

WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS IN DHARMAPURI TALUK - A STUDY

INTRODUCTION

Women's empowerment is the process in which women expand and recreate what it is that they can be, do, and accomplish in a circumstance that they previously were denied.^{[1][2]} Alternatively, it is the process for women to redefine gender roles that allows for them to acquire the ability to choose between known alternatives whom have otherwise been restricted from such an ability.^[1] There are several principles defining women's empowerment such as, for one to be empowered, they must come from a position of disempowerment. Furthermore, one must acquire empowerment themselves rather than have it given to them by an external party. Other studies have found that empowerment definitions entail people having the capability to make important decisions in their lives while also being able to act on them. Lastly, empowerment and disempowerment is relative to other at a previous time; therefore, empowerment is a process, not a product.^[2]

Women empowerment has become a significant topic of discussion in development and economics. It can also point to the approaches regarding other trivialized genders in a particular political or social context.

Women's economic empowerment refers to the ability for women to enjoy their right to control and benefit from resources, assets, income and their own time, as well as the ability to manage risk and improve their economic status and well being

The concept development empowerment has overlapping dimensions, particularly in the context of women's advancement. As for women's empowerment is concerned, both the components namely attitudinal empowerment and material advancement are necessary. Strategies for empowerment, must, therefore, focus on economic restructuring, to include restructuring of social relations which constraint and restrain women. The practical approach towards poverty alleviation should be "promotion of self help" among the poor. Indian women always have shown extraordinary dynamism in organizing themselves for income generation. Membership with a group gives women the "visibility" and provides them legitimate forum to articulate their needs. It permits a gradual building of their capacity through sharing that enhances participatory development.

The concept of empowerment traces its history in the mid-17th century with the legalistic meaning; 'to invest with authority'. Thereafter it began to be used with an infinitive in a more general way meaning "to enable or permit." Its modern use originated in the civil rights movement, which sought political empowerment for its followers. This idea of empowerment is an offshoot of the discourse on human development and it came into prominence after 1980s. Its linkage with feminist discourse went a long way in shaping the idea of women's empowerment. However, these concepts are still not clearly defined and demarcated from closely related.¹

Probably the concept of SHGs has its origin in the co-operative philosophy and the co-operators by and large, including the national federation in the credit sector, could not think of any better SHG than a primary co-operative credit society itself. As SHGs are small and economically homogeneous affinity groups of rural poor, they are voluntarily coming together for achieving the following:

- To save small amount of money regularly
- To mutually agree to contribute to a common fund
- To meet their emergency needs
- To have collective decision making
- To solve conflicts through collective leadership and mutual discussion and
- To provide collateral free, loans with terms decided by the groups at the market driven rate.

DHARMAPURI TALUK WOMEN SELF HELP GROUPS

- Members of Naga Sakthi women forum at Pidamenari was started on 24-8- 2011. It has been developed by adhiyaman community development society (ACDS), pidemaneri, Dharmapuri district. It is linke with Lakkayampatti primary

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agricultural credit society, Dharmapuri.

- Dharmapuri economy is agrarian in nature. It shares its border with Karnataka Hokkanakkal, the famed waterfalls located in Dharmapuri district, which is on the border of Karnataka state. Many a men migrate to Bangalore in Karnataka eyeing on the green pastures on the other side. Even after twelve five years plans rolled over taming of the grass root problem of poverty and empowering women remain elusive. Rural Dharmapuri is the home for many people in this district. The real development of a nation is possible only with balanced regional growth as propounded by Prof. Nurkse, the great economist of yester years. Of the various development models, Self-Help Group model proves to be an effective one in addressing the socio-economic issues of concern of a civilized society aimed at development.

FORMATION AND DEVELOPMENT OF SELF HELP GROUPS

- The first and foremost investment is to promote and develop SHGs as effective and sustainable institutions. The process of promotion and development of these groups is organic and needs to be evolved over a period. A lot of process inputs are essential for organizing the members and developing their leadership capabilities to promote the SHGs. Equal efforts need to be put in for nurturing and building them as institutions for the future. Each of these institutions has various stages of development and definite milestones of growth. The process of group formation involves a series of tasks carried out in a sequence.

