

WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS

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ABSTRACT

This paper depicts about an evaluation of Women's Self Help Groups. The widening social consciousness across the globe has brought a number of issues to the fore among which gender equality and empowerment of women are very significant.

Favouritism against women in the structure of male – female differentiation encompasses the core of the gender – based system. The education is the biggest beneficial force and in the rise in the levels of education which encourages progressive outlook and the advent of industrialisation and modernisation has affected a sea change in the attitudes and thinking pattern of the people. The empowerment is not fundamentally political alone in fact, political empowerment will not flourish in the absence of economic empowerment. The programme of micro financing through Self Help Groups (SHGs) has transferred the real economic power in the hands of women and has greatly reduced their dependence on men. This has aided in empowerment of women and building self confidence, but lack of education frequently comes in the way and many a times they had to seek help from their husbands for day-to-day work like bank accounts and so many. The distance education assigns an opportunity to these women to improve their skills. The extended level of learning will help them to learn skill and vocations and play an effective role in the management of SHGs.

KEYWORDS: Self Help Groups, Social Capital, Community Development, Women Empowerment

INTRODUCTION

In recent years, the group model has become one of the most extensively adopted way for alleviating rural poverty in India and many other developing countries. Groups are used as a conduit for both individual and society development through people's self – endeavor and self – reliance. Micro credit groups and Self Help Groups are illustrations of the group based models for society and women's progress. Groups have been found predominantly pertinent for poor women in the rural areas where they are created and cherish to empower them both economically and socially. Women in India are fatality of a multiple socio – economic and cultural factors. They are a primary part of each economy. All encompassing growth and harmonious development of a nation would be achievable only when women are considered as equal partners in advancement with men. Liberation of women is a requirement for nation's economic expansion and social growth. Poverty is the core impediment for the growth of the women. The responsibility of women and the necessity to empower them are vital to human advancement programs including poverty mitigation. In spite of diverse plans relating to poverty mitigation has been in progress, it was observed that woman in rural areas, particularly from the poor families may possibly be benefited. Rapid development in SHG development has now turned into an empowerment movement among women across the country. Economic empowerment effects in women's capability to influence or make decision, amplified self confidence, enhanced status and role in household and so on. The formation of SHGs is not eventually a micro credit

project but an empowerment process. The empowerment of women through SHGs would offer assistance not only to the individual women but also for the family and community as a complete through communal action for growth.

This paper enlightens women empowerment through

- Self Help Groups
- Gender Bias
- Micro Finance

STRATEGY OF WOMEN EMPOWERMENT

In scrutiny of low literacy rate of women and the massive assignment of educating rural women an appropriate strategy will have to be designed. The key responsibility is to spot the areas where these groups in actuality, are facing troubles because only at this stage, the method of problem solving adult learning will attract these rural poor to advance their working and income. The triumph of any strategy of women empowerment depends upon the following features like intensity of education, communal custom, family planning, health, cleanliness, and surroundings.

A variety of case studies illustrate that there is a positive correlation between credit accessibility and empowerment of women. At first glance, Distance education emerges by itself as 'women friendly' form of attaining education and proper qualifications. There are two uniqueness which are normally seen to render this mode of learning particularly suitable for women, by making distance education attuned with other sphere of life, there is no attendance needed, second, at the same time, and there is a high level of flexibility in learning programs and time management. These features have three diverse and undoubted merits for the distant student. Since, the distance education curriculum is planned for independent study it can fine fit with family obligations and living at home. Learning material is sent to the women at their home and the SHGs may offer them the needed training wherever they desire. Rural women can learn at their own speed on the basis of time available to them. Technology aids them round the clock admittance on student support services. In rural India where women are not exposed to regular education, distance education is the only alternative for learning. The members of SHGs are generally illiterate and do not possess any formal education. In a study it was accounted that the members of the Groups were not fully literate and were not capable to read and write. Many are now talented to affix their signatures possibly an outcome of the Government sponsored literacy programme and the obligation to affix signature on several circumstances as members of SHGs. The handicap of literacy would be a stumbling block for attaining many desired results. For instance, they will be incapable to follow the accounts maintained by the group and therefore stay behind ignorant about the amount pooled individually and in the group, and would be unable to write an application to represent their case. Hence it is vital to offer them education through especially designed modules through distance education that are directly helpful as a member of SHG. At this phase they do not require school or university certificate, Diploma or degrees. They need enhancement in their professional abilities and solving their day-to-day troubles in the functioning and performing of SHGs. They should be clarified about the benefit of group based strategies in poverty mitigation like significance of savings and opening bank account, selling of products, timely reimbursement and replicate loaning. It is essential to put in plain words that she is not alone and that such hindrances are being faced universally. Only by Self Help they may struggle against their hardship and progress upon the destiny of their family and children.

All these problems, opportunities and chances can be elucidated that women through short duration training section distributed at their doorstep or work place. At the initial stage we may face convinced problems and confrontation from the participants if we demand some extra time and money. It is therefore recommended that the benefits should be associated with the distance education units and subsidies should be in the form of distance education and not cash.

