

**WOMEN EMPOWERMENT THROUGH SELF HELP
GROUPS: ANALYSIS OF COMPARATIVE EXPERIENCES
IN MAHARASHTRA AND TAMIL NADU**

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Introduction

Empowerment has a wider connotation dealing with economic social and political aspects. In a country with a high rate of population below the poverty level, economic empowerment takes a top priority in any poverty up-liftment programmes. The self help group scheme to help the rural women, for more than a decade, has played a major role in uplifting women throughout the nation. But a general idea about the nation on such schemes, gives a deceptive picture about development in different parts of the country. This calls for studies at disaggregated levels like states or within states the districts or within district at block level or village level. Though dealing with all states at a time, is very difficult task, conducting studies for individual states, could be relatively easy. This study aims at comparing the experiences of reviews in two states, Maharashtra and Tamil Nadu to analyse the extent of economical empowerment of women in these states through self help groups. Reviews both for Maharashtra and Tamil Nadu have discussed the importance of SHGs in improving the standard of living of the rural poor and the confidence gained by these women to have a say in their family affairs. The question here is to what extent is this empowerment- Is it that all women in SHGs are empowered both economically and socially?

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Though the SHGs as a scheme is found to be prevalent in almost all districts of the two states the economic activities leading to economic empowerment differs in the two states. The review related to SHGs in Maharashtra highlights on their contribution of such institutions towards a total clean drinking water and sanitation surge and also their role in community development. This ultimately, resulted in income generation and savings, which finally lead to up-liftment of the poor. Though review on SHGs in Tamil Nadu also show positive contributions, the paper aims at comparing the experiences of the first author while studying such SHGs in Kovalam kuppam of Kanchipuram district in TamilNadu, with that of another case study from individuals working for such organizations in Maharashtra.

Literature Review

Most of the literature found, deal with the advantages of SHGs in uplifting the rural poor both economically and socially. While Jayanthi (2001) looks at it as a special effort of the government in uplifting the poor, Rao V M (2002) and Sabyachi Das (2003) talks about SHGs as an attractive scheme with less effort and a tool to remove poverty and improve rural development. Abhas kumar Jha (2000) Rajamohan L.S. (2003) and NABARD Report (2003) see SHGs as a scheme to inculcate saving habits among the rural poor. Murugan et al (2000) and Ritu Jain (2003) observe this scheme as one that builds cohesion of groups and collective action. Puhazhendi & Jeyaraman (1999), Puhazhendi & Satyasai (2001), Chirnjeevalu (2003) Sunderraj (2004) Perumal (2005), Rao (2007), Raju (2007), Raghav Gaiha & Mani Arul Nandhi (2007) Suguna & Sandhya (2007) and Jeyaraman (2008) look in to the empowerment of women under this scheme. There are others like Sarangi (2003) and Chowdhry, Ray and Panda (2004) who look at SHGs as a means to bring out the potential of women along with their empowerment. Dealing with most of the above focal points under the SHG scheme Kakade and Bhosale (2007) also look at the possibility of linkage with industries along with the existing banks.

Though most of the studies have looked at the microfinance through SHGs positively, Rizwana (2002) finds the influence of the scheme having no/ slow empowerment on women in the Amaravati district of Maharashtra.

Comparative Analysis

Both the governments of Maharashtra and Tamil Nadu have brought out policies specific to women development. This policy which is the women policy in Maharashtra and Mahalir thittam in Tamil Nadu aims at seeing that women themselves participate; earn a living which builds confidence, inculcate savings which leads to capacity building and a social and economic security to themselves. Research works and reports of social organizations show that women in Maharashtra have been involved in programmes like 'Jalswarajya' on rural drinking waters and Sant Gadge Baba Swacht Abhiyan and Nirmal Gram Puraskar on total sanitation.

Most of these involvements are through the SHGs. These cohesive groups have led them to collective actions leading to community development for e.g.: these groups have encouraged the local co-operatives in helping in the construction of latrines leading to sanitation surge. Besides, these women were also trained to develop their entrepreneurial abilities under which they were involved in making of candles, opening of shops, production of vermin – compost etc. Some of them involved in forming small scale milk co-operatives. Some also point out that 90% of members in SHGs in Pune district of Maharashtra were above the poverty line.

The Mahalir thittam under the Tamil Nadu Women Development Corporation seems to have involved women in lot more activities as compared to Maharashtra. Women coming together under this scheme have involved themselves in the making of agarbathi, production of candles & soaps, readymade garments, pickles, appalam, vattal, fur toys and bags, palm leaf products, sarees, dhotis, herbal products, fancy sea shell ornaments, eatables, coir mat and other coir products like mattresses, chappals & leather goods etc. Here too they are trained to exhibit their entrepreneurial abilities in producing different products and selling this to earn a good income. Tamil Nadu Women Development Corporation's Mahalir Thittam holds regular exhibitions for marketing of SHG products (Tamil Nadu Women Development Report 2005-06).

Reviews have pointed out that the SHGs were of heterogeneous groups accommodating people of different income levels in both these states. Most of the studies related to both the states point out that the SHG scheme has been a source of employment generation for women which has helped

them to earn some income which is only sufficient to repay the loan borrowed by them in most cases.

