ECONOMIC EMPOWERMENT OF WOMEN ON SELF HELP GROUP IN TAMILNADU

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Abstract

Empowerment is a multi-dimensional process, which should enable women or group of women to realize their full identity and power in all spheres of life. At Present 50 percent of world population and receive 10 percent of the world income and own even less than 1 percent of the world’s property. They suffer many disadvantages as compared to men in terms of literacy rates, labour participation rates and earnings. Empowerment of women has emerged as an important issue in recent times. Empowering women particularly rural women is a challenge. Women are economically empowered through small scale entrepreneurship programme with the help of Self Help Movement. J. Cooper, famous Anthropologist has defined the position of women in more scientific way as “Status of women in any society depends on her recognized rights, duties, liberties and opportunities – chiefly in the domestic, economic, social, political and religious spheres”. Economic empowerment of women led to the empowerment of women in several aspects such as socio-economic opportunity, property rights, political representation, social equality, personal rights, family development, and community development and at last the nation development. The SHGs are voluntary associations of people formed to attain some common goals. This paper looks into the impact of Self Help groups in the upliftment of women status through their contribution to the empowered society. The present study highlights to evaluate the Economic Empowerment of Women through SHGs in TamilNadu.

Keywords: Economic Empowerment, Rural Women, Demographical Justice, Literacy Rates, Poverty etc.

I. INTRODUCTION

In the history of human development, woman has been as important as man. In fact, the status, employment and work performed by women in society are the indicator of a nation’s overall progress. Without the participation of women in national activities, the social, economic or political progress of a country will be stagnated. Empowerment was defined as a process of transformation of power relation by which oppressed persons gain some control over their lives and involved in the matters, which affects them directly the role of women in development is most intimately related to the goal of comprehensive socio-economic development. Empowerment is the re-distribution of power that challenges ideology and male dominance. It is the greater transformation of the structure or institutions that reinforces and perpetuates gender discrimination. Self Help groups have been playing a vital role in employment generation and employment of women. Many Self Help Groups are using the financial resources availed to fund investments in assets creation and help financially and socially for the downtrodden women in India. Micro-finance is directly helping poor to empower the conditions of women in India. Women from gross roots investing
in self-help groups and engaging the women in social, economic, and political fields. Women will be able to plan for their livelihood through the self-help groups. Marginalized women finds self-help groups are rejuvenating sparks in their lives.

**Economic Activity**

The fact is that most of the women”s domestic role is combined with economic activities and utilization of their skill and labour to earn the extra income for the family, which makes the difference between a reasonably decent survival and humiliating poverty.

**Rural Development**

The Rural Women, Economic Empowerment the concept of self Help Groups (SHGs) based on group approach to rural development is indeed a boon to the rural poor women who undertake viable economic activities on their own. The major strategies of women empowerment include social empowerment, economic empowerment, political empowerment and gender justice along with demographical justice (rural and urban).

**Enlightenment And Empowerment Of Women**

Self Help groups helped them to overcome majority of their personal as professional life. This is a new venture in the women empowerment and social development angle. If not full at least this micro-financing is a hope for many women who are downtrodden sections of the society. This will be programme of mass enlightenment and empowerment. Among total Indian population of 1027.10 million, women constitute 495.73 million. Therefore, “women constitute nearly 50 per cent of population, perform two-thirds of the work and produce 50 per cent of food commodities consumed by the country. They earn one third of remuneration and own 10 per cent of the property or wealth of the country” (Reddy et al., 1994). Women are regarded as the “better half” of the society and at par with the men. But in reality, our society is still male dominated and women are not treated as equal partners both inside and outside the four walls of the house. In fact they are treated as weak and dependent on men. As such Indian women enjoy an unfavorable status in society.

**SHGS Are Classified Into Five Categories in Tamilnadu**

- **SHGs formed and financed by banks:**
  - SHG formed directly by banks under this model, the banks themselves act as SHPIs in forming and nurturing groups, opening their savings accounts and providing them with bank credit.
  - SHGs formed by NGOs and formal agencies but directly financed by banks
    - This is called as NGO Facilitated SHGs. This appears to be the most popular model amongst bankers. Under this model, NGOs and formal agencies in the field of micro finance act as facilitators. They propagate the message, organize groups, train them in thrift and credit management and nurture them over a period. Banks in due course, link these groups by directly providing loans to them. More than 70 percent of the SHGs are linked through this model.
  - SHGs financed by banks using NGOs as financial intermediaries
    - NGOs take on the dual role of facilitators and financial intermediaries. They help in formation of SHGs, nurturing them, training them in thrift and credit management. Eventually, the NGOs approach banks for bulk loan assistance for on lending to these SHGs.
  - NGO Guided But Self-Supported Shgs:
    - This category of SHGs are entirely formed and supported by the group members, neither getting any assistance or support from bank nor from NGOs. By observing the group formed in the neighbourhood areas, these groups have initiated themselves and function.
Completely Self-Supported SHGs

Yet another category of SHGs which are very rarely found are the SHGs formed and initiated by the NGOs, guided by them on the rules and regulations, accounts to be maintained etc. But no financial support either directly or through the linkage with banks is arranged but only the savings of the members is used for internal lending as well as for starting an enterprise. Of all the four groups mentioned above, this group seems to be different, self-dependent and accordingly may be encouraged.

