



WOMEN'S SELF-HELP GROUPS IN TAMIL NADU

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Abstract:

Tamil Nadu is the 11th largest state in India and spread over 1, 30,000sq.kms. It has 35 million female in its total population of 72 million in 2011. Tamil Nadu is second to none in providing essential support to women in meeting the challenges confronted by them and come out successfully to establish gender equality to some extent. As of now the women are busily engaged in many petty trades independently and are participating in public life and local administration. There was a change in the concept of women upliftment after 1985 because the UN in Nairobi conference insisted on the women development schemes rather than women welfare schemes. This concept becomes more meaningful with the priority accorded for the development of women only after the establishment of TamilNadu Corporation for development of women Ltd. In such socio-economic context, the perceived positive link between credit empowerment of women and the wider empowerment of the poor become weak and unpredictable. On the contrary, in the long run, the strategy of targeting poor women to provide credit could result in women ending up with more financial responsibilities credit contracts and having to deal with credit related issues, then men, even while they continue to spend more time and energy for welfare of their household. This was taken not only as a social welfare group but also a center for economic improvement of women. Hence the concept of "Women Groups for Self Employed" emerged in Tamil Nadu. It was "mahalirsangam" or "mahalirkuzhu" or "mahalirmandram" this paper attempt to [women's self-help group in Tamil Nadu.

Key Words: Self-Help Group, Women, Empowerment, Entrepreneurship & Mahalirmandram

Introduction:

Self-Help Group is an association of people belonging to a similar socio-economic characteristic, residing in the same locality. The SHGs are voluntary associations of people formed to attain some common goals. These are groups which have similar social identity, heritage, caste or traditional occupations, and have come together for a common cause to manage resources for the benefit of the group members. SHG is a group of rural poor who have volunteered to organize themselves into a group for eradication of poverty of the members. They agree to save regularly and convert their savings into a common fund. The members of the groups agree to use this common fund and such other funds that they may receive as a group through a common management. SHGs are presently promoted by governments, development banks and voluntary agencies, with focus on social and economic issues, mainly thrift and credit programmes. They also take up issues relating to rural industries and modernization of agriculture.

Function and Characteristics of Self Help Groups Function:

The SHGs usually generate common fund out of small savings from persons of groups collected on a regular basis by curtailing unproductive expenditure; sometimes the internal savings generated are supplemented by external resources loaned donated by voluntary agencies involved in promoting and strengthening the SHG. Apart from this, voluntary agencies provide formal training through which women entrepreneurs acquire practical skills for managing small-scale enterprises such as pickles making, toy making fruit processing, handicrafts etc. Through the intervention of micro credit, the women entrepreneurs have benefited in many ways and shifted even their lives from rural areas into semi-urban areas.

The voluntary agencies provide financial support to start micro enterprises and also a suitable place for marketing, the producers of women entrepreneurs. In order to activate the system of rural marketing, the voluntary agencies, sometimes, may act as an internal agency for selling the products produced by women entrepreneurs. The voluntary agencies, insist SHG members to undergo training for technology gradation up and to give up to date market information for creating awareness on the matters pertaining to the price trend of commodities in the marketing system in rural areas; the SHG members may easily sell their products in the villages which paves the way for self-sustainability among women entrepreneurs.

SHGs are small, economically homogeneous, affinity groups of rural poor, voluntarily formed to save and mutually contribute to a common fund to be lent to its member as per the majority group member's decision. Most SHGs in Tamil Nadu have 10 to 20 members, who can be either only men, or only women, or only youth, or a mixed of these. As women's SHGs or sangam have been promoted by a wide range of government and non-governmental agencies, they now make up to 90 percent of all SHGs. As Tamil Nadu women do not generally have the same opportunities, and in a way it is compatible with their role in child care. Self-Help Groups are mostly informal groups where members small savings as a thrift deposit. The groups have a common perception of need and improve towards collective activity. Many such groups have been formed

around specific production activities to promote savings among members and use the pooled resources to meet various credit needs of the members.

