



POVERTY ALLEVIATION AND EMPOWERMENT OF WOMEN IN SELF-HELP GROUPS: WITH SPECIAL REFERENCE TO MUTUKKADU VILLAGE IN CHENGAPATTU DISTRICT A CASE STUDY

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ABSTRACT

Of the world's 1.3 billion individuals who are relegated to lives of abject poverty, women make up about 70 per cent of the total. Women in India generate 30 per cent of all food commodities but only receive 10 per cent of the country's property or wealth. This disparity exists even though women in India are the primary breadwinners. Despite the considerable contribution that rural women make to their households and the country's economy, they have historically been undervalued and discriminated against in all aspects of life. This makes it evident that women's rights and the protection they receive from societal disparities are insufficient. As a result, specific feasible remedies must be acknowledged and, more crucially, put into action. For economic development projects to be practical, they need to incorporate initiatives that boost the financial standing of women and work to improve their status. Especially among women, developing Self-Help Groups (SHGs) is one of the most effective strategies for empowering women and reducing poverty. SHGs can also help alleviate poverty. SHGs are groups of low-income women who manage themselves and come into being for the primary purpose of aggregating financial resources through the members' savings and lending those resources to one another to satisfy the members' requirements for credit. The typical membership of a SHG is from fifteen to twenty low-income married women residing in the same geographic area. Each SHG operates based on the concepts of self-help, shared trust, and cooperative effort, and each one has its one-of-a-kind method for organizing and managing its own money.

Aside from that, routine transactions such as savings, granting loans, and collecting payback occur at specific intervals where all members are present, and decisions are made collectively. These are their primary operations. SHGs not only function as a forum for social interactions but also as an alternative social structure for engagement at the peer level. Most of the monies contributed to SHGs were initially put

toward satisfying short-term consumption and meeting urgent needs. In recent years, the formation of SHGs has received growing attention as a potentially significant development mechanizing for generating income and employment opportunities among the less fortunate. The Self-Help Groups contribute to an improvement in the status of women as participants, decision-makers, and beneficiaries in the democratic, social, and economic sectors of life, as well as the cultural sphere. The self-help groups have given the women living in rural areas a greater sense of self-assurance, which has helped them do better in their day-to-day lives. This article explores training sessions, members have access to loans for personal needs, education, and business purposes. However, have we considered that some members may struggle to pay back the loans, leading to financial difficulties? While the SHGs have been successful in increasing women's literacy levels, what about women who are unable to participate due to family obligations or other reasons? How can their economic empowerment be addressed? Fishing may be the primary occupation in the studied area, but what about other potential sources of income? Have the SHGs explored other economic opportunities for the members, or are they limited to the fishing industry?

Keywords: Empowerment of Women, Poverty, Democratic, Social, Economic, and Income Inequality.

INTRODUCTION

Seventy per cent of the world's 1.3 billion individuals living in extreme destitution conditions are female. Women in India generate 30 per cent of all food commodities but only receive 10 per cent of the country's property or wealth. This disparity exists even though women in India are the primary breadwinners. Despite the considerable contribution that rural women make to their households and the country's economy, they have historically been undervalued and discriminated against in all aspects of life. This makes it evident that women's rights and the protection they receive from societal disparities are insufficient. As a result, specific feasible remedies must be acknowledged and, more crucially, put into action. For economic development projects to be practical, they need to incorporate initiatives that boost the financial standing of women and work to improve their status. Especially among women, developing Self-Help Groups (SHGs) is one of the most effective strategies for empowering women and reducing poverty. SHGs can also help alleviate poverty.