Common Characteristics of SHGs In Tamilnadu

Each group should contain 15 to 20 members.

- The members of this group should live below the poverty line.
- It has identical interest/common occupation/social heritage, homogeneity and affinity.
- This group creates self-help, awareness, and economic and social empowerment to the poor.
- The self-help group inculcates the thrift and savings habit among the members of each group.
- SHG have full support from Government as well as non-government organisation to enhance it.
- Each group maintains simple records and documents, which exhibit meetings, savings, and expenditures and store other extracurricular activities.
- This group has a principle of collective leadership and mutual discussions.
- This group get loans in micro-level from banks and some social service organisation.

Shg Increase Economic and Social Empowerment and also the Skill Development.

- Economic Empowerment
- To inculcate the habit of saving are increased.
- To meet the small and emergency credit needs of their own
- To use the credit for the right purpose and to repay the loan regularly
- To enhance the income of the family
- Social Empowerment
- To create among the women to have a feeling of “We for Ourselves”;
- To improve the status of women in the society and in family, distribute the responsibilities of decision-making power to all.
- Skill Development:
  - Create self-confidence
  - To inculcate the leadership qualities and interacting ability among the women.

Scope of The Study

The study is a pioneer attempt to reveal the present Socio-Economic Status and Women Empowerment, Employment Opportunities of Women in TamilNadu. The study further focuses on the development of Status of women in any society depends on her recognized Rights, Duties, Liberties and Opportunities – chiefly in the domestic, economic, social, political and religious spheres. It also focus the study development of socio-economic structure, social development, economic development and entrepreneurial development of women after joining the self Help Groups in Tamil Nadu.

Emphasis Of SHG Promote The Socio-Economic Development

The overall well-being of Women through self-help groups was evaluated through the opinion given by women Entrepreneurs after joining self Help groups in Tamil Nadu and making the direct physical verification in the concerned all districts in TamilNadu. This study mainly focused on the emphasis that the self-help groups are the only way to promote the socio economic development of women in TamilNadu and it will be of immense use to the planners, Government machinery, Researchers and
social scientists to design plans and execute suitable strategies for the overall development of women in TamilNadu. The study of socio Economic Development of Women through Self-Help Groups in TamilNadu was based on primary data collected from overall TamilNadu. The socio-Economic development and other status of Empowerment before formation of SHG and also after formation of the group were analyses to reveal the impact of SHG on the socio-Economic development of Women in TamilNadu.

II. OBJECTIVES OF THE STUDY
1. To Analysis the theoretical aspects of Self Help Groups and Women Economic Empowerment.
2. To Examine the role of self help groups to promote Women Entrepreneurship in TamilNadu.
3. To Evaluate the Effectiveness and Impact of Self Help Groups in Women Empowerment of TamilNadu.
4. To suggest the measures for promoting self help groups as well as Women Empowerment in TamilNadu.

III. RESEARCH METHODOLOGY
In TamilNadu Self-Help groups are playing a vital role in the socio-economic development of the women. Their role is significant in extending loans besides providing training, inputs, marketing and extension services. The objective of the present study is to evaluate the role of Self-Help groups in empowering women. Women empowerment in the present work has been assessed through the growth of Self-Help groups and their services to both rural and urban women. Consistent with the objectives of the study, different techniques have used for the analysis of the data.

Interview technique was adopted for collecting data from the various self help group women entrepreneurs and it was undertaken using sample were selected simple random sampling method.

PRIMARY DATA
The proposed research study is descriptive in nature. It is based on primary and secondary data. Primary data would be collected through questionnaire interview with self-help groups and periodical observations.

Secondary Data
The secondary data would be collected through official reports Records and published materials. The various steps that are generally adopted by a researcher in studying his research problem along with the logic behind them. The present study was based on two sources of data viz., primary data and secondary data. The primary data is the first hand information collected from the SHG members directly to know the impact of the scheme on their lives. The primary data was collected through direct interview method.

IV. REVIEW OF LITERATURE
According to Schuler (1986), Described that Empowerment refers to the capacity to mobilize resources to produce beneficial social change. She identified three critical dimensions of the empowerment process such as, individual consciousness raising, collective consciousness development, and mobilization. The third dimension builds on the first two and it is where collective skills and resources are translated into political and legal action.

