

Empowering women through self-help groups

P.K. Saanthi*

Abstract:

Empowerment is a multi-faced process which encompasses many aspects, that is enhancing awareness, increasing access to resources of economic, social and political etc. In recent years women empowerment has become a subject of great concerns for the nations all over the world especially in poor and developing countries. Women empowerment occurs in real sense when women achieve increased control and participation in decision making that leads to their better access to resources it often involves the empowered developing confidence in their own capacities. Self-Help Groups (SHGs) have proved as an effective medium for delivering credit to rural poor for their socioeconomic empowerment.

Keywords: Women Empowerment, SHG,

Women Empowerment:

The word empowerment is defined as the process by which women take control and ownership of their choices. Empowerment is a process of awareness and capacity building leading to greater participation, to greater decision making power and control and transformative action.

Empowerment of women signifies harnessing women power by conscientising their tremendous potential and encouraging them to work towards attaining a dignified and satisfying way of life through confidence and competence as person with self-respect, rights and responsibilities. Empowerment as a concept was introduced at the International Women's Conference at Nairobi in 1985. The conference defined empowerment as "A redistribution of social power and control of resources in favour of women. It is "the process of challenging existing power relations and of gaining greater control over the sources of power".

Empowerment is a multi-faceted process which encompasses many aspects i.e. enhancing awareness, increasing access to resources of economic, social and political etc."In recent years women empowerment has become a subject of great concern for the nations all over the world especially in poor and developing countries. The impact of globalization is seen eventually on position of women in some form or other in most of the developing countries with the variation of degree. Women Empowerment refers to an increase in the strength of women such as spiritual, political, social or economic. The most common explanation of "Women's Empowerment" is the ability to exercise full control over one's actions.

* Asst. Professor in Mathematics, Jayaraj Annapackiam College for Women (Autonomous), Periyakulam, Tamil Nadu

Self-Help Groups:

Self Help Groups are small voluntary associations of rural people, preferably women folk from the same socio-economic background. It is informal and homogenous group of not more than twenty members. SHGs consist of maximum 20 members because any group having more than 20 members has to be registered under Indian legal system. They come together for the purpose of solving the common problems through self-help and mutual help in the Self Help Groups. The empowerment of women through Self Help Groups (SHGs) would lead to benefits not only to the individual women, but also for the family and community as a whole through collective action for development. Self-help groups (SHGs) movement has triggered off a silent revolution in the rural credit delivery system in India.

Review of Literature:

Manimekalai and Rajeswari (2002), conducted a study on "Grass roots entrepreneurship through Self Help Groups (SHGs)", with the objective to find out the factors which have motivated women to become Self Help Group members are eventually entrepreneurs and analyze the enterprise performance of Self Help Groups in terms of growth of investment, turnover, capacity utilization, profit etc. It is understood from the analysis that the Self Help Group entrepreneurs have improved a lot with respect to their enterprise performance. It is observed that the women have been depending only on agriculture and now have become independent. Apart from the improvement on the personal growth, the community as a whole has gained through the organization of the Self Help Groups.

Jaya S. Anand (2002), in her discussion paper titled "Self Help Groups in empowering women; case study of selected Self Help Groups and Neighbor Hood Groups (NHGs)", gives a review of progress of Self Help Groups. She has attempted to examine the performance of selected Self Help Groups and NHGs and to assess its impact, especially the impact of micro credit programme on empowering women. It has been clearly established that delivering credit alone may not produce the desired impact. The supporting services and structures through which credit is delivered remaining from group formation and training to awareness raising and a wide range of other supporting measures are critical to make the impact of group activity strong and sustainable.

Vasudeva Rao (2003) conducted a study on "Self Help Groups and Social change" with the objective to study the improved status and quality of life of poor women and children in the rural areas and the involvement of community in planning. To achieve the objectives of the study a sample of 1.5 percent, out of 2.19 lakh self help group in Andhra Pradesh, was taken. It is observed that the self interest and self-motivation would go a long way for the sustenance of the group. The share of women in decision making regarding important domestic matter is

varying between districts and caste groups. The rate of illiteracy can be further reduced through the existing programmes.

