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WOMEN EMPOWERMENT THROUGH SELF- HELP GROUPS IN PUDUCHERRY: A CASE STUDY OF YANAM

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ABSTRACT

Women represent 50 percent of world population and receive 10 percent of the world income and own even less than 1 percent of the world's property. They suffer many disadvantages as compared to men in terms of literacy rates, labour participation rates and earnings. Empowerment of women has emerged as an important issue in recent times. The major strategies of women empowerment include social empowerment, economic empowerment, political empowerment and gender justice along with demographical justice (rural and urban). Empowering women particularly rural women is a challenge. Women are economically empowered through small scale entrepreneurship programme with the help of Self-Help Movement. Economic empowerment of women led to the empowerment of women in several aspects such as socio- economic opportunity, property rights, political representation, social equality, personal rights, family development, and community development and at last the nation development. For rural women, economic empowerment the concept of Self-Help Groups (SHGs) based on group approach to rural development is indeed a boon to the rural poor women who undertake viable economic activities on their own. The SHGs are voluntary associations of people formed to attain some common goals. The present study highlights to evaluate the empowerment of women through SHGs in Puducherry by using a case study approach. For this purpose, Yanam was selected to make the study more imperative.

KEYWORDS

Economic empowerment, rural women, demographical justice, literacy rates, poverty.

1. INTRODUCTION

If you want to awaken the country, first awake women. If a woman is awakened a family is awakened and a family is awakened, a village is awakened thereby entire country is awakened."

Jawaharlal Nehru

"Women are the builder and moulder of nation's destiny. Though delicate and soft aslily, she has a heart, far stronger and bolder than of man... she is supreme inspiration of man's onward march"

Rabindranath Tagore.

In India, women Empowerment is a buzz word to-day. As a nation, India is committed to the empowerment of women. Though women is regarded as " the unsung heroine who works from dawn to dusk", yet it is unfortunate that even the ignorant and worthless men had been enjoying superiority over women which they do not deserve and ought not to have. So, since Independence, Government has made concerted efforts towards removing various biases. The emergence of women entrepreneurs and their contribution to the national economy is quite visible in India. The number of women entrepreneurs has grown over a period of time, especially in the 1990s. Microfinance programs have significant potential for contributing to women's economic, social and political empowerment. Access to savings and credit can initiate or strengthen a series of interlinked and mutually reinforcing 'virtuous spirals' of empowerment. Microfinance development has emerged as major strategy to combat the twin issues of poverty and unemployment that continue to pose a major threat to the polity and economy of both the developed and developing countries. A number of agencies both Government as well as Non-Government Organizations are involved in micro-finance development initiatives.

FIGURE 1: SELF HELP GROUPS (WOMEN AT WORK)



Self-help groups have emerged as one of the major strategies for women's empowerment and various schemes of the Government of India have shown that strong women's groups could contribute substantially to the development and convergence of services and activities. These programmes have highlighted the benefits of formation of women's groups for building confidence and focusing on developmental tasks. Different groups in various states all over the country have focused on skill development and awareness generation, promoting economic development through income generating activities, inculcating thrift and credit management activities among poor women. A self-help group (SHG) is a voluntary association of persons with common interest, formed and managed democratically without any political affiliation (Ramesh, 1996). Women cannot be ignored while devising various policies for rural and socio-economic development. So, treating the women with equality of opportunities is very much required.

The major form of microfinance in India is that based on women's Self Help Groups (SHGs), which are small groups of 10-20 members. These groups collect savings from their members and provide loans to them. However, unlike most Accumulating Savings and Credit Associations (ASCAs) found in several countries, these groups also obtain loans from banks and lend them to their members. Despite these considerable achievements, sustainability of the SHGs has been suspect because several essential services required by the SHGs are provided free or at a significantly subsidized cost by organizations that have developed these groups.

1.1. COMMON CHARACTERISTICS OF SHGS

- Each group should contain 10 to 20 members.

- The members of this group should live below the poverty line.
- It has identical interest/common occupation/social heritage, homogeneity and affinity.
- This group creates self-help, awareness, and economic and social empowerment to the poor.
- The self-help group inculcates the thrift and savings habit among the members of each group.
- SHG have full support from Government as well as non-government organisation to enhance it.
- Each group maintains simple records and documents, which exhibit meetings, savings, and expenditures and store other extracurricular activities.
- This group has a principle of collective leadership and mutual discussions.
- This group get loans in micro-level from banks and some social service organisation.

The primary objective of SHG includes economic and social empowerment and also the skill development.

[a] Economic Empowerment

- To inculcate the habit of saving
- To meet the small and emergency credit needs of their own
- To use the credit for the right purpose and to teach them to repay the loan regularly
- To enhance the income of the family

[b] Social Empowerment

- To create among the women to have a feeling of "We for Ourselves";
- To improve the status of women in the society and in family, distribute the responsibilities of decision-making power to all.