SHGs are groups of low-income women who manage themselves and come into being for the primary purpose of aggregating financial resources through the members' savings and lending those resources to one another to satisfy the members' requirements for credit. The typical membership of a SHG is from fifteen to twenty low-income married women residing in the same geographic area. Each SHG operates based on the concepts of self-help, shared trust, and cooperative effort, and each one has its one-of-a-kind method for organizing and managing its own money. Their primary pursuits are as follows: Aside from that, routine business dealings such as saving money, handing out loans, and collecting payments are conducted at predetermined intervals in the presence of all of the members, who then come to a consensus over how to proceed. SHGs not only function as a forum for social interactions but also as an alternative social structure for engagement at the peer level. Most of the monies contributed to SHGs were initially put toward

satisfying short-term consumption and meeting urgent needs. In recent years, the formation of SHGs has received growing attention as a potentially significant development mechanizing for generating income and employment opportunities among the less fortunate.

The Self-Help Groups contribute to an improvement in the status of women as participants, decision-makers, and beneficiaries in the democratic, social, and economic sectors of life, as well as the cultural sphere. The self-help groups have given the women living in rural areas a greater sense of self-assurance, which has helped them do better in their day-to-day lives.

What about those who argue that SHGs may not be effective in addressing the root causes of poverty and may only provide temporary relief?

There are indeed some who argue that SHGs may not be effective in addressing the root causes of poverty and may only provide temporary relief. However, it is important to note that SHGs have been successful in empowering women and providing them with a platform to voice their concerns and take control of their financial lives. Additionally, by promoting self-help and self-reliance, SHGs can also help break the cycle of dependency and create sustainable livelihoods. Ultimately, the effectiveness of SHGs in addressing poverty depends on various factors, including the socio-economic context, the nature of the SHG program, and the level of government support.

Objectives

1. The primary objectives of SHGs are to encourage their members to save regularly, even if it is a small amount, to meet their urgent financial needs, and to resolve any disputes through discussion and collaboration. In addition, SHGs may offer loans to their members with terms determined by the organization and interest rates determined by market forces. By providing access to credit, SHGs can help members invest in income-generating activities and achieve financial stability. Overall, the main focus of SHGs is to promote financial inclusion, self-sufficiency, and empowerment among women in rural and urban areas.

The part played by NGOs

NGOs have played a significant role in promoting and supporting the formation and functioning of SHGs. They often provide technical assistance, training, and funding to help SHGs become self-sufficient and sustainable. NGOs can also advocate for policies that support SHGs and work with government agencies to ensure that SHGs receive the necessary support and resources. Additionally, NGOs can help SHGs to connect with markets and access credit, which can help them to grow and expand their businesses. Overall, the role of NGOs is crucial in supporting the development and success of SHGs.

Self-help groups have contributed to reducing poverty and empowering women through participating in non-governmental organizations (NGOs) and other forms of voluntary activity. Several charitable organizations began working in education and healthcare during the earlier centuries. They projected development practitioners, government officials, and foreign funders who recognized that non-governmental organizations (NGOs) are more successful in reaching the poor to alleviate poverty because of their small scale, flexibility, inventiveness, and participatory nature.

The non-governmental organizations (NGOs) provided some training to the self-help groups (SHGs) for awareness development, entrepreneurship and skill training, as well as some assistance in organizing inputs and marketing, introduced saving and internal lending, helped in the maintenance of accounts, and linked them with banks for credit requirements. Because of this concern, the number of non-governmental organizations (NGOs) launching and implementing rural development programs has rapidly increased.

CRenIEO, or the Centre for Research on the New International Economic Order

CRenIEO, also known as the Centre for Research on the New International Economic Order, is an organization that has played a significant role in promoting the concept of SHGs. CRenIEO was established in the 1970s to support the New International Economic Order (NIEO), which aimed to create a fairer and more equitable global economic system. CRenIEO recognized the potential of SHGs to empower women and promote sustainable development in rural areas. It conducted research and provided technical assistance to governments and NGOs to help them establish and support SHGs. CRenIEO also advocated for policies that supported the formation and functioning of SHGs at the national and international levels. Overall, CRenIEO played an important role in promoting the concept of SHGs and supporting their development and success.

