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MEASURES OF SOCIAL JUSTICE THROUGH SELF-HELP GROUPS ·

Abstract

Self-help Groups have proven adequately that they have a greater impact in bringing social justice through financial and economic inclusivity. The preamble of the constitution of India envisions to bring economic inclusivity and social justice to all the sections of people. Based on this principle many programs were initiated and executed in the country. Creation of Self Help Groups is one such program that undoubtedly a great step ahead to realize economic inclusivity and social justice to an extent. SHGs always aimed at marginalized who were absolutely aloof from the realms of development. The present study tries to shed light on the functioning of SHGs in Sicricilla, in northern Telangana region during 1999 to 2001. This place offers different dynamics to understand vicious circle of the debts and impoverishment. In the majority of the households, men are into the occupation of weaving and women depend on *beedi* making. There are many national and international reports that reveal that there are innumerable instances of suicides had taken place since weaving industry had to face challenges from multiple dimensions. In the span of two years, between 1999 and 2001, alone almost 400 suicides took place due to unemployment, debts, and starvation (frontline, 2001). The present study examined how SHGs extended their support to the spouses of the weavers who were predominately *beedi* workers, subsequently strengthening the economic conditions of the families.

Keywords: Social Justice, Handloom Crisis, Self-help Groups

Introduction

The economic development of a country to a large extent depends on human resources. India has traversed a long distance on the road to development. Since independence recorded a significant success in various sectors. But the country still to do a lot to make life better in rural areas, particularly in the spheres of employment generation, self-employment opportunities, women empowerment through various socio-economic interventions and social development activities.

Women are a vital part of the Indian economy, both at the national and the household levels. In India, women constitute 48.2 percent (49.6 crores as per 2001 census) of the total population. Any sustainable change towards progress needs the involvement of women. They constitute one-third of the national labour force. Compared with their menfolk, Indian women contribute a much larger share of their earnings to basic family maintenance with the result that women's earnings positively and immediately affect the incidence and the severity of poverty. Despite all this, social conventions and male-dominated ideology de[rive] them of the access to, and control over, the resource which would enable them to increase their productivity.

Women form the backbone of agricultural operations and the majority of agricultural labourers are women. Seventy to eighty percent of the field work is done by women. Most of the post-harvest and processing tasks are their sole responsibility. They heavily involved in an animal husbandry, particularly small livestock. About 85 percent of persons engaged in dairy production are women.

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The development of women entrepreneurship is very low in our country. This is absolutely true in the case of rural women, though the urban women are slightly enjoying better status in the society. Though women represent 50 percent of the total population, there are 2, 95,680 women entrepreneurs in India during the period 1988-89. It shows that they do not have any economic independence in the society as well as their poor contribution to the economy of our country.

Micro-credit or micro-finance for women has received extensive recognition as a strategy for poverty reduction and for economic empowerment. Development practitioners often argue that the exaggerated focus on micro-credit as a solution for the poor has led to neglect by the states and public institutions in addressing employment and livelihood needs of the poor. The self-help Groups (SHGs) have given a new lease of life to the women in villages for their social and economic empowerment.

Microfinance in a small voluntary association of poor people preferably from the same socio-economic background. They come together for the purpose of solving their common problems through micro Finance and mutual help. The Micro Finance group promotes small village savings among its members. The savings are kept in a bank. This common fund is in the name of Micro Finance. Usually, the number of members in one Micro Finance does not exceed twenty. The concept of Micro Finance supplemented with mutual help can be a powerful vehicle for the poor in the socio-economic development. Participative financial services management is more responsive and effective. Poor can save and are bankable and Micro Finance as clients result in wider outreach, lower transaction cost and much lower risk costs for the banks.

Microfinance group strategy was initiated in the erstwhile Andhra Pradesh in 1994 with support from International Fund for Agricultural Development (IFAD) and shares many similarities with the approach pioneered by the Grameen Bank in Bangladesh. The establishment and development of Micro Finance group provide access to low-cost capital village households, creating new capabilities and confidence at the community level for managing financial and environmental resources. These new institutions, owned and operated by local women, allow outside parties interested in investing in improved environmental service functions, whether they can be national agencies, downstream farmers, municipal power companies, international carbon traders or multilateral and bilateral development organizations to contract directly with the resource managers, rather than relying on middlemen and paying transaction costs associated with the conventional developmental projects. The women are also empowered as contractors and benefit directly from the service payments while taking a more proactive role in resource management.