[c] Skill Development:

- Create self-confidence
- To inculcate the leadership qualities and interacting ability among the women.

The Union Territory of Puducherry is 479 Sq.kms. in area and has a population of 9,74,345 as per 2001 census with four distinct regions viz. Pondicherry, Karaikal, Mahe and Yanam lying geographically isolated from one another. Yanam region is located about 840 Sq.kms. north-east of Puducherry, near Kakinada in Andhra Pradesh. It covers with Puducherry town and its villages encompass 290 sq.kms surrounded by the south Arcot District, Karaikal town and its villages spread over an area of about 161 sq.kms, Mahe and its villages cover around 9 sq.kms surrounded by the Kerala state, and Yanam spreading over an area of around 20 sq.kms within the East Godavari district in Puducherry. While Puducherry, the head quarters of the union territory, lies 162 km south of Chennai and 22 km north of Cuddalore, Karaikal is about 150 km south of Puducherry and Yanam about 840 km north-east of Puducherry on the Andhra Coast. Mahe lies almost parallel to Puducherry, 653 km away on the west coast. There are 2 main drainage basins, the one of Gingee River which crosses it diagonally from north-west to the south-east and the other of Pennaiyar which forms the southern border. The people here speak about 55 languages. Puducherry town is connected by railways and roadways.

Puducherry is referred by names such as 'Quintessence of French Culture', 'India's Little France' and 'The French Riviera of the East', Still it has the French flavor in it as one can see by the grand colonial mansions, beautiful boulevards, and placid promenades, spellings on sign boards and buildings, names of roads and public places. The district presents more or less a flat land. There are no hills or forests. The main soil types are red ferrallitic black clay and coastal alluvial.

Karaikal district is situated in more or less a flat land. There are no hills or forest in this district. This district consists of almost entirely coastal alluvial soil which is highly suitable for cultivation of paddy and pulses. Pulses, cotton, chilies, coconuts, ground nuts, vegetables and sun flower are the other popular items grown in the district. Karaikal is a good fishing centre with the following ten marine fishing villages spread along the coast. Mahe is a little area which is bounded on the south-west by the Arabian Sea, on the north by river Ponniyar and on the other sides by a stretch of calcareous hills of medium height which are linked to the ghats by a series of wooden hillocks. The district consists of three entities viz, Mahe town proper, the small enclave of Kallayi and of Naluthura. Mahe is situated on the Malabar Coast. This district is entirely rain fed and is covered by typical red lateriate soil. There is no forest area in this district. The coast line here lies between the richest fishing belt between Ponnani and Mangalore on the west coast. Mahe is at the centre of a prawn grouped which stretch from Quilon to Mangalore. Yanam lies on the spot where the Coringa River and the Godavari River separate. It is more or less a flat land.

FIGURE 2: GEOGRAPHICAL MAP OF PUDUCHERRY



The density of population of the Union Territory is 2034 persons/Sq.km. The rural population is 3,25,726 persons (33.43%) whereas the urban population is 6,48,619 persons which constitutes 66.57% of the total population. The region-wise break-up is as follows:

TABLE 1: THE REGION WISE DETAILS OF THE UNION TERRITORY OF PUDUCHERRY

Region	Area (Sq.kms)	Population	Male	Female
Puducherry	290	7,35,332	3,69,428	3,65,904
Karaikal	161	1,70,791	84,487	86,304
Mahe	9	36,828	17,153	19,675
Yanam	20	31,394	15,893	15,501
Total	479	9,74,345	4,86,961	4,87,384

Source: Directorate of Economics and Statistics, Government of Puducherry

As against the national pattern, the percentage of population in urban areas is much higher than the population in rural areas. The entire Mahe and Yanam regions have been classified as urban. 66% of the Union Territory is classified as urban as against the All India level of 25.7%. The male population is placed at 4,86,961 as against female population of 4,87,384, registering a sex ratio of 1,001 females for every 1000 males. The scheduled Castes population is 1,57,771 and accounts for 16.19% of the total population. There are no Scheduled Tribes in the UT of Puducherry according to 2001 Census Report.

In Union Territory of Puducherry (UTP), Swarnajayanti Gram Swarojgar Yojana (SGSY) was launched on 1st April 1999 with the aim of assisting families (swarogaris means self-employed) below poverty to earn an income of Rs. 2000 per month and rise above the poverty line through a combination human and economic capabilities development assistance, viz., bank credit, government subsidy and skill up gradation, for sustainable development. Currently, 1640 SHGs have been formed in the UTP, of which 1550 have received revolving funds.

