

SHGS a tool for Escalating Social and Economic Status of Women in Hill Station – An Empirical Analysis

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Abstract

Development of a nation cannot be isolated from the development of women who constitute fifty percent of the population and remaining also directly or indirectly depends on them. In spite of their major share in the development of civilization, yet their status in most parts of the world is not equal to men and they are less privileged. And it witnessed that there are 1.3 billion people who live in absolute poverty around the globe, out of which 70 percent are women. Self Help Group is a magnificent approach for eradicating the poverty among the women community. Further it leads women to become more powerful in all aspects. But women who belong to Hill Station are still backward and are not in a position to utilize the benefits of SHGs. Most of the initiatives lost its focus many times as they were implemented by a host of agencies with lack of coordination with one another high level of procrastination, resulting in high delivery cost and the resource got scattered. Hence neither economic betterment nor socio-cultural changes were satisfactory in the lives of hill station women at the grass root level.

Key words: Women, Empowerment, Social Status, Economic Standard and Self Help Groups.

Introduction

Micro finance emerged as a noble substitute for informal credit and an effective powerful instrument for poverty reduction among people who are economically backward and vulnerable in various countries. It provides a Variety of financial services including loans, deposits, payment and insurance services to the low income households and their micro-enterprises. Persuaded with the potential role of micro-financing in eradicating poverty, the South Asian countries especially, India and Bangladesh have been actively pursuing the policy of setting up formal network of micro financing institutions. These institutions include Non Governmental Organizations (NGOs), Non Banking Financial Companies (NBFCs) and government sponsored programmes.

In India, the Self Help Group (SHGs) through microfinance institution (MFIs) made beginning with the National Bank for Agricultural and Rural Development (NABARD), funded project on “savings and credit management of self help groups” of Mysore resettlement and development agency (MYRADA) in 1986-87. Again in 1988-89, NABARD undertook a survey of 43 NGOs spread over eleven states in India, to study the functioning of self help group and possibilities of collaboration between banks and SHGs in the mobilization for rural saving and improving the delivery of credit to the rural poor. The survey results were encouraging, which made NABARD to impress upon Reserve Bank of India (RBI), in response to that Reserve Bank of India, on July 1991, advised the commercial banks and cooperative banks, to extend credit to the SHGs under the pilot project of NABARD, where in 500 SHGs all over India were covered. Since then SHGs became a regular component of the Indian financial system.

Context of Empowerment in Different Nations

Empowering may be understood as enabling people, especially women to acquire and passes resources, in order to make decision on their own or resist decisions that are made by others that affect them. It has simultaneously become a tool for analysis as also an umbrella concept to identify almost every conversable development intervention. It is very difficult to define empowerment with the universal accepted definition. Because of being empowered vary across time, culture and domains of a person's life: in India, a low caste woman currently feels empowered when she is given a fair hearing in a public meeting,

which is comprised of men and women from different social and economic groups; in Brazil, in Porto Allegre, citizens both men and women feel empowered if they are able to engage in decisions on budget allocations; in Ethiopia, citizens and civil society groups report feeling empowered by consultations undertaken during the preparation of the poverty reduction support program; in the USA, immigrant workers feel empowered through unionization which has allowed them to negotiate working conditions with employers; and in the UK, a battered woman feels empowered when she is freed from the threat of violence and becomes able to make decisions about her own life.

Statement of the Problem

Development of a nation cannot be isolated from the development of women who constitute fifty percent of the population and remaining also directly or indirectly depends on them. In spite of their major share in the development of civilization, yet their status in most parts of the world is not equal to men and they are less privileged. And it witnessed that there are 1.3 billion people who live in absolute poverty around the globe, out of which 70 percent are women. For these women, poverty doesn't just mean scarcity and want. It means denial of rights, curtailed opportunities and silenced voices.

All the policy initiatives and administrative efforts have attained mixed results in achieving the goal of improving the conditions of women in India. While the women among certain sections are fully benefited through various state sponsored initiatives, but the women who belongs to Hill Station are still backward and are not in a position to utilize the benefits of various programmes. Most of the initiatives lost its focus many times as they were implemented by a host of agencies with lack of coordination with one another high level of procrastination, resulting in high delivery cost and the resource got scattered. Hence neither economic betterment nor socio-cultural changes were satisfactory in the lives of hill station women at the grass root level. Hence, a study on women social and economical empowerment through Self Help Groups in hill station gains more relevance to the study area.

