

WOMEN EMPOWERMENT AND RURAL DEVELOPMENT THROUGH SELF HELP GROUPS

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Abstract: Rural Development involves raising the Socio-Economic status of rural population on a sustainable basis through optimum utilization of local resources, both natural and human. Rural population suffers from inadequate infrastructure facilities and technological advancement. Non-Governmental organizations have actively promoted informal group of the rural poor to encourage thrift with a view to helping them in financing their emergent needs and weaving them away from the money lenders. The NABARD launched a project to support this project by way of refinance, technical support and guidance to the agencies participating in the program. The scheme is intended to promote economic development and social empowerment of the poorest woman through a network of Self Help Groups formed with active support of Non government organizations. This innovations of Self Help Group and the micro credit has helped the poor especially to gain better access to credit facilities and ultimately in micro level savings and credit Self Help Groups. In our country, woman constitute almost half of the country's population, which has been deprived of self respect and subjugated into existence at the whim and mercy of the male. Over the years, women have accepted the role in society as housewife and mother as well as inferior expandable commodity. whether sold off to strangers or a source of dowry for her husband's family. The male dominated culture has resulted in women having almost nothing to say in decision making, either at home or in the society. Therefore measures are needed to improve the status of women and their equality of life.

Key Words: Rural Development, Self Help Group, Non government organizations, Rural population, micro finance, empowering women.

1. INTRODUCTION:

Rural Development involves raising the Socio-Economic status of rural population on a sustainable basis through optimum utilization of local resources, both natural and human. Rural population suffers from inadequate infrastructure facilities and technological advancement. By creating an atmosphere, which enables them to realize their full potentials and by implementing various income generating activities, the quality of life of poor can be improved substantially.

The problem of rural unemployment and under development is a massive one. This can be solved through self employment. Non-Governmental organizations have actively promoted informal group of the rural poor to encourage thrift with a view to helping them in financing their emergent needs and weaving them away from the money lenders. The NABARD launched a project to support this project by way of refinance, technical support and guidance to the agencies participating in the program. The scheme is intended to promote economic development and social empowerment of the poorest woman through a network of Self Help Groups formed with active support of Non government organizations. This innovations of Self Help Group and the micro credit has helped the poor especially to gain better access to credit facilities and ultimately in micro level savings and credit Self Help Groups. Self Help Groups are considered as one of the most significant tools to adopt participating approach for the economic empowerment of woman.

In the early of planning, problems of woman were looked upon as problem of social welfare, rather than of development. The drawback of the welfare approach was that it did nothing to eliminate the social discrimination against and subordination of women. In almost all plans for poverty alleviation and social change, disadvantaged women become a 'target' in developmental activities rather than a group to be co-opted as active participants. Issues of poverty among women are quite distinct and complicated. Their general poverty conditions, morbidity, lack of food, drinking water and sanitation facilities are some of the major issues that need attention. Female members of a poor household are often worse off than its male members because of gender discrimination of food and other entitlement within the household.

In our country, woman constitute almost half of the country's population, which has been deprived of self respect and subjugated into existence at the whim and mercy of the male. Over the years, women have accepted the role in society as housewife and mother as well as inferior expandable commodity. whether sold off to strangers or a source of dowry for her husband's family. The male dominated culture has resulted in women having almost nothing to say in decision making, either at home or in the society. Therefore measures are needed to improve the status of women and their equality of life.

In India, rural poverty was 39% where as urban poverty was 30% in 1994. Approximately 35% of the households below the poverty line are headed by women. The woman has a share of only 25.7% in earned income. Since women's empowerment is the key to Socio economic development of the community, bringing women into the main stream of the national development has been a major concern of the government.

The ministry of Rural development has special components for women in its programme to funds are earmarked as "women's component" to ensure flow of adequate resources for the same. There has also been a significant shift in policies and strategies from bureaucratic 'top centric to' 'ground up' interactive schemes and initiatives where the target groups of women themselves have a more proactive role. This new strategy is beginning to show results as increasing numbers of empowered women are coming into the main stream with positive impact on the socio-economic environment.

In Kerala, micro finance has become a key strategy for poverty alleviation and empowerment of women. The dream of participating women in all sorts of development activities become a reality with the implementation of people plan along with the birth of self help groups by name "Kudumbasree, Ayalkoottam and so on".

2. The Concept of Self Help Groups:

Experience in many countries demonstrates that poor woman make investments widely and earn return. However, the flow of financial assistance to them was too marginal, if at all, to enable them to cross the poverty line. The concept of Self Help Group gained significance especially after 1976 when Prof. Mohammed Yunus of Bangladesh began experimenting with micro-credit and women Self Help Group. The strategy made a quiet revolution in Bangladesh in poverty eradication 'by empowering the poor women'. The basis objective of Self Help Group is that it acts as the forum for members to provide space and support to each other.