PIPDC has also proposed to start Skill Development Mission in this UT of Puducherry. It has already appointed M/s.IL & FS CDI as the consultant for mapping the skill gaps, identifying the groups to be trained and the training courses. The consultant has submitted the report and the same have been discussed in the State Level Skill Development Mission at its meeting held on 23rd October 2010. The project envisages imparting training to about 20,200 persons in five years period through skill schools by M/s.IL & FS CDI.

District Industries Centre plays a vital role in creating employment opportunities to the unskilled women through various training programmes.

a) In plant Training: Candidates are sponsored to industrial establishments to have hands on training in the trades of computer operations, floor shop management etc. for a period of one year.

b) Vocational Training: It is an institution oriented training focused towards increasing the employment opportunities of women. Training is imparted for a period of six months in trades like tailoring, embroidery, beauty parlor etc.

c) Advanced / Hi-skilled Training: Candidates are sponsored to selected short term trades offered by reputed training institutes in order to get training in advanced skills in the field of study so as to augment employment opportunities.

d) Training and Development: Unemployed women are given training in the development of handicrafts, coir and silk to take up employment or to go for self employment. They are also given advanced training options to improve their skill and make them competitive.

e) Self Employment: Financial assistance is provided to unemployed youth for taking up self employment ventures. Subsidized loan assistance through banks is provided under PMEGP, MUPSES to take up self employment ventures.

Apart from the above, action is taken to provide quality and professional training in the potential areas like Tourism and Hospitality, Food Processing, Logistics, BPO Call Centers and Medical Transcription, Office Management and Export Import Management etc., with a target of 3000 beneficiaries in the Annual Plan 2011-12 through all these training programmes.

Promotion of low cost decentralized tiny and cottage, small and medium enterprises with the underlying principles of "technological demystification" and the appropriate linkages with technical institutions and ensuring forward linkages with the marketing agencies would simultaneously address the critical problem of rural unemployment and income enhancement. The opportunity available is the large number of well mobilized SHGs which could manage particularly small business enterprises tiny and cottage industries.

SHGs, a proven concept for social mobilization of rural poor can be effectively utilized with the support of the experienced NGOs to mobilize the BPL families and to enhance the outreach of the social security programmes. The other vital factor is to ensure quality delivery of the programme and continuous human resource development for the staff executing the different programmes. Sufficient representation needs to be ensured for women's contribution at various stages of planning and implementation of various social security programmes. Active joint campaign and support by the Government and Scheduled Banks for setting up of small and medium-sized enterprises (SMEs) and small scale service and business enterprises (SSSBEs) would improve and provide significant employment opportunities. With dwindling agriculture sector base, emphasis on tiny and cottage sector and micro finance / SHGs would boost rural economy. The state should specially focus on partnership with SHGs, civil society organizations and NGOs to improve the efficiency in the implementation of various development programmes aimed at poverty alleviation

2. REVIEW OF LITERATURE

Staples (1990) defined the term empowerment as means (a) to gain power (b) to develop power; to take or seize power; (c) to facilitate or enable power and (d) to give or grantor permit power. Sandbergen (1991) while assessing the impact of a small scale irrigation project had shown indications of contribution to potential empowerment of women in the form of enlargement of freedom of movement of women. Sen (1997) stressed the importance of empowerment of women which is about change in favour of those who previously exercised little control over their lives. This change has two components, the first is control over resources (financial, physical and human) and the second is control over ideology belief, values and attitudes. Srilatha *et al.* (1997) observed that a major gain of making the programme of SHGs women centered was that the transition of power from the bureaucracy to the people. Joseph (1998) concluded that the "Preshitha Service Society (PSS)" of Coimbatore district had made women not only economically independent but they were also made to change their self-perception that they need not always be at the receiving end. Men and society had come to understand women's capabilities and their contribution to the development process. Mridula (1998) stated that women's development in recent years emphasize on providing equal opportunities to women by removing gender bias, empowering women and creating self-reliance among them. Sashi (1998) revealed that through the intervention of India Social Institute in two slums, women were beginning to develop a better understanding of their self in terms of health, income, leisure, marital and familiar roles and various other rights and obligations. Jayasri (1999) opined that empowerment by exercising one's own right is the only way by which the society can sustain itself. Sunita Roy (1999) reported that empowerment of women should focus on aspects like (a) direct involvement of women in programming and management, (b) effective collaboration with community organizations, (c) organizing and strengthening of women's self-help groups, (d) sensitization and advocacy for gender justice in society, (e) identifying women's need and priorities while generating employment, (f) organizing women in different groups to undertake certain productive activities to earn their livelihood and (g) elimination of violence and discrimination against women at physical, mental, domestic or societal level. Sudharani *et al.* (2000) defined empowerment as the process of challenging existing power relations and gaining greater control over the sources of power. Empowerment is a process of awareness and capacity building leading to greater participation to greater decision making power and control to transformative action. Hemantha (2001) has comprehensively given the parameters of empowerment of women as follows:

- Enhance self-esteem and self-confidence in women.
- Build a positive image of women by recognizing their contribution to the society and economy.
- Develop in them an ability to think critically.
- Faster decision-making action through collective process.
- Enable women to make informed choices in areas like education, employment and health especially reproductive health.
- Ensure equal participation in development process.
- Provide information, knowledge and skill for economic independence.
- Enhance access to legal literacy and information related to their rights and entitlements in the society with a view to enhance their participation in all areas.

