



ECONOMIC EMPOWERMENT OF WOMEN - ROLE OF SELF HELP GROUPS A REVIEW OF LITERATURE

P. V. Srikala

Assistant Professor, Chaitanya Degree College, India.

Introduction

“Woman is the companion of man, gifted with equal mental capacities, she has the right to participate in the activities of man and she has the same right, freedom and liberty as he, she is entitled to a supreme place in her own place in her own sphere of activity as man is in bias.”_ **Mahatma Gandhi**

Almost 50% of the population in India is covered by the female only so the full development of the country depends on the half population means women, who are not empowered and still restricted by many social evils. In such condition, we cannot say that our country would be a developed in the future without empowering its half population means women. If we want to make our country a developed country, first of all it is very necessary to empower women by the efforts of men, government, laws and women too.

The Nobel Scholar and Indian Economist **Amartya Sen** expressed in his words, “Unless women are empowerment, issues like literacy, health and population explosion will remain unresolved problems of the developing countries.”

Hence women’s empowerment and their full participation on the basis of equality in all spheres of society are fundamental for the achievement of gender equality and development and peace in every nation. So it is clear that social, economic and political empowerment of women is the need of the hour, as it is the only sure way of making them equal partners in development. Empowerment literally means becoming powerful. Women Empowerment refers to the creation of an environment for women where they can make decisions of their own for their personal benefits as well as for the society.

Active participation in social, economic and political spheres would help in enhancing process of decision making. It will also give women the desired self respect and social dignity which are the pre requisites of empowerment. Participation is the point where women are involved in taking decisions along with men. To reach this level, mobilization of women is necessary. By organizing themselves and working collectively, women will be empowered and gained increased representation which would lead to increased empowerment and ultimately greater control.

Individually poor women cannot overcome powerlessness. They can do it only by collectively. Hence it is suggested that the women have to be organized themselves. When groups of women do this process together, they reinforce each other and try to solve their problems at home as well as in society. Together they are able to identify their problems and priorities. They can frame new strategies to struggle for changes.

Self-Help Groups are formed for the women's socio-economic empowerment. Many of the studies were already conducted on different aspects related to women empowerment and Self-Help Groups and it was revealed by review of literature in the present study. It is essential to analyze the women's participation in income generating activities by participation through Self-Help Groups.

A self-help group may be registered or unregistered. It typically comprises a group of micro enterprises having homogeneous social and economic backgrounds .All voluntarily coming together to save regular small sums of money, mutually agreeing to contribute to a common fund and to meet their emergency needs on the basis of mutual help. They pool their resources to become financially stable, taking loans from the money collected by that group and by making everybody in that group self-employed. The group members use collective wisdom and peer pressure to ensure proper end-use of credit and timely repayment

OBJECTIVES OF THE STUDY: The present study is made,

1. To know the role of Self-Help Groups in socio economic empowerment of women.
2. To review the literature published in research papers in leading international and national journals

REVIEW OF LITERATURE

According to Veluraj (2001), Self-Help Groups are encouraged to come together as cooperative societies at the village and mandal level by federating them under the mutually

aided Cooperative Society Act (1995). These societies will be accessing credit from financial institutions, donor agencies, District Rural Development Agency (DRDA) and voluntary organizations and help the women members of the Self-Help Groups in availing bigger loans for economic activities as well as help in collective bargaining in the marketing of products, purchasing of raw materials etc. Due to this massive self-help movement, there is a perceptible improvement in the socioeconomic status of the rural women.

According to Suguna (2002), the empowerment of women covers both an individual and collective transformation. It strengthens their innate ability through acquiring knowledge, power and experience. Organizing and strengthening of women's Self-Help Group: Institutional collective action - collective action of members, Ideology - Empowerment and Organizational structure - Project managing unit - Project implementation - NGOs-SHG. This develops their ability to interact and communicate with each other. Thus it bringing about integrated development of women. To conclude, it may be said that through this collective action with the ideology of empowerment, SHG are fast emerging as women movement throughout the nation especially in Andhra Pradesh where 50 per cent of such SHGs in the country are formed.

Rajamohan (2003) points out that the SHGs is a medium for the development of savings habit among the women fold. It mobilizes a large quantum of resources. It is a window for better technology and skill upgradation. It helps to increase an income of the family. In SHGs collective action and solidarity are important empowering mechanisms.

Lalitha and Nagarajan (2004) studied Self Help Groups in Dindigul, Madurai and Theni Districts in Tamil Nadu and concluded that organization of women in the form of Self Help Groups has laid the seeds for economic and social empowerment of women. Participation in group activities leads to changed self image and organizational and collective action, enhances access to information and skills, broadens their knowledge about resource availability and develops leadership qualities. The culture of active participation in group leads to improvement in political acumen which would in turn strengthen and sustain the overall process of empowerment.

