

Empowerment of Women through Self - Help Groups

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Abstract: Women empowerment and gender equality have become topics of utmost importance in the recent times, because gender inequality and its socio-economic and cultural dimensions are all pervasive in the third world as well as in the developed world. However, in the third world the problem of gender inequality is more acutely associated with economic disempowerment of women. And therefore, of recent, several initiatives are being taken up in the third world countries for the economic empowerment of women so as to reduce the gender inequality. Among these initiatives, the Self-Help Group (SHG) movement, which is getting wide spread all over the third world, has become the prominent one. The awarding of Nobel Peace Prize of 2006 to Mr. Mohammed Yunus, the pioneer of Micro Credit and Grameen Bank has provided an international approval of the significance of SHG movement.

The concept of SHG services the principle, 'by the women, of the women and for the women'. Self-help groups are voluntary associations of people with common interests formed to achieve collective social and economic goals. Such groups are organized for mutual help and benefit. It is formed democratically without any political affiliations. Self-help groups (SHGs) is as an instrument to change the conditions of women socially and economically. Once socio-economic experiment is achieved it would have implication on the overall development of women. SHGs enable economic, social, political and psychological empowerment of women. 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 Group" (SHGs). It is a tool to remove poverty and improve the women entrepreneurship and financial support in India.

Introduction:

Self Help Groups are considered as one of the most significant tools in participatory approach 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. SHGs Comprises very poor people 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 organizations 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 the credit which banks are increasingly willing to lend.

SHGs can also be community platform from which women become active in village affairs, stand for local election to take action to address social. 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 Group" (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 dialoguing skills. An SHG functions 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 democratic culture, fostering an entrepreneurial culture, providing 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.

Types of Empowerment through SHGs

The term **empowerment** refers to measures designed to increase the degree of autonomy 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 process of self-empowerment and to 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 activity 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 incentive 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 necessarily 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 her role and status in the society. The Self-help groups provide economic benefits to the women by providing income generating activities. Economic independence facilitates in bringing about sexual equality and increase in women's income translates more directly into family wellbeing.

Social Empowerment

Self-help Groups improve the equality 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 socio-economic integration, it is also a specific area of practice where tools, methods and approaches exist to facilitate social inclusion. Personalised 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.

Psychological Empowerment

Self-help groups enhance the equality of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. The SHGs inculcate a great confidence in the minds of rural women to success in their day-to-day life.

Review of Literature

Kappa Kondal (2014) conducted a study of women empowerment through Self-Help Groups in Gajwel Mandal of Medak District in Andhra Pradesh. In the present study, simple statistical tools adopted. Based on the analysis of women empowerment through self help groups in Gajwel, the major findings of this study revealed that, there is a positive impact of Self Help Groups on Women empowerment in Gajwel Mandal of Medak District in Andhra Pradesh.

Dhanalakshmi and Rajini (2013) looks at the literature around the self help groups (SHGs) movement in India. It is hoped that it will be useful to fellow researchers who are undertaking studies in this area. It exposes the historical background of self help groups in Indian context. This paper reviews literature on the subject's empowerment process in relation to a self-help group as well as related literature. It is important to note that most literature has been focusing on empowerment as the outcome not as the process. There have been limited studies that explore the relationship between a self-help group and the process of empowerment. According to Ramakrishna, et al (2013), Self-Help Groups are formed for addressing their common problems. They make regular savings habit and use the pooled savings for the benefit of their members through a structured process of essential financial intermediation like prioritization of needs, setting self-determined terms for repayment and keeping records. It builds financial discipline and credit history that then encourages banks to lend to them in certain multiples of their own savings and without any demand for collateral security. The present study is based on secondary data source and considered as the powerful instrument for women empowerment and eradication of poverty. The SHG Bank Linkage has made an adventure in the economy by transforming the formal banking services to rural poor and needy people particularly women group. Shylendra (2013) attempted to identify and discuss some of the relevant conceptual and policy issues and the emerging lessons of the adoption of microfinance by cooperatives with a focus on the

Self-help group (SHG)-Bank Linkage Programme (SBLP) in India. The findings reflect the severe constraints of cooperatives in realizing the twin goals visualized of the linkage viz. inclusion and sustainability. Despite a few noteworthy efforts by the cooperatives, the overall results of the linkage leave much to be desired. Constraints of policy and organizational abilities of cooperatives for adoption of microfinance, not to mention certain inherent limitations of microfinance, have been identified as factors influencing the observed performance. Theoretically, the article has pointed out to a possible overriding effect of the historical dilemma of elite capture on the role of cooperatives. Yadav (2013) conducted a study, the objective of which is to understand women empowerment through self-help-groups of Nagthane village. The primary data has been collected through questionnaire instruments and secondary data consists of books, journals, and websites. Thus the paper emphasizes that the SHGs are the effective instruments of women empowerment, and to made suggestions for well functioning of SHGs of women in general and Nagthane village.