Mahendra Varman. P (2005), in a paper title, "Impact of Self Help Groups on formal banking Habits", makes a model attempt to examine whether there is any association between the growth of Self Help Groups and the increase in female bank deposit accounts and whether Self Help Groups have a tendency to influence account holding in formal banks among individual households. The analysis also reveals that being member in Self Help Groups and more importantly having leadership experience in Self Help Groups greatly influence the bank account holding. Leadership experience in Self Help Groups would also improve an individual banking habits.

Dr. S. Rajamohan in this study "opinion of the members of self helpgroups (2005) reveals that Self Help Group helps them to increase their status and aids to raise the standard of living of them. Women are becoming entrepreneurs with the help of Self Help Groups which avoids the exploitation of women and helps empowering them.

Mr. B. Vijayachandrapillai, V. Harikumar (2006). In their research "SHGs is highly relevant to make the people of below poverty line" says the very existence of SHGs is highly relevant to make the people of below poverty line hopeful and self reliant. SHGs enable to increase their income improve their standard of living and status in society to the main stream ultimately, the nation reaps the advantages of socialism.

Working Methods Of Self-Help Groups:

- Self Help Group collects the particular amount of fixed money from their members for subsistence and consumption needs.
- Self Help Group also takes loans from banks to meet the needs of their members.
- Non-Government Organization (NGO) helps the Self Help Group in processing raw materials and marketing the produce.

SHG as an Effective Approach to Women Empowerment:

Empowerment by way of participation in SHG cans financial services but also they have turned out to be focal point for purveying various services to the poorest of the poor in any ways. SHG phenomenon definitely brings group consciousness among women, sense of belongingness, adequate self-confidence. In fact, what she cannot achieve as an individual, can accomplish as a member of group with sufficient understanding about her own rights, roles, privileges and responsibilities as a dignified member of society in par with man. When she becomes a member of SHG, her sense of public participation, enlarged horizon of social activities, high self-esteem, self-respect and fulfilment in life expands and enhances the quality of status of women as participants, decision

makers and beneficiaries in the democratic, economic social and cultural spheres of life. In other words, we can say that SHG is an effective instrument to empower women socially and economically which ultimately contributes in the overall development of the country like India wherein still large segment of women population are underprivileged, illiterate, exploited and deprived of basic rights of social and economic spectrum. The experiences of SHGs in many countries have been proving great success as an effective strategy and approach in recent years. In the Tamil Nadu Women's development project, 50 per cent of women self-help group members reported that, for the first time in their lives, they had visited new places and travelled longer distances, while 90 per cent had interacted with institutions such as banks, NGOs and project agencies. Thus SHGs leads to the way through which the problem of unemployment can be solved and poverty can be removed in the Indian economy.

Suggestions:

- The self help groups and its importance must be implementing as lesson of text book among school and college level education.
- Self Help Group is powerful tool to enrich the savings activities and poverty alleviation. So, to support by the government and uplift the women through Self Help Group oriented developments.
- More schemes can be introduced by the government and it has not be communicated and advertised proper way to reach the Self Help Groups. So the Non Government Organisations and other support agencies to deals with Self Help Group with periodical intervals. In the aspects, Self Help Group members more satisfied and benefited.
- In order to strength the women empowerment, female literacy has to be promoted
- The group leader or Respentative educates the entire team to manage the groups and maintain accounts and other record of the groups. It may lead to lopsided empowerment and not empowerment in the full sense.
- It is suggested that the Non Government Organizations should be prevented from interfering with Self Help Groups movement.
- In many of the Self Help Groups, the same person is continuing in the offices as group secretary. So, rotation of the group's secretary is necessary for equitable exposure to the banking transaction and other activities.

Conclusion:

SHGs have been identified as a way to alleviate poverty and women empowerment. And women empowerment aims at realizing their identities, power and potentiality in all spheres of

lives. But the real empowerment is possible only when a woman has increased access to economic resources, more confidence and self motivation, more strength, more recognition and say in the family matters and more involvement through participation. SHGs have the potential to have an impact on women empowerment. Self Help Group concept has been mooted along the rural and semi urban women to improve their living conditions. Even though SHG concept is applicable to men also in our country, it has been more successful only among women. To reduce poverty by enabling the poor household to access gainful self employment and skilled wage employment opportunities, resulting in appreciable improvement in their livelihood on a sustainable basis, through building strong grass-root institutions of the poor (SHGs) is now the main motive of the most of the employment schemes. Thus SHGs have been showing the way ahead to alleviate the poverty of India along with women empowerment.

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