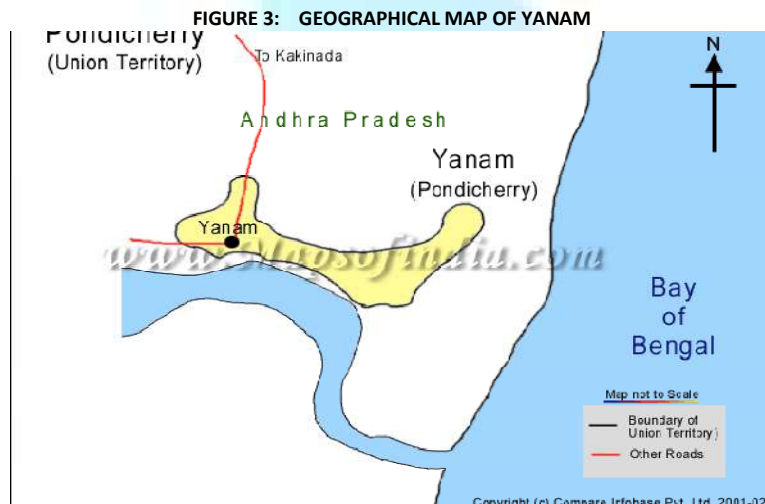
Sherin (1999) found that 82.69 per cent of the functional SHG respondents had expressed empowerment in terms of authority in planning, decision making, implementation and evaluation of the SHGs programmes while only 55.17 per cent of the respondents of the non-functional SHGs claimed that they had been similarly empowered. Saradha (2001) reported that the product empowerment of women in self-help groups was found to range from high and low with 35.80 and 35.00 per cent, respectively. It indicated that even though the women are psychologically empowered but their real empowerment level was low. Choudhary (1996) reported in his study on 'empowering strategies for rural women that the goals of poverty reduction and empowerment of women can be effectively achieved if poor women could organize into groups for community participation, as well as for assertion of their rights in various services relating to their economic and social well-being. Poor women's creativity, group dynamics and self-management are major elements in tackling the gender and equity

issues. Srinivasan (1996) found that SHGs offer means by which the poor had access the sources in their own right which makes the people confident that by saving small amount over a period of time that help each other in group in a big way. Patnaik (1997) described the important areas for empowerment of women in rural areas is (a) women and their work force participation (b) women and their education (c) women and their health and (d) women and their political participation. He also felt that empowering women with economically productive work will enhance their contribution to rural development. Agarwal (2000) described that training of rural women was important so as to increase their involvement in development process, enhance their skill and make them equal partners in national development. Saradha (2001) in her study on empowerment of rural women through SHGs found that education, social participation, extension participation, training, mass media use and capacity building had significant association with the level of empowerment, whereas age, family size, land holding and material possession had no association with the level of empowerment. She also reported that very high majority (90%) of the women agreed that their economic independence increase the decision-making power. Puhazhendi (2000) revealed that participation of women in SHGs made a significant impact on their empowerment both in social and economic aspects. The women members were able to increase their income level manifold and contribute to the development of the family. Above reviews clearly revealed that the major factors affecting the empowerment were access to land, independent earning, community participation, decision making and self-confidence. Further education and social participation, also affect the empowerment of women.

3. METHODOLOGY

In India, Self-Help groups are playing a vital role in the socio-economic development of women. Their role is significant in extending loans besides providing training, inputs, marketing and extension services. Today there are more than 25 lakh SHGs in the country, ninety percent of them are women Self-Help Groups. There are about 1640 women SHGs in Puducherry covering nearly 1450 poor women. Puducherry alone has about half of SHGs organized in the country. Since inception, an amount of Rs.150.90 crore is mobilized as corpus by these groups. In this context and with this backdrop, this is a modest attempt to study the impact of SHGs on women empowerment in the Union Territory of Puducherry.

