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Socio-Economic Empowerment Of Women Shg's Through Micro Credit In Kalasapakkam Taluk Of Tiruvannamalai District

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ABSTRACT

The concept of microfinance can be best described by the title of F.A.J. Bowman's book (1990), "Small, Short and Unsecured", micro finance is the provision of very small loans that are repaid within short periods of time and is essentially used by low income individuals women groups and households who have few assets that can be used as collateral. The micro finance has been practiced in different forms in different countries. There are various models for delivers of financial products under micro finance. The successful experiences in the gram men bank Bangladesh founded by Prof. Mohammed Yunus inspired the formation of a unique credit delivery system in India. Micro finance and women SHG's linkages to banking with achieve the objectives of ensuring access to credit virtually at their doorstep.
KEY NOTES: Micro finance.

1. INTRODUCTION

The micro finance system not only credit, most important input for development to the poor section of the society, also aimed for their capacity building. It has also been observed that the group lending has distant advantages in the form of excellent recovery rate and improvement in income level. The phenomenal growth of the society and also capable to sharpen their micro entrepreneurial skills with the help of their own savings and additional bank credit as needed. At this point micro finance and SHG's integration could be the way out for overall rural development and alleviate rural poverty in my study area are explained in my research paper.
The micro finance is a programme for the women's development. It is implemented as per the guidelines given by the central and state Government. In my research paper analyze empowerment women SHG's through micro finance and bank-linkage programmes in Kalasapakkam block and Tiruvannamalai district.

2. REVIEW OF THE LITERATURE

Celine Sunny (2006), said in his published research paper, connects the Women SHG's and rural development and clearly has reported about the activities of SHG's, effects of SHG's like socio-economic and political development. "Self –Help Groups have grown to be an effective organization that ensures the overall development of the community and village. The rural communities have risen to conquer the horizons of socio-economic progress bearing the lit candles

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of empowerment through the path sown by the Self-Help Groups". The author opines that this is a step to include the so called excluded i.e., the rural women in the process of development planning.

CHANDRA(1997) Empowerment, in its simplest form, means that challenges patriarchal ideology and the male domination. It is transformation of the structures or institutions that reinforces and perpetuates gender discrimination. It is a process that enables women to gain access and control of material as well as information resources. The concept of women's empowerment, throughout the world, has if roots in women's movement. It is since the field of development, especially with reference to women.

STATEMENT OF THE PROBLEMS

For the economic upliftment of Indian women, several programmes have been implemented. Of which, the SHG is landmark programme. This pushes the beneficiary women into the development orbit. SHG undertakes such economic bustle suited up their skills and resources. Such groups are formed to improve their financial status by developing linkages with financial institutions to get micro credit. Micro finance is the important source of SHGs.
The growth of SHGs leads to growth of economy and the micro finance sector has experienced and development banks. There is reasonable like government, loan through this sector and positive changes in the policies affecting the micro finance sector is observed. The Government of Tamil Nadu is providing micro credit to the poor people through the rural banks. On the basis of above fact in the research has analysed impact of micro finance on empowerment of women in Kalasapakkam Taluk of Thiruvannamalai district.

3. OBJECTIVE OF THE STUDY

1. To analyze the socio-economic conditions of women SHG's in the study area.
2. To study the socio-economic advantages of women SHG's after joining in the study area.
3. To access problems faced by women SHG's in the study area.
4. To study the Govt. rules and regulations, policy and programme for formation of SHG's and bank-linkage programme in Kalasapakkam taluk of Tiruvannamalai district.

4. SCOPE OF THE STUDY

These research studies focus on the socio-economic conditions of women Self Help Group members in Kalasapakkam taluk. A detailed enquiry was made on the savings and lending patterns, living status of women self-help members and other related aspects. Hence, the study has covered and the indications of development like women literacy status, income and expenditure pattern, saving behaviors, awareness of government programmes etc., the major findings of the present study may be helpful to policy makers, planners and administrators.

NEED AND IMPORTANCE OF THE STUDY

The role of women SHGs is very significant in the present day context both in motivating women to save at least some money regularity and to use the amount as investment in income generating activities. Thus, women empowered by economic independence can contribute to society and at the save time improve their standard of living and self-esteem can be

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demonstrated and taken to logical and where an empower women folk will take their right full place in the path of progress.

5. METHODOLOGY

This research study consists of both primary and secondary sources of the data. The collection of primary data related to the general information about SHGs members, income, expenditure, saving and loan schemes etc., SHGs financial management awareness programme also available to women SHG members of Kalasapakkam taluk in Tiruvannamalaii district. The study also used participation observation method as programme coordination in the process of achieving the objective of the programme.

ASPECTS OF WOMEN EMPOWERMENT

Women empowerment could be broadly classified into **five** different aspects such as **political, social, economic, legal and cultural.**

SOCIAL EMPOWERMENT

The social aspects of women empowerment nobody could deny the role of education, as it is powerful instrument since it enables women to gain more knowledge about the outside world, skill, self-image and self-confidence. Education is a major force in redefining women's role and status and it is an important aspect for increasing bettering the changes of women employability and empowering women to think for themselves, so as to become confident and also induce them to develop the capability of recognizing more accurately the area of exploitation. Greater exposure of women to education results in an increased sharing of responsibility within the family, continuous employment in jobs, lower fertility patterns and greater participation in social and political activities. Moreover, it opens up an area in which women can compete with men and prove their identity.

