

The Role Played by VICIB in Women Empowerment and Economic Development in Kottayam District, Kerala

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Abstract - The eradication of poverty and a special focus on women in all poverty alleviation programmes has been major strategies since seventies. Many women are suffering mental and physical tortures in their in-laws' houses. Their husbands demand more and more dowry. Women empowerment process is one where women find time and space of their own and begin to re-examine their lives critically and collectively, and the aim of VICIB is to improve the standard of living of women as a Strategy for Poverty Eradication. The women can get back their rightful place in society if law is properly enforced to check male-superiority. This paper aims to study how women and marginalized took part in the development process through various income generation schemes, to identify and understand the changes in the income level of the women workers of VICIB. It also focuses on the role played by VICIB for women empowerment in Kodumpidy area.

Keywords: VICIB, Women empowerment, Economic development

I. INTRODUCTION

Mostly women power is neglected and the development becomes one side and lop-sided. Here the development thinkers understand the significance of women empowerment as the basis of sustainable development of our nation. The term "Development" not only means economic development but also the upward movement of the entire social system.

The Government of India has taken all efforts to abolish the discrimination between men and women. According to the Constitution of India, men and women are equal before law. The government is laying special emphasis on the education of girls. In the recent competitive examinations, women have done better performance than men.

Along with all these glittering successes made by Indian women we want to remember the unfortunate fact that she is still on the taboos of the so called male dominant society of India. Many women are suffering mental and physical tortures in their in-laws' houses. Their husbands demand more and more dowry. They consider their wives as good source of getting dowry. Dowry deaths become very common in India. This is how the status of Indian women is going down. The women can get back their rightful place in society if law is properly enforced to check male-superiority. The term "Empowerment" literally means, increasing the spiritual, political, social, educational, gender, or economic strength of individuals and communities. It also means to invest with power, especially legal power or official authority. Empowerment is the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. World over "Women Empowerment" is a topic under discussion. In the simplest of words it is basically the creation of an environment

where women can make independent decisions on their personal development as well as shine as equals in society.

The Vikas Credit Informal Banking Service (VICIB) It is appropriate that the Vikas Volunteer Vahini Club chose to name their informal bank as the Vikas Credit Informal Banking Service (VICIB). The VICIB is the federation of the SHGs. The VICIB also manages a credit union of about 1200 members who are from the not-so-poor households. The VICIB has a deposit base of Rs15 lakh belonging to the SHGs and credit union members. An equal amount is given as loans too. The VICIB is now a very important development bank working informally in Kadanadu Panchayat. NABARD, Indian Bank and Sandhya - The linkage In association with NABARD and Pala Social Service Society, the Sandhya Farmers Club has arranged a number of training programmes for the members of the SHGs under the VICIB on the group concept book-maintenance and savings and credit. It is yet another feather in the cap of Sandhya Club. Today, the Sandhya club reflects the beauty and mind of the people of a village. It marches ahead, untried, with a mission to propagate self-help, development and empowerment of the poor. The main aim of VICIB is to promote collectivism and voluntarism among target groups through sharing of knowledge, skills and resources, organize participatory learning and awareness programs and development trainings, facilitate participation of women a marginalized in development process through self employment, savings, and credit and income generation schemes and also to promote the formation and strengthening of community based organizations as a social movement against exploitation.

II. REVIEW OF LITERATURE

Reji (2013) published a paper entitled “Economic Empowerment of Women Through Self-Help Groups in Kerala” in, International Journal of Marketing, Financial Services & Management Research”. The empowerment of women is crucial for the development of the country. Bringing women into the main stream of development is major concern for the Government of India. That is why the year 2001 has been declared as the —Year of women Empowerment. Women’s empowerment is critical to the socio economic progress of the community and bringing women into the main stream of national development has, therefore, been a major concern of the government.