It is a case study for which "Yanam" was selected as a sample which represents the overall characteristics of Puducherry. Women empowerment in the present work has been assessed through the growth of Self-Help groups and their services to both rural and urban women. Consistent with the objectives of the study, different techniques have used for the analysis of the data. The data pertaining to the study has been analyzed and presented in tabular forms to make the findings meaningful and easily understandable with simple statistical tools of analysis like ratios, percentages etc. The present study was based on two sources of data viz., primary data and secondary data. Primary data is the first hand information collected from the SHG members of Yanam directly to know the impact of the scheme on their lives in terms of increase in the level of employment and incomes. The primary data was collected through direct interview method from sample population of 400 beneficiaries. The secondary data related to present study was mainly collected through secondary sources which include various official reports, periodicals, magazines and websites etc.



4. OBJECTIVES OF THE STUDY

Very few studies are available related to the measurement of level of empowerment of women and contributing factors for it. This study has been designed mainly to focus on extent of empowerment of women through income generating activities and constraints that are experienced by the women in their empowerment.

With this background the present study, "Women Empowerment through Self-Help Groups in Puducherry: A case study of Yanam" has been formulated with the following objectives:

- To study the extent of women empowerment through various income generating activities
- To study the profile of women involved in income generating activities
- To study the relationship between empowerment and personal characteristics of women
- To identify the constraints in empowerment of women.
- To study the profile and nature of enterprises owned by women.
- To evaluate the performance of business enterprises carried out by rural women entrepreneurs
- To offer suggestions for promoting empowerment among rural women.

5. ANALYSIS

According to Pandit Jawaharalal Nehru, the first Prime Minister of India, "Freedom depends on economic condition even more than political. If women are not economically free and self-earning, she has to depend on her husband or son or father or someone-else and dependents are never free."

Economic empowerment is one of the means to empower the women. Enhancing women's economic productivity is an important strategy for improving the welfare of 60 million Indian households living below the poverty line (Dwarakanath, 1999). The existence of women in a state of economic, political, social and knowledge disempowerment is known to be a major hindrance to economic development. J. Cooper, famous Anthropologist has defined the position of women in more scientific way as "Status of women in any society depends on her recognized rights, duties, liberties and opportunities – chiefly in the domestic, economic, social, political and religious spheres". Economic independence or access to an inherited or self-generated income is considered as the major means of empowerment of women, to a great extent this is true as economic dependence is the worst form of dependence. Women's income in a family is very important in relation to their full identity and powers in all spheres of life. However, as in the case of education, economic independence also may not give women the necessary decision making power. The prevailing value system has put so many hurdles on the path for women's equality through economic

empowerment even so the role of the economic factor cannot be minimized. The self-help group provides an appropriate platform for initiating and sustaining income generating activities.

Self-Help Groups (SHGs) have emerged in order to help poor women to secure inputs like credit and other services. The concept of SHG in India was introduced in 1985. Self-Help Groups are small, economical, homogeneous, affinity groups of rural poor who are voluntarily ready to contribute to a common fund to be lent to their members as per the group decision. They work for group solidarity, self group awareness and social and economic empowerment through democratic functioning and have refinanced Rs. 3.00 crores to the banks. Many rural development programmes like 'Swarn Jayanti Gram Swarozgar Yozana' (SGSY) which is a combination of six rural development programmes, are based on the self-help group strategy. It is a viable alternative to achieve the objectives of rural development and to get women's participation in all rural development programmes. The present study addresses issues related to the performance of self-help groups. Various research gaps have been identified that need to be studied immediately to strengthen the performance of self-help groups.

In the U.T. of Puducherry Self Help Groups are actively undertaking various trades/business. This Corporation is effectively arranging for formation of Self Help Groups in various villages of Puducherry and Karaikal Region. Periodical camps are being arranged to Self Help Groups in various villages with a view to increase social awareness, development of leadership qualities and towards building up of self confidence among women. Training on Health, Nutrition, Legal Awareness, Self Confidence, Accounts Maintenance, Leadership Quality, Human Understanding etc., are being given to Self Help Groups. After one year Group loan will be sanctioned under this scheme in order to develop savings habits and to make them self sufficient by circulating the loans among the members and also to improve their living status.

In order to gear up the functions of the Self Help Group and also to take up the income generating activities 677 Multi-purpose Women Development Coordinator and 677 Multi-purpose Women Development Helper was absorbed. They will undertake Group formation/mobilization activities community oriented innovative interventions, integration and convergence of schemes etc., They will make Lead Agency, access to Micro Credit and facilitation of micro enterprise (toward poverty alleviation) monitoring and evaluation of various schemes of women development corporation. They will persuade women beneficiaries who availed loan from Banks and Puducherry Corporation for Development of Women and Handicapped Persons Ltd., to repay the loans.