EMPOWERMENT ACTIVITIES OF SELF HELP GROUPS

- SHG is group of rural poor who have volunteered to organise themselves into a group for eradication of poverty of the members. They agree to save regularly and convert their savings into a Common Fund known as the Group corpus. The members of the group agree to use this common fund and such other funds that they may receive as a group through a common management. The group formation will keep in view the following broad guidelines
- Generally a self-help group may consist of 10 to 20 persons. However, in difficult areas like deserts, hills and areas with scattered and sparse population and in case of minor irrigation and disabled persons, this number may be from 5-20. The difficult areas have to be identified by the State Level SGSY Committee and the above relaxation in membership will be permitted only in such areas.
- Generally all members of the group should belong to families below the poverty line. However, if necessary, a maximum of 20% and in exceptional cases , where essentially required, upto a maximum of 30% of the members in a group may be taken from families marginally above the poverty line living contiguously with BPL families and if they are acceptable to the BPL members of the group. This will help the families of occupational groups like agricultural labourers, marginal farmers and artisans marginally above the poverty line, or who may have been excluded from the BPL list to become members of the Self Help Group. However, the APL members will not be eligible for the subsidy under the scheme. The group shall not consist of more than one member from the same family. A person should not be a member of more than one group. The BPL families must actively participate in the management and decision making, which should not ordinarily be entirely in the hands of APL families. Further, APL members of the Self Help Group shall not become office bearers (Group Leader, Assistant Group Leader or Treasurer) of the Group.
- The group should devise a code of conduct (Group management norms) to bind itself. This should be in the form of regular meetings (weekly or fortnightly), functioning in a democratic manner, allowing free exchange of views, participation by the members in the decision making process.²
- The group should be able to draw up an agenda for each meeting and take up discussions as per the agenda. The members should build their corpus through regular savings. The group should be able to collect the minimum voluntary saving amount from all the members regularly in the group meetings. The savings so collected will be the group corpus fund.
- The group corpus fund should be used to advance loans to the members. The group should develop financial management norms covering the loan sanction procedure, repayment schedule and interest rates. The members in the group meetings should take all the loaning decisions through participatory decision making process. The group should be able to priorities the loan applications, fix repayment schedules, fix appropriate rate of interest for the loans advanced and closely monitor the repayment of the loan installments from the loan.³

² Training For Self Help Groups & Individual Swarozgaris, Tiruvannamalai, 2009.

³ Aloysius Parkas Fernandez, "Alternate management system for savings and credit of the Rural Poor", SRS Publications, Bangalore, 1998. P.90.

- The group should operate a group account preferably in their service area bank branch, so as to deposit the balance amounts left with the groups after disbursing loans to its members. The group should maintain simple basic records such as Minutes book, Attendance register, Loan ledger, General ledger, Cash book, Bank passbook and individual passbooks. The sample preformed for maintenance of above records by the group is in the Annexure II for guidance. These could be used with necessary changes/modifications wherever required.
- 50% of the groups formed in each block should be exclusively for the women. In the case of disabled persons, the groups formed should ideally be disability-specific wherever possible, however, in case sufficient number of people for formation of disability-specific groups are not available, a group may comprise of persons with below the poverty line.

CONCLUSION

A democratic country with higher aims of social, political and economic reforms could not leave half of its population, the women members lagging behind in the process of development. Of various developmental models, SHG model proves to be effective in addressing the staggering issue of absolute poverty and the change agent in society. It is a dynamic approach with higher positive points to include in the Indian planning, both at the central and state levels. The Self-Help Groups play a pivotal role in enhancing the women empowerment in India. The present study analyses the empowerment of various dimensions among the members of women Self-Help Group in Dharmapuri district. Since the study area Dharmapuri is one of the backward areas of Tamil Nadu state, the women development has been very poor in this area. It considers the analysis of the women Self Help Group members' empowerment such as social empowerment, domestic empowerment and economic empowerment. The study shows that the social, domestic and economic empowerment of the sample respondents of SHG in the study area enhanced largely. The role of women entrepreneur in economic development is inevitable. Now-a day's women enter not only in selected professions but also in professions like trade, industry and engineering. Women are also willing to take up business and contribute to the Nation's growth. This role is also being recognized and steps are being taken to promote women entrepreneurship.

CITATION

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