



## SHGs ARE BOON TO WOMEN'S EMPOWERMENT

### KEYWORDS

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### ABSTRACT

*Employment can serve as a powerful instrument for women to achieve upward social and achieve power and status in society. It is a source of mobility, equality and emanicipation, both at the individual and at the societal level. Gender development constitutes an important part of development in this context. It is important to bring women into the mainstream of development so that society benefits from women empowerment. In recent times, gender has been increasingly viewed as a principal underlying the distribution of resources in the household as well as society. Women's empowerment is all the more important because of the special problems that women face today. Gender bias in social, educational, economical and political fields is still manifest in many civilized societies of the world. Empowerment of women can serve as an essential input in development. According to Guru moorthy (2000), empowering women contributes to social development. Economic progress in any country whether developed or underdeveloped could be achieved though social development.*

### The need

Women are being increasingly seen as important index of the social health of nation. If 50 per cent of the population cannot participate in the growth process, economic growth and social development would be difficult. Women have to be encouraged to participate in country's development process itself. It is not just an ideal for a welfare state but imperative for the growth of an economy. There is growing emphasis on human resource development on one hand, several economic variables like income, employment and health status etc., on the other hand. Chandra (1997) says "gender discrimination is a universal phenomenon. Both inside and outside the house, women are excluded from positions of power. They are denied the opportunities to participate in decision-making process. The primary challenge facing women today is to increase their participation and become actively involved in decisions".

Self-Help Groups are a potential source to empower and institutionalize participatory leadership among the marginalized and to identify, plan and initiate development activities. Self help groups enhance quality of status of women as participants, decision makers and beneficiaries in the democratic economic, social and cultural sphere of life. SHG's and encourage marginalized women to save and utilize savings to build self-reliance and confidence and provide greater access to and control over resources. These small groups also help women to establish a common participatory platform to voice and solve their problems.

### Self-Help Groups

Self- Help Groups (SHG'S) are the self managed groups of women who have come together to promote savings among themselves as well as pool savings for activities benefiting either individuals or communities economically. SHG'S primarily deal with economic resources, which in turn empower people through the values of equality, participation, accountability and transparency. SHGs are built on two principles i.e. homogeneity and physical proximity. They are basically small associations (between 10-20) of individual members, known to each other, who come together for a common and collective purpose. The SHGs are created to enable the members to reap economic benefits of mutual help, solidarity and joint responsibility towards self and sustainable development.

Self-help groups organize women to cope with immediate purposes depending on the situation and need. Members support each other and are accountable to one another through the sharing of information on referral services and other available resources and assist in decision making on community, family and individual matters. SHGs help people to be visible members in the larger community. SHGs with the support of other such groups can make federation like common Interest Groups (CIGs) to advocate jointly, to obtain services, aid and equipment and for integration in the larger community as a common interest development group.

The Self Help Groups are a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programs. SHGs enhance the quality of status of women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of the life. In all stages of economic and social activities involvement of women becomes essential. SHGs encourage women to take active part in the socio-economic progress of our nation.

According to shridharan Damyanty (1997) these traditional grass root groups, which are based on the principles of need and collective action, provide self-reliance. The SHGs bring out the capacity of women in moulding the community in right perspective of women in taking up entrepreneurial ventures. The SHGs empower women and train them to take active part in the socio economic progress of the nation and make them sensitized, self-made and self-disciplined. The SHGs have inculcated great confidence in the minds of rural women to succeed in their day-to-day life.

Murgan and Dharmalingam (2000) add empowerment of women through self help groups would lead to benefits not only to the individual women and women groups but also for the family and community as a whole through collective action for development. Empowering is not just for meeting their economic needs but also through more holistic social development.

### Participation

Participation of women in SHGs makes a significant impact on their empowerment, both in social and economic aspects. Participation helps women come out in open and discuss their problems. It also helps, to bring about awareness among rural women about savings, education, health, environment, cleanliness, family welfare, social forestry, etc, and makes them self-reliant. Karl (1995) expressed that increased participation of women in decision making at all levels will help to adjust the goals pursued through development. The Copenhagen Declaration on social development as well as the Beijing Declaration recognized the need to enhance the participation and leadership roles of women in political, civil, economic, social and cultural life in the development process.

### The Significance

The impact of participation on social front could be assessed mainly in improvement of level of health, quality of life and standard of living. Women once considered "non-productive and non-asset worthy" are now regarded as "agents of change and economic development" By participating in SHGs. According to Sugana, B(2001) there is continued inequality and vulnerability of women in all sectors economic, social, political, education, health care, nutrition and legal. As women are oppressed in all spheres of life, they need to be empowered in all walks of life. Active participation in social, economic and political spheres would help in enhancing process of decision-making, empowerment and it will also give women the desired self respect and social dignity" and these of course, are the prerequisites of empowerment. Empowerment is a process of awareness and capacity building leading to greater participation to greater decision-making, power and control, and transformation".

### Conclusion

Women's empowerment is synonymous with the achievement of equality and equal mindedness in society. Women's empowerment will result in traditional female values being more respected in the society. The empowerment of women through SHGs would lead to benefits not only to the individual women and women's groups but also for the family and community as a whole through collective action for development. They assume the role of decision maker in major and deciding aspects of family and village.

The possible outcome of women's empowerment through group approach to SHGs at household level are self-employment (assured wage employment through the year), sustainable livelihoods, improved health and education, enhanced social dignity and better status of women/girl child..

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