



WOMEN EMPOWERMENT INVOLVEMENT IN SELF-HELP GROUPS - AN ANALYSIS

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Abstract:

Women in India are fatalities of numerous financial and social components. They are a essential piece of each economy. All around progression and pleasant development of a country would be possible just when Women are careful as equivalent accomplices in progress with men. Freedom of Women is a pre-essential for the country's financial progression and community upliftment. Destitution is the principal restraint for the improvement of Women. The job of women and the need to facilitate them are integral to human improvement programs including neediness easing. anyway of different projects identifying with penury lightning has been begun, it was seen that women in country territories, mainly from the poor families could have profited. A strengthening development among women the nation over have been now turned by quick advancement in SHG arrangement. Monetary strengthening of country women brings about ladies' capability to impact or settle on a choice, expanded self-assurance, better status and role in the family unit and so forth. The agreement of SHGs isn't conclusively a miniaturized scale credit venture however a reinforcement procedure. The strengthening of women through SHGs would give an advantage not exclusively to the individual women yet in totalling for the family and network all in all through the aggregate activity for improvement.

Keywords: Women empowerment, self help group, economic empowerment, educational empowerment, and self-reliance.

Introduction:

Gender equality and women empowerment has been considered by most nations as the prerequisite for the development of society as a whole. It is undoubtedly true that we as a nation could not flourish if half of our population i.e. women are discriminated against and marginalized

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on the basis of their gender. Today, women are facing discrimination in all walks of life be it social, cultural, economic, and political. Although, substantial effort was put in by the government from time to time to end gender discrimination the ground reality has not changed much even in the 21st century. The truth is that achieving gender equality has become an unmet target due to the deep-rooted patriarchal system in our society. It has been standard that women are the active agents of economic development therefore it is compulsory that they should be provided resources to work at par with their male counterparts. However, the reality is different; women generally lack access to productive resources and capability which hamper their socio-economic improvement to large extent. Therefore, it is the need of the hour that women should work collectively to enhance their capabilities.

Self- Help Group

A self- Help group gathering is a little intentional relationship of needy individuals ideally from the equivalent fiscal foundation. They meet up to spare their basic issues through self – Help. The quantity of individuals in one SHG doesn't surpass 20 (Surender and Manoj Kumar, 2010). The size is constrained to 20 in light of the fact that any gathering bigger than this should be enrolled under the India lawful framework. purposely meeting up to spare modest quantities normally. They commonly approve to add a typical store and to meet their crisis needs on a shared assistance premise. The gathering part utilizes aggregate insight and friend strain to a guaranteed legitimate end utilization of credit and opportune reimbursement thereof. Taint peer pressure had been professed as a successful substitute for securities.

A financially poor individual additions quality as a major aspect of a assembly other than financing through SHGs decrease exchange costs for the two moneylenders and acquires while banks need to deal with just a solitary SHGs account expects of an enormous number of little precise individual records, borrowers as a piece of an SHG chop down costs on movement (to and from the branch and different spots) for finishing paperwork and on the loss of workdays in peddling for advances.

Women Empowerment

Empowerment actually signifies 'making somebody ground-breaking, encouraging the feeble to achieve class and with regards to ladies' strengthening, the term has come to signify ladies' expanded command over own lives, bodies, and condition. Be that as it may, ladies as a gathering experience imbalance to men from the family level to the national level. These disparities originate from power relations, class-position chains of command and socio-cultural conventions, customs, and standards. The expenditure of sexual orientation disparity is especially noted in blocking advancement as far as more neediness, expanded hardship, and stable disappointment in fulfilment of social needs like sustenance, wellbeing, training, poise, social eminence, and confidence. Caught in neediness and banned from circumstance poor ladies are kept from participating in the advantages of improvement and their huge potential remains underexploited.

Today, the Empowerment of women when all is said in done and poor women specifically, is the pressed region of advancement activity in India. In any case, the idea of women empowerment is moderately new particularly in the domain of advancement. Truth be told, the idea of Women in Development (WID) rose distinctly in the 1970s. Till that period, ladies were considered useless and their job being developed was undetectable. It was the UN Decade for Women in 1975 and crafted by Esther Boserup that constrained a reevaluating of advancement approaches which started to conceptualize ladies as operators of the creation process and recognized women's underestimation as the central reason for their low status. This caused the financial strategy way to deal with improvement, to change its center, first from government assistance the value, at that point to against neediness and productivity, lastly to Empowerment.

Review of Literature:

Dr. Preema Rose Nichlavose Jincy Jose (2017) did an examination on the point Impact of SHG Initiatives on the 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 self-improvement and enterprising expertise advancement.

Krupa (2017) in her study showed that the economic condition of poor women recovered after joining the SHGs. However, the study did not cover women's awareness about empowerment at the group as well as at the individual level.

The empirical study by Gangadhar et al. (2017) on 170 SC and ST women complete that women's participation in SHG betters their health status as well as political awareness. However, the study found no development in their legal awareness. Further, the study indicated that the women apparent an improvement in their personality empowerment while working in a group.

DA Nithyashree, Veena Chandavari, and Rekha Rayanagoudar (2016)) conducted a study on the profile of SHG individuals in Karnataka by taking eight areas, an aggregate of 400 SHGs comprising of 6338 individuals in it. Their examination found significant explanations behind joining SHGs. The most noteworthy number of respondents joined this SHG to get monetary help exceptionally advance, besides advance reserve funds propensity, to bring the status up in the general public, to reimburse the credits and least number of respondents have gotten together with the aim of taking up salary creating exercises.

Chatterjee (2016) through his study broadly revealed that SHGs enable women to find improved livelihoods. However, the findings suggested that the value of life in terms of children's education was directly linked to the members' earning possible. It is also pertinent to note that the aforesaid study has not decisive on the individual and group aspects of empowerment.