3. MICRO-FINANCE : Instrument for women's Empowerment:

Micro-Finance is emerging as a powerful instrument for poverty alleviation in the new economy. In India micro finance scheme is dominated by Self Help Groups [SGHs] Bank Linkage Program, aimed at providing, a cost effective mechanism for providing financial services to the unreached poor. Based on the philosophy of peer pressure and group savings as collateral substitute, the Self Help Group programme has been successful not only in meeting peculiar needs of the rural poor, but also in strengthening collective Self Help capacities of the poor at the local level, leading to their empower Micro financing has turned out to be an effective strategy for institutional financing agencies. Through group approach, small loans can be made available to the poor, creates savings habit and minimize extravagance and for the financial institutions, group lending minimizes the transaction cost. The Rashtriya Mahila Kosh (RMK), since its registration in 1993, has established its credentials as the premier micro credit agency with its focus on women and their economic empowerment through the provisions of credit to poor and asset less women in the informal sector. RMK mainly channelises its support through voluntary organizations, women development corporations, women's co-operative societies, Block Samitis under the Swayam Sidha Programme. Achievement of RMK since its inceptions include sanction of credit worth Rs. 1097.3 million benefiting 420000 women through 992 voluntary organizations/NGOs up to February 2002. Above all, the success of RMK lies in the fact that it has maintained a creditable recovery rate of 90% and above, all these years.

The Swarnajayanthi Gram Swaroj gar Yojana (SGSR) is thus the outcome of latest review and restructuring of anti-poverty program. This yogna is different from earlier program in the sense of the strategy envisaged for implementation. Survey has been conceived as a comprehensive programme of self employment through organization of the rural poor into Self Help Group and their capacity building, training, planning of activity clusters, infrastructure build up and technology and marketing support.

Therefore two key aspects of SGSY, namely activities clusters and the group approach each block has to concentrate on 4 to 5 key activities based on local resources, occupational skills of the people and availability of markets, to enable Swarazgaris to earn sustainable income from their investment.

The emphasis is also on organizing the poor at grass roots levels through a process of social embolization, which helps the poor to build their own organization (Self Help Groups), in which they participate fully and directly and take their own decision on all issues that will help them in coming above the poverty line. Since inception of the programme, about 6.33 lakh Self Help Groups (SGHs) have been formed and around 22.55 lakh Swarazgaris have already been

assisted. It has been decided in a National Conference held in June 2001, to set up at least one Self Help Groups in each habitation in the country by 2004. There are about 14 lakhs rural habitation in the country.

4. IMPORTANCE OF THE STUDY:

Targeting woman in these 'male stream' programmes has been a very effective method of ensuring that the benefits of increased income acquire to the general welfare of the family, and particularly of children. At the same time, women themselves benefit from the higher status they achieve when they are able to get new income.

About 98% of the Self Help Groups in Kerala are women groups. In some areas men groups and mixed groups also exist. For the Self Help Groups members, 'Micro financing' system has been found beneficial because of minimum procedural formalities, access to institutional credit without collateral offering full autonomy in the selection of activity, and the availability of thrift for meeting urgent needs.

Further the setting up of 'Kudumbasree' the poverty eradication program of the state government has given a boost to the Self Help Group strategy. By organizing into groups, women are able to work independently with creative thinking and decision making ability. It helps to improve their confidence and enable them to participate in the growth oriented activities of the community. So it is important to promote Self Help Group for the benefits of women. The present study 'WOMEN Journals and periodicals. EMPOWERMENT AND RURAL DEVELOPMENT THROUGH SELF HELP GROUPS' is conducted to analyze the impact of Self Help Group on the development of woman, by taking the working of Self Help Groups.

5. REVIEW OF LITERATURE:

Once a topic has been decided upon, it is essential to review all relevant material, which has a bearing on the topic. In fact, of review of literature begins with a search for a suitable topic and continues throughout the duration of research project work. Since a research report, either is a dissertation or a thesis, is supposed to be study in depth aiming contribution to knowledge a careful check should be made that the proposed study has not previously been carried out. Since the related review about the topic under research is limited, an attempt was made to compile the views given by various people relating to the study.

The empowerment of women is one of the vital issues in the progression and improvement of countries all over the world. Kerala has a magnificent custom of recognizing the significance of empowering women over a number of decades. Association in Self Help Groups has enabled women to gain greater control over resources like material possession, intellectual resources like knowledge, information, ideas and decision making in home, community, society and nation. The SHGs crosswise states have paved attention on skill improvement, facilitating invention, gaining access to credit from financial institutions for micro enterprises / projects, inculcating of frugality: and supervision of credit for the economically destitute sections of women. Women can achieve power, if she has financially viable status, cultural and social status improves. Such type of overall improvement of the power is known as women empowerment. Since Government is concentrating on women Self Help Group for the economic growth and poverty elevation, this study becomes the need of the hour. The study exposes the facts based on survey method. The study attempts to measure the empowerment of women. At multi-stage sampling technique has been followed. The list of members has been obtained from each group and 6 members have been selected by applying simple random method using lots. Thus 750 members have been selected for the study. The interview schedule was prepared pretested with 100 selected SHGs members and utmost care was taken to avoid errors in data collection. The average scores were obtained from Pre & Post SHG members. A Comparison of Mean, SD, Mean percentage of score of empowerment and the effectiveness of the Self Help Group is obtained and presented.

