

Impact On Women Empowerment Thought Self-Help Groups

G. Mary Benila

Assistant Professor MBA, Department of Management Studies
Bharath Institute of law,
Bharath Institute of Higher Education and Research
Selayur, Chennai, Tamil Nadu 600 073

Abstract

The concept of empowerment has been the subject of much intellectual discourse and analysis. For the purposes of this discussion, the conceptual framework expounded by United Nations is a useful starting point; Empowerment is defined as the processes by which women take control and ownership of their lives through expansion of their choices in a context where this ability has previously been denied. The core elements of empowerment have been defined as agency (the ability to define one's goals and act upon them), awareness of gendered power structures, self-esteem and self-confidence.

Introduction

Empowerment can take place at a hierarchy of different levels individual, household, community and societal – and is facilitated by providing encouraging factors e.g., exposure to new activities, which can build capacities and removing inhibiting factors lack of resources and skills. Two vital processes have been identified as important for empowerment. The first is social mobilization and collective agency, as poor women often lack the basic capabilities and self-confidence to counter and challenge existing disparities and barriers against them. Often, change agents are needed to catalyze social mobilization consciously. Second, the process of social mobilization needs to be accompanied and complemented by economic security. As long as the disadvantaged suffer from economic deprivation and livelihood insecurity, they will not be in a position to mobilize.

Women Development – Empowerment Paradigms

The first paradigm related to welfare approach is based on the traditional view of making the women's role in development or the basis of customary gender division of labour. The second paradigm came in existence during 1975-85, when the decade was declared as the 'Decade of Women'. This approach was aimed at gaining equity and procuring her as active participant in development process. It further aimed at giving equal opportunities to even by creating positive discrimination or reservation. The third paradigm was concerned with anti poverty, directed at poor women to ensure and increase their productivity. This is still being followed under the assumption that women's problem arise out of under-development. In this context, the approach of rural development is increasingly confronting itself to the formation of Self Help Group (SHG's), in stabilizing and linking with viable socioeconomic activities for

Different Perspectives to Women Development

	Concepts		Type of Developmental Interventions
	Concept of the Problem	Concepts of Solution	
Welfare	Women's Poverty, women's special needs, women as a vulnerable group, women's lower socio economic status	Provision of support, services of health, nutrition, child care	Build maternity clinic, health clinics, immunization, health education, nutrition education
Economic self-reliance	Women as under employed, dependent lacking in productive skills	Promote self-reliance and interdependence provide productive skills, encourage women's productive enterprises	Income generating for Rural women.women's clubs, soap making, school uniform making etc...
Efficiency	Women as previously overlooked resource in development planning, women as under developed human capital	Identify actual productive roles of women, support women with skills training and improved technology, invest in previously over looked resource	Integration of women in development planning, maintaining of women's development extension advice for women farmers, appropriate technology for women's access to factors of production
Equality	Structure of inequality, discrimination against women in schooling, credit access to hand	Equality of opportunity for women in schooling, access to factors of production	Affirmative action to promote equal opportunity, revise development learning so that women are equal partners and beneficiaries in development process
Empowerment	Unequal gender power relations the patriarchy, patriarchal resistance	Concretization, mobilization, solidarity, collective action	The support for women's collective action self-help groups with democratization and political action

Common characteristics of self-help groups

The following characteristics are common for all the SHGs.

1. Each group should contain 15 to 20 members.
2. The members of this group should live below the poverty line.
3. It has identical interest/ common occupation/ social heritage, homogeneity and affinity.
4. This group creates self-help, awareness, economic and social empowerment to the poor.
5. The self-help group inculcates the thrift and savings habit among the members of each group.
6. SHG have full support from Government as well as non-government organization to enhance it.

7. Each group maintains simple records and documents, which exhibit meetings, savings, and expenditures and other extra curricular activities.
8. This group has a principle of collective leadership and mutual discussions.
9. This group gets loans in micro-level from banks and some social service organization.

Conclusion

The SHG activities reveal the following facts. The SHG members about cash in hand occupies the first position, name of the bank where they opened account the second, group savings status the third, SHGs meeting calendar the fourth, income of group the fifth, objectives of group the sixth, total capital of the group the seventh, balance in bank account the eighth, rules and regulations of the group the ninth, information in group records the tenth, achievements of group the eleventh, number of members taken loan the twelfth, outstanding loan position the thirteenth, total loaning status the fourteenth and constraints of group the last. The reasons assume that these village have better level of literacy and they have better opportunities to avail the benefits of government programmes with the help of NGOs. It is observed that lowest income group respondents occupy the first position with respect to awareness of various activities of SHG. The scheduled caste SHG members top the with respect to their awareness of SHG activities in terms of group meeting calendar, rules and regulation of group, number of members taken loan and constraints of group. The land less group members rank the first position with respect to their knowledge on SHG activities in terms of meeting calendar, rules and regulations, cash in hand, outstanding loan, total capital of the group, savings of group and constraints of group.

Reference

1. Kabeer, Naila. 1998. 'Money Can't Buy Me Love' ? Re-evaluating Gender, Credit and Empowerment in Rural Bangladesh. IDS Discussion Paper 363.
2. Kabeer, Naila. 2001. "Reflection on the measurement of women's empowerment." In Discussing Women's Empowerment – Theory and Practice. Sida Studies No. 3. NovumGrafiska AB: Stockholm.
3. Kishor, Sunita. 2000a. "Empowerment of women in Egypt and links to the survival and health of their infants". In Women's Empowerment and Demographic Processes: Moving Beyond Cairo. Harriet Presser and Gita Sen, eds. New York: Oxford University Press.
4. Krishna, Sudhir. 1997, "Women and Panchayati Raj: The Law, Programme and Practices, Journal of Rural Development, Vol.16(4), NIRD, Hyd.pp. 651 662.