



Self help groups is a mechanism for women empowerment in India

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Abstract

Gender equality and women's empowerment are human rights that lie at the heart of development and the achievement of the Sustainable Development Goals. Women's economic empowerment is considered as one of the burning issues in the world and its scope become very vast. The government and non-government institutions have identified the emerging features of micro enterprises as a new dimension and its results are more benefit to the economy. Micro credit programme will empower women by strengthening their economic roles, increasing their ability to contribute income to family and giving them experience and self-confidence in the public sphere, exposure to income earning activities. The present study self help group participation of women is a mechanism for women's economic empowerment it leads to women's centric society.

Keywords: SHGs, empowerment, gender equality and microfinance.

Introduction

Economic empowerment amongst people predominantly women is a hallmark and a major indication of transformation. In the recent years, transformation of lives and livelihood of the under privileged has gained highest prominence world over, especially in the developing economics. Women's empowerment is a phenomenon of nineties, which means equipping women to be economically independent, self-reliant, with positive self-esteem to enable them to face any difficult situation and actively participate in decision making. Women folk are the prime contributors to the socio economic development of the country. In order to improve the socio-economic conditions of the people of any country, it has become indispensable to empower them, by enhancing and ensuring their role to the optimal level. Thus, women empowerment is a mantra of the new millennium, which has become a significant component in the development of a nation. In the 21st century, the term women's economic empowerment has come to limelight in the development analysis of both developed and developing nations.

The microfinance revolution through the self-help groups (SHGs) is expected to build up the capacity of the women for the purpose of wiping out the different dimensions of poverty, namely income poverty, basic needs poverty, capacity poverty, and knowledge and information poverty. Microfinance is a significant tool for empowering women because it provides them with credit to enhance their status in the family, community and also the society. Further, it reduces the vulnerability of the poor. It reduces the need to pledge or sell assets to meet the basic needs. With microfinance as a tool, families move out of poverty in five to six years. The link between microfinance and empowerment is through SHGs. Therefore, SHGs should be instrumental in assimilation and dissemination of knowledge about health, nutrition, literacy, childcare education and income generation skills.

Poverty reduction is the major concern of rural development strategies in India. Creation of viable and sustained self-

employment through microcredit should be complementary to this strategy. Experience in different parts of India and across the globe have demonstrated that organizing the poor women into SHGs and entrusting the schemes directly to these groups is the best way to implement the poverty alleviation programmes locally. Trickle-down theory has failed in India resulting in widening the gap between have and have-nots. There is a shift in paradigm in implementing the poverty eradication programmes from individual approach to group approach, supply driven approach to demand driven approach, centralized planning to decentralized planning, and target oriented approach people oriented approach. The focus on group approach is not only for the sake of forming groups but poverty eradication through microfinance. An important factor in the success of many of these ventures has been the involvement of the poor in designing, planning, implementation and evaluation of the projects. Access to credit especially for the poor can create additional self-employment opportunities and experiences perceptible increase in income.

Empowerment of Women in India

According to 2011 census women represent about 48 percent of total population of the county; they suffer many disadvantages as compared to men in terms of literacy rates, labour participation rates and earnings. In order to address issues relating to social and economic advancement of women, the department of women and child development (DWCD) under the ministry of human resource development has been various schemes. The ultimate objective of National Policy of Employment of Women is ensuring women their rightful was adopted in the country in 2011. The major strategies of women empowerment include social empowerment, economic empowerment and gender justice i.e. to eliminate all types of discrimination against women and the girl child. Social empowerment of women is designed to create and enabling environment by adopting various affirmative policies

and programmes for development women, besides providing them easy and equal access to all the basic minimum services to enable them to realize their full potential. Education being an important tool for social empowerment of women, specific schemes to provide incentives to promote education, especially amongst girl children and reduce the school dropout rates is being implemented. Two important schemes viz. Sarva Shiksha Abhiyan and Manila Samakhya is being implemented by department of education is a special effort to stretch the reach of education especially to the girl child. In addition, the Department of Women and Child Development implements the scheme of condensed courses for educated and vocational training and distance education programme for women supplementing the efforts of department of education. Education is a major tool for women's economic participation in India.

