



WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS

KEYWORDS

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ABSTRACT *The growing social awareness across the globe has brought a number of issues to the fore among which gender equality and empowerment of women are very significant. Discrimination against women in the form of male-female differentiation constitutes the core of the gender-based system. The education is the biggest liberating force and the rise in the levels of education which nourishes progressive outlook and the advent of industrialization and modernization have effected a sea change in the attitudes and thinking pattern of the people. The empowerment is not essentially political alone in fact; political empowerment will not succeed in the absence of economic empowerment. The scheme of micro financing through Self Help Groups (SHGs) has transferred the real economic power in the hands of women and has considerably reduced their dependence on men. This has helped in empowerment of women and building self-confidence.*

The growing social awareness across the globe has brought a number of issues to the fore among which gender equality and empowerment of women are very significant. Discrimination against women in the form of male-female differentiation constitutes the core of the gender-based system. The education is the biggest liberating force and the rise in the levels of education which nourishes progressive outlook and the advent of industrialization and modernization have effected a sea change in the attitudes and thinking pattern of the people. The empowerment is not essentially political alone in fact; political empowerment will not succeed in the absence of economic empowerment. The scheme of micro financing through Self Help Groups (SHGs) has transferred the real economic power in the hands of women and has considerably reduced their dependence on men. This has helped in empowerment of women and building self-confidence.

SELF-HELP GROUPS

Self Help Group are considered as one of the most significant tools for the economic empowerment of women. It is an important institution for improving life of women on various social components. The basic objective of SHG is that it acts as the platform for members to provide space and support to each other. It enables its members to learn to cooperate and work in a group who do not have access to formal financial institutions. It enables its members to learn to cooperate and work in a group environment. Today, in India, Self Help Groups (SHGs) represent a unique approach to financial intermediation. This combines access to low-cost financial services with a process of self management and development for the women who are SHG members. SHGs are formed and supported usually by Non-Governmental organization by Government agencies. Linked not only to banks but also to wider development programmes. SHG are seen to confer many benefits, both economic and social. SHGs are enable women to grow their savings and access to the credit which banks are increasingly willing to lend.

SHGs are also serve as a platform for overwhelming community problems and facilitate them to be very active in village affairs. In India before introduce this scheme for rural women were largely negligible. But in recent years the

most significant emerging system called Self Help Group is a major breakthrough in improving lives of womenfolk and alleviating rural Poverty. However the significant success of several SHGs show that the rural poor indeed efficient to manage credit and finance. Women participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole. They come together for the purpose of solving their common problems through self-help and mutual help. The more attractive scheme with less effort is "Self Help Groups" (SHGs). It is a tool to remove poverty and improve the women entrepreneurship and financial support in India.

SHGs have an in-built mechanism where emphasis has been given over capacity building of women through developing their skills. SHGs function through its regular meetings, where members perform transactional activities and discuss over different related issues. This discussion among the group members is the means through which they give voice to their needs and it proves to be a platform for addressing their social and economic problems and enlightening their inner selves as well. The 'Self-Help Groups' provide economic benefits in certain areas of production process by undertaking common action programmes, like cost-effective credit delivery system, generating a forum for collective, learning with rural people, promoting a firm base for dialogue and cooperation in programmes with other institutions, possessing credibility and power to ensure participation and helping to assess an individual member's management capacity (Fernandez., 1995). Self Help Groups enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. The SHGs have inculcated a great confidence in the minds of rural women to succeed in their day to day life.

According to many disciplines empowerment describes the freedom of a person in social, political and economic matters. Women empowerment is comprehensive and much debated issues. It's dynamic and multidimensional processes. Women in general are the most disadvantaged

people in the rural regions of India. Even though the women largely participate in economic activities, mainly agriculture sector, and other sectors in the economy.

OBJECTIVES OF THE STUDY:

The present study aims to examine the following aspect.

- To study the socio-economic condition of the SHGs members of pillamanayakanpatti village periyakottai panchayat.
- To identify the impact of SHGs on the life of the respondents.

METHODOLOGY OF THE STUDY:

The researcher has selected Pillamanayakanpatty, Periyakottai panchyats of Dindigul Districts Purposively for the Present study. Thus pillamanayakanpatty, periyakottai panchayat form the research universe of the present study .In the pillamanayakanpatty there are three Self Help Groups namely Kottaimariyaman, Thulsi and Meenakshi Self Help Groups. Two groups namely Kottaimariyaman, Thulsi Self Help Groups were having 15 members each and in toto these two groups are having 30 numbers. Third one (Meenakshi Self Help Group) was having 20 numbers in it .Thus, 50 Self Help Groups' numbers were found in the research universe. The researcher has selected all the 50 numbers by using census sampling method.

