

Women Empowerment Through Selh Help Groups In Kakkodi Panchayat.

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ABSTRACT

The women empowerment through self help group (SHGS) becomes an important policy in the local bodies of Kerala. The panchayat villages of Kerala is highly populated but no landed properties for cultivation, building factories, making house plots so to improve the socio economic conditions of the women through local bodies started encouraging them to SHG/ kudumbasree missions and providing financial assistance, training & time to time counselling. The missions aim is to help each other through co-operation basis and bring the empowerment of women and their living conditions. Each SHG of village panchayat have a minimum of 10 members and a maximum of 20 members each. There is no restriction to choose the work of a SHG. They can select the job work which is suitable to them. Mainly the women are forming SHGs and working collectively. Main production of the SHGs workers are candle making, chapel making, soap production, textile readymade and so on. Now these women

through kudumbasree has started mini hostel, bakery, tea shops etc are earning good. The work of kudumbasree in Kerala has achieved national and international appreciation. It is proved, kudumbasree mission is more suitable for women empowerment socially, economically and politically in Kerala being an highly populated states.

INTRODUCTION

The empowerment of women is one of the vital issues in the progression and improvement of countries all over the world. In India, women Empowerment is a buzz word today. As a nation, India is committed to the empowerment of women. UNDP has documented two key routes as decisive for empowerment. The first is social mobilization and collective agency, as poor women often lack the basic capabilities and self-confidence to counter and challenge existing disparities and barriers against them. Often, change agents are needed to catalyze social mobilization consciously. Second the process of social

mobilization needs to be accompanied and complemented by economic security. As long as the disadvantaged suffer from economic deprivation and livelihood insecurity, they will not be in a position to mobilize (UNDP 2001). In many developing countries (especially in South Asia), one strategy which has been found to be promising is participatory institution building in the self-help groups, often coupled with savings and micro credit loans (ESCAP, 2002).

Meaning of Empowerment:

Empowerment is a process by which women gains greater control over resources like income, knowledge, information, technology, skill and training, challenge the ideology of patriarchy and Participate in leadership, decision making process, enhance the self-image of women, to become active participants in the process of change and to develop the skills to assert themselves. A growing number of poor people in various parts of India are members of SHGs and actively engage in savings and credit, as well as in other activities such as income generation, natural resources management, literacy, child care and nutrition, etc. The SHG system has proven to be very relevant and effective in offering women the possibility to break gradually away from exploitation

and isolation (Selvi & Shanmughun, 2016).

Origin of SHGS

The origin of Self Help Groups (SHGs) is the brainchild of Grameen Bank of Bangladesh, founded by Prof. Mohammed Yunus in 1975, who tried out a new approach to rural credit in Bangladesh. Grameen gave loans without asking borrowers either to provide collateral or engage in paper work. In India NABARD initiated SHGs in the year 1986-87. But the real effort was taken after 1991-92 from the linkage of SHGs with the banks. A SHG is a small economically homogeneous affinity group of the rural poor voluntarily coming forward to save a small amount of money regularly, which is deposited in a common fund to meet the members' emergency needs and to provide collateral free loans decided by the group. The SHGs have been recognized as useful tool to help the poor and as an alternative mechanism to meet the urgent credit needs of poor through thrift (N. Thalavaipillai and S. Nadarajan 2010).

SHG - As an Effective Approach to Women Empowerment

One has to believe that the progress of any nation is inevitably linked with social and economical plight of women in

that particular country. Empowerment by way of participation in SHG can bring enviable changes and enhancement in the living conditions of women in poor and developing nations. The underlying principle of SHG is to provide to the poorest of the poor and to achieve empowerment.

