

AN THREATEN TO THE SELF HELP GROUPS OF MADURAI

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Abstract

Empowerment is the process of equipping a person or group of persons with the power towards the development. Among the various empowerment activities the role of the self help groups are more significant. By the self help groups the women obtain self confidence and they are kept away from depending on others. The objective of self help groups is the empowerment of women. The designed development and introduction of different programs by the self help groups are help for the uplift of womens economic empowerment. Many welfare schemes are launched for the development and well being of women. Among them, the poverty alleviation schemes top the list. Because, Indian women are mostly affected by their economic backwardness due to illiteracy and the conservative attitude of the society.

Keywords: SHG, NGOS, NABARD, SIDBI, RASI, GSWC

Womens self help groups

Self help group is voluntary association of the economically backward women from a similar socio-economic background of both rural as well as urban centers. They come together for the purpose of solving the common economic and social problems through self help and mutual help. For the empowerment of poor women and to introduce equality among the genders and also to inculcate self confidence. The women self help groups are introduced.

The self help group promotes the concept of small saving among its members. Their saving are deposited in the bank in name of the self help group as a common fund. The fund thus collected will be utilized for paying loan to the member of the group who are in the dire need it. Generally its members should not exceed 20. ¹

Agencies helping to the formation of SHGs:

An organization could thrive efficiently by its own personal activities and method of approach. In addition to that there are ample scopes for obtaining help and assistance from out side sources also. For instance non-governmental organization, (NGOS) Social workers, village level welfare workers, informal association of local people, development oriented Government Department scheduled Banks, Bank personal and such other individuals in the personal capacities extend their support to the promotion of the self help groups.

Farmers forums, national bank for Agriculture and rural Development (NABARD) and small industries Bank of India, (SIDBI) the Rural Access to service through Internal Activities, (RASI) The Good will social work center, (GSWC) Foundation of occupational

Development (Food) are some of the few development institutions which are the helping agencies in the formation of SHGS. ²

Schemes for uplift of women:

The Indra Mahila Yojana a pilot scheme was launched in 1995 ³ to the empowerment of women. The Rashtriya Mahila Kosh was introduced for enhancing the capacity of women, through productivity and economic self reliance in 1999, National Commission for Women. 1990 ⁴ mainly to introduce remedial action to Safeguard the interest of women and offering justice to the women who are economical and socially suffering.⁵ National policy for Empowerment of women (2001) the goals of this policy are to bring about the advancement development of women. International fund for Agricultural development the women's development project was launched in Tamil Nadu. For the economic development of women. ⁶ Mahalir Thittam is a Tamil Nadu Development Project launched by the Tamil Nadu Corporation for the Development of Women in 1991.⁷

Historical Perspective of Madurai:

Madurai referred to in ancient literature as the Athens of South India is situated on the bank of Vaigai rivers and lies at the foot of the Western gates between 9 degree - 30' - 00" and to degree - 30' degree 30-00 of the Northern latitude and between 77 degree - 00' - 00" and 78 degree - 30' - 00" Eastern longitude ⁸ Madurai is also respected as the seat of Tamil Sangam (3rd Century B.C. to 3rd cent A.D). The history of Madurai upto the 10th century was bound up with the Pandian rule ⁹

The Chola's who followed had a brief sojourn after which the Pandia's stayed a come back ¹⁰. In the 14th century Malik Kafur the general of Sultanate. Allaudin khliiji of Delhi wrested the possession of the country from the Pandia's ¹¹. The Sultanate rule lasted up to (1390 A.D) when Madurai was captured by Kumara Kampana and brought under Vijayanagar empire they inaugural the Nayak rule. The Nayak ruled Madurai as an Independent territory by faced incursion by Marathas and Mugals in 1736 Mugal's rules succeeded that of the Nayak which changed into the Nawab of defector as well as the dejure. The kingdom of Madurai was reduced to state of province ¹² and was ultimately transformed into East India company's territory Madurai took an active part in the national movement Gandhi's decision to wear loin cloth was taken at Madurai on 22nd September 1921. ¹³ The condition of the peasants of Madurai was so pitiable the Gandhi decided to take this extreme step. The condition of women was so pitiable we can imagine very well the situations of graft roots women. During the civil disobedience movements. Individual Satyagraha and quit India movement. Madurai was quite prominent. When also played a significant role in the National Movement at present Madurai is one of the important city in India and it is called as temple city.

SHGs in Madurai

There are 3,91,311 SHG's in Tamil Nadu and 62.93 lakhs of Members consist in it. In Madurai 3162 groups are in the hand's of Mahalir Thittam and 2025 groups are in the hand's of corporation apart from this, there are separate groups that is called as Non-Mahalir thittam groups namely Kalanjiyam this groups are functioning under DHAN foundation and also some groups in the hands of micro finance institutions.

Microfinance movement:

As the self help groups initiate potential measures for alleviating poverty, micro finance is treated as a movement which reached every nook and corner of Indian states ¹⁴ Tamil Nadu Women development Corporation and the Schedule banks such as ICICI, Indian Bank - are providing micro finance to women self help groups at their request. ¹⁵

Micro finance Institutions in Madurai

- Equities
- Grama Vidiyal
- Vidivelli'
- Mahasesam
- Asirvatham

Are some of the MFI ¹⁶ existing in Madurai for name sake they form some. SHGS and after giving training once or twice in a year for 2 (or) 3 days they give loans, in a group of 5 members each members is given Rs.10,000 as loan. Immediately after the group is formed, the loan is also given to the member of Mahalir Thittam. pass book and diary is not given to them to know about income and expenditure of loan.

The study indicates to those member who received loan both MFI and Mahalir Thittam. they are unable to repay the loan properly. The MFI person use unethical practice to get back the loan every weak. Some time the SHG members are threatened by the MFI persons to get the loan repayment. They go to the places where the members are working to collect their loan amount. This type of MFI s will fix 20-24% as interest for the loan amount they use to collect the loan in the form of Kanduvatti. In order to repay the loan the members of SHG obtain loan from some where else by doing this they increase their burden which may result even in suicides. But Mahalir Thittam is providing loan at a low interest rate of percent and they pay loan once a month.

Conclusion

The scheme introduced by the Government with an intension to enhance the quality of life of poor people is not serving any meaningful purpose It may concluded that the future of SHG are in big question mark. one of the most Important problem is MFI,

more are less-high rate of Interest (usaries) MFI also extend financial help to women who already committed the loan through Mahalir Thittam-so the micro-finance institution are the threatening factor for self help groups. So the immediate remedy is need to safe guard the self help groups.

End Notes

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