



RECOMMENDATIONS TO SELF- HELP GROUPS, TOWARDS WOMEN EMPOWERMENT

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The Controller and Auditor General's Report 2 (1994), Which deals with status of DWCRA among states bring following information on performance of DWCRA programme in the country. More than one third of groups are defunct and revolving funds not utilised in many groups. The general problems of DWCRA included inadequate field staff, inadequate supervision and follow-up, non-monitoring of groups, non-use of revolving fund, ineffective use of IRDP assistance, inadequate investment on loan, and lack of efforts to revive defunct groups and to recover revolving fund money from such groups.

Kumaran (1997) in his core study near Tirupati, Andhra Pradesh noted certain factors responsible for active and successful functioning of group. Homogeneity of the group members in terms of caste, occupation and proximity results in group solidarity and cohesiveness. Regular contribution towards monthly savings and payment of loan within specified time leads to successful functioning of group.

In a study conducted in Andhra Pradesh by faculty of women studies NIRD Hyderabad, states that Andhra Pradesh women took traditional family based activities like coir works, tailoring, embroidery, basket making, candle and papermaking. These trades generally generate low profits, and profits mostly spent on personal consumption, buying raw material and repayment of loan.

While in Kerala, forward caste women are taking up nontraditional, non-family based trades and these trades generate more profits.

Malayadri (1995), Chandra Sekhar Rao and Nadu (1985), Basu (1988), show that employment opportunities increased to rural women because of financial



sustenance of IRDP. These programmes have resulted in increase in income of beneficiaries and this is evident in terms of regular repayment of loans.

Rao (1987) argues that in case of village industries the reduction in poverty is least. He expresses his doubt on success of IRDP. He advises that labourers should improve their skills and advance in employment. Radha Krishna Rao (2001) says in success story of Kerala model of women's empowerment, how state made significant progress in emphasizing its women folk through process of democratic decentralization. This innovative decentralized development process led to active and creative participation of public in decision-making and projects implementation at local level. This process of democratic decentralization emphasized on involvement of women at every stage of development at local level. Women involved in political space for the first time. The entire planning process with thrust on women helped women to come out of their 'cocoon existence' and for their development. Dissemination of information, training programmes, self-employment opportunities enhanced quality of life for women in state.

In India, there are constant efforts to empower women on production, marketing, and credit (PMC) management and to enhance women's productivity with increase of IGA, technology and education. Isolated success resulted from work of women bank, Women's Self—help Organisation for Poverty Alleviation in India: (SEWA). The SEWA bank is one of the largest bodies of poor self-employed women established at the initiation of 4,000 self-employed women workers in the year 1974. Today it has 51,000 depositors and working capital of Rs. 10 crores. A major policy change by SEWA bank is to extend its services to the rural areas. The rural poor women, provided with the control of natural resources along with finances. This helped them to build their own water structures like wells, ponds, and hand pumps. By establishing trust, high recovery rates established. This enabled the members to come out of the clutches of private moneylenders. This broke the vicious circle of indebtedness and dependence on intermediaries and traders. Gradually this trained the members, the habit of thrift and the members learnt to make their money more productive.

Mysore Rural Area Development Agency (MYRADA) in Bangalore and Andhra Mahila Sabha in Hyderabad, attempt to build decision-making power among poor women. The group dynamics have helped group members to improve their managerial capabilities, operational skills and human values.

Most of previous studies with regard to women empowerment dealt with one particular group, community, or case studies of success groups or evaluation of



government or NGO. Mostly they highlighted only on economic development of women groups. In present study, effort made not only to know, general characteristics of members and non-members of DWCRA group but also contribution of SHG to their development in social, political and decision-making issues

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