Self Help Group (SHG) is a process by which a large group of women (10 – 20), with common objectives are facilitated to come together voluntarily to participate in the development activities such as saving, credit and income generation thereby ensuring economic independence. SHG phenomenon definitely brings group consciousness among women, sense of belongingness, adequate self confidence. In fact, what she cannot achieve as an individual, can accomplish as a member of group with sufficient understanding about her own rights, roles, privileges and responsibilities as a dignified member of society in par with man. When she becomes a member of SHG, her sense of public participation, enlarged horizon of social activities, high self-esteem, self-respect and fulfilment in life expands and enhances the quality of status of women as participants, decision makers and beneficiaries in the democratic, economic social and cultural spheres of life. In other

words, we can say that SHG is an effective instrument to empower women socially and economically which ultimately contributes in the overall development of the country like India wherein still large segment of women population are underprivileged, illiterate, exploited and deprived of basic rights of social and economic spectrum.

The experiences of SHGs in many countries have been proving great success as an effective strategy and approach in recent years. The self-help groups (SHGs) in countries like Thailand, Nepal, Sri Lanka and India are successfully proving forms of micro-credit groups or SHGs. No doubt, The Fundamental Rights, The Directive principles of State Policy and Fundamental Duties etc virtually assure equal status to women and provide special protection that leads to women development beyond the economic dimension and place emphasis on issues relating to equality, autonomy and self reliance at the individual level. As a group-oriented model, SHGs in India is a mechanism for women's development to bring in individual and collective empowerment through improvement in both condition and position of women. Now women in India are mobilized to protest against domestic violence, rising

prices, legal discrimination, rape, child marriage, domestic violence etc. In this way, it aims to empower women with various forms of power.

Several factors and strategies have been provided by the SHGs that have made a positive contribution to the empowerment of women. These are full support and timely advice for balancing family and business responsibilities, leadership, experience in decision making and discussions on social issues. As a result, the numbers of SHGs have been increasing day by day.

REVIEW OF LITERATURE

Review of Literature is the review of past researches which have been conducted in same field. The review is done in order to have an idea about the extent of research work done in particular field and to have a glance about the results of the previous researches. This helps in selecting the objective for study. In my study the research papers by various researches from various Journals, Books, Thesis and working paper have been referred:

Madheswaran and Dharmadhikary (2001) emphasized the role of SHG'S in empowering the rural women. They support the theory of peer

monitoring however they pointed out that success of group lending is attributable not only to peer monitoring but also to other factors such as lending for consumption purposes, saving rotation of saving by group members (Madheswaran & Dharmadhikary, 2001).

Jaya (2004) evaluated the functioning of SHGs and identified the factors contributing to the successful functioning and sustainability of groups in Kerala. This was achieved through an exploratory study of selected SHGs in the district of Malappuram in Kerala. The findings of the study show that SHG intervention has indeed improved the living standards. It also inculcated saving and loan repayment habits and brought about a positive change in attitudes and social skills of 52% of the respondent women folk thereby leading to empowerment (Jaya, 2004).

Dr.S.Rajamohan in this study "opinion of the members of self help groups (2005) reveals that Self Help Group helps them to increase their status and aids to raise the standard of living of them. Women are becoming entrepreneurs with the help of Self Help Groups which avoids the exploitation of women and helps empowering them.(Thangamani & Muthuselvi, 2013).

Susy Paul (2008) in her study titled 'Impact of SHG – Bank linkage programme on empowerment of rural poor in Kerala' concludes that Kudumbashree units in Kerala played a major role in employment generation and imparting useful training to its members. The structural set up and association with different external agencies enabled Kudumbashree units in attaining their objectives (Susy, 2008).

Kumar (2009) reviewed the scope and limitations of self-help groups in improving women's health and empowerment focusing on the empirical work undertaken in one of the Indian States. They explored the extent to which SHGs could be involved in attaining better health for women and children (Dhiraj & Nai, 2013).

Prof. Dr J. Venkatesh, (2010) stated that Women empowerment was a process in which women got a greater share of control over resources - material, human and intellectual like knowledge, information, ideas and financial resources like money - and access to money and control over decision-making in the home, community, society and nation, and gain empowerment (Dhiraj & Nai, 2013).

METHODOLOGY

This research study involves both primary data and secondary data analysis. Structures questionnaire is prepared and administered to self-help group members. Statistical tools like average and other methods used to analyse the data and interpretation. This study is only to evaluate the economic empowerment of women up to certain extent. This research study is only pertaining to Kozhikode (Kerala) and may lead to further research scope for generalisation. The population of kakkodi panchayat is 36096 and women population is 18714.