An organization focusing on study, research, training, and action was founded in 1979 under the Centre for Research on New International Economic Order (CRenIEO). This organization is a non-governmental organization—Dr—K. Rajaratnam is trained in economics and is the organization's founder and director. To address the major causes of rural impoverishment, the centre has been hard at work designing and putting various models for rural development into practice. These models have been starting at the community level. The strategies for growth that CRenIEO has in place include encouraging better health, formal education, skills and nature resource management, and entrepreneurial skills for economic self-reliance while at the same time inspiring people experiencing poverty to maintain their rights in society.

CRenIEO launched a cyclone relief operation the following year, in 1984. In this study, the different aggravating factors that may contribute to the marginalization of the fisherfolk community, such as overpopulation and a lack of resources, were identified and discussed. This program gradually evolved into an Integrated Fisherfolk Development Project (IFDP), encompassing fisherfolk rights, health, women's leadership, and formal and non-formal education.

RELIEF FROM THE TSUNAMI

At 8:45 in the morning on December 26th, 2004, tsunami waves pounded the villages of Mutukkadu , the tsunami had a devastating impact on the inhabitants who made their living as fishermen. There were more fatalities, but many more lost their fishing gear and other watercraft. When the water levels decreased, the people returned to their homes, only to find that the salt had ruined the fields. The only source of pure water in the community had become polluted, and dead animals decayed in the streets.

Poverty alleviation and empowerment of women have been central themes in India's development policies and programmes since independence. Self-help groups (SHGs) have emerged as an effective tool for achieving these objectives. SHGs are small groups of women who come together to save money and provide

each other with support and encouragement. They also offer a platform for women to access credit and other resources and to participate in economic and social activities.

Mutukkadu Village in the Chengapattu district of Tamil Nadu is an excellent example of how SHGs have alleviated poverty and empowered women. The village has around 5,000 people, of whom about 60% are women. Most of the population is poor and depends on agriculture or fishing for their livelihood.

In the early 1990s, a few women in Mutukkadu Village formed an SHG. The SHG started with just a few members and a small savings. However, over time, the SHG grew in size and strength. Today, there are over 20 SHGs in Mutukkadu Village, with a total membership of over 500 women.

The SHGs in Mutukkadu Village have helped to alleviate poverty in several ways. They have provided women access to credit, which they used to start or improve their businesses. They have also trained women in various skills, such as tailoring, embroidery, and handicrafts. This has helped women to increase their incomes and improve their standard of living.

In addition to alleviating poverty, the SHGs in Mutukkadu Village have also helped to empower women. The SHGs have given women a platform to come together and discuss their problems and challenges. They have also allowed women to develop their leadership skills and to become more assertive. As a result, women in Mutukkadu Village are now more active in decision-making at the household and community levels.

The SHGs in Mutukkadu Village have also played a significant role in improving the social and economic conditions of the village as a whole. The SHGs have started several community development projects, such as building schools and hospitals and providing clean drinking water and sanitation facilities. They have also helped to promote environmental awareness and conservation.

The SHGs in Mutukkadu Village are a shining example of how SHGs can alleviate poverty and empower women. The SHGs have made a significant difference in the lives of women in Mutukkadu Village, and they continue to play an essential role in the development of the village.

Here is a case study of a woman in Mutukkadu Village who has benefited from the SHGs:

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Saraswati is a 45-year-old woman who lives in Mutukkadu Village. She is a member of an SHG called the Mutukkadu Women's Self-Help Group. Saraswati used to be a housewife, and her husband was the only breadwinner in the family. However, her husband lost his job a few years ago, and the family fell into poverty.

Saraswati joined the Mutukkadu Women's Self-Help Group to earn an income for her family. The SHG provided her with a loan, which she used to start a small tailoring business. Saraswati's business was a success, and she increased her income significantly. She can now provide for her family, and her children can attend school.

Saraswati is grateful to the Mutukkadu Women's Self-Help Group for helping her to improve her life. She says the SHG has given her the confidence and the skills to succeed. She is now an active member of the SHG, and she helps other women to start their businesses.

The case study of Saraswati shows how SHGs can help women to alleviate poverty and improve their lives. SHGs provide women with access to credit, training, and support. This allows women to start their businesses and increase their incomes. SHGs also help women to develop their leadership skills and to become more assertive. As a result, women are now more active in decision-making at the household and community levels.