R.H. Waghmode and J.L. Kalyan (2014) Gender equality and women's empowerment are human rights that lie at the heart of development and the achievement of the Millennium Development Goals. Despite the progress that has been made, six out of ten of world's poorest people are still women and girls, less than 16 per cent of the world's parliamentarians are women, two thirds of all children shut outside the school gates are girls and, both in times of armed conflict and behind closed doors at home, women are still systematically subjected to violence.

Gayathiri (2014) published on “Impact of Self-Help Group in Socioeconomic Development” in “International Journal of Scientific Research and Management”. The Self-help Group (SHG) method is used by the government, Non-Government Organizations (NGOs) and others worldwide. Thousands of the poor and the marginalized population in India are building their lives, their families and their society through Self help groups. Self help groups (SHGs) have appeared as popular method in recent years. This movement comes from the people’s desires to meet their needs and determine their own destinies through the principle —by the people, for the people and of the people. Self-Help groups (SHGs) have appeared as popular method of working in the company of people in recent years. The main aim of this paper is to examine the impact of Self-help Group in Socio- economic development of India.

Mohd Ishaq Khanday (2015) It is often said that the status and position of women in society are the best way to understand a civilization, its progress and its shortcomings. In case of India, women have come a long way from women sages and scholars in the Rig Vedic period to women in the armed forces, IT sector, politics, industry and other significant areas while balancing their role as a daughter, wife and mother. This journey towards modernization has not been easy. Women have had to fight the traditional Indian male-dominated society to emerge as stronger and independent entities

Bineesh C.B(2015)Rural women are facing a lot of social as well as economic problems like lack of sufficient income and adequate standard of living. Even though Indian

science and technology reached up to Mars, we failed to irradiate poverty in villages. For the upliftment of rural poor especially rural women government and many NGO’s developed special programmes. Functioning of Sandhya Development Society in central Kerala in this area is noteworthy. Sandhya Development Society’s microfinance division VICIB is very much active in the development of rural population especially rural women. In a district like Idukki VICIB plays an important role in the overall development of rural women. This study helps us in understanding the role of VICIB in making rural women financially independent and self-reliant.

Regeenamma Joseph(2017) VICIB play an important role in the field of micro finance. Micro Finance is the world’s most powerful and effective instrument for women empowerment, employment generation and overall development of society. VICIB provides financial assistance and opportunities for poor women to start self employment programmes, to arrange credit facilities for women and to assist them to play an active role in the poverty eradication programme. VICIB also helps the poor people to develop saving habits among them. VICIB save them from debt traps and money lenders.

Objectives of the study

- To study, how women and marginalized took part in the development process through various income generation schemes.
- To identify and understand the changes in the income level of the women workers of VICIB.
- To study the role played by VICIB for women empowerment in Kodumpidy area.

III. DATA AND METHODOLOGY

PRIMARY DATA

Primary data is collected directly from 25women workers of VICIB with the help of pretested interview schedule.

SECONDARY DATA

Secondary data was obtained from various published and non-published sources. The data was obtained from books, journals, internet etc

SAMPLE SIZE

In order to manage time and make the study effective, 40 workers are selected and the area selected is Kadanadu Grama Panchayat.

SAMPLE TECHNIQUE

Convenience sampling is adopted for the selection of sample size; i.e. selection is according to convenience.

TOOLS FOR ANALYSIS

In order to understand the role played by VICIB in women empowerment and economic development, questionnaire

were tabulated and presented in the form of tables, column chart, pie diagrams, percentages etc

IV. RESULT AND DISCUSSION

1. Monthly incomes of the respondents

Table 1

Income	Percentage respondents	No. of respondents
5000	25	10
5000-10000	30	12
10000-15000	32.5	13
Above 15000	12.5	5
Total	100	40

Interpretation:

25% of respondents have an income of about 5000 rupees.30% of workers have an income between 5000-10000.Majority of workers have income between 10000-15000.Only 12.5% of respondents have income above 15000.