Indira and Rao (2005) studied SHGs in Andhra Pradesh and found sizable increase in number of days of employment. They concluded that substantial economic empowerment has taken place. Regarding social empowerment they found that Self Help Groups bring out leadership quality in rural women who are mostly introvert and remained within four walls of

the house and there is definite betterment in their quality of life. The respondents were actively involved in anti liquor campaign and fought against atrocities on women and the women recognized their role in alleviating poverty.

Sakunthalai and Ramakrishnan (2006) the concept of SHG is catching up as the most viable means to empower women, especially at the grass-root level. Women have shown extraordinary dynamism in organizing themselves in group activities for income generation; better bargaining power and improvement in the quality of life. Some advantages through Self-Help Groups in the villages and in the community are inculcation of the spirit of Self-Help, collective action for development, women begin to form similar group seeing the success of the other SHGs, family welfare through social awareness women, enhanced social status from secondary to primary, economic independence, voicing and acting against social injustices, problem solving ability and increased consciousness.

According to Usha Rao (2007) women form an important segment of the labour force and economic role played by them cannot be isolated from the total framework of development as the role and degree of integration of women in economic development is always an indicator of economic independence and social status.

Pinoli et al (2011) Paper Presentation on self Help Groups and Women Empowerment: According to the study formation of SHG especially among women is one of the most powerful approaches to women empowerment and rural entrepreneurship which will make them economically independent and would transform them from being alive to living with dignity.

Sharma, Anjali; Roy, Bikash, Deepa (2012) A Case Study from Uttar Dinajpur District of West Bengal assessed that SHGs are becoming one of the important means for the empowerment of poor women in all developing countries including India. It further examined the functioning and entrepreneurial activities of members of different SHGs. It was found that after skill acquisition majority of SHGs had started their work from group savings and a few had taken subsidized loan from banks. Profits are shared equally by the members of SHG. A medium change in knowledge, skill and attitude was observed after training

R .Sreenivas Rao & G.V Chalam (2013), In an article Women empowerment through Micro Enterprises – Role of microfinance (A study with special reference to selected Mandals in West Godavari District, A.P.) explained that there is improvement at a moderate level in the status of the SHG members in the family as well as in the society, indicating that

empowerment of the SHG members after enrolling themselves in the SHG's study area. Mandals have helped their members to attain awareness on various socio-economic, and political issues thereby empowered them, and improved their status in the family as well as in the society.

R. Geethanjali and K.Prabhakar (2013) In a article Economic Development of Women through Self Help Groups in YSR District, Andhra Pradesh, India, explained that 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. Now Self Help Groups are giving credit as and when needed for their basic requirements. They have injected a positive change in their socio-economic behaviour and enhanced their status and value at the grass root level. The rural women have risen to the levels of self-management. They have realized the importance of their numbers and have become capable of asking for their right entitlements like equal wages, better working condition, health, education, nutrition for their children etc. Thus Self Help Groups have become a powerful tool.

R.Vasantha Kumari, In her article (2013) Economic empowerment of women through Micro Enterprises in India with special reference to promotional agencies explained that the Self Help Group (SHG), through micro enterprise development, is recognized as an important mechanism for empowering women. By organizing poor women into groups, they not only expand options available to them for their development but also provide them with opportunities to develop their confidence and skills to improve their status and to bring about a change in the attitude of the society towards women.

V.Shugufta Yasmeen, Dr.B.Gangaiah, (2014) Women Empowerment Through Micro-Enterprises – A Study Of Y.S.R Caduppa District, A.P analyzed that savings habits have been increased after starting the microenterprises. Through these savings, they are able to fulfill their sudden economic needs. So, the economic empowerment is attained after starting micro-enterprise. Similarly, the decision-making power in the family affairs is vested in the hands of the women entrepreneur, after their involvement in micro-enterprise, which is the indicator of social empowerment. The micro-enterprises have inculcated self-confidence among the women entrepreneurs which shows that they are psychologically empowered.

Nagthane village 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.

Rahul Sharma (2015) . A number of income generating activities were undertaken by the members after joining SHGs. The effectiveness of SHGs on the economic empowerment of women have been examined in terms of increase in income, number of employment and access to saving in the after-SHG situation as compared to before-SHG situation. The study has found that SHGs have served the cause of women empowerment and socio-economic betterment of rural poor women. Wilcoxon signed ranks test was conducted to find out the significance of difference which shows that majority of the respondents' income, employment days and amount of savings increased in the post-SHG situation as compared to pre-SHG situation in the study area.

Concluding remarks

The above literature review, indicated that Self Help groups, by and large contributed to the development of core poor in terms of economic well being and alleviating poverty. Empowerment is leading to over all development of rural poor. Women are economically and socially empowered after taking membership in self help groups. Most of the respondents reported that their poverty level has reduced than earlier.

- Women s' access to SHGs has enabled them to make a greater contribution to household income and bring about a wider changes in gender inequality.

- There is a significant improvement in saving habit of women. Thus Self Help Groups have become a powerful tool.