

An Analysis of Women Empowerment through Self Help Groups

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Abstract

The Government of India in quest of new social order and poverty free society drafted the constitution with great emphasis on equality, liberty and fraternity. Self help groups are a small group of individual members who voluntarily come together and form an association for achieving a common objective. Various intervention approaches have been developed in order to address the needs of the women which ultimately reveal modifications not only in social policy approaches to third World Development, state policies relating to women but also in the overall economic policy of the country as a whole. The human development reports of the UNDP published annually have declared that women's empowerment is not merely important but crucial if development is to be sustainable. In a developing society, women in particular and more specifically rural and illiterate women never get portrayed as agents of change. In 1970's there was shift from the welfare to development of women. In 1980's and onwards the shift took place from the development to the empowerment of women. The major land mark in the field of women empowerment was brought by 73rd and 74th Amendment Acts in the Parliament which brought 33% reservation to the women in the Panchayats and Municipalities. These amendments have empowered about 1000000 women and gave them political power for taking social, economic and other development measures for the all round growth of their women counterparts.

Keywords: *Women Empowerment, Micro Credit, Self Help Group.*

Introduction

The Government of India in quest of new social order and poverty free society drafted the constitution with great emphasis on equality, liberty and fraternity. Self help groups are a small group of individual members who voluntarily come together and form an association for achieving a common objective. In most cases SHGs are constituted by persons known to one another and coming from the same village community or neighborhood, that is, SHGs are small in size with membership ranging from 10 to 20 are homogenous and has certain pre groups binding factor. This concern for low-income women's needs has coincided historically with recognition of their important role in development. Various intervention approaches have been developed in order to address the needs of the women which ultimately reveal modifications not only in social policy approaches to third World Development, state policies relating to women but also in the overall economic policy of the country as a whole. The empowerment

approach is the most recent and is aimed at empowering women through greater self-reliance and internal strength. Empowerment as a concept was introduced at the International Women's Conference at Nairobi in 1985. The conference defined empowerment as "A redistribution of social power and control of resources in favour of women. It is "the process of challenging existing power relations and of gaining greater control over the sources of power".¹

Dimensional Views on Women Empowerment: Women Empowerment refers to an increase in the strength of women such as spiritual, political, social or economic. The most common explanation of "Women's Empowerment" is the ability to exercise full control over one's actions. The human development reports of the UNDP published annually have declared that women's empowerment is not merely important but crucial if development is to be sustainable. In a developing society, women in particular and more specifically rural and illiterate women never get portrayed as agents

of change.² Women in India constitute 48% of total population in which 43.88 lakh women are engaged in organized sector and 17.77 lakh in private sector. In the decade of 1960's the issue was for the welfare of the women. In 1970's there was shift from the welfare to development of women. In 1980's and onwards the shift took place from the development to the empowerment of women. The major land mark in the field of women empowerment was brought by 73rd and 74th Amendment Acts in the Parliament which brought 33% reservation to the women in the Panchayats and Municipalities. These amendments have empowered about 1000000 women and gave them political power for taking social, economic and other development measures for the all round growth of their women counterparts. 93rd amendment was passed in the Parliament which changed its colour from Directive Principle under Article 45 to Fundamental Right under Article 21-A for free education to all children in the age group of 6-14 years. The International conferences sponsored by the United Nations started from Rio through Vienna, Copenhagen and Beijing have generated a lot of interest on the social development and highlighted the growing feminization of poverty an possible impact on women the structural adjustment process. The 4th World Conference on Women held in Beijing (1995), reveals that women's empowerment and their full co-operation on the basis of equality in all spheres of society are fundamental for the achievement of equality, development and piece. Tamil

Nadu is one of the predominate state to encourage to form SHG's next to Andhra Pradesh and Kerala. The NGOs and Banks are provident credit facilities to SHGs members. But the roles of NGOs are larger than banks to facilitating credit to poor people, because the banks are not extending to this service to the poor. Many studies estimate that the micro finance is one of instrument to remove poverty in rural areas. The promotional efforts especially under taken be NABARD in the last two years have resulted in a significant growth of programme beyond expectation.³

Table 1: Number of SHGS in India (2010-11 to 2015-16)

Year	Number of SHGs	Growth Rate
2010-11	2238565	109.47
2011-12	2924973	30.66
2012-13	5009794	71.28
2014-15	6121147	22.2
2015-16	6959250	13.6

Table 1 evident that the total number of SHGs is increased in the period of 2010-11 to 2015-16. SHGs were linked with the banks. In 2010-2011 the number of SHGs has been increased by 109.47 growth rate i.e. 22, 38,565. In the year 2011-12 growth rate was 30.66, in 2014-2015 growth rate was 71.28 in 2008-09 growth rate was 22.2 and in 2015-16 Growth rate is 13.6. The variation is grater in growth rate.