Swayamsidha (SHGs) a new scheme being implemented with the long – term objective being the all-round empowerment of women, especially socially and economically, by ensuring their direct access to and control over, resources through a sustained process of mobilization and convergence of all the on-going sectoral programmes, the immediate objectives are as below:

- Establishment of self-reliant women's Self Help Groups (SHGs) Women will be encouraged to form groups according to their socio-economic status and felt needs, after which they will net work with other groups.
- Creation of confidence and awareness among members of SHGs regarding women's status, health, nutrition, education, sanitation and hygiene, legal rights, economic upliftment and other social economic and political issues;
- Strengthening and institutionalizing the savings habit in rural women and their control over economic resources;
- Improving access of women to micro-credit;
- Involvement of Women in local-level planning;
- Convergence of different agencies for women's empowerment and integrated projects accessing delivery of different schemes from a single window; and
- Inculcating a subsidy-free approach to women's empowerment.

Under this scheme 100 Self Help Groups in Puducherry and 100 Self Help Groups in Karaikal have been formed with 3525 members by providing basic infrastructure facility such as name board, furniture, stationery items etc. The PCDWHP has been identified as an implementing agency for the Oulgaret Municipality, Bahour and Mannadipet Commune in Puducherry Region and entire Karaikal Region.

"Payment of Interest Subsidy to the Women Self-help Groups Scheme, 2009" Scheme for giving interest subsidy and that the interest beyond 3% on loan of maximum amount of Rs. 2/- lakhs to each Self-help Group would be borne by the Government subject to prompt repayment being implemented in Yanam on pilot basis by Local Administration Department, PUDA, Puducherry vide (G.O. Ms. No. 3/LAS/A4/2010-11, dated 8th April 2010).

5.1. GUIDELINES FOR THE IMPLEMENTATION

- PUDA shall be the nodal agency for implementation of the scheme.
- It shall extend to all the Women Self-help Groups registered with the Puducherry Urban Development Agency, Local Administration Department and the District Rural Development Agency in the whole of the Union territory of Puducherry.
- It shall come into force in Yanam region from 6-1-2010 and in Puducherry, Karaikal and Mahe regions on such dates as the Government may publish in the gazette.

5.2. OBJECTIVES

This scheme aims at strengthening and empowering Women Self-help Groups engaged in providing self-employment of women by reimbursement of that part of the interest charged by Government banks over and above 3% per annum in respect of the loans not exceeding Rs.2.00 lakhs availed of by such Self-help Groups. If loan exceeds Rs. 2.00 lakhs, the component above Rs. 2.00 lakhs shall not be eligible for the interest subsidy.

For the purpose of this clause, if the interest rate is more than 3%, the Self-help Groups would pay the interest amount to the limit of 3% and the remaining amount will be reimbursed by way of subsidy by the Government so as to reduce the financial burden of the Self-help Groups.

Women Self-help Groups already registered with PUDA/DRDA which makes prompt repayment of loan every month i.e. within the period fixed by the bank shall be eligible to avail interest subsidy. These Self-help Groups should not be engaged in financing/money lending. These Self-help Groups should be working in the same region in which they are registered and engage in income generating activities.

Self-help Groups which have completed two years from the date of registration shall only be eligible for benefits of this scheme. Each Self-help Group will be eligible for availing this scheme from only one bank at a point of time. The Self-help Group can avail this scheme for a second loan only after the entire first loan has been paid off. If the Self-help Group defaults in payment, the Government will cease to pay the interest subsidy from the next month.

5.3. TRAINING SCHEMES

Training Programme with stipend is being provided for the educated unemployed women in the following trades by this Corporation. Cost of training application is Rs.5/- . Stipend: Rs.150/- per student.

TABLE 2: DETAILS OF TRAINING ACTIVITIES AND REQUIREMENTS

Trade	Document required for Enrolment
Computer	Birth Certificate 18 – 35 Years
Typewriting	Education Qualification :
Tailoring & Embroidery	SSC and above for General
Terracotta and Paper Making	Plus 2 and above for Computer Training
Toys making	8 th and above for Typewriting
Sea Shell Articles making	Annual Income not exceeding Rs. 24,000/-
Stuffed Dolls making	
Palm Leaf Articles making	
Fishnet Weaving	
Silk Weaving	
Nylon Mat Weaving	

5.4. FINANCIAL ASSISTANCE

This Corporation is extending financial assistance through Banks, through NHFDC and under Direct Control. Banks provide loan amount not exceeding Rs.10,000/- with 33.3% Subsidy for O.C. and 50% for S.C. is being disbursed through Nationalized Bank to setup Small Trades. Application cost Rs.10/-.

