

THE IMPACT OF SELF-HELP GROUPS ON THE SOCIO-ECONOMIC EMPOWERMENT OF SLUMDWELLING WOMEN IN THE CITY OF CHENNAI

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ABSTRACT

This scientific study analyzed the use of savings credit program and also to find out to what extent, the various needs of urban poor families living in slums in Chennai city are satisfied. It was done to compare the pre and post loan status of women and their households before and after becoming the members of self-help groups, promoted by Tamil Nadu Women Development Corporation. For this purpose, a sample of 200 women loanees was taken from 10 slums, where savings credit program was operational. Primary data was collected through interviews and the secondary data was obtained from loan books and banks in Chennai city. It was found that 75% women were in the age group of 20-45 years, 70% were SCs, 98% were married, and 37% were illiterate. 80% had the practice of saving on a monthly basis. Only 69 % were regular in repayment of loan and also expressed that they had converted their houses from asbestos seat to permanent structures. 83% expressed that they have drastic change in social awareness and respected much in society. After availing the loan, 76% women shared in decision making. This shows that the status of women is respected, when they are able to contribute financially to the family's needs. 48% of women rarely participated in outdoor activities in the pre-loan period, but in the post loan period it rose to 89%. Interaction with male members was only 8% in the pre-loan period but then it increased to 92% in the post loan period. The impact of saving credit programmes has a positive impact on the society. Still the women need to understand the various social laws enacted for their betterment.

KEYWORDS: Savings Credit Programme, Urban Poor, Loan, Loanees, Households, Self-Help Groups, Women Development Corporation

INTRODUCTION

The researcher is a professional social worker who has been heading the department of Service Learning (Outreach) in Loyola College, Chennai since 2007. He is also a freelance consultant for the non-governmental organisation in Tamil Nadu. Seeing the different attitude of self-help group members, he wanted to study the status of slum and the avenues for their empowerment. Towards this end, the researcher with the help of second year undergraduates of Loyola College, Chennai carried out this research with slum women who have joined the self-help groups. Primary aspects of the total respondents of this study were the women who are doing domestic works in the apartments, bungalows and individual houses in the city of Chennai. These women happily enrolled themselves in the self-help groups who come under Mahalir Thittam scheme promoted and monitored by Women Development Corporation of Tamil Nadu state, South India. These women who have engaged themselves in domestic work are eking out their livelihood with the means of meager coolies

(Scaria, 2004). The purpose of joining self help groups is to better the living standard of their family members. As the women living in the slums in the city of Chennai are unskilled, they always do domestic works which has now great demand as most of the couples in the city are working in different places and coming to their houses in different time in the evening. Though domestic workers are considered to be the main players for the couples living in nuclear family system, their socio-economic and living condition is not much improved (Ravichandran, 1979). Hardly do they find leisure time to take rest as they have to find their source of livelihood by doing domestic works in various houses.

The Contextual Analysis

The urban poor women in Chennai slums have been engaged in domestic works. They receive meager coolies with which they are able to meet both their ends meet every day. Due to sickness or any kinds of emergency situation, if they do not go for coolie works for a day or two, it is very difficult for them to survive, as their daily wages is cut off by the house owners.

For celebrating their family function, other festivals, important celebrations of various kinds and also to meet their emergency needs including medication, alternatively they have the habit of approaching money lenders even these days to borrow money for an exorbitant rate of interest. The daily wages that they receive and also taking loan from the self-help groups are utilized to pay back the interest which they received from money lenders for addressing their urgent situation and immediate family needs.

The lives of urban poor are being spent in repaying the debts and interest to money lenders with the money availed as a loan from self-help groups. Suffering has been central theme of their lives. Adding fuel to the fire, more than half of the male earning members of the family in slums do come to their houses with fully drunk and involve in unnecessary quarrel and fight with their life partners and this prevents their children to study well in the evening or doing academic home works. Arrival of the male members of the family is always fearsome for the rest of the family members as something negative would occur due to heavy consumption of alcohol, thus resulting in conflict situation and no peace and unharmonious relationship in the family.