Table 2: Progress of Women SHGS as on 2015-16

Particulars	Total SHG's (Lakh)	Women SHG's (Lakh)	Women SHG's Total SHG's	Total Amount (Crore)	Women SHG's Amount (Crore)	% of Women SHG's to Amount to Total SHG's
Savings Linked SHG's	50.1	22.38	44.67	3785.39	3108.65	82.12
Loan Disturbed	12.28	10.4	84.69	8849.26	7474.25	84.46
Loan Outstanding	36.26	29.17	80.45	16999.91	13335.61	78.45

Source: Status of Micro Finance 2015-16, NABARD

The purpose for which SHGs are formed varies from managing a common pool resources such as an irrigation facility and tree plantation on common land & providing such basic amenities as a school, health centre and so on. In the context of micro finance, SHGs are formed around the theme of saving and credits.

SHG phenomenon definitely brings group consciousness among women, sense of belongingness, adequate self confidence. Infact, what she cannot achieve

as an individual, can accomplish as a member of group with sufficient understanding about her own rights, roles, privileges and responsibilities as a dignified member of society in par with man. When she becomes a member of SHG, her sense of public participation, enlarged horizon of social activities, high self-esteem, self-respect and fulfillment in life expands and enhances the quality of status of women as participants, decision makers and beneficiaries in the democratic, economic social and

cultural spheres of life. The opportunity provided in safe savings as well as availability of need-based credit has led to more and poorer people keen to join SHGs.

The members use the credit for a variety of purposes like small businesses, agriculture, health, education of children, festivals and so on.⁴

Table 3: Progress of Women SHGS as on 2015-16

Particulars	Total SHGs (Lakh)	Women SHGs (Lakh)	% of Women SHGs to Total SHGs	Total Amount (Crore)	Women SHGs Amount (Crore)	% of Women SHGs Amount to Total SHGs Amount
Saving linked SHGs	61.21	48.64	79.46	5545.62	4434.3	79.96
Loan Disbursed	16.09	13.74	85.39	122253.51	10527.38	85.91
Loan Outstanding	42.24	32.77	77.58	22679.84	18583.54	81.93

Source: Status of Micro Finance 2015-16, NABARD

Table 4: Progress of Women SHGS as on 2015-16

Particulars	Total SHGs (Lakh)	Women SHGs (Lakh)	% of Women SHGs to Total SHGs	Total Amount (Crore)	Women SHGs Amount (Crore)	% of Women SHGs Amount to Total SHGs Amount
Saving linked SHGs	69.53	53.10	76.37	6198.71	4498.66	72.57
Loan Disbursed	15.87	12.94	81.54	14453.30	12429.37	85.99
Loan Outstanding	48.51	38.91	80.33	28038.38	23030.36	82.14

Source: Status of micro Finance 2015-16, NABARD

The role of women outside the home has become an important feature of the social and economic life of the country and in the years to come this will become still more significant. From this point of view, greater attention will have to be paid to the problems of training and development of women. The education of girls, therefore, should be emphasized not only on grounds of social justice but also because it accelerates social transformation.⁵

Women Empowerment in India: The year 2001 had been declared by the Government of India as “Women’s Empowerment Year” to focus on a vision where women are equal partners like men”. Because the Constitution of India grants equality to women in various fields of life. In the past, the position of women was miserable in the society and even women were not ready to undertake any assignment or job due to many reasons like fear, shyness, male dominance in the society and purda system but time has been changed now. Women of today are not like the early days. Now, they are always ready to come forward and want more economic independence, their own identity, achievements, equal status in the society and greater freedom. And Government of India has provided for Self Help Groups (SHGs) to them so that proper attention should be given to their economic independence through self employment, entrepreneurial

development and well being that ultimately leads to its contribution. SHGs have been emerged as a powerful instrument in order to alleviate poverty and for the empowerment of women in the rural economy. SHGs through the network of commercial banks, co-operative banks, regional rural banks, NABARD and NGO’s has been largely supply driven and a recent approach in the provision of financial services to the poor and further upgrading their status in the society.⁶

Conclusion

Women empowerment aims enabling them to realize their identity, potentiality and power in all spheres of their lives. It has mainly five dimensions viz., economic, political, social/cultural, physical mobility. Woman is important part of society and her empowerment is must of development. In developed countries every member of society is in equal position. But in developing nations we need to empower people who are not receiving equal treatment. Empowerment of women is possible only when a woman has increased access to economic resources, more strength and courage for entering into the power structure, more involvement through social/cultural relationships and participation, more self-motivation and confidence, and more say in the family matters.⁷

Ethical Clearance: Completed

Source of Funding: Self

Conflict of Interest: Nil

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