TABLE 3: DETAILS OF TRADES AND REQUIREMENTS FOR FINANCIAL ASSISTANCE

Trade	Document required for Enrolment
Petty Shops	Birth Certificate/Age Proof
Grocery Shops	Education Qualification Certificate
Dairy Units	Caste & Income Certificate (Ceiling Rs. 24,000/-)
Mobile Vendors	Ration Card/EPIC Xerox Copy
Mobile Canteens	Disability Certificate for Physically Handicapped Persons
Fair Price Shops	
Agarbathi Unit	
Papad & Pickle Making	
Tailoring	
Poultry	
Weaving	
Idly Shop	
Sarees Business	
Fire Wood Shops	
Vegetable Shops	
Autorickshaw	
Any other Small Shops/ Business	

INTEREST RATES

Upto Rs.50, 000/- - 5%
Rs.50, 001/- and up to Rs.5, 00,000/- - 6%

5.5. PONDICHERRY WOMEN'S COMMISSION

The Puducherry Women's Commission was constituted in the Union Territory of Puducherry with effect from 5th October 2004. This Commission is constituted to improve the status of women in the Union Territory of Puducherry and to enquire into unfair practices affecting women. The Commission is funded by Puducherry Corporation for Development of Women.

The profile of the women of the Union Territory (UT) of Pondicherry presents a demonstrable contrast to that of women of India in general. Conditioned by its geography, history and culture, Pondicherry reflects the South Indian world view in which the concept of femininity-motherhood is central to the way of life and education is perceived as the gateway for better livelihood. In the 20th century, especially, much attention was given to the social development of women especially under the influence of the Mother (Mirra Alfaasa) of Aurobindo Ashram-Auroville. The status of women in Pondicherry has been considerably influenced by the teachings of the Mother. She believed in the equality of sexes and wanted same education and training to be given to boys and girls.

In Yanam 6 regions were selected as samples viz., Kanakala Pet, Savitri Nagar, Dariyala Tippa, Faram Pet, Anyam Gardens and Gopal Nagar basing on the number of Self-Help Groups lined to the banks as on 31.03.2012. Multistage sampling technique was used to select the respondents for the study. The first stage is the selection of groups based on lining to the banks; the second stage involves the selection of regions in Yanam, while the third and the final stage is the random selection of sample groups from the selected regions. The sample groups are selected in the final stage of sampling on a random basis from the regions selected. Based on the information furnished by the official records, the regions were selected based on the number of group member's actively engaged in income generating activities. In selecting the groups, Co-operative societies were purposively selected due to their large membership. Accordingly 133 SHGs have been finalized from each selected region. From each group three members were selected on random basis making the sample 400 members. Data was collected from the members of the group with the help of interview schedule.

TABLE 4: REGION- WIDE DISTRIBUTION OF SHGs

Regions	No. of SHGs
Kanakala Pet	28
Savitri nagar	22
Darayala Tippa	07
Faram Pet	10
Anyam Gardens	40
Gopal Nagar	26
Total	133

Source: Collected through Official Record

TABLE 5: DISTRIBUTION OF SHG MEMBERS BY THEIR HABITS

Regions	Nature of Habits					
	Reading News Papers	Watching TV	TV Cinemas	Visiting Temples	Gardening	Total
Kanakala Pet	03 (03.57)	38(45.24)	83 (98.81)	80(95.24)	56(66.67)	84(100.00)
Savitri nagar	01 (01.52)	27(40.91)	66 (100.00)	66 (100.00)	17(80.95)	66 (100.00)
Darayala Tippa	04 (19.05)	12 (57.14)	21(100.00)	21(100.00)	17(80.95)	21(100.00)
Faram Pet	02 (06.67)	14(46.67)	30 (100.00)	30 (100.00)	23(76.67)	30 (100.00)
Anyam Gardens	12 (10.00)	55(45.83)	116(96.70)	115(95.83)	86(17.67)	120(100.00)
Gopal Nagar	02 (02.53)	30(37.97)	79 (100.00)	75(94.94)	50(63.29)	79 (100.00)
Total	24 (06.00)	176 (44.00)	395 (98.75)	387 (96.75)	378 (94.50)	400(100.00)

Source: Collected through Official Records (Figure in brackets is percentage to their respective samples)

The groups which are availed of assistance for individual activities have chosen a wide spectrum of income generating activities, which are area-specific. The following are the income generating activities selected by the respondents under study-

1. Dairy 2. Powders and Pickles 3. Garments 4. Kirana and Tea Stall 5. Vegetables 6. Adda leaf, Agarbatti and Candles 7. Construction Material 8. Coconut and Coir 9. Handicrafts 10. Sweets and Bakery 11. Dry Fish 12. Lace and Leather Bags.