Amita Rani and Pawan Kumar Dhiman (2012) focused on the role of Self-Help Groups (SHG's) in promoting entrepreneurial culture among the SHG's members of Jakhal block district Fatehabad Haryana. In the research primary data had been collected from 100 sample respondents from seven villages of Jakhal block district Fatehabad (Haryana) through designed schedule by conducting interview and observation method and it had been found that these groups were not working up to the mark due to conservative family culture and poor educational background of the masses. It had also been found that among surveyed group members after starting SHG activities only 6 percent of the member's family income increased more than INR 20,000 per annum, 55 percent's income increased up to INR 20,000 annually, 26 percent's income in-creased up to INR 10,000 and 13 percent members income had not improved in the post SHG period and forfeiting the objectives of the government policies.

Pandey and Rini Roberts (2011) examined the impact of participation in Self Help Groups on the empowerment of women in Chamarajnar District of Karnataka using personal narrative method. The authors recommended that it is necessary to provide a convergence of inputs, ensuring a proactive involvement of women in the program, changing social norms and perceptions and anchoring with wider movements of social change. Tripathy and Jain (2011) assessed the distributional implications of the world's largest ever government operated micro-finance programme and examines the suitability of the Self Help Group (SHG)-micro-enterprise framework towards effective income generation and poverty alleviation. The statistical analysis indicates that while internal savings and group corpus have a positive and significant effect on the income growth of beneficiaries, bank credit does not have any such impact. The results also highlight that the socially and economically forward regions are more likely to benefit from this programme. This has policy implications towards effective governance of government operated micro-finance initiatives in developing nations.

Methodology:

Objectives of the Study

- To study the socio-economic background of the women beneficiaries and their family characteristics.
- To analyses the income, expenditure and savings pattern of the Self Help Groups members.
- To study the level of satisfaction of members in Self Help Group.
- To find out the benefits through Self Help Group.
- To find out the problems faced by the members in Self Help Groups.
- To explore future strategies and to suggest measures for the better management of Self Help Groups.

Study Area:

SHG members in their socio-economic conditions and other related factor through the structured interview schedule collected by the researcher. For this purpose the study conducted for two hundred respondents of the SHG members were selected from various Self Help Group's in Chandragiri Mandal. Chittoor District.

Results & Discussion

1. AGE OF THE SELF HELP GROUP MEMBERS

Age	No. of Respondents	Percentage
Below 30 Years	56	28
31 – 40 Years	75	37.5
Above 40 Years	69	34.5
Total	200	100

From the above table reveals that out of total respondents taken for the study, 28% of them belong to the age group of 30 years, 37.5% of the respondents are 31 to 40 years, and remaining 34.5% of them belong to age group of above 40 years. It was Concluded that Majority of the respondents under the age group of 31 to 40 years.

2. EDUCATIONAL STATUS OF THE SELF HELP GROUP MEMBERS

Educational Qualification	No. of Respondents	Percentage (%)
Illiterate	48	24
Literate	152	76
Total	200	100

The table shows that educational status of the Self Help Group members, 76% of the members are literate and remaining 24% of the members are illiterates. It was concluded that the maximum respondents are literate 76 Percent among 100 Percent.

3. FAMILY STATUS OF THE SELF HELP GROUP MEMBERS

Type of Family	No. of Respondents	Percentage (%)
Joint	65	32.5
Nuclear	135	67.5
Total	200	100

The above table reveals that out of the total respondents taken for the study, 32.5% of them are joint family and remaining 67.5% of the respondents are nuclear family. It was concluded that Majority of the respondents are nuclear family.

4. REASON FOR JOINING OF SELF HELP GROUP MEMBERS

Statement	No. of Respondents	Percentage (%)
To attain the economic independence	42	21
For passing time	12	6
To get recognition from the society	30	15
For Savings	78	39
To show the talents	22	11
Other	16	8
Total	200	100

The opinion for joining the self-help group as a members, the table 4.1.5 shows that 39% of the respondents opinion regarding for enriching the saving, the second importance for to attain the economic independence (21%), and remaining to recognition from the society, show the talents, and others. Only 6% of the members opinion reveals that for passing time. It was concluded that Most of the respondents are joining for saving purpose.

Major Findings:

- Majority of 37.5 Percent of the respondents of the Self Help Group members are belonging to age group of 31 to 40 years.
- Majority 76 Percent of the members are literate in self-help groups.
- Majority 67.5 Percent of the respondents are nuclear family.
- Majority 39 Percent of the respondents opinion regarding for enriching the saving for joining self help group.

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