

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