child. Another aspect of this feminization of poverty is the inequality in access to and participation in economic activities as compared to men. Most of the work that women do, especially that at home or in the family fields, is not classified as an economic activity. Gender difference in the work place especially in the nature of work and the compensation continues to be widely prevalent.

CONCLUSION

Capacity building through Micro credit programme, reveals women have to get out of their fetters, enhancing their social and economic activities as well as empowering in social, economic and domestic decision-making process. This programme in the Madurai district has helped in assisting the families of women members below the poverty line by ensuring appreciable sustained level of income through Micro credit programme. The scheme has enhanced the income of the respondents, assets creation, employment generation and has augmented the level of empowerment in socio-economic and decision-making process. Thus it may be concluded that Micro credit programme is expected to pursue its coverage more than the predicted estimate in the forthcoming years.

Reference