Andhra Pradesh, Karnataka, Kerala, and Tamil Nadu—lead the country in SHGs. They account for almost 54 percent of the SHGs but more importantly, for almost 75 percent of the bank credit. In the last few years, the SHG movement has picked up in other parts of the country such as in Orissa, West Bengal, and Assam.

Review of Literature

Dr K.G. Karmakar: “Rural credit and self-help groups, Micro Finance needs and concepts in India”

The author of this book seeks to examine the state of the rural credit system and study the microfinance needs of the rural poor.

Kumaran: “SHGs an alternative to institutional credit to the poor—A case study in A.P. Journal of Rural Development 16(3) 1997.

In this article the author discussed the SHGs save and contribute to a common fund for working together with the social and economic uplift of their families and community.

Sushama Sahay: Women and empowerment Approaches strategies discovery publishing house, New Delhi 1998.

In this article, the author discussed the women empowerment approaches and strategies for rural empowerment.

A.Abdul Raheem: “Role of Self-Help Groups” Yojana Publication: Oct-2006

In this article, the author discussed the role of Self-Help groups in Indian Rural Society. Self-employment and entrepreneurship to women from different socio-economic sectors.

Pathak, P.A. “SHGs and their linkages with banks” national bank new reviews-Volume 7(11) 1992.

The author discussed about the self-help groups bank linkages programs and the internal and external resources.

Manivannan. R: Innovations in rural lending self-help groups, Indian overseas bank monthly Reviews, 5 (6) June 1992.

The author discussed about the Micro Finance Institutions and the role of self-help groups in India.

Mishra. P.K: Employment of rural youth through SHGs and cooperative, the co-operator, Nov-1998

The author discussed employment through SHGs.

Srinivas Girija: Reaching credit to rural poor legal hurdles on the path self-groups, Businessline—Jan 31-1996

In this article, the author discussed the role of SHGs and how it supports financially to the group members in the Tribal area of Mizoram.

Research Methodology

The primary objective of this study is to explore how the families of weavers were supported and benefitted by SHGs when the handloom industry was in crisis in poverty-ridden Siricilla town. One hundred respondents were selected on the basis of random sampling for this study. All these respondents have been the active members of SHGs since 1999. Several interactions were conducted with semi-structured interview questions. The researcher, being an NGO activist, who was actively associated with the respondents during the period mentioned above could add more authenticity to the study.

Findings of the Study

1. A Non-Governmental Organization called Krushi has tied up with the SHGs groups in Karimnagar along with other four districts of Telangana region. This NGO aimed at alleviation of poverty in poverty-stricken areas. The majority of the SHGs were benefitted by this NGO, as they were providing micro-finance credit facility to the members of the groups of SHGS.
2. These SHGs were integrated to *Indira Kranthi Pathakam* (IKP) to develop their entrepreneur skills which facilitated them to have extra income facility. 20% percent respondents expressed that they were benefitted by the IKP.

3. Apart from this, during the crisis in the handloom industry, where hundreds of weavers were committing suicides the members of SHGs were given counselling by the Krushi NGO as per the directions of the then District Collector of Karimnagar, Sumita Dawra. 100% respondents recollected their memories of the counselling sessions and how these sessions had a positive impact on them in dealing the crisis.
4. The debt was one of the severe vicious circles which took a toll on the lives of weavers families. Earlier people used to depend upon middlemen for loan at a higher rate of interest. Nevertheless, after the introduction of SHGs, a sum of 1 lakh rupees was given as the credit to the members of the SHGs at 12 percent which was below the bank rate. This credit facility enabled them not rely upon the middlemen. Almost all the respondents revealed that they had taken loans from SHGs on one or the other occasion.
5. When any family suffered from health or malnutrition these SHGs were the prime sources to render credit in small amounts to address these issues. 62% of respondents in this study told that they had taken loans ranging from Rs. 2,000 to Rs. 5,000 when they had problems of malnutrition in their families and till Rs. 20,000 when they had medical needs.
6. With the counselling programs organized by Government and Non-Government Organisations, almost 8% respondents were motivated and readmitted their children who were earlier made to be dropouts to take up menial jobs to support the family. These members took loans from SHGs to fulfil the needs of their school-going children.

Conclusion

Apart from economic activities being a credit facilitator, Self Help Groups had played a vital role in nurturing a distressed region with a stretch of responsible activities such as conducting counselling sessions to create awareness among the people. In a nutshell, it can be argued that within the limited scope, SHGs tried to address bigger social crisis to an extent with the active participation of women in the households of weavers in Sircilla town.

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