6. OBJECTIVE OF THE STUDY:

To study the structure and working of Self Help Group at a area under study.

- To identify the problems faced by Self Help Groups
- To analyze the impact of Self Help Group on economic self sufficiency of woman empowerment.
- To analyse the role of Self Help Group as promoter of rural development and women.
- To make suggestions on the basis of the findings of the study to improve the working of the group.
- To create healthy relation b/w Self Help Groups chambers and linking agencies.

7. METHODOLOGY:

The Proposed study is designed as descriptive one based both on primary and secondary data. Study made use of mathematical and statistical tools like averages, ratios, percentages, tables etc. for analysis and interpretation of primary data. Thus the whole analysis was made by a combination of primary and secondary data collected from field survey.

Status of self help group in India:

Most of the Self Help Groups of the country are concentrated in southern India and more than 29000 are in Andhra Pradesh alone, followed by Tamil Nadu, Karnataka and Maharashtra. However, as many as 7670 are also working in UP. About 90% of these groups cover 'women only'. There are a number of micro financing institutions in India, and prominent among them are NABARD, PRADHAN, WWF, SEWA, CDF, MYRADA, ADITHI etc. The concept was introduced in India some time in 1985 and during this period NABARD and several individual researchers arrived out impact of studies of SHGs (NABARD (1989), Kumaran (1997) NABARD 1995), AARO (1998), Hussain (1999), Jha (2000) etc. These studies concluded the Self Help Group helped in improving Socio-economic condition of their members. Major factors which helped these Self Help Groups are.

- a) Socio economic homogeneity of the group
- b) Small size
- c) Functionality
- d) Participation
- e) Voluntary mode
- f) Non political nature and
- g) Above all similarities of needs and problems of group members.

Self Help Group in Kerala

KUDUMBASREE: A TORCH OF PROSPERITY FOR THE POOR

Kudumbasree is a poverty eradication project officially launched by the Government of Kerala with the active support of the Centre and NABARD for wiping out absolute poverty from the State within 10 years. The project was inaugurated by the Prime Minister, Shri Atal Bihari Vajpayee, on May 17, 1998 at Malapuram.

The project is implemented by the State Poverty Eradication Mission of the State government through local self-governing bodies. It aims are eradicating absolute poverty in ten years through concerted community action under the leadership of local self government bodies. This mission is the transformation of earlier Urban Poverty Alleviation Programmes (UPAP) like Urban Basic Services (USB) and Urban Basic Services for the Poor (UBSP) which had been successfully implemented for improving the livelihood of the poor in urban areas with community participation.

The success of UBS/UBSP projects prompted the State Government to extend this project to all urban local bodies in the State. The local bodies in urban areas were directed to set up poverty alleviation cells and to implement poverty alleviation programmes as was done in Alappuzha and Malappuram districts. The Project started by Alappuzha Municipality came to be known later as "Alappuzha Model". In this model, the poor were identified based on non – economic criteria. Nine indicators were used to identify the beneficiary families. These included- possession of a Kutcha house, no access to safe drinking water and sanitary latrine, presence of illiterate adults in the family with not more than one earning member, family getting barely two meals a day or less, presence of children below the age of five, presence of alcoholic or drug addict in the family and family belonging to the Scheduled Caste or Scheduled Tribe. Such families were termed as a risk families. The implementation of Poverty Alleviation Programme with community participation in Alappuzha won laurels from the United Nations. Alappuzha received "We the Peoples: 50 Communities" Award initiated in commemoration of the 50th anniversary of the United Nations. In 1994 the Community Based Nutrition Programme and Poverty Alleviation Project (CBNP & PAP) started functioning with UNICEF assistance and participation of local community in the entire area of Malappuram, considered as the most backward district of Kerala. Over 4000 neighborhood groups of poor women were formed under this project and they started mobilizing savings which touched over Rs. 2.50 crore in August last year. They were also able to channelize financial assistance amounting to Rs. 2 crore from NABARD and other agencies. Around 700 neighborhood groups were linked to various commercial banks under the Linkage Banking Programme of NABARD. The implementation of Government-sponsored programmes for improving health and sanitation in Malappuram District was channeled through neighborhood groups.