Source of data:

The study is based on both primary and secondary source of information.

Primary data:

Primary data is the first hand information collected from the respondents through various methods such as interview, observation, etc. the researcher directly collects data from the respondent.

Secondary data:

Secondary data is related to the study that has been already taken from journals, reports, books and research articles. It is second hand information the researcher used existing data as a base to

explore further information related to this study.

Research Problem

The women empowerment through self help group is introduced to improve the conditions of women. By the self help members they are being empowered by doing business, tailoring, driving and fashion related works etc. There are having so many government policies and schemes for the empowerment of women. The govt is providing so many schemes whether they are benefitted with these schemes. To measure about the usefulness of self help group members, to known about the income level of women per year after joining a Self help group unit and to

known about the socio-economic conditions of the self help group members.

Objectives of the study

- To determine the Age, marital Status and education level of self help group members
- To measure the usefulness of self help group members for women empowerment
- To know income level of women per year after joining a Self help group unit
- To know the Occupation-wise Distribution of self help group members
- To assess the impact of the Self help group in enhancing the economic empowerment of kudumbashree in Kozhikode district.

Analysis and Interpretation:

Table: 1

Respondent by their Occupation after Joining Self Help Group

S. No.	Occupation	Number of respondents	Percentage
1.	Tailoring	24	24
2.	Candle making	10	10
3.	Chappell making	35	35
4.	Textile readymade sale	10	10
5.	Kopra (coconut)	11	11
6.	Handicrafts	10	10
	Total	100	100

The above table shows that the distribution of respondents by their occupation after joining self help group.

Out of 100 respondents 24(24%) of them are doing tailoring work, 10(10%) of the respondents are doing candle making,

35(35%) respondents are doing chapel making, 10(10%) of the respondents are on readymade (textile sales), 11(11%) respondent are doing kopra(coconut work) and remaining 10(10%) are doing the handicrafts work.

The above table shows out of 100 respondents 35% are working on chapel making and they predominate among others.

Table: 2
Respondent Problems faced for Getting Loan

S. No.	Problems faced by getting loan	Number of respondents	Percentage
1.	Yes	-	-
2.	No	100	100
Total		100	100

The above table represents that the distribution of respondents according to their problems faced on getting loan. Out

of 100 respondents standard (100%) are having no problems for getting their loan from the bank.

Table: 3
Respondent by their Status of Repayment of Loan

S. No.	Status of repayment of loan	Number of respondents	Percentage
1.	Fully repaid	23	23
2.	Being repaid	77	77
Total		100	100

The above table shows the Distribution of respondents by their status of repayment of loan. Out of 100 respondents 23(23%) are fully paid their dues and 77(77%) respondents are still to be paid (being repaid) the loans.

Thus the table shows 77 respondents (77%) are being repaid the loan which represents the majority of the respondent.

Table: 4

Respondent by their Problems faced during SHG Work

S. No.	Problems faced by the respondents	Number of respondents	Percentage
1.	Yes	21	21
2.	No	79	79
	Total	100	100

The above table shows the distribution of respondents by their problems faced during SHG work. Out of 100 respondents 21(21%) expressed their problems during the work and 79(79%) of respondents are having no problems.

As per the above table out of 100 respondents the majority that is 79(79%) of respondents are having no problems during the self help work which shows the majority.

Table: 5

Respondents Motivated for Joining SHG

S. No.	Respondents Motivated for joining SHG	Number of respondents	Percentage
1.	Self Interest	5	5

2.	Friends	56	56
3.	SHG/NGO	39	39
	Total	100	100

The above table shows the distribution of respondents motivated for joining SHG. From this survey out of 100 respondents 56 (56%) of the respondents are motivated by their friends 5(5%) of respondents are joined this group by self interest and remaining 39(39%) of

respondents are motivated by SHGs/NGOs.

From the above table it reveals that maximum 56% of respondents are joined in the SHG work by the motivation of their friends.