Objectives of the Study

1. To study the factors that influence women to register as a members in Self Help Groups.
2. To analyse the Social status and contribution of women after becoming the members in Self Help Groups.
3. To study the changes of economic condition of women after becoming the members in Self Help Groups.
4. To propose the suitable suggestion for the enhancement of women empowerment in hill Stations.

Research Methodology

Research is “systematized effort to gain new knowledge”. Research is a logical and systematic search for new and valuable information on a particular topic. The present study is both Explorative and Descriptive in nature. And for this research proportionate Stratified random sampling is used for collecting the data as the region wise population size exist. Valparai is a taluk and hill station in Coimbatore district of Tamil Nadu, India. Located 3,500 feet above sea level on the Anaimalai Hills range of the Western Ghats, at a distance of 100 km from Coimbatore and 65 km from Pollachi. There are ten taluks, in Coimbatore district, out of which valparai taluk is the only hill station was purposely selected for this study and collected data from 626 SHG members.

Findings

1. Friedman's test highlighted that among the ten factors “Saving” is the primary focal point that attract women's community to becoming a member of Self Help Groups. Since women are gifted with the quality of being good money savers, there is no surprising that “Saving” haul them into SHGs.
2. Analysis of variance emphasis that socioeconomic profile of Self Help Group members such as age, education, occupation, family size, religion and community are significantly

differed than others within the category towards reasons to join in SHGs. Hence there is a significant difference between member's age, education, occupation, family size, religion and community about reason to join in Self Help Groups.

3. The objectives of SHGs are to save their income, to avail the loan from the common fund of the group, create confidence and capabilities of the members, and help the members in decision making, motivate the members by taking up the social responsibilities to discuss the women-related issues, but all the factors are highly interrelated with women socioeconomic conditions. The chi-square test also highlighted that the social responsibility being the member of Self Help Groups dependent on socioeconomic factors.

4. Women's status is often described in terms of their level of income, employment, education, health and fertility as well as their roles within the family, the community and society. The chi square test also proved that socioeconomic factors of Self Help Group women's such as age, education, occupation, income, marital status, Size of family & Position in group having significant association towards Status in the society being the member of Self Help Groups.

5. Being associated with SHGs, the members become more aware and confident, which helps them to voice against social evils such as alcoholism, child labour, child marriage, sexual harassment, lodge complaint in the police station, hosting cultural program and discussing among the group. The chi square also shows that there is a positive impact of SHG on member's age, education, occupation, income, marital status, size of family & position in a group towards the source of gathering information, awareness programme participation and contribution against the social evil issues.

6. Status of women could be improved by women themselves and nobody else. It is the modern era of satellites, achievements and technology based gadget. Why should women be left behind? Hence women should come out and make themselves to involving at group level participation that facilitates them to visualize their hidden potential. Friedman's test also witnessed that Self Help Groups have been considered as instrument through which women get freedom and respect at work, home as well as in society (4.40 ± 1.02) and also it emphasis that they got sufficient level of recognition (4.30 ± 1.06) in their community.

7. Increased salary/income controlled by women gives self confidence, which helps them to obtain a voice in household decisions such as domestic purchase, control over assets and Fertility. Hence that makes them to construct a favorable and sustainable environment within as well as across the home. The chi square analysis also agreed that after becoming a member of Self Help Groups, significant percentage of women having control over their earnings.

8. It is prominence that the group participation of women enormously contributed not only for their family betterment but also to economic development. The chi square analysis also acknowledged that after becoming the member of Self Help Groups; irrespective of their socioeconomic condition, they acquired sufficient level of awareness over savings and its avenues such as bank deposits, insurance and credit society etc. through their salary/income.

9. Women socioeconomic condition have high impact on their savings, it is highlighted that there is significant relationship between the Self Help Group member's age, education, occupation, income, marital status, size of family & position in group of towards fund saved in SHGs account.

10. Since the region surrounded by the plantation remains undeveloped because of which the members have no source of other employment to improve their life style. The salary is not adequate to run their family, leading poor status and unable to provide rich education to their children. The chi square test also proved that there is no relationship between members income/salary towards income generating activity.

11. Self Help Group is a viable organizational setup to disburse micro credit to the rural women for the purpose of making them entrepreneurs and encouraging them to enter into entrepreneurial activities. But still the success of any strategy towards women

entrepreneurship depends upon many aspects such as level of education, income, caste, Social custom, Family size and environment. Chi square analysis also strongly acknowledged that there is association between the socioeconomic conditions and the type of activity involved for income generation as well as the reason for not involved in it.