Characteristics of SHGs:

Homogeneity refers to the sharing similarities: similarity of gender, caste, age, religion and professional activity. In most cases, it was homogeneity of gender, at times a particular section, physically challenged, comes around to form a groups. The second important characteristic of the group members and set of guidelines to regulate these savings. These rules are as follows:

- ✓ Rules about entry and exit policy: about entry, the person should be above 18, should be usually from an economically backward class (but this is not mandatory) regarding exit policy if they are not interested they can go out of the group.
- ✓ Rules about regular savings a meeting, etc.

The third most important characteristic is the linkage with lending institutions. Unlike the formal banking mechanism, banks do not ask for collateral while granting loans to SHGs.

Role of Self-Help Group to the Empowerment of Women:

Women in Tamil Nadu still perform only their traditional roles in their house and in agriculture. They do not engage in any of the economic activities without assistance from their men folk due to socio-cultural reasons, traditional practices and conventions and taboos. The development of women entrepreneurship is very low in Tamil Nadu. This is absolutely true in the case of rural women, through urban women are slightly enjoying a better status in the society. Though women represent 50 percent of the total population of the State women entrepreneurial base. Economic development plays an important role in the development and growth of any society. The importance of promoting women to engage in economic activities is being increasingly realized in all developing countries. The need is twofold:

- ✓ To empower women by bringing them into the mainstream of development and improving their economic status
- ✓ To provide new employment opportunities by way of income generation, self-employment and entrepreneurship to women from different socio-economic sectors.

Women Self-Help Groups Activities in Tamil Nadu:

The important role of Non-Government Organizations improved the status of women through Self-Help Groups. NGOs given training its members in women as well as rural developmental activities. Building on the Non- Government Organizations sworking with poor rural villages, the Tamil Nadu Women's Development project (1990-1998) of the International Fund For Agricultural Development(IFAD) recruited 27 Non-Government Organizations to work with women self- help groups, which were expected to save money and set up a particular loan system for small emergency loans among members. Due to the efforts of the NGOs 4602 Self- Help Groups were formed in eight districts with 1,08, 300 women members. In the same way the post - Harvest technology Centre, Coimbatore in collaboration with many national and international organizations carry out the following activities which ensure women empowerment

- ✓ Processing and preservation of the different varieties of food products to the market
- ✓ Imparting Training to women self-help groups, Non-Government Organizations and other who engage themselves in the women development movements
- ✓ Establishment of rural agro processing centers
- ✓ Improving the standard of living of rural women through the multifaceted trainings
- ✓ Encouraging model plants to promote small scale entrepreneurs along with women self -help groups

On the basis of the above mentioned activities free trainings are granted to Women Self -Help Groups.

- ✓ Since July 2003 the post Harvest technology Centre is offering regular trainings for food processing.
- ✓ From March 2004 onwards greater attention is provided to promote thriving women entrepreneurs in producing and processing food materials. A food processing training Centre is also functioning at Coimbatore for imparting training in food processing

The above programs, carried out for the uplift of women, formed the basis for the uplift of the entire society and mankind.

Various Schemes and Programmes:

The Indra Mahila Yojana (IMY):

The Indra Mahila Yojana, a pilot scheme, was launched in 1995 in 200 community Development Blocks of India mainly to co-ordinate and integrate components of sectoral programs and to facilitate their convergence to the empowerment of women. By this 28,000 small homogeneous groups are enabled to function.

Rashtriya Mahila Kosh (RMK):

The Rashtriya Mahila Kosh was introduced for enhancing the capacity of women through productivity and economic self-reliance. It provided financial assistance to 2.32 lakhs women since its inception form 1999. This programmes, funded by the National Credit fund for women, encouraged the formation of Self-Help Groups for promoting thrift and credit leading to income generation activities

National Commission for Women:

The National Commission for women was constituted under the National Commission for Women Act 1990, mainly to introduce remedial action to safeguard the interests of women and offering justice to the women who are economically and socially suffering, By such measures the commission had encouraged the development and empowerment of women. The NGOs were employed in executing this activity.