Table: 6

Distribution of Respondent by their Involvement in Political Parties after Joining SHG

S. No.	Involvements in political parties after joining SHG	Number of respondents	Percentage
1.	Yes	10	10
2.	No	90	90
	Total	100	100

The table shows the distribution of respondents by their involvement in political parties after joining SHG. Out of 100 respondents 91 (91%) of the respondents are not involved or interested in political party activities and 9 (9%)

respondents are involved and interested in political party after joining self help group.

Thus the table shows majority of the respondents 91% of them are not interested or involved in political party.

Table: 7

Respondent in Purpose of Loan Utilization

S. No.	Purpose of loan utilization	Number of respondents	Percentage
1.	Household purpose	15	15
2.	Production purpose	85	85
	Total	100	100

The table shows the distribution of respondents in purpose of loan utilization. Out of 100 respondents 15(15%) respondents utilises the loan for household purpose and 85 (85%) respondents are utilizing the loan for production purposes.

Thus the survey reveals that 85% that is the majority of respondents are utilizing the loan for the improvement of production purpose.

Table: 8

Distribution of Respondents by Yearly Income Before Joining SHG

S. No.	Yearly income before joining SHG	Number of respondents	Percentage
1.	Nil	50	50
2.	Up to 10000	29	29
3.	10001 to 20000	19	19
4.	20001 to 30000	-	-
5.	Above 30000	2	2
	Total	100	100

The above table shows the distribution of respondents by yearly income before joining SHG. Out of 100 respondents surveyed 50 (50%) of respondents have no income, 29(29%) of respondents are in the income group of below Rs.1000, 19(19%) of the

respondents come into the 10001-2000 group and 2(2%) are in the above group 30000 yearly income.

Thus the above table reveals that major numbers of respondents are in the no income groups.

Table: 9

Respondent by Yearly Income after Joining SHG

S. No.	Yearly income after joining SHG	Number of respondents	Percentage
1.	Up to 50000	41	41
2.	50001 to 100000	57	57
3.	Above 100000	02	02
	Total	100	100

The above table shows the distribution of respondents according to the yearly income after joining SHG. Out of 100 respondents 41(41%) respondents are in the income group up to 50000, 57(57%) of the respondents are in the group of 50001 -100000 and 2(2%) of respondents are having yearly income more than 1 lakh.

The above table shows that 57(57%) respondents are in the yearly

income of Rs.50001-100000 group and they predominate among others.

FINDINGS AND CONCLUSION

FINDINGS

Socio economic conditions of self help group members Kudumbashree make drastic changes in the socio-economic life of women in Kerala generally and particular in urban areas. Kudumbashree project boosted the women empowering strategies adopted in Kerala

state. Success of Kudumbashree is not only for individual benefits of woman but also their family, community etc. Kudumbashree has enhanced entrepreneurship and leadership, and the capacity of women to work and earn together. The status of women family has thus substantially improved. Empowering women and improving their social and economic status are essential ingredients for realizing the full potential of economic and political development of the entire society and it ensuring sustainable development. The women's are mainly joining the self-help group for empowering themselves and to stand in their own legs for their betterment of life. 56 (56%) of the respondents are motivated by their friends 5 (5%) of respondents are joined this group by self-interest and remaining 39 (39%) of respondents are motivated by SHGs/NGOs.

Usefulness of self help group members for women empowerment Self-Help Groups are necessary to overcome exploitation, create confidence for the economic self-reliance of rural people, particularly among women who are mostly invisible in the social structure. These groups enable them to come together for common objective and gain strength from each other to deal with exploitation, which

they are facing in several forms. A group become the basis for action and change. It also helps building relationship for mutual trust between the promoting organization and the rural poor through constant contact and genuine efforts. Self help groups plays an important role in differentiating between consumer credit and production credit, analyzing the credit system for its implication and changes in economy, culture and social position of the target groups, providing easy access to credit and facilitating group/organization for effective control, ensuring repayments. Thus, self help group disburses microcredit to the rural women for the purpose of making them enterprising women and encouraging them to enter into entrepreneurial activities.