Conger and Kanungo (1988) Empowerment as a —process of enhancing feelings of self-efficacy among organizational members through the identification of conditions that foster powerlessness and through their removal by both formal organizational practices and informal techniques of providing efficacy information. They view empowerment as a —motivational construct, i.e. enabling and not simply providing.

Agarwal (2000), described that training of rural women was important so as to increase their
involvement in development process, enhance their skill and make them equal partners in national development.

Peggy (1989). He evaluate in the study the Empowerment from the power angle, i.e., personal powerl (the strength within each person to act). She believes empowerment is — a spectrum of political activity ranging from acts of individual resistance to mass political mobilizations that challenge the basic power relations in our societyl. She distinguished — personal powerl (or power for) from — role powerl (or power over).

Saradha (2001) in her study on empowerment of rural women through SHGs found that education, social participation, extension participation, training, mass media use and capacity building had significant association with the level of empowerment, whereas age, family size, land holding and material possession had no association with the level of empowerment. She also reported that very high majority (90%) of the women agreed that their economic independence increase the decision-making power.

Puhazhendi (2000) revealed that participation of women in SHGs made a significant impact on their empowerment both in social and economic aspects. The women members were able to increase their income level manifold and contribute to the development of the family. Above reviews clearly revealed that the major factors affecting the empowerment were access to land, independent earning, community participation, decision making and self-confidence. Further education and social participation, also affect the empowerment of women.

**Women Entrepreneurs**

The Women Micro Small and Medium Entrepreneurs (MSMEs) in TamilNadu play a critical role here. They collectively employ over 8 million people, contributing 3.09 % of industrial output. Yet few Indian women seem to take up early-stage entrepreneurship compared to men. Only 33% of early stage entrepreneurs in India are women (GEM, 2014). India also exhibits the third highest gender gap in entrepreneurship globally.

**Barriers Faced By Women Entrepreneurs**

This can be attributed to the many barriers that women entrepreneurs face both in starting and scaling up a business - access to education and training, legal and cultural barriers and infrastructure-related challenges, among others. But the biggest disadvantage faced by women-owned MSMEs is their inability to access capital to meet the growth needs of their business.

**Challenges Faced By Women Access To Finance**

The Credit constraints have been cited as a reason for discontinuing their businesses by 43% of women entrepreneurs, as compared to just 26% of the male entrepreneurs (GEM, 2014). Access to financial resources was observed to be the greatest constraining factor in the entrepreneurial ecosystem for women in India by the Gender GEDI Index (2014) and Women Entrepreneurial Environment Index (WEEI).

**Institutional Credit**

There are a number of institutional challenges that hinder women's access to finance - lack of collateral, lack of credit history and limited financial literacy. A number of cultural and social biases act against women seeking access to institutional credit too. Ramesh Dharmaji, Chief general Manager, SIDBI states, “Almost 98% of the women owned enterprises are in the micro enterprises category and less than 2% in the small enterprises category. Further, almost 50% of the women MSMEs are in the manufacturing sector compared to 70% of men owned MSMEs concentrated in the manufacturing sector.”

**V. LIMITATIONS OF THE STUDY**

The results of the study will be applicable to the women Self Help Groups Members who have increase the income and rights and empower, socio-economic development in the society.
The research has same assumption and intention to choose the samples for the study in TamilNadu.

The study result only applicable for TamilNadu women Self Help Group Members only it is not applicable any other state in India.

VI. CONCLUSIONS & SUGGESTIONS

In Most of the developing countries today more and more emphasis is laid on the need for women activities participations in the mainstream of development process. SHG is a major role in the awareness creating and Economic upliftment of women. The present study has been undertaken, it has been measured up to what extent the SHG have been successful to include the quality of Self Dependence, Leadership, Entrepreneurial Qualities among the women. They enhance the Equality status of women as participants and decisions maker and beneficiaries in the democratic and economic, social and cultural spheres of life. The Economic Progress in any country whether developed or under developed could be achieved through social development based on the active participation of women in Development Activities. The Government will provide Micro finance to development of Women Self Help Group.

Future Proposal Of The Study

The main objective of this study is to improve the economic, health, educational and social status of women and creating employment opportunities.

SHG is the only programme of its kind, which aims at empowering the poor women by inculcating entrepreneurial skills.

There is an emerging need to promote women empowerment among the women for eradication of poverty.

In this study also analysis delivery of micro finance to the micro enterprises plays a significant role.

In this study evaluate how to increase women income level and reduce the lack of knowledge of available banking facilities.

The SHG members have started the business with a good intention even though low educated members have availed group loans from bank and doing traditional business like, Powders and Pickles, Garments, Dairy, Kirana and Tea Stalls and Handicraft activities and to earn money to supplement the family income.

VII. REFERENCE