The Centre for Development of Disadvantaged People (CDDP):

The removal of the downtroddenness of women became a significant effort of the Government of Independent India. So It had to introduce developmental Centers for the benefit of the common public exclusively women. The Centre for development of disadvantaged people (CDDP) is yet another institution, which concentrated on women empowerment. This institution is functioning in Tamil Nadu from 21, March 1988 onwards. It aims to develop those women, who are disadvantaged economically, educationally, socially and culturally through self- help groups and self-governing collective development activities, in general to help them and to help themselves is its motto. Now this functions in 60 villages in the Thiruvlluar and Kanchipuram Districts of Tamil Nadu.

Mahalir Thittam:

Mahalir Thittam, is a Tamil Nadu Development Project, launched by the Tamil Nadu corporation for development of women on an experimental basis at Dharmapuri District with the support of Non-Government organizations which are functioning through a network of women self- help groups. These groups are imparted with capacity building by Entrepreneurship Development programme training, Vocational Programme Training, arranging of credit linkages and marketing support. This widened the scope of the formation of 2,05,553 self - help groups. They have saved Rs.723.10 Cores of Rupees and have obtained bank credit to the tune of Rs. 1216.00 cores for promoting women.

Massive Entrepreneurship Development Programme:

To cover five lakhs of women within a time span of five years the Tamil Nadu Corporation for Development of women Ltd., implemented the Massive Entrepreneurship Development Programme during 2001-2002. With the financial assistance rendered by the Commercial Banks Scheduled Banks Government Funds and financial institutions self-employment opportunities are provided for women, who are members of registered and unregistered Self Help Groups. With the Co-ordination of Rural Development, Agricultural Development, Industries Department TAHDCO etc., 4,74,254 women were benefited by way of training in vocational sectors such as tailoring, making readymade garments, leather products, Radio and T.V Repairs, Computer Training, Catering Technology, Processing of food materials, fish etc. The skill training meprogram was launched from 2004-2005. The trained self-help group women gained the capabilities to start their own income generating economic activities. Between 2003 and 2005 nearly 12,500 women members of self-help groups obtained training in entrepreneurial activities. The State and Central Government, the Norwegian Assistance for Rural Development (NORAD) and Support to Training and Employment programme for women (STEP) were the funding agencies. under this scheme the TNCDW Ltd. this scheme has arranged for 30 district level training and marketing centers.

Entrepreneurial Development of Women:

The main focus of activity of the SHGs is to generate saving for income generating projects in the village. The seed capital is provided by UNDP. This has pioneered a unique participatory method for the identification of ventures as well as beneficiaries at the grassroot level in the spirit of planning from below. Although the entry point of the project is mainly credits and savings, the SHGs benefit the people in every aspect of life in a village community. Enabling the women to help themselves through entrepreneurship, it raises their sense of self-worth, making them even more eager to be productive members of the society. These benefits indicate the worthiness and viability of assisting entrepreneurial women in the developing world, though multiple challenges still exist greater and continued support for entrepreneurial activities is needed to further improve the lives of these women and the condition of their communities.

The effective management and development of women's resources i.e., their abilities, interest, skill and other potentialities are of paramount importance for the mobilization and development of human resources. Yet, many women do not assert themselves owing to social inhibitions and disabilities. According to 2011 Census, out of a total population in Tamil Nadu core, the female population was 3,60,09055 core accounting for 48.4 percent of the total population of Tamil Nadu 72,21,47,030. However their participation in economically productive activities is often underestimated. Women workforce in the service sector is very meager compared to the total employable population of women. Hence, it is necessary to encourage and guide women to organize business and service to enable them to join business and services in large numbers.

Conclusion:

People's participation to development process is a major factor in determining the destiny in the people in rural area. Our society is unequal. Rich and powerful echelons of the society take a major share of benefits and the majority of the society (i.e.) the poor section, has always been deprived and marginalized. One such common ill in our society is that women are exploited while their labours are utilized for livelihood. Many of

the working women in rural areas are dynamic in nature and their participation in rural employment is considerably significant. Entrepreneurial skills in their day to day working are put to use but their economic status has not improved. So some group of the women's started the Self-Help Groups in rural areas to increasing their incomes. The Self-Help Groups stimulate to raise the social economic and political empowerment of women in Tamil Nadu.

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