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EMPOWERING WOMEN THROUGH SELF HELP GROUPS

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ABSTRACT

Socio-economic empowerment amongst people in general, women in particular is a hallmark and a major indication of transformation. In the recent years transformation of lives and livelihood of the underprivileged has gained highest prominence the entire world over, especially in the developing countries. Empowerment is a phenomenon of nineties, which means equipping women to be economically, physically and mentally independent, self-reliant, have a positive self esteem to enable them to face any difficult situation and active participation in decision making. Economic empowerment means the upliftment of women with economic well being associated with a changed status of women. A SHG is a registered or unregistered group of entrepreneurs having heterogeneous social and economic background; voluntarily coming together to save small amounts regularly. They mutually agree to contribute to common fund and to meet their emergency needs. The objectives of the study were to examine the demographic factors of SHG, to assess whether women are economically empowered, to evaluate women in SHG's are properly trained in all respects for empowerment and to estimate whether women are politically and socially empowered through SHG. The sample size is 50 respondents who met in a gathering and data was collected through interview schedule. The findings showed that majority of the respondents have agreed the positive impact of SHG on their economic empowerment and their association with SHG has contributed to their social and political empowerment. The contribution of SHG is yet another step towards the path of the socio- economic status of women and it also proved to be instrumental for the rural transformation.

KEYWORDS

Empowerment, Self Help Group, Transformation, Socio-economic.

INTRODUCTION

ocio-economic empowerment amongst people particularly women is a hallmark and a major indication of transformation. In the recent years transformation of lives and livelihood of the underprivileged has gained highest prominence world over, especially in the developing economics. 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 in the development of a nation. Hence, Saint Vivekananda said that "As a bird cannot fly on one wing no society can make progress unless its women too join in all activities". About women empowerment Nehru has said, "Once women moves, village moves, country moves". Therefore, the need to empower women arises in the Third world developing countries at global level. In the 20th century, the term economic empowerment has come to limelight in the development analysis of both developed and developing nations.

ECONOMIC EMPOWERMENT OF WOMEN

Economic empowerment means the upliftment of women with economic well being associated with a changed status of women. This approach offered a special opportunity to change the lives of women, particularly poor women. According to Ratna. M, "Economic empowerment refers to, the process of economic and the structural change which enables women to secure economic gain on sustained basis. Nowadays self-help groups are instrumental for enhancing the economic status of women in many states of our country. Batliwala (1994), a developmental researcher says "women empowerment is the process of challenging patriarchal relationship, distributing power in such a way that women gain greater equality than men". Goetz (2001) defined women's empowerment as "weakening the basis of gender subordination".

SHG's

SHG is a group of poor women who have volunteered to organize themselves for their development. A SHG is a registered or unregistered group of entrepreneurs having heterogeneous social and economic background; voluntarily coming together to save small amounts regularly. They mutually agree to contribute to common fund and to meet their emergency needs.

THE ROLE OF SHG IN ECONOMIC EMPOWERMENT

- To cultivate saving habits.
- To utilize the borrowed loans properly and also to repay them promptly.
- To increase the family income.
- To see that the earnings of the members go for their sustained economic development.
- To obtain bank loans and also to get the benefits of the government welfare measures in a proper manner.

These developments cannot take place in a short span of time. It will be the result after a long period. To start with, economic empowerment may be the result while social empowerment would take time to become a reality.

OBJECTIVES OF THE STUDY

- To find out the demographic factors of SHG.
- To find out if the women associated with SHG's are economically empowered.
- To find out if the women in SHG's are being trained in all aspects of empowerment

- To find out if women are politically and socially empowered through SHG.

METHODOLOGY

The study is carried out with both qualitative and quantitative approach. The sample size is 50 respondents met in a gathering and data was collected through interview schedule.

FINDINGS

- Age, education and marital status were some of the important variables that affect women in their empowerment and development.
- More than three-fourth belong to the middle age group.
- 31 of the respondents reported to be married, 6 of them were unmarried, 7 of them were widows and 6 of them were divorced and separated. Hence majority of the respondents were married.
- 44 respondents have agreed on the positive impact of SHG on their economic empowerment.
- 41 respondents reported that they have received training from SHG.
- Majority of the respondents don't own land or property.
- 42 women's agree that their association with SHG has contributed to their social and political empowerment.

SUGGESTIONS

- They felt that efficiency and effectiveness of SHG should be regularly monitored by a qualified and designated body to give corrective input wherever necessary.
- The contribution of banks, NGO's associated with SHG etc should be published to gain public support.
- Family as well as group counseling should be given through qualified people dedicated themselves for that purpose.

CONCLUSION

After joining SHG's the level of income, expenditure and savings of women are increasing day by day. All the women are very happy and satisfied about being the member of SHG's which is a real boon for the development of women in Tamil Nadu. To conclude, the contribution of SHG is yet another step towards the path of the socio- economic status of women and it also proved to be instrumental for the rural transformation.

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Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

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