Self Help Groups

Self Help Groups are small homogenous groups consisting of 12-20 women from BPL families voluntarily organized to promote savings. They are self-managed groups of poor women which primarily came into existence to mobilize financial resources through their own savings and lend the same amongst themselves to meet the credit needs of their members. The specific objectives of SHGs are to: improve saving habits among women, increase the total family income, fulfill the economic needs through self-employment of women, utilize bank loan and government welfare schemes, help the members to escape from the clutches of moneylenders and mobilize financial resources

Women and SHG in Tamil Nadu

Self Help Groups have been a major aspect of programs for rural women in Tamil Nadu since the early 1990s under various central, state and donor initiatives. However, while most initiatives were successful in mobilizing and forming SHGs of the poor and empowering village institutions, there were challenges of exclusion of the truly poor and disadvantaged long with the ability of these groups to sustainably reduce debt and support livelihood diversification.

Statement of the Problem

Empowerment is an active process of enabling women to realize their full identity and power in all spheres of life. The empowerment process encompasses several mutually reinforcing components but begins with and is supported by economic independence. Empowerment is about organizing people, particularly around credit and building capacities to manage money. The focus is on getting the poor to mobilize their own funds through mutual help, building their capacities and empowering them to leverage external credit and building capacities to manage money. The focus is on getting the poor to mobilize their own funds through mutual help, building their capacities and empowering them to leverage external credit. Women perceive that learning to manage money and rotate funds builds women's capacities and confidence to intervene in local governance beyond the limited goals of ensuring access to credit.

Objectives and Methods

The study is carried out to identify the influence of the socio-economic aspects on the economic empowerment of women through SHGs participation. This research is based on secondary

data, related to women's economic participation and empowerment based on available sources.

SHGs is a Mechanism for Women's Empowerment

Women's empowerment is a process in which women gain greater share of control over resources - material, human and intellectual like knowledge, information, ideas and financial resources like money - and access to money and control over decision-making in the home, community, society and nation, and to gain 'power'. According to the Country Report of Government of India, women's economic empowerment deepens. This is because of the low priority of gender related development objectives in the political agenda of reconstruction and limited implementation capacity of different actors. However, there is often an increased awareness of the opportunities for women's economic empowerment in times of conflict and post conflict, which includes a chance to change discriminatory gender norms of the past. Moreover, there is the potential contribution of women's economic empowerment to strategic development goals and new economic prospects for women, building on their new economic roles acquired during the conflict. Women's economic empowerment is one of the most important factors contributing to equality between women and men. A specific focus on women is necessary given that women are a majority among economically disadvantaged groups. Gendered power structures and social norms lock both women and men in positions that limit their productivity and ability to make choices to improve their situation.

Tripathy (2003) study focused the success of the Indian Self Help Groups and the stated the movement has not only helped in realizing the fact that the rural poor are able to save and are capable enough to repay, but also open up potential markets for formal financial institutions. It is in this context that the emerging needs of the rural people towards new innovation products of microfinance should be dealt with serious attention. The winds of change should and must reach the remotest part of the country, where lies the potential clients of micro finance. Ranjula (2007) research "Can Microfinance Empower Women? Self-Help Groups in India" concluded that many strides have been made in the right direction and women are in the process of empowering themselves and NGOs that provide support in financial services and specialized training, have a greater ability to make a positive impact on women empowerment. Susy Cheston, Lisa Kuhn in their study 'Empowering Women through Microfinance' found that the Microfinance has the potential to have a powerful impact on women's empowerment. Ranjula and Wallentin (2009) study 'Does microfinance empower women? Evidence from self-help groups in India' accomplished that their study strongly indicate that SHG members are empowered by participating in microfinance program in the sense that they have a greater propensity to resist existing gender norms and culture that restrict their ability to develop and make choices.