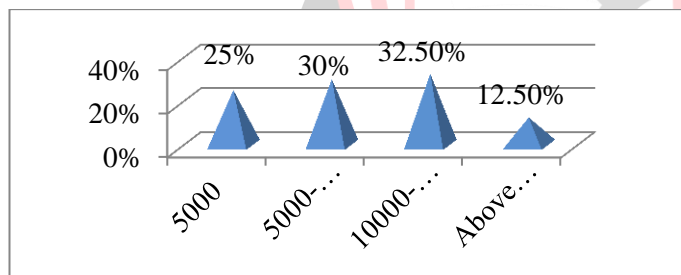


Figure 1 Monthly incomes of the respondents

2. Motivation to join VICIB

Table 2

Reasons for motivation	Percentage respondents	No. of respondents
Self decision	45	18
Neighbours	17.5	7
Sandhya Development Society	17.5	7
Relatives	20	8
Total	100	40

Interpretation:

Majority of respondents joined VICIB by self decision followed by 17.5% of them joined by force from neighbours.17.5% of respondents joined on pressure of Sandhya Development Society itself.20% of respondents joined on the basis of information they got from their relatives.

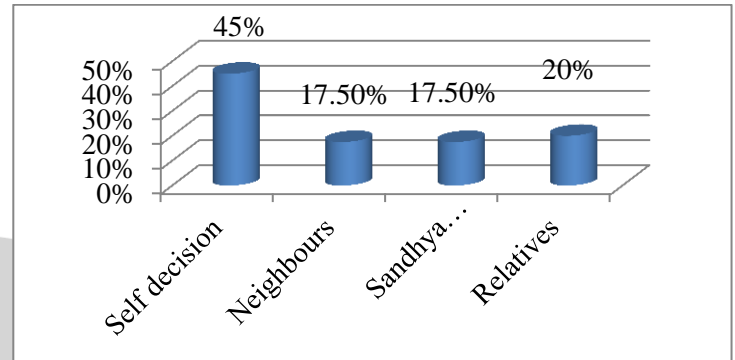


Figure 2 Motivation to join VICIB

3. Safety and security of job

Table 3

Degree of safety	Percentage respondents	No. of respondents
Completely	82.5	33
Fairly	17.5	7
Total	100	40

Interpretation:

82.5% of respondents believe that their job is completely safe and secure. Only 17.5% of them state that their work is fairly secure. Interestingly no one said that their job is not secured.

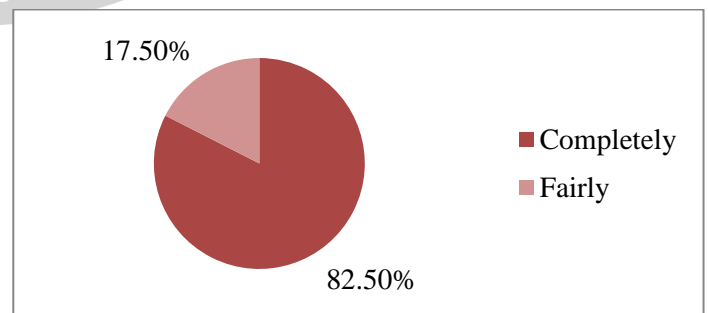


Figure 3 Safety and security of job

4. Respondents who were working before joining VICIB

Table 4

Previously working or not	Percentage respondents	No. of respondents
Yes	52.5	21
No	47.5	19
Total	100	40

Interpretation:

52.5% of respondents were working before joining VICIB and 47.5% of them were not working.

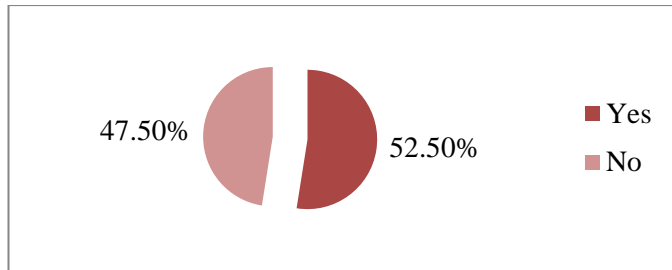


Figure 4 Respondents who were working before joining VICIB

5. Comparison of present job with past job

Table 5

Conditions	Percentage respondents	No. of respondents
Better	71.4	15
Worse	-	-
As good as before	28.6	6
Total	100	21

Interpretation:

From the above data we can understand that about 71.4% of respondents are of the opinion that their present job is better than the past job. Remaining 28.6% of respondents claim that their present job is as good as their previous job. No one said that their present job is worse.