With the announcement of CBNP, 100 percent immunization could also be achieved in the district through the Pulse Polio Campaign. The distribution of applications for old age pension and other social security measures which routed through CBNP resulted in effective transfer process. Special programmes for the development of SC & ST were also successful. The implementation of District Primary Education Programmes (DPEP) and the convergence of various entrepreneurial activities undertaken by the District Industries Centre promoted more than 15,000 micro enterprises in Malappuram district. For effective implementation of Kudumbasree a three-tier community-based organisation is in action. The bottom tier constitutes the Neighbourhood Group (NG) consisting of 2040 women selected from poor families. Meetings are convened on a weekly basis in the house of NG members. Problems faced by group members are discussed in such meetings and suggestions for improving the situation are implemented. Government officials also attend these meetings for explaining schemes implemented by them. During such weekly meetings, all members bring their savings which are collected and recycled to the system by way of sanctioning loans. Women are encouraged to

start small enterprises as a group. To co-ordinate activities of each NG, five volunteers from among members of the group are selected.

Besides empowering women through community-based organization, Kudumbasree encourages and guides them to start small enterprises. Products manufactured by such enterprises are sold through rural marketing network.

Kudumbasree has identified five primitive tribal groups in the state. Through concerted efforts and many rounds of training programmes around 400 NGs were formed exclusively for them. They have also started mobilizing savings and in Wyanad district of the State, the tribal NGs have so far collected Rs. 16 lakh since January 2000. By December 2001, the savings are estimated to reach Rs. 1 crore. Members of Kudumbasree Neighbourhood groups can now get a loan of Rs. 30,000 to 50,000 from and NG itself. This saves them from all difficulties in getting a loan sanctioned by a bank in Wyanad district. Kudumbasree NGs could successfully repay 100 per cent loans taken from Banks and other financial institutions. Many small enterprises like printing press, soap manufacturing unit, food processing units and canteens are successfully run by NG members in various parts of the district. These units are doing business profitably ensuring a regular income for all members.

Kudumbasree aims at establishing 60,200 Neighbourhood Groups in Kerala for eradication of absolute poverty within the next 10 years, Kudumbasree is now engaged in providing houses with toilets and safe drinking water within the next five years to all people in Kerala, who are devoid of shelter.

In Kannur District, Primary agricultural credit societies are actively promoting women group, while most of the Self Help Groups are formulated under the guidance of North Malabar Gramin Bank and its branches. Here women groups are formed with and without the mediation of NGOs. Kerala Sastra Sahithya Parishad, Thalassery Social Services Society Volunteer Vahini Club etc are the famous NGOs in this district.

Now the SHGs in Kannur District are under Ayalkoottam and Kudumbasree models while the former is formed under the guidance of banks and NGOs, the latter is built on the CDS models of Alappuzha Municipality. The members in Kudumbasree model from the families below poverty line and acquire subsidized credit directly from the Government of Kerala. They are registered under the charitable societies Act 1960 Kannur having 81 Grama Panchayath, there are 9572 Self Help Groups.

URBAN AREA

The District Mission has achieved remarkable progress in implementation of poverty eradication programme in urban areas. There are 6 Municipalities consist of Thalassery, Kannur, Kuthuparamba, Mattannur, Thaliparamba and Payyannur. The three tier community based organization of urban area composes 522 NHGs, 48 ADS and 6 CDS covering 14847 risk families.

The functionaries of the CDS and their programmes were closely monitored by the Kudumbasree Office. A work shop on SJSRY has been conducted on 18.02.2003 for CDS functionaries, Pos & Cos.

THRIFT AND CREDIT

The thrift and credit operations in urban Area showed progress except Kuthuparamba and Thaliparamba. An amount of Rs. 8220104 Lakhs was collected as thrift and Rs. 6169545/- was disbursed as loan by the CDS.

In order to strengthen the NHGs and implementation of UPA activities in urban areas, one day workshop was conducted for the CDS, ADS, KhemaKarya standing committee chairpersons in the Municipalities.

POVERTY ERADICATION PROGRAMME

SJSRY

The % of achievement with regard to SJSRY showed satisfactory progress. The performance of SJSRY in Kannur 103%, Thalassery 98% , Thalipapramba 73%, Payyannur 101%, Mattannur 94% and Koothuparamba 81% respectively. The total fund available in the district as on 31.03.2003 is Rs. 31091942/- and the expenditure is Rs. 29195084/-

8. LIMITATIONS OF THE STUDY:

The subject of the study Self Help Groups itself is a corner in the socio economic area. Being a new concept, an elaborate study has not been conducted so far and there is no clear cut method that can be accepted by all. So study has been conducted on the basis of limited experience of members. The sample size is limited as time period available for a study stood as constraints. Besides, the respondents felt in easy in giving correct in for regarding income, expenditure and purpose of loan.

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