12. It is found that sizable respondents are working in the tea estate and they are earning low after engaging in 8 hours hard work. It is well known fact that low level income affects their consumption level, standard of living and saving capacity. The chi square test also highlights that there is association between the age, education, occupation, income, marital status, family size, & position in the group of Self Help Group members towards loan received and the Purpose of using the loan amount.

13. Friedman's test shows that, members being associated with Self Help Groups are getting sufficient amount of loan (4.47 ± 0.50) with the highest mean rank of 3.37 and their repayment capacity also has been improved (4.53 ± 0.63) with the mean rank of 3.04. But it did not made any large difference on their Standard of living in Valparai.

Suggestions

1. In order to facilitate women social participation in hill station, developmental agencies should educate the family members by using different Media and also create awareness about advantages of women participation in social organization. Formal and in-formal leadership should help to encourage the women of lower strata to participate in social organization.

2. The NGOs and lead banks should make SHG members to understand that Credit alone is not the purpose of this scheme. But to bring "transformation" in the society through group participation, involving in income generating activity and strengthening infrastructure.

3. It is observed that there are no common objectives among the SHGs in hill station. Hence the educational institutions, Banks and NGOs should take the lead role to formulate "common objectives" and welfare of women. This will facilitate a common platform for them to air their voice, increase their participation and contribute their portion to the development of Valparai.

4. At present there is no platform to have inter - group discussion for the animators and it must be made mandatory to hold such kind of meetings at least once in a month and report the progress made by the groups to the concerned authorities. Such a review by all the groups would help the groups in promoting mutual understanding and in learning about the achievements of the other groups which also ensures better monitoring of the group's activity.

5. It is also seen that most of the SHGs women do the economic activities (Public Distribution System) individually under the group name. Quite often this could result in exploitation of group members by a few dominant women members. To curve this, members must be induce with a proactive approach to participate and work together in all the group activities.

6. Since most of members belong to scheduled caste in SHGs, also they don't have any alternative employment opportunity over there, the state government should design unique schemes like scholarship for member's children's education, subsidies to such members. Moreover it motivates their family members to allow women to involve in it.

7. To bring changes over the involvement and performance of members at grass route level in hill stations. The lead banks should consider the members performance at group level as the criteria for sanctioning loan to starting ventures.

8. Since there are no many problems about member's loan repayment, the banks should offer high amount of loan to members. Further if the group is not involved in income generating activity, they should be instructed to invest at least 30-40 % of their loan amount in profitable way. Also it should be properly reviewed by banks frequently.

9. Offering loan to SHGs is alone not the task of banks, since most of the women are having basic education, the lead banks should utilize this opportunity by inspiring, encouraging, motivating and coordinating members to become entrepreneurs.

10. The role of state government is very crucial in giving proper shape and structure to the Self Help Groups in valparai. Recognizing the potential of the scheme, the government can divert a part of its spending to promote tourism and micro business through SHGs by giving subsidies to the groups.

11. Active intervention by district administration, professional bodies and voluntary organizations is precondition for the successful conception of Self Help Groups, in terms of skill training for designing products and its marketability.

12. Further the government can setup the “women cooperative societies” in hill stations and that should be administered exclusively by women. Also authorities should properly recognize and reward more to the groups that perform well.

13. There is a high rate of migration of people from hill station to plain areas, due to heavy work, and low wages, Poor economic condition, lack of education opportunity and unfavourable environment for their children’s education, poor infrastructure and transport, wild animal threats and isolated form society. the state government therefore should devise more social development plans in all these aspects at valparai.

Conclusion

Women are an integral part of every economy. All round development and harmonious growth of a nation would be possible only when women are considered as co-partners in progress with men. Empowerment of women is essential to harness the women labour in the main stream of economic development. Self Help Groups have proven to be a key avenue from which women can be empowered. The study revealed that SHGs empower members by awakening self assertiveness and confidence among them, nurturing saving habit, participate in decision making at home and in their communities, gives them the ability to resist social evils and gives proper status and respect in their society also zeal to know political news. On the other hand, self help groups did not make any big difference over on their standard of living. Because of the women members mainly are using this scheme for availing credit, improper utilization of loan amount and low awareness of income generating activities. Therefore the study would conclude that empowerment is not just the process of making women to be happy at the same level, but to bring escalation in all aspects from traditional in to contemporary stage.

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