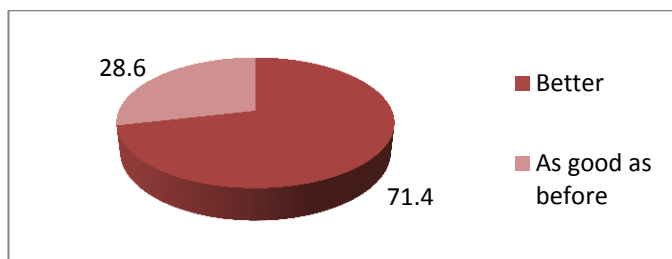


Figure 5 Comparison of present job with past job

6. Status of current income compared to income from previous job

Table 6

Status of current income	Percentage respondents	No. of respondents
Higher	61.9	13
As higher as before	33.33	7
Lower	-	-
No change	4.7	1
Total	100	21

Interpretation:

Majority of the respondents (61.9%) is of the opinion that their current income is higher than they got from the previous job. 33.33% of respondents has income as higher as before. Only 4.7% of them stated that they no change in their income.

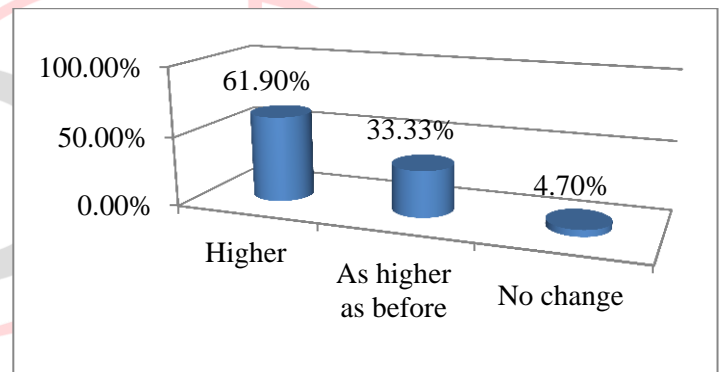


Figure 6 Status of current income compared to income from previous job

7. Improvement in social status of workers

Table 7

Yes/No	Percentage respondents	No. of respondents
Yes	100	40
No	-	-
Total	100	40

Interpretation:

Entire respondents stated that their status in the society has increased greatly after they started working in VICIB.

8. Status of savings of respondents

Table 8

Nature of savings	Percentage of respondents	No. of respondents
No savings	12.5	5
Marginal savings	37.5	15
Savings increased greatly	50	20
Total	100	40

Interpretation:

50% of the respondents stated that their savings increased greatly.37.5% of them has marginal savings. Only 12.5% of respondents have no savings.

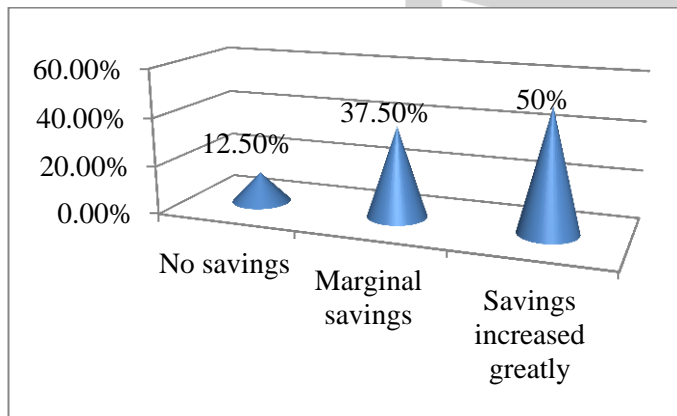


Figure 8 Status of savings of respondents

9. Purposes of working

Table 9

Reasons	Percentage of respondents	No. of respondents
Income	65	26
Job satisfaction	17.5	7
Opportunity to spend time with others	5	2
No answer	12.5	5
Total	100	40

Interpretation:

From the above table ,it is clear that ,majority of respondents are doing their work for earning income.17.5% of them is working for job satisfaction.5% of respondents are working for spending time with others.5%of them has no answer.