About a half of the time, women and children are spending their time to collect water, as it is one of the basic needs for living. The suffering of the urban poor in collecting the potable water has been the pertinent issues right from the scratch of living in the same dwelling places for many long years. As most of the women in the slums are domestic workers, working in the apartments, and individual houses, they could not work peacefully in the evening, more eagerly expecting the supply of water from the government could have reached their dwelling places. There are many social evils like corruption in the government departments, drug addiction, selling of tobaccos, and consumption of liquor by their family men which obviously result in ruining peace and development of the family. As of now, water has become the main issue.

Health and sanitation of the slum communities along the Cooum River is not improved much, when compared to the speed of development and improvement at present, the Chennai city is getting into and its citizen is proud of. The senior citizens and children are most frequently falling ill due to unhygienic surrounding and living environment. The removal of garbage is done once in two days in the settlements of slum communities, but in other areas in Chennai city, the garbage is cleaned every day.

Women groups have been formed primarily to avail their basic needs including money with the basic cooperation of each and every member of SHGs within the same communities. The second priority is to address as one family by the entire community for the development of their community. Apart from credit operation, the other ultimate purpose is to solve the problems for the issues that hinder the development of the community and also better lifestyle of the people.

OBJECTIVES

- To analyze the changes happening in the status of women after joining self-help groups
- To study the status of women in pre and post loan period
- To understand how women are given importance in their families after having joined self-help group members

METHODS AND MATERIALS

This study was undertaken in 10 slums of Zone 7 and 9, where the department of Service Learning (Outreach) has been working in slums since 2001 in the city of Chennai. The study was carried out during months of July to October 2015, by the Loyola College, Chennai, second year undergraduate students. Students of each department are formed into 5 different themes and this primary data was obtained from self-help group women by the students who belong to women empowerment team, who are guided and supervised by the faculty of Outreach and the concerned department. After the class hours, the second year undergraduates are placed in the slums in Chennai city, twice a week for about 8 months to understand the socio-economic status of women and their living condition of urban poor.

The data of this study was taken from 200 self-help women through Interview Schedule. 20 women were studied in each slum and totally 10 slums were covered through systematic simple random sampling technique. Descriptive research design was used to explain status of women in pre and post loan period, decision making power, and social acceptance and above all, socio-economic living conditions of urban poor women after joining Self Help Groups. The secondary data was also obtained to supplement this research.

LIMITATIONS

The Department of Service Learning (Outreach) of Loyola College, Chennai works in 35 slums in the city of Chennai where this study was carried out only in 10 slums that has a minimum of two self-help groups. The results obtained through this study may not be generalized to all slums as each slum differs in their socio-educational and economic status. The women who belong to self-help groups, doing domestic works are studied. The needs of these domestic workers are entirely different from other women in the city of Chennai and in other parts of Tamil Nadu. Therefore, the need pattern for micro-finance is varying than that of other women in the study areas and the results of it can be compared to others but it cannot be generalized.

Analysis and Interpretation

Table 1: Duration of Savings by Women Belonging to Self-Help Groups

Duration of Savings by Women	No of Respondents	Per Cent of the Respondents
Once in fortnight	40	20
Monthly	160	80
Total	200	100

In two slums, women gathered twice a week and started saving regularly. These two slums had the majority of the women domestic workers and housemaid who received weekly coolies. This account for 20%. The remaining 8 slums, which accounts for 80%, had the practice of saving on a monthly basis.

Table 2: Repayment Status by Self-Help Group Women

Repayment Status by Self-Help Group Women	No of Respondents	Per Cent of the Respondents
Regular	138	69
Irregular	62	31
Total	200	100

Saving credit program had membership fees ranging between Rs.50 – 80. The upper limit of loan was Rs.12, 500/- and the rate of interest for the loanees was 12% per annum with the repayment period of 12-24 months. It was found that only 69 % respondents were regular in repayment.