ECONOMIC EMPOWERMENT

Employment, the base for economic empowerment of women not only provides economic independence but also enables women to move out of their homes, express their, ideas, exchange views on their problems and evaluate their position vis-à-vis men in many areas of social life. Economic independence or access to an inherited or self-generated income of women, is the worst form of dependence.

SOCIO-ECONOMIC EMPOWERMENT OF WOMEN SHG'S MEMBERS IN KALASAPAKKAM TALUK

In Tiruvannamalai district there are ten taluks, they are Chengam, Thandarampet, Tiiruvannamalai , Kilpenathur, Kalasapakkam, Polur, Chetpet, Arani, Cheyyar and Vandavasi . The Kalasapakkam taluk is located in the central part of the Tiruvannamalai district, this taluk located in Cuddalore to Chitthur National Highway. This taluk is one of the new taluk in Tamil Nadu. Kalasapakkam is a Special Grade Village Panchayat and this Village Panchayat Union was established during the British rule period.

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In the present study analyse the working of microfinance on empowerment of women in Kalasapakkam taluk, the data was collected from 100 Self Help Group members of Kalasapakkam taluk. Information collected through direct questioner method before and after joining status of women SHGs members in the study area. Based on the 2011 census total population of

Kalasapakkam block is 107943 out of this male population is 54261 and female population is 53682. Based on 2017-18 statistical data there are 49 revenue villages, 579 Women Self Help Groups and 10,127 women members are actively participated in Kalasapakkam taluk.

SOCIAL AND ECONOMIC IMPACT OF SHG'S WOMENS IN KALASAPAKKAM TALUK.

There are more than 10,127 women's are actively participated in women SHGs in Kalasapakkam taluk. In my research study select 100 women member and collect various social and economic statuses of these women members. My study analyze the age of the respondent, literacy level of the respondent, income and expenditure pattern of this members, saving habits and standard of living before and after joining of SHG. The following impacts are found out my study after the interpretation of the data.

- To create the savings habit of the women
- To meet out the internal credit by themselves
- To repay the credit properly
- To improve standard of living of the family by earning of SHGs women
- To make arrangements to avail the bank loan and benefits from Government schemes
- To create self confidence among the women
- To create social awareness among the women
- Improve their situation
- Raise the awareness on women and children's rights, health and environment issues.
- Mobilization for identification of locally available resources and services for effective utilization
- To know the ways and means for marketing of products
- Organize women at the community level groups and create group saving for facing future problems.

SUGGESTIONS AND CONCLUSION

Our former president of India **Dr. A.P.J. Abdul Kalam** said that, "Empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their value system lead to the development of a good family, good society and ultimately good nation."
Empowerment is the one of the key factor in determining the success of development in the status and position of women in the society. This means that the neglect of women in the development process of any country constitutes a human resource waste.

DETERMINANTS OF SOCIAL EMPOWERMENT OF WOMEN

- Literacy level
- Health status

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- Nutritional level
- Availability of Housing and Shelter
- Environmental facility

DETERMINANTS OF ECONOMIC EMPOWERMENT OF WOMEN

- Poverty Eradication
- Availability of Micro Credit
- Women and the Economy
- Globalization
- Women and Agriculture
- Women and Industry and
- Women Support Services

The above social and economic determinant are achieved the Women SHGs members of Kalasapakkam taluk after joining Self-Help Group. The following suggestions are made to SHGs members, bankers and government.

SUGGESTIONS TO THE SELF-HELP GROUPS

1. There should be rotation of group leadership, so that all the members of the group get an opportunity to play managerial role.
2. The SHGs members have to select their activities keeping in mind the availability of raw materials, sufficient financial assistant, marketing facilities and also the demand for their products
3. The members should undergo some sort of training in order to educate themselves about the utilization of money properly
4. The members should be trained to rotate the money for the benefit of meeting emergencies of the needy rather than sharing equally among themselves.
5. Co-operation among the members and proper repayment of loan is the only way to get success in their scheme.
6. The SHG members are advised to utilize the amount only for the carrying out the assigned task.

SUGGESTIONS TO THE BANKERS

1. Banker have to inform the SHGs about the new plans or schemes
2. Formalities may be simplified
3. Individual loan, housing loan etc., should be provided to the members of the Self Help Groups
4. The banks need not insist on the members to submit "No Dues" certificate in order to get new loans. Instead, they may go by taking into account the nature of activity and the progress of the group.

SUGGESTION TO THE GOVERNMENT

1. Government should encourage and support NGOs to attempts group approach and crate favorable policy environment for SHGs to open their bank account

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2. Government should come with a special policy to create a separate cell for solving problems of SHG
3. Government should encourage export of goods which are produced by the group members
4. Government should bear the discount amount which is allowed by the groups on the sale of their products

"Empowerment of women is a modern Mantra of the Society" this is achieved through Micro Credit and Women Self-Help Groups in Kalasapakkam taluk of Tiruvannamalai district.

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