Age wise composition of the respondents:

SL .No	Age	No. of Respondents	Percentage
1	Below 20	6	12
2	21 -35	19	38
3	36 -45	15	30
4	46 and above	10	20
	Total	50	100
SL .No	Religion	No. of Respondents	Percentage
1	Hindu	42	84
2	Christen	8	16
	Total	50	100
SL .No	Educational	No. of Respondents	Percentage
1	Uneducated	19	38
2	Primary	15	30
3	Secondary	7	14
4	Higher secondary	9	18
	Total	50	100
SL .No	Marital status	No. of Respondents	Percentage
1	Married	43	86
2	Separated	5	10
3	Widow	2	4
	Total	50	100
SL .No	Occupation	No. of Respondents	Percentage

1	Agriculture	18	36
2	Servant maid	2	4
3	Daily wage earners	21	42
4	Petty business	9	18
	Total	50	100
SL .No	Monthly in-come	No. of Respondents	Percentage
1	Less than 1000	6	12
2	1001-2000	9	18
3	3001-4000	23	46
4	4001 and above	12	24
	Total	50	100

The age - wise of distribution of the respondents has been presented in the above table. The table reveals that majority of the respondents (38 per cent) are in the age group of 21-35 years. second largest number of respondents (30 per cent) comes under the age group of 36-45. it is also very clear that 20 per cent of the respondents are in the age group of 46and above. lastly, it is seen in the table that 12 per cent are in the young age (below 20 years) group. the respondents in the age group of 21-35 are potential group of wage earning, they are found to be more in the research universe.

It is found from the above table that 84 percent of the respondents belong to the Hindu religion and the remaining percentage of research universe has been covered by the Christian. As the Hindus are numerically strong in the country, their population is found to be more in the study area.

It is very evident from the above table that 38 per cent of the respondent is uneducated while 30 percent have received primary education. It is clear that 14 per cent respondents have cleared secondary education. And finally, the higher secondary education is ranked as last since it has only 18 per cent respondents.

It is understood from the table that the most significant percentage of the respondents (96 per cent) is married. Separated women of the study area constitute 10 per cent of the research universe and the widow forms 4percentage of the research universe.

The above table reveals that the majority of women are daily wage earners (42 per cent) and the agriculturists constitute 36 per cent of the total respondents. Respondents doing petty business and being servant maid constitute 18% and 4 % respectively.

It is obvious that the average income of the family of the research universe. Of the total respondents, majority of the respondents (46 per cent) are in the income category of Rs. 3001-4001. Second largest numbers (24 per cent) of the respondents are in the income group of 4001 and above. 18 per cent and 12 per cent of respondents are in the income group of Rs. 1001-2000 and less than 1000 respectively.

Impact of SHG

SHG was started with intention to create appositive impact on consumption, nutritional intake and asset accumulation. Hence even the poorest households are able to benefit

out of the programme and could be possible to develop sociability and economic improvement by them. SHG also could develop the habit of savings among the members of the SHG.

Respondents by the impact of SHG on their lives

Sl. No	Impact factor	No. of Respondents	Percentage
1	Savings	18	36
2	General Improvement in life	1	22
3	Participation in the Decision making in the family affairs	7	14
4	Education of children	14	28
5	Total	50	100

The above table shows the impact of SHG on its members. It is understood from the above table that majority of the respondents opined that the membership in the SHG helps them to inculcate the habit of saving and maintaining account in the nationalized banks after having become a member of self –Help groups. Second largest number of the respondents pouted that the SHG helps for the education of their children and very meager (14 per cent) says that SHGs helped for the women empowerment through participation in the decision making in the family affairs. It is evident from the above a data that SHGs paves for the empowerment wopen.

CONCLUSION

Self Help Group programme was launched by the government of India to create a sea change in the life style of rural masses. Especially, to bring out a change in the social and economic aspect of rural life .Self Help Groups in Pilla-manaicken patty are of very recent origin. They though not achieved anything tremendous in the economic and social realm of their rural life; they set a bench mark to bring out a change in the outlook of the villagers of the pilamanaicken patty. To be specific, it has created awareness on children's education, inculcating the habit of savings and on the idea of empowerment of women. In fact, the awareness of the villagers on the education of their offspring is very remarkable.

It is certain that the SHG programme will bring out an incredible change in the life of pillamanaicken patty as the day's roll on.

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