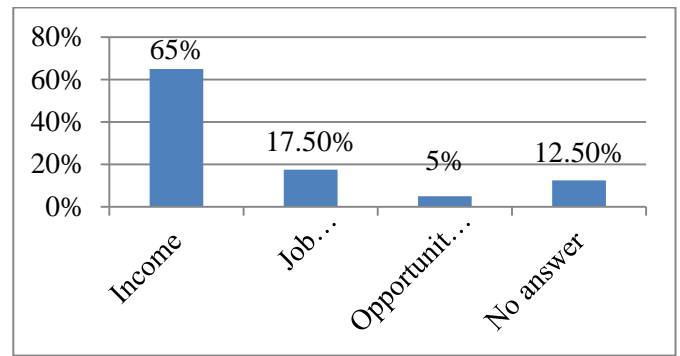


Figure 9 Purposes of working

10. Whether family depends on their income or not

Table 10

Family depends or not	Percentage of respondents	No. of respondents
Totally	25	10
To a limited extend	45	18
Not at all	30	12
Total	100	40

Interpretation:

25% of respondents stated that their family totally depends on their income.45% of them is of the opinion that to a limited extend, their family depends on their income.30% of respondents stated that their family not at all depends on their income.

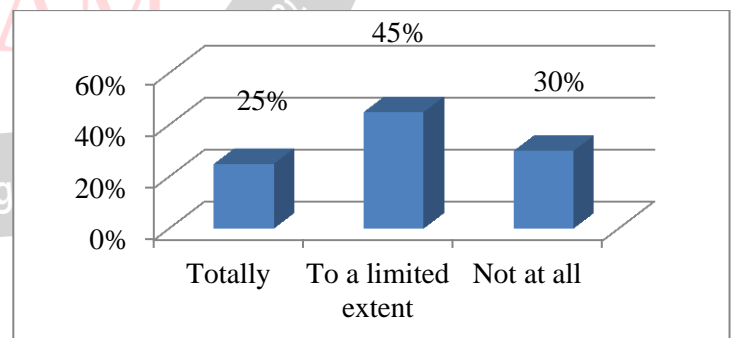


Figure 10 whether family depends on their income or not

11. Work satisfactions with VICIB

Table 11

Satisfaction level	Percentage of respondents	No. of respondents
Fully satisfied	95	38
To a limited	5	2

extent		
Not satisfied	-	-
Total	100	40

Interpretation:

Majority of the respondents are fully satisfied with their work. Only 5% of them are satisfied to a limited extent. No one is dissatisfied with the work.

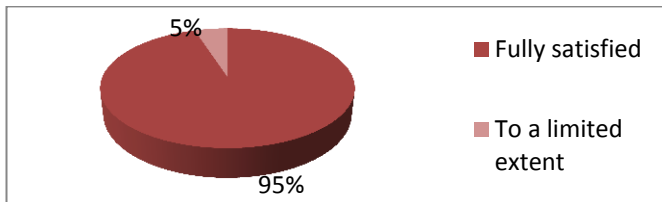


Figure 11 Work satisfactions with VICIB

12. VICIB played any role in the upliftment of poor or not

Table 12

Yes / No	Percentage of respondents	No. of respondents
Yes	100	40
No	-	-
Total	100	40

Interpretation:

Entire respondents are of the view that VICIB has played a vital role in the upliftment of poor people.