Comparative Analysis of specific area SHGs

Though the SHGs as a scheme is found to be prevalent in almost all districts of the two states the economic activities leading to economic empowerment differs in the two states. The experiences of the first author, while studying such SHGs in Kovalam kuppam of Kanchipuram district in Tamil Nadu, shows that the women groups are heterogeneous with respect to financial capacity, caste and literacy. The women were from families of different standard of living some with basic amenities and some without. Hindus, Muslims and Christians came together, to form the SHGs. Only 45 percent of these women were literate. A homogeneous group of below poverty line to a greater extent have been failure in achieving the goal of this self help groups the best example are the group of widows.

The women in these SHGs using the loans by banks through the NGOs involve themselves in activities like salt panning, fish processing and selling, vegetable vending, selling of sarees, petty shops, tea stalls, production of agarbathi, crab culture etc. Loyola College Chennai, funded NGOs have been training these women for stitching, using computers and the youth especially are being trained in catering so as to make them good enough to be absorbed by five star hotels. In one of the latest developments they have been involved in the production of sanitary napkins and sanitary slabs and solar drying of fish. But these loan amounts are very meager for the women to get good earning from them.

Thus, even with all these economic activities they do not get sustainable income, which makes them go for other jobs under the employment guarantee scheme of the Government, or as part time work in motels. However, these employments are also not a regular feature. Added to that there is other cuts before which the final amount comes to the hands of the labour. As such this also is not a sufficient income to sustain them. Some of them also work as maid servants with the local rich families so as to get a mid day meal or raw rice to cook for the night.

Loyola college's (Chennai) Kovalam Outreach programme (an NGO activity) funded by Tata, involved themselves in supplementary education for school going children of SHG members in that village. The aim behind it, was to motivate these children on

- 1) public speaking,
- 2) arts and craft courses,
- 3) Catering
- 4) Air Conditioner and Refrigeration,
- 5) Leadership qualities,
- 6) Basic life skill training etc.

Besides, a series of workshops were conducted to enable the SHG members to build confidence and understand and improve their entrepreneurial skills. With all this, findings also reveal that motivation to take loan was less because of lack of confidence among these women in earning and then repaying.

The experiences of a social worker, in the Raigad district of Maharashtra, show, that the SHGs formed were heterogeneous with respect to financial abilities, caste and literacy. Most of the SHGs had 60 % women who did not involve in any economic activity but had their initial payment made. They were happy with the petty interest that they earned through their initial investment for they were financially better off. But, the loans borrowed by them were used for health and education and repayment of this was done through other sources. The 40% who involved themselves in economic activities through loans seemed to get less income by which they were forced to move for other jobs like making of papads, producing Sars and juices or agricultural activities during seasons. Exceptional SHGs had total co-operative efforts where they started lending collectively, utensils to people during functions like marriages etc. These are now in a position providing full catering services along with savings of the SHG collectively to about a lakh. Like Tamil Nadu SHGs who have a platform to sell their products in exhibitions, the Maharashtra SHGs also seem to be selling their products in similar exhibitions

Analysis

It is observed that throughout the SHGs have been formed as heterogeneous groups and wherever homogeneity prevailed they had less success. This indicates the need for heterogeneity in the formation of SHGs but **will it really achieve the goal** is a big question. The experiences of Kovalam Kuppam in Kanchipuram district show that SHGs here had more members below the poverty line. However the experiences of Raigad show that there were more members from above the poverty line. This is also substantiated by Raghav Gaiha & Mani Arul Nandhi's (2007) paper where they points out that 90% of members in SHGs in Pune district of Maharashtra were above the poverty line. This raises the question as to **is it really satisfying the basic purpose of the SHG scheme which is uplifting the rural poor to gain confidence and have a say in their family affairs.**

The Tendulkar Committee report (2009) shows rural Maharashtra to be having 47.9 percent of its population below the poverty line. The experience of the social worker showed that 60% of each of the SHG members was above the poverty line. Then it is clear that only 40 % of the rural poor seem to be uplifted. This leaves behind 27.9 % of the rural poor in Maharashtra below the poverty line. The 40% of the 47.9 % below the poverty line is approximately 20%. This shows that only 20% of the rural poor are benefited and are also empowered but partially, because they gain knowledge and get some experience on work and management of accounts. Yes, they get some social empowerment but absolutely no economic empowerment because they are able to save only for repayment of loan. The other 60% of the SHG members are above the poverty line. They only involve in initial contribution and do not involve in any economic activity but use the loans for health and education and repay them through other sources. This in no way could be said '**empowerment**'. This is far from the main aim of the microfinance SHG scheme.

Thus it is analysed that though homogeneity is not a success in SHGs, heterogeneity is also not a complete success in these two selected districts of the two states. This is because the benefit is only reaped by the members of SHGs who are above the poverty line. But, this is not the goal behind the SHG scheme. It is therefore suggested that extra efforts should be put in to bring the homogeneous below the poverty line members together and develop them. The extra effort here,

mean that the NGOs giving training should back the SHGs members till they confidently start a good earning. Only then could the aim of the scheme be successfully achieved.

With more of below poverty line members in SHGs and that these members involve in a lot more economic activities in Tamil Nadu as compared Maharashtra, there is an indication that Tamil Nadu seem to be gaining more than Maharashtra under this scheme. It is suggested that the number of economic activities in SHGs in Maharashtra could be increased and developed.

Conclusion

SHGs in Tamil Nadu seem to be more successful than Maharashtra. The below poverty line people are covered to a greater extent in Tamil Nadu under this scheme. The so called empowerment achieved is only partial. This is social empowerment and not economic empowerment in both the states. However, their conditions seem to be better than what they were before the start of this scheme. So empowerment is only to this level. This calls for extra effort on the part of the government and the NGOs who are the trainers.

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