Concluding Remarks and Summaries:

This study focuses on alleviating poverty and empowering women by forming Self-Help Groups in Mutukkadu village. The members of the SHGs in the study region are currently engaged in a wide variety of activities. One of the most essential things the SHGs do is have meetings and training sessions. From an economic perspective, the SHGs are connected to several economic phenomena. The meetings of the SHGs were where the decision was made to make loans available to the members. Most of the funds from the loans were intended for personal needs, educational costs, and business purposes. Regarding schooling, the children of people involved in SHGs have had the opportunity to receive an education since their parents have accumulated financial resources due to their participation in the SHGs. Some members get loans to help pay for their medical bills.

During the training and meetings of the SHGs, women's economic development has been significantly aided by the accumulation of savings and loans, as well as the generation of income. Women have become more daring as a result of their participation in economic activities, which has unquestionably led to an improvement in their quality of life. Women are encouraged to speak openly and share their perspectives regarding their financial endeavours during SHG meetings. The men and the women's relationship had been impacted due to the women's open expression of their viewpoint. It was observed, however, that women could provide some good ideas about the challenges they faced in their households.

As a result, the current research aimed to investigate the socioeconomic circumstances of Women's Self-Help Groups (SHGs) that are active in the studied area. The data obtained are meaningfully incorporated to get a generalized picture of the socioeconomic activities that Women Self-Help Groups carried out in the village. The following is an account of the primary discoveries made during the research.

The findings

1. It was discovered that the majority of the families of the respondents had between three and five members on average. This accounts for 64% of all of the families of the respondents.
2. An analysis of the respondents' levels of education revealed that the vast majority needed a degree of literacy. About 64 per cent of people in this country are illiterate.
3. Research conducted into the operations of the SHGs revealed that female members played an essential part in the whole process. Even though 64 per cent of women were illiterate before joining the SHGs, it was crucial to highlight that their writing skills had improved after joining the SHGs, mainly because they now know how to sign their names. This demonstrated that establishing SHGs has increased women's literacy levels.
4. Fishing was the primary occupation of the people who responded in both villages (100 per cent).

5. The findings showed that the respondents' average monthly income was less than Rs. 3000, which indicates that they belong to a group of people with a low income.
6. Even though they were ready to participate in a wide variety of activities, it was vital for them to comprehend the amount of labour they had to do and locate sources of clean water. Desalination of the water helped them save time and cut down on the number of cases of water-related illnesses.
7. The feedback information about the impact of SHGs towards socioeconomic development reveals that 48% of the respondents in both villages benefited from SHGs. This information was gathered from the feedback given by the villagers.
8. After participating in several initiatives of this kind geared toward growth, the women put aside some money and make regular deposits into their funds. It was discovered that the saving level of the respondents in Mutukkadu was relatively low, with an amount of saving Rs. 500 a month; on the other hand, the members of SHGs kept between Rs. 1001 and Rs. 1500, demonstrating a difference in the economic condition of the two groups.
9. Most respondents indicated that the loan they obtained was used primarily to finance improvements to their businesses (30%) and household expenses (28%).
10. The IFDP (CReNIEO) has been putting on workshops to educate rural women on how to organize self-help groups (SHGs) and launch microbusinesses with the assistance of SHGs. Most participated in more than two IFDP (CReNIEO) training camps.
11. As an outstanding achievement of their development, the members of the SHGs in these communities have earned the confidence to bravely face their issues, which has been a significant benefit of their product. The Self-Help Groups (SHGs) have been instrumental in empowering women and alleviating poverty in Mutukkadu village. Through meetings and training sessions, the SHGs have enabled members to access loans, which have been used for various purposes such as personal needs, education, and business. Besides, involvement in SHGs has improved the quality of life of women, who have become more daring and vocal during meetings. The study also revealed that fishing was the primary occupation of the people in both villages. The average monthly income of respondents was less than Rs. 3000. The members of the SHGs have launched several development initiatives, including enhancing cleanliness and public utilities, teaching children, providing safe drinking water, and managing local bodies and public institutions. This has allowed the community to keep an eye on public services and utilities supplied by the government, delivering benefits directly and indirectly to the community.
12. It was discovered that most people who participated in the survey had achieved some level of empowerment in socioeconomic status and personal growth.
13. The power of women's self-help groups (SHGs) and the impact those groups had on the accomplishments of community development were quite significant in the study's focus. The formation of SHGs helped give the women the empowerment they needed to carry out various development tasks successfully.