13. Qualities improved after started working in VICIB

Table 13

Qualities	Percentage of respondents	No. of respondents
Self confidence	12.5	5
Leadership	12.5	5
Co-operation	10	4
Decision making	12.5	5
Communication	10	4
All the above	42.5	17
Total	100	40

Interpretation:

12.5% of respondents stated that their self confidence has increased and another 12.5% of them said that their

leadership qualities increased greatly. Followed by another 10% of respondents is of the opinion that their cooperation mentality increased. Majority of the respondents said that all the above qualities are increased, that is, self confidence, leadership, cooperation, decision making and communication.

V. FINDINGS

- Entire respondents unanimously stated that their status in the society has improved greatly after they started earning income.
- 50% of respondents are of the opinion that their savings increased greatly. Only 12.5% of respondents stated that they no savings yet.
- 77.5% of respondents are not facing any difficulty in getting loans. They are of the view that it is at the time of repayment that they face hurdles.
- 44.44% of respondents who have applied for loan stated that indifferent attitude of officials are the main problem they faced at that time.
- 65% of the respondents are working for the purpose of earning income. Only 5% of respondents stated that they are working here to have an opportunity to spend time with others.
- Families of 25% of respondents depend on their income for their living.
- 95% of the workers are fully satisfied with the working of VICIB.
- Entire respondents' sounds same that VICIB is playing a pivotal role in the uplift of poor people especially for women.
- All the respondents are of the view that, VICIB is providing both financial and non-financial support for the development of the poor farmers and other marginalized peoples.
- The contributions provided by VICIB include credit facilities, employment opportunities, education and development of poor farmers etc....
- 42.5% of respondents stated that their qualities like self confidence, leadership, cooperation decision making, communication etc....has improved a lot after they started working here.
- 12.5% of workers feel that their lack of education is the major problem they faced. Most of the respondents claimed that they are not getting enough support from government and political parties.

VI. SUGGESTIONS

- More attractive schemes are to be identified for attracting more eligible women to VICIB.
- Certain training programme should be conducted for improving collective team work.

- Sandhya Development Society should consider increasing wages/salaries and other benefits to the employees.
- Sandhya Development Society should start a Research & Development wing for developing new ideas.
- Sandhya Development Society should arrange necessary marketing facilities for making public know about their products and services.
- There is urgent need of cooperation from public representatives and their involvement in each and every movement of SHGs for uplift of women.
- The bank officials should make the procedures of availing loans by women and poor farmers, simple and easier without much difficulty.
- It is essential to educate illiterate workers in a minimum time frame. So that those workers can take part more effectively in their area of work.
- Sandhya Development Society should increase the participation of scheduled caste women workers. There is also a need to provide more official positions to them.

VII. CONCLUSION

Rural women are facing a lot of social as well as economic problems like lack of sufficient income and adequate standard of living. For the upliftment of rural poor especially rural women government and many NGO's developed special programmes. Functioning of Sandhya Development Society in central Kerala in this area is noteworthy. Sandhya Development Society's microfinance division, VICIB is very much active in the development of rural population especially rural women. In Kodumpidy VICIB plays an important role in the overall development of that area. This study helped us in understanding the role of VICIB in making rural women financially independent and self-reliant. VICIB provides financial assistance and opportunities for poor women to start self employment programmes, to arrange credit facilities for women and to assist them to play an active role in the poverty eradication programme. VICIB also helps the poor people to develop saving habits among them. VICIB save them from debt traps and money lenders.

We also found that savings of majority of respondents has increased greatly. In short, we can conclude that arrival of VICIB made a drastic development both socially and economically in Kodumpidy area. Women and poor farmers are the most benefitted group because of the establishment of Sandhya Development Society and VICIB. For the women workers, they got a permanent source of income .It leads to women empowerment through various

training and education programmes. And for poor people, especially farmers, various financial and non-financial incentives are provided, which helped a lot in increasing agricultural productivity. In short, we can conclude that, VICIB is playing a leading role in women empowerment and economic development of Kodumpidy area.

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