Venkatesh, J., and Kala K. (2010) ^[15] research an "Engaging provincial ladies right through self-help groups" broke down the financial strengthening of woman in the South Tamil Nadu and found that in the wake of joining the SHGs the salary of the woman individuals have enlarged and the month to month family unit surge has likewise been up lifted significantly. The SHGs in South Tamil Nadu are exceptionally successful to expand women empowerment in provincial zones.

Manohar C.P. (2015), made an analysis on the point effect of self-help groups and smaller scale fund on monetary empowerment of women—a contextual analysis of Haveri locale in Karnataka, with the destinations of assessing the job of Self Help Groups in ladies strengthening in the examination region and evaluating the effect of miniaturized scale money gave by the SHGs to the respondent woman individuals in their pay creating exercises, reserve funds, and so on two taluks in particular Ranebennur and Shiggaon were chosen for the investigation. Assessment of 240 women of SHGs were taken for the examination. Effect of smaller scale money is certain on SHGs. SHGs had the option to take the advantages of all the credit gave by the SHGs. They had the option to produce pay.

Chandavari and Rayanagoudar (2016) [8] conducted a research on the profile of SHG individuals in Karnataka by taking eight areas, aggregate of 400 SHGs comprising of 6338 individuals in it. The study found the significant explanations behind joining SHGs. Most noteworthy number of respondents joined this SHG to get monetary help exceptionally advance, beside advance reserve funds propensity, to bring the status up in the general public, to reimburse the credits and least number of respondents has gotten together with the aim of taking up salary creating exercises.

Nichlavose (2017) research on 'Impact of SHG Initiatives on Socio Economic Status of Members', directed in Kerala state, by taking 16 SHGs. After her examination she has proposed that there is a need to build the preparation programs given to the SHG individuals with respect to the self-improvement and enterprising expertise advancement.

The SHG's were started with an aim to generate additional income to their family other than the men's occupation. So far the SHG's have played a lead role in small saving and have also empowered in social and economical domains like active participation in the decision making and planning process, linking them with micro enterprises and banking institutions. Savings symbolizes security for a better life in future. It is, therefore, a desirable element for a happy family. The more one saves, the more is the guarantee of a secured life. Women on this count appear to be lagging behind: savings in the households is neither regular nor large. Only about one-third of the households could afford savings. The money is usually saved in banks; some is also kept at home for easy accessibility in case of any exigencies.

Summary

The patriarchal structure of the community advocates male superiority, and marginalizes and subordinates the women from the mainstream. Short comings in access to education for women are the expression of the prevalence of patriarchal ideology and the gender inequality rooted in the society. The existence of gender based violence is another indicator that keeps women from active participation in society and economic empowerment is also the factor the enable equal participation of women in society.

It appears that the women are marginalized from the gender development processes as the traditional livelihood systems become increasingly outdated and vulnerable. On the one hand, their ability to get the new knowledge system in very limited, while on the other, the devaluation of their knowledge system has deprived them of the right.

Conclusion

The studies shows that women are associate with the Self-Help Groups, so they can savings their money easily and get government loans from banks at low interest rates in proportion to their savings and also major reasons for savings are buying and replacement of household goods, social security and education of children.

A smaller proportion is also saved for professional purposes like buying and replacement of household goods and business development. Women empowerment is depending on their economic participation. When they are economically empowered, the women will have the sky as limit. Their lot of potential, knowledge, skill, sincerity and dedication will yield better result everyone.

The government should take necessary initiations to protect, support and guide in their part. The positive feature structure of SHGs members has been in progress which shows the economic empowerment of women. Accordingly women needs non-formal education, gender sensitivity awareness and workshops, and communication systems in the society these all are develop the women in society.

All these factors contribute to the development of women in the society. Women empowerment is an important strategy, enabling women communities to respond in order to improve national development.

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