There are cases where cash subsidies were taken away vigorously by male, members in the family for liquor consumption and gambling and made no noteworthy impact in the society. But education is such a sort of financial assistance that cannot be deprived by male members in the family. Secondly, educated mother will further teach her children and thus will help in reducing the blight of illiteracy and poverty from the society.

EMPOWERMENT OF WOMEN THROUGH EDUCATION

It is also pragmatic that open education at present is essentially catering to the needs of elites in the urban areas and it has to make inroads in rural areas where India lives. In rural areas women are entirely dependent on men, as they do not have economic supremacy to spend. The chronological relationships with their husbands can be seen as influenced by historical factors that outline the social arrangements of how they are subordinated. It has been noticed that women do experience a double day, as they return to study shared with their domestic roles. The policy planners must consider incorporating the economic benefits with education. Thus the SHGs should in reality also be transformed into Self Help Study Groups that will give them not only better income but also superior esteem and self confidence to do something meaningful for the society as a whole. They should comprehend that they are not the secluded unproductive but vital wheel for the smooth running of the society.

Self Help Groups

The model of SHG is based on the following principles:

- Self help enhancement with mutual help can be a commanding vehicle for the poor in their socioeconomic development.
- Participative financial services management is more approachable and efficient.
- Poor can accumulate and are bankable and SHGs as clients, results in wider outreach, lower operational cost and much lower risk costs for the banks.
- Construction of a common fund by contributing small savings on a normal basis.
- Flexible independent system of working.
- Loaning is done primarily on belief with a exposed documentation and without any security.
- Amounts financed are small, frequent and for short duration.
- Failure to pay are rare generally due to group pressure; and
- Intermittent meetings.

Gender Bias

The socially strong-minded ideas and practices which define what roles and activities are deemed suitable for women and men. Even as the gender division of labour is inclined to be seen as ordinary and immutable, in fact, these

ideas and practices are communally constructed. This results in context-specific models of who does what by gender and how this is valued. Gender divisions of labor are not necessarily strictly defined in terms of men's and women's roles, as is sometimes assumed. They are characterized by collaboration in joint activities, as well as by separation. Often, the conventional standard regarding gender divisions changes from the actual practice. However, roles typically selected as female are almost invariably less respected than those designated as male. Women are generally predictable to fulfill the reproductive responsibility of bearing and raising children, compassionate for the other family members, and household administration tasks, as well as home based production. Men tend to be more connected with prolific roles, particularly paid work, and market production. In the labor market, although women's overall contribution rates are rising, they tend to be restricted to a relatively contracted range of occupations or intense in lower grades than men, usually earning less.

Anciently, women's creative functions have been ignored or under-valued, mainly in the familiar sector and subsistence agriculture. This has led to misconceived expansion projects; for example the services of additional agents and agricultural inputs being targeted at men. Because women's labor is underestimated, it is often unspecified by mainstream development strategy to be infinitely elastic. For example, policy makers anticipate that women can take on roles formerly fulfilled by public services, such as care for the sick and elderly, when curtails are made. The formal credentials and recognition of women's roles and the related time load is essential for gender-sensitive growth interventions. Recently, international organizations have begun to determine all forms of economic movement by gender. International definitions of economic movement have also been enlarging to include survival farming, food processing and home working 'in expectation of profit'. Time budget reviews are also being applied in some places to determine women's input into reproductive work.

Gender and growth policies and programmes can challenge and change women have socially set roles, in hunt of gender equity. For example, women have been successfully qualified and employed as water technicians or builders in societies where these were job previously a male domain. However, programmes intended to increase women's contribution in fields beyond the household must ensure that they are appropriately paid. They should also be escorted by deliberation of how men, or public provision, can shrink women's responsibilities in the home.

Micro Financing

Studies have shown that many essentials contribute to make it more complicated for women empowerment through micro businesses. These essentials are:

- Lack of awareness of the market and potential profitability, thus making the alternative of business difficult.
- Unsatisfactory book keeping.
- Employment of too many relations which increases social stress to allocate benefits.
- Locale prices randomly.
- Scarcity of funds.
- Huge interest rates.
- Inventory and inflation accounting is on no account calculated.
- Credit policies that can slowly damage their business.

For micro finance programme to be cost effectual in obtaining about the empowerment of women, it would necessitate

- Giving business training,
- Contribute in women's general education and literacy,
- Providing direction in balancing family and work responsibilities,
- Providing a discussion for dialogue on social and political issues, such as, women's rights and society problems,
- Giving women skill in decision making,
- Endorsing women's ownership, control and participatory supremacy in their micro finance programmes.

Micro finance programmes, thus, has been very flourishing in attaining women. This gives micro finance organisation an extra ordinary chance to act deliberately to empower poor women and to curtail the potentially negative impacts which was experienced by few women.

CONCLUSIONS

It is apparent that gender approaches in micro finance need to look away from just increasing women's access to savings and credit and organising Self Help Groups to appear strategically at how programmes can actively endorse gender equality and women's empowerment. Moreover the focal point should be on mounting a diversified micro finance sector where different type of organisations, NGOs and formal sector banks all ought to have gender policies tailored to the needs of their particular target groups institutional roles and capabilities and collaborate and work together to make a major contribution to gender equality and pro-poor development.

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