



INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION AND MANAGEMENT

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REFLECTIONS OF SELF HELP GROUPS AND THEIR MAMMOTH GROWTH IN THE STATE OF TAMILNADU, INDIA

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ABSTRACT

Self help groups (SHGs) have emerged as a key strategy for women development. The Tamil Nadu Women Development Project under the name of Mahalir thittam in Tamilnadu has now grown into a mammoth movement covering all districts in the state, targeting poor families and the marginalized sections of the society. Some women do benefit from such programmes, increasing their incomes and bargaining power in the household and their status in the community. But other issues like control over credit, and income from credit, additional workload and debt burden after joining the SHG, problems in marketing the products and facing competition are to be explored in depth.

KEYWORDS

Mahalir Thittam, SHG, Tamilnadu, Women.

INTRODUCTION

Women form the integral part of the society. Yet they are the most under privileged and vulnerable section of the society and constitute a sizeable segment of those who belong to the below poverty line. Developing countries lay more stress on women development and their active participation in the main stream of development activities. The empowerment of women and improvement of their status and economic role needs to be integrated into economic development programs, as the development of any country is inseparably linked with the status and development of women. Self help group is emerging as a powerful instrument for improving women's participation in the development process. The innovation of self help groups has helped the poor especially women to gain access to credit and thrift activities. Under SHG the women organize themselves into groups; meet regularly with the intention of finding a solution to a common problem. These organized idle women after their access to thrift and credit activities are transferred into productive workforce, leading to income generation, economic independence and social upliftment.

CONCEPT OF SELF- HELP GROUPS

Self-Help Group (SHG) is a homogenous group formed by 10-20 members of poor households having similar objectives, aims and aspirations. The SHGs are formed under the principle of self-help to promote individuals through collective actions in areas of augmenting income, gaining easier access to credit and other resources and increasing their bargaining power. The SHG is a voluntary association of the poor who come together to improve their socioeconomic conditions.

THE GENESIS AND GROWTH OF SHGS IN INDIA

The Self Help Group (SHG) in India has come a long way, since its inception in 1992. However the first effort was taken by NABARD in 1986-87 when it supported and funded an action research project on "Saving and Credit Management of Self Help Groups" of Mysore Resettlement and Development Agency (MYDRA). Then NABARD launched a pilot project to provide micro-credit by linking SHGs with bank in 1991-92. The spread of SHGs in India has been phenomenal. It has made dramatic progress from 500 groups in 1992 to some 16, 18,456 groups that have taken loans from banks. About 24.25 million poor households have gained access to formal banking system through SHG-bank linkage programme and 90% of these groups are only women groups

SPREAD OF SHG IN TAMILNADU

In Tamilnadu SHG movement was started in a small way in Dharmapuri district in 1989. The success of the Project encouraged extending the project to all the rural areas in the State in a phased manner. Government of Tamil Nadu spearheaded the Self Help Group (SHG) concept with the now popularly called "Mahalir Thittam" project, which was launched during 1997-98 with State Government funding and was progressively extended to all the 30 districts. The vision of the project is to reach out and empower women below the poverty line through Self reliant and sustainable Self Help Groups. The Mahalir thittam in the state had now grown into a mammoth movement covering all districts in the state, targeting poor families and the marginalized sections of the society

CURRENT STATUS

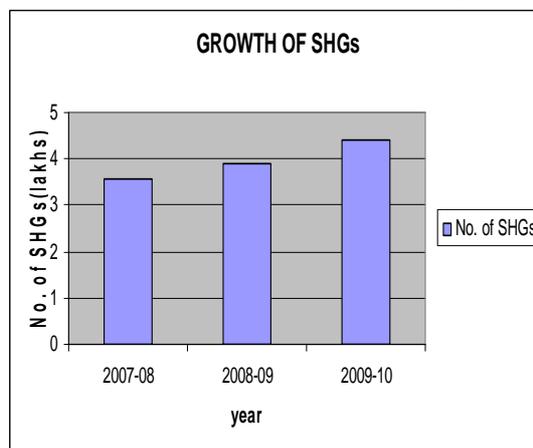
The SHG movement, which was started in 1989 as a spark in the horizon, and has now emerged as a powerful and vibrant movement illuminating the lives of poor women across the length and breadth of the state. The following table gives the details of SHGs as on 31.03.2008, 31.03.2009 and 31.03.2010

Table -1: GROWTH AND BANK LOANS DISBURSED TO SHGs IN TAMIL NADU

year	No: of SHGs	Amount of loan disbursed Rs (crores)
2007-08	3,58,251	2543.36
2008-09	3,91,311	5337.96
2009-10	4,41,311	8129.61