14. SHGs effectively allow members to discuss their family welfare and social difficulties to discover suitable answers. This is in addition to the fact that they can save money and start their businesses.
15. The Self-Help Groups (SHGs) in the two villages had tremendous opportunities to collaborate with one another to start small businesses or extend other needed services. The group enjoyed several benefits, some extending beyond the ability to generate cash.
16. The respondents' living standards increased due to the participation of SHG members in developing various activities that generated revenue.
17. They were able to improve their productivity and their ability to compete with their peers in the business, government, and public sectors, thanks to their participation in SHGs. They expect improved services from local authorities and government-sponsored service sectors, mainly rural transportation, drinking water, and power supply, as they become more economically empowered due to increased purchasing power.
18. After becoming members of SHGs, the two village women no longer need to seek financial assistance from moneylenders or any other third parties. The IFDP encouraged people to take out loans from SHGs and negotiate conditions of settlement with their previous obligations with moneylenders to pay off their debts.
19. It was discovered that the rate of asset generation after joining SHGs had increased by a factor of two. They could use most of the equipment in their home daily.
20. Following their participation in SHG training, the women began micro firms, which increased their income to between Rs. 5001 and Rs. 10,000, particularly in the village of Mutukkadu. It helped reduce the level of poverty that existed in these villages.
21. Additionally, married women who lived in the two villages included in the research didn't need their husbands' permission to participate in the study. They requested financial assistance to start a small business, pay for healthcare, and educate their children. Aside from the accessibility of credit, the members recognized the possibility of communicating with one another on socioeconomic development issues and societal problems. This was an additional benefit. The villagers were persuaded that there were chances for employing younger generations through micro-credit that did not depend on outsiders or moneylenders.
22. We have found that CReNIEO has played an extremely significant role as a speculator in the construction of SHGs, in providing aid during times of distress such as the tsunami, and in the education development of the area by launching the school.

Concluding Remarks

According to the study's findings, contrary to the widespread perception that low-income women are untrustworthy, these women are shown to be significantly more trustworthy, honest, and, most crucially, bankable. Significant progress has been made as a result of the SHG cluster meetings. The peasants have elevated their standard of living, as well as their level of thought and their social standing. The self-help groups (SHGs) had some successes to report, such as the production of clean water and the government's construction of a bridge to the hamlet. There has been some progress made toward the empowerment of women. Now that their needs have been met, they are able to formulate their plans, put those ideas into

action, and discuss their experiences with one another. For example, they could exercise their own free will and choose this option.

Another essential aspect of women's empowerment is the opportunity to assume community leadership positions. Because of this, even women who did not know how to read or write were allowed to take on leadership responsibilities within their SHGs. SHGs also assisted members with their needs, involving loans for education, activities that generated money, skills and training, and other facilities.

The SHGs fostered the development of a community, and the members' connections to one another have become more robust due to participation in meetings and training. Undoubtedly, the SHGs' actions contributed significantly to the growth of the community and the villages. The people were successful in raising the standard of living in their community. The ease with which loans can be obtained by members of SHGs is a crucial component to consider.

This study's findings indicated that SHGs play a beneficial role in assisting the fisher folk with their socioeconomic growth and empowerment efforts. Because of this, they can maintain a healthy sense of self-worth and have developed an understanding that everyone has the right to live a life of freedom, choice, and dignity. In a nutshell, self-help groups have contributed to expanding women's skills.

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