Education is a boon to mankind, while lack of education to a person is a bane now-a-days. The confidence of illiterate women is generally low in comparison to literate women. The study revealed that out of 400 respondents in the sample, 62 members (15.50 per cent) are illiterates. Such illiterates are found more in Faram Pet (20.24 per cent), Dariyala Tippa (19.05 per cent) and Anyam Gardens (17.50 per cent) districts. The study further shows that 207 respondents (51.75 per cent) have studied between First and Fifth class while 98 respondents (24.50 per cent) studied between Sixth class and Ninth class. There are however a few

respondents who have studied SSC (6.50 per cent), Intermediate (1.25 per cent), Degree (0.50 per cent). Respondents with intermediate and Degree education were found in Kanakala Pet, Gopal Nagar, Savitri Nagar and Anyam Gardens only. On the whole, it can be concluded that majority of the respondents have studied below Ninth class only. The possession of consumer durables such as Television, Radio, LPG, Mixi, Fan, Gold Ornaments, Moped, Refrigerator and Telephone reflects the standard of living as well as the life style of an individual. The larger the number of these consumer goods possessed by an individual, the higher the standard of living and vice versa. The ownership of these consumers is durable in the function of individual's discretionary income. The higher the discretionary income, the larger the number of consumer durables under the possession of an individual and vice versa. The study revealed that a little over 95.75 per cent of the members possessed either Table Fan or Ceiling Fan, 88.00 per cent possessed LPG, 44.25 per cent possessed different gold ornaments, 44.00 per cent possessed Television and 40.75 per cent possessed Radio. Surprisingly there are a few members who possess Telephone as well as Refrigerator. The same phenomenon is found among all the members belonging to the six districts under study. Thus it can be inferred that the standard of living as well as life style of the SHG members under study is satisfactory. An attempt is made in the study to find out the usual habits of the women under study and the information is presented in Table 2. It is clear from the table that out of 400 sample SHG members only 24 women (6.00 per cent) read daily news papers, 176 women (44 per cent) watch television, 395 members (98.75 percent) visits cinemas, 387 members (96.75 per cent) visit bank premises and 378 members (94.50 per cent) visit government offices. It is common phenomenon that though some of the group members do not possess television, they used to watch their neighbor's television. Thus it can be concluded that barring reading news paper habit, majority of the SHG women members have been in

6. CONCLUSION

SHG is the only programme of its kind, which aims at empowering the rural poor women by inculcating entrepreneurial skill. It seeks to encourage collective action in the form of group activities, which are known to work better than individual efforts. Self-employment is emerging to be a very important source of livelihood for women in Asia and South East Asia. This is due to paucity of employment opportunities. There is an additional factor that many types of paid employment are felt to be more suitable to males than females. The main objective of the scheme is to improve the economic, health, educational and social status of women by providing them assistance and creating employment opportunities. There is an emerging need to promote women empowerment for eradication of poverty. Towards this end, delivery of micro finance to the micro enterprises plays a significant role. Women with low income and lack of knowledge of available banking facilities can do little for the growth of banking habits on their own. As poverty alleviation is the ultimate goal of any nation, studies have shown that the delivery of micro finance to the poor is productive, effective and less costly, if they are organized into SHGs.

Self-employment, which is the best employment in the wake of paucity of employment opportunities, is emerging to be a very important source of livelihood for women in Asia and South East Asia. The SHG movement in India in general and Puducherry in particular has metamorphosis the rural economic scenario perceptibly. As a supplementary source of family income the SHGs proved to be a boon to the woman folk not only in enhancing their financial status but also promoting entrepreneurship among them. The SHG members have started the business with a good intention even though low educated members have availed group loans from bank and doing traditional business like Powders and Pickles, Garments, Dairy, Kirana and Tea Stalls and Handicraft activities and to earn money to supplement the family income.

Impressed by the remarkable success of women Self-Help Groups in India, the World Bank said that the model could be replicated in other countries also. The former Presidents of the USA, Bill Clinton and George Bush, the Micro Soft Wizard Bill Gates have praised the performance of the women Self-Help Groups in India. In the words of Paul D. Woofitz "this is a great learning experience. We can tell others about the model. I have visited places in Africa, and Indonesia, but I found the Self-Help Group movement in India to be the biggest one". Thus it can be concluded that the women discriminated for generations have spearheading a silent revolution of SHGs for their empowerment in all spheres, mainly economic empowerment through which the progress of the nation can be achieved.

There is a need to prioritize the development strategies for the Union Territory. The positive side of development is reflected in performance of social sectors in Puducherry. A number of measures initiated by the state have resulted in improving the various indicators of health and education in particular. There is a need to have an Administrative Reforms Commission to look into the staffing pattern, devolution of more powers to the Collectors and Regional Administrators to make the system more accountable. The state also needs to address the issue of devolution of more functions, functionaries and finances to the newly created Panchayati Raj institutions.

All the Plan implementing departments have been requested to incorporate the relevant suggestion while formulating schemes in the Draft 12th Five Year Plan 2012-17 to generate its own resources adequately to maintain its committed liability.

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