Table 3: Impact of Self-Help Groups Due to Regular Habit of Saving and Usage of Loans

Impact of Self Help Groups	No of Respondents	Per Cent of the Respondents
Converting their houses from asbestos seat to permanent structures	138	69
Husbands started taking care of their wives during sickness with lot of love and concern.	130	65
Improvement in the quality and quantity of taking meals in the family	140	70
drastic change in social awareness and social status of women	166	83

The impact of self-help groups led the women to the greatest effect of practicing regular habit of saving in their lives. As a result of saving credit programme being practiced within the groups, there was an increase in monthly household income. It is good to note that 69% women had the sea-change of converting their houses from asbestos seat to permanent structures. It is surprising to learn that 65% husbands started taking care of their wives during sickness with lot of love and concern. 70% women agreed with full of satisfaction that there was the improvement in the quality and quantity of taking meals in the family. 83% of the women expressed without hesitation that there is a drastic change in social awareness and social status of women after the programme.

Table 4: Status of Women Before and after Becoming the Members of Self-Help Groups

Status of Women After Joining Self-Help groups	No of Respondents Before Joining Self-Help Groups	Per Cent of the Respondents	No of Respondents after Joining Self-Help Groups	Per Cent of the Respondents
Participated in outdoor activities	98	48	178	89
Major decision making in the family	174	87	152	76
Interaction with male members very freely and frankly	16	8	184	92
Joint account	188	94	36	18

It is evident that 48% of women rarely participated in outdoor activities in the pre-loan period, but in the post loan period, the participation of women in outdoor activities was very much visible, because it rose to 89%. With regard to major decision making in the family in the pre-loan period was the husband whose per cent was 87%, whereas in the post

loan period, 97% of husbands did consult the wife. Therefore, 76% women shared in decision making. This shows that the status of women is respected, when they are able to contribute financially to the family's needs.

It is shocked to notice that the negligible per cent of the women (8%) could interact with male members very freely and frankly in the pre-loan period, whereas this increased to 92% in the post loan period.

With regard to spending money and transaction for family matters and necessary needs, 94% women had no bank account in the pre-loan period and only 6% had a joint bank account. It is good to notice in the post loan period, 18% had joint accounts.

Table 5: Practice of Child Marriage

Practice of Child Marriage	No of Respondents	Per Cent of the Respondents
Yes	4	2
No	196	98
Total	200	100

A vast majority of the respondents feel even today that child marriages do happen at a negligible number (2%) in their living places due to love affair after becoming school dropouts. They strongly opine that this should be prohibited.

Table 6: Practice of Dowry

Practice of Dowry	No of Respondents	Per Cent of the Respondents
Ruining their lives	136	68
Not ruining their lives due to social status	64	32
Total	200	100

However there is growing speed of economic empowerment among women, 68% women believed dowry is becoming the major social evil and to the great extent, it is ruining their lives gradually.

Table 7: Opinion about Remarriage

Opinion About Remarriage	No of Respondents	Per Cent of the Respondents
Upset all my relatives and society	118	59
Social recognition and economical empowerment	82	41
Total	200	100

More than half of the respondents (59%) expressed that women doing remarriage would upset all their relatives and the members of society in which she has been living, as their children would be left abandoned by the second husband and also the children would not received much love and attention. The remaining 41% of women said that the remarriage would help the women to get social status and also economical empowerment. Moreover their children also get well settled in their lives.

RECOMMENDATIONS AND CONCLUSIONS

Invariably, vast majority of the women (92%) felt that there should be reservation of seats to get a government job for the slum women. Therefore the government could seriously consider this genuine issue of empowering women a still further by allocating a reservation for obtaining a government jobs. Though there is economic improvement for the women, still 75% of women were not aware of various laws enacted for their betterment and empowerment. Thus, Tamil Nadu government through Women Development Corporation should take up this seriously to bring awareness at the massive level with the help of Non government organization about laws relating to empowerment of women. It could be concluded

that Saving Credit Programme had a positive impact on society, and provided an informal source of finance, needed by the urban poor.

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