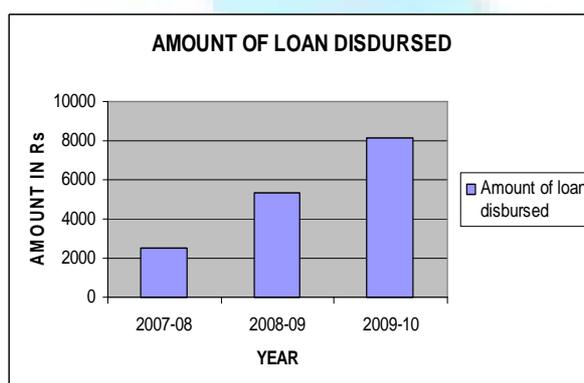
Source: TNCDW

FIGURE-1: NUMBER OF SHGS LINKED DURING THE YEAR 2007-2008, 2008-2009 & 2009-2010



Source: TNCDW

FIGURE-2: BANK LOANS DISBURSED TO SHGS DURING THE YEAR 2007-2008 2008-2009 AND 2009-2010



Source: TNCDW

The state government's intervention had led to a massive increase in credit linkages for women's self-help groups in Tamil Nadu. During 2008-2009 as many as 3.91 lakh groups with strength of 62.93 lakh members were functioning across the state. Their total credit was Rs 5,337 crore. In 2009-2010 4.41 lakh groups with strength of 69.91 lakh members are functioning across the state. Their total credit was Rs 8,129 crore. The Tamil Nadu Corporation for Development of Women, which is spearheading the movement, had brought out qualitative change in the lives of women. Several studies indicate that self help group programmes often in the form of credit or micro credit schemes and savings have succeeded in changing the lives of poor women by making way for enhanced income and increased self-esteem. This is evident from the mushrooming growth of self- help groups in the state.

MICRO SATE –MICROFINANCE BRANCHES

Self-help groups (SHGs) in Tamil Nadu, India, have achieved greater access to credit due to openings of “Microsate” microfinance branches of private commercial banks, such as Indian Bank and Canara Bank, in rural areas. Out of the 27 micro sate branches opened by Indian bank in the country 12 branches have been established in Tamilnadu. Canara Bank has established 2 branches in the state. Indian Bank will facilitate the members of women's self-help groups (SHGs) to establish contact with foreign and domestic buyers without the intervention of middlemen at its Microsate Branches all over the country and help the groups improve the domestic and export market of the SHG products and increase their profits.

REFLECTIONS OF SHG

The pilot survey conducted in the study area and the lessons learnt from the previous studies reflects the following

ACCESS Vs CONTROL OVER CREDIT

The main reason for women joining the self help group is to obtain credit for productive purpose. SHGs help in access to credit but, do women really have control over their loans is a major issue to be looked upon. Goetz and Gupta found that an average of 39% of women had little or no control over their loans in the four Bangladesh programs they studied. However, Helen Todd points out that this means that 61% of women have partial or full control, which is a striking improvement over "the kind of powerlessness with which these women begin." Several studies also show joint decision-making about business investments between women clients and their husbands. Thus majority of the women merely passed of their amount of loan to their husband or sons or in laws with little or no control over the loan amount.

INCOME FROM CREDIT

In a study conducted by Basu 78% of women reported they could not use the income at their own discretion (without consulting their husband). A sizeable number (42%) of women reported that they do have their own independent savings, and if they did, husbands were aware of these savings 91% of the time. Wives expressed having a low level of control over these savings, with 85% saying that they were not able to decide autonomously how to utilize them. Hence even though women had income and savings through SHG how to use the income and savings were in the hands of their husband or family members.

ACCESS AND CONTROL OVER ASSETS

SHGs help in the creation of assets. The extent to which women retain control over assets purchased as a result of credit is also another factor to be looked upon. Many women register land and productive assets in their husband's name, because of inheritance laws: assets will be inherited by sons if registered in the husband's name, and by daughters if registered in the wife's name (Kabeer 1998:48-50). This raises questions about any assumed automatic links between credit and transformation in gender relations but also reflects the extreme dependence of women on husbands and sons for physical security, particularly in old age.

MARKETING PROBLEMS

When women are engaged in producing local products in village and cottage industries they do not earn much due to absence of successful marketing it was observed that some of the SHGs engaged in food processing encounter similar problems. They were unaware of the scope of broadening their markets.

INABILITY TO FACE COMPETITION

SHGs are not able to face open market competition and are scared of competing with the existing products because they lack in investment resources required to produce high quality products. SHGs find it very difficult to survive in the highly competitive market

DEBT BURDEN

There are many studies which reveal that SHGs have improved the economic status if the members while a few argue that it increases the debt burden. In the study conducted by Jyotirmayee Kar 85% of them used the SHG loan to repay their earlier loans from money lenders and as such they could not use the credit productively to increase their income. Thus there is no way to be free from high cost informal borrowing. In our pilot study Kalavathi a SHG animator accepted this fact but Papai a SHG group leader who is engaged in milk and milk products sale disagrees and says that she is free from the clutches of money lenders after joining the SHG.

ADDITIONAL WORK LOAD

Linda Mayoux in a briefing paper for the Micro Credit Summit, Washington, February 1997 comments that self help group members have access to income at the cost of heavier workloads and set up enterprises over which they had little or no control. They were employed as unpaid family workers with little or no benefits. In some cases small increase in women's income led to decrease in males contribution in house hold expenditure.

CONCLUSION

From the pilot study and review of literature we can find some women do undoubtedly benefit from some programmes, increasing their incomes and using this to raise their bargaining power in the household and their status in the community. It is impossible to say for how many women, or in which contexts it is occurring. The other issues discussed above i.e whether the women have control over the loan amount and income from credit? The debt burden and additional work load after joining SHG, problems in competing and marketing are to be explored in depth

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