Income level of women per year after joining SHG unit encourages women to form voluntary association and emerge as a group of saver-cum-borrowers. These groups develop habit of savings for its members. My study shows that saving is made on monthly basis. Depending on the economic status of the group members, women save Rs. 30 to Rs. 100. The sources of income for savings were found different, such as income from new business or micro enterprises (52%), family income (36%) and others. Majority

of the respondents (69.28%) are able to continue their monthly savings on regular basis, whereas 30.72 per cent have failed to do so. The major reasons of such failure are family's poor economic condition, utilization of bank loan for other purposes, lack of group coordination and so on. Generally after 6 months of operation members are entitled to get loan. Government provide same amount of subsidy as they save for 6 months. The majority of the respondents are having income group up to 50000, 57(57%) of the respondents are in the group of 50001 - 100000 and 2(2%) of respondents are having yearly income more than 1 lakh.

Occupation wise distribution of self help group The growing commercialisation of rural economy, increasing dependence of agriculture on external inputs, mobilizations of savings towards construction and the growing education have opened up new vistas for the micro-enterprise development in India. Self Help Groups (SHGs) have speeded up the process through credit availability and training. Improved fund availability and savings encouraged women micro entrepreneurs to take up new projects and to create more employment opportunities in rural areas. The SHG approach has considered being one of the successful

approaches not only for economic empowerment but also social and political empowerment among rural women in India. Regular intervention by the promoters enhanced the skill formation and awareness among the participants. Economic empowerment involves access to resource, decision making and asset creation among beneficiary and community. Women being important labour force in agriculture created ample opportunities to access rural resources and enhance the economic status of rural women. But effective resource mobilization and utilization with appropriate skill formation will be the challenge for rural women. Social and political hindrances managed by the peer learning and training among women. Though majority of research findings reveals positive impact of SHGs on rural women entrepreneurship, development of appropriate indicators for impact evaluation will be the concern.

Impact of the self help group in enhancing the economic empowerment the economic intervention of the microfinance institution on rural women is assessed through several indicators. Basically the concept of empowerment reveals giving the power to the beneficiary and it may be expressed through

improvement of life in terms of level of income, expenditure, and savings. Economic aspects of the empowerment also look into asset creation and entrepreneurial aspects of the rural women.

The empowerment of women is crucial for the development of the country. Women empowerment is a process in which women challenge the existing norms and culture to effectively promote their well being. The Indian Constitution grants equality to women in all aspects. In this regard, the year 2001 was celebrated as the year of Women Empowerment. The concept of self help groups (SHGs) introduced by the Ministry of Rural Development has taken its roots in nook and corner of the rural areas and in the semi-urban and urban areas, which help improve the living standards.

SUGGESTIONS

Based on the findings of the study the following suggestions are put forth.

In most cases the members are motivated by their friends to join the SHG. Hence, the Government / NGO to give more priority to encourage the women to an active living and improve their standards and earnings.

The government/banking agencies are to plan how the loan amount to be increased for SHG and the repayment facility to be more flexible by giving more subsidy.

The promoting agencies should be checked by the government periodically and include women development programmes to encourage the women empowerment.

All the religions are to be attracted for the SHG and the Training/Counselling to be given. More widows are to be attracted for SHG.

CONCLUSIONS

The above findings and the suggestions of the study entitled “women’s empowerment through self help group” shows that the respondents of the self help group are mainly concerned with the economic development aspect because, as per their response, they have joined the group mainly with some expectations like family development, economic development, self development etc.

It is understood that they are doing this social development activities not with ideas, but they do it casually. Somehow, we have to appreciate their initiatives. It is felt that there is a great role played by the

government in focussing women's empowerment through the SHG because, the SHG which could be involved in their activities are cornered towards women and children.

The Kudumbasree which was formed in Kerala is achieved National and International appreciations. Now the Kudumbasree is focussing more areas other than agriculture, SHG work like small scale industry. Since the state like Kerala is critically deficient of land for agriculture, house plot/buildings, the idea of kudumbasree (SHG) is more suitable to encourage women for their empowerment socially, politically, economically etc.,

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