Malhotra Sharad (2016) made an investigation on the effect of the self-help groups upon the under special houses and especially the ladies in the territory information was gathered principally

from the individuals from the self-help groups working in Chandigarh. The survey was filled by the women members. Authorities were likewise addressed and meets were led to understand the down-to-earth circumstances. A few information from the bank were likewise accumulated to get the official image of these self-help groups that will additionally dissect the genuine circumstance. The information was gathered from the SHG individuals who are women oppressed women of the rustic zone. SHGs have come up to inspire the country poor and. They are exceptionally dynamic in taking an interest with government and non-government associations. Women have picked up certainty and an inspirational demeanor.

Manohar C.P. (2015), made an investigation 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. A test of 240 ladies of SHGs was taken for the examination. The effect of smaller scale money is certain on SHGs. SHGs had the option to take the advantage of all the credit given by the SHGs. They had the option to produce pay.

Venkatesh, J., and K. Kala (2010) in an investigation titled "Engaging provincial ladies right through self-help groups" broke down the economic strengthening of a woman in the South Tamil Nadu and found that in the wake of joining the SHGs the salary of the woman persons have enlarged and the month to month family unit surge has likewise been uplifted significantly. The SHGs in South Tamil Nadu are very successful to expand women's empowerment in provincial zones.

S. Venkateshmurthy and G.M, Dinesh (2009) in their examination titled, "Women Empowerment through SHG – An Analysis" have noticed that the SHGs are playing a important and crucial job in sorting out woman, creating proposal characteristics among woman, assembling sparing and counting the woman in different salary producing exercises for their innovative improvement. Further, it observes that SHGs are a significant implement to lighten destitution when all is said in done and woman neediness specifically. SHGs helping the woman to improve their economic status which prompts monetary strengthening process.

Statement of the Problem:

The government of India had taken a few endeavours to build the job of ladies and to get better the status of women. Self Help Groups are progressively turning out to be a significant strategy for arranging ladies to make a move and change their circumstances. Self Help Groups have risen as one of the significant methodologies for the assembly of administrations and implement distinctive Self Help Groups in various conditions of the nation have concentrated on Skill advancement, Awareness age, Gaining access to credit from monetary institutional for small

scale endeavour ventures, and teaching of stinginess and the board of credit for the financially denied areas of woman, etc. Right now the study is picked to know the woman strengthening through SHGs in India.

Types of Empowerment through SHGs:

The term Empowerment refers to measures designed to increase the degree of independence and self-determination in people and in communities in order to enable them to represent their interests in a responsible and self-determined way, acting on their own authority. It is the process of becoming stronger and more confident, especially in controlling one's life and claiming one's rights. Empowerment as action refers both to the development of self-empowerment and to the professional support of people, which enables them to overcome their sense of powerlessness and lack of influence, and to recognize and use their resources.

Economic Empowerment

"Economic empowerment" can be defined as the development of the ability of the historically disadvantaged to engage in economic movement that benefits both the individuals in question and the broader society. It is seen as a more productive and less costly way to help those who would otherwise remain dependent on the social welfare system. Welfare has its critics who contend that welfare removes the enticement to find employment while drawing excessively from the treasury. By empowering individuals to become economically or financially self-sufficient, they are removed from welfare payrolls and become more productive members of society. Economic empowerment is often applied to women who have been subject to discrimination in education and professional opportunities. These women are not automatically economically disadvantaged, but they have been denied opportunities to become self-sufficient due to cultural or religious obstacles. In most instances, though, they do fall on the lower end of the socioeconomic spectrum.

The economic contribution of women has been found to be related to their role and status in society. The Self-help groups provide economic benefits to women by given that income-generating activities. Economic independence facilitates in bringing about sexual equality and an increase in women's income translates more directly into family wellbeing.

Social Empowerment

Self-help Groups improve the quality of status of women as participants, decision-makers, and beneficiaries in the social, democratic, economic, and cultural spheres of life. SHGs ensure the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. Social empowerment is indispensable to achieving quality of life for people with disabilities and it is both a continuous process as well as a result. Though social empowerment can be achieved through other areas of practice, such as inclusive education and socioeconomic integration, it is also a specific area of practice where tools, methods and approaches exist to facilitate social inclusion. Personalized social support is one specific and

tailored approach to social inclusion where a person is accompanied to thrive in his/her personal situation and environment.

Political Empowerment

SHGs as active, articulate, and organized citizenry act on a range of issues, holding the Panchayati accountable in terms of the use, production, and distribution of public resources for the common public good. SHGs enable women to develop their communication skills to speak at the Gram Sabha, public meetings, etc. An SHG functions through its regular meetings, where members perform transactional activities and discuss over different related issues. Social mobilization through SHGs is inevitable for political empowerment.

Conclusion:

Organizational base, the pool of resource and technology has lead to the generation of employment and income. Empowerment is a process of creating awareness about social realities and available rights, to build capacity through education, knowledge, skills, and action to initiate sharing to bring change. Participation of women in savings and economic attainment will improve the status and gives them the power to participate in the decision-making process. It changes the nature and route of systems affecting marginalized women and other disadvantaged sections in society. Self-help groups are small voluntary associations of people from the same socio-economic background with the purpose of solving their common problems through self-help and mutual help. It is a tool to promote rural savings and provide gainful employment. The collective actions begin leadership, Strength, reduce risk and external threat. It enables women to overcome the oppression of patriarchy by helping to realize their true potentials which reflects total well-being. Microcredit is one of the solutions to promote the quality of life which accelerates socio-economic development and reduces rural poverty considerably. Self Help Groups play an important role in ensuring good health and empower women within the household as well as in society.

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