
Impact of Self-Help Groups on Empowerment of Rural Women –A Case Study

Sk.Asha Begum,

Research Scholar

Dept. of Economics, Acharya Nagarjuna University

Abstract:

Although women constitute almost half of the total population of the world, their social, economic and political status is lower than that of men and they are subjected to the tyranny and oppression of a particular order for centuries and de facto even today. Women belonging to underprivileged and poorer sections, irrespective of their social strata or region, are by themselves, in no position to unravel their problems. They are subject to discrimination and exploitation and occupy a lower status in domestic, political and economic scenario. Women, particularly, in rural areas have proportionately least possessions, skills, education, social status, leadership qualities and capabilities for mobilization, which determines the degree of decision making and power, and as a result, their dependence on men increases. Women's lack of empowerment is believed to be an important factor for this situation and hence they require social and economic protection. Therefore, they need to be empowered economically, socially and politically. In recent years, the traditional roles of women have undergone some changes due to economic needs and efforts were made to bring visibility and mainstream women's contribution to the overall growth and development of the society. Since women comprise the majority of the population below the poverty line and are very often in situations of extreme poverty, given the harsh realities of intra-household and social discrimination, macroeconomic policies and poverty eradication programmes will specifically address the needs and problems of such women. There will be improved implementation of programmes which are already women oriented with special targets for women. Out of these programmes SHGs is one of the prominent programme to achieve women empowerment. In this background the present study is chosen to know progress women empowerment through SHGs in India. To achieve the above said objective data gathered from secondary Source, i.e. from status of Micro-finance NABARD. From the present study it is found that the progress and performance of SHGs for women empowerment in India.

Key Words: Self Help Groups, Women Empowerment, Social Discrimination.

INTRODUCTION

Women's role in economic development, in most counters of the world, cannot be undermined. Although women constitute almost half of the total population of the world, their social, economics, and political status is lower than that of men and they are subjected to the tyranny and oppression of a particular order for counties and de facto even today. They are customarily expected to confine themselves to household environs and play a passive role as daughters, daughters-in-law, wives and mothers. They are typically considered as wreakers than men. They are subjected to discrimination and exploitation and occupy a lower status in domestic, political and economical scenario. Women, particularly, in rural areas have proportionately least possessions, skills, education, and social status. Leadership qualities and capabilities for mobilization, which determines the degree of decision making and power and as a result, their dependence on men increases, They have been confines to the four walls of the household, over burdened with domestic workers and controlled of their mobility and personals freedoms by the men of the household since time immemorial. Women's lack of empowerment is believed to be important factor for this situation and hence they require social and economical protection. Therefore, they need to be empowered economically, socially and politically. The women empowerment is a critical deterrent of economic well being, social status and political power. Micro finance aims at providing the urban and rural poor, especially women, with savings, credit and insurance and aims to improve household income security and in turn endeavors to empower the women. Women

empowerment movement is a major part of human civilization and it has been of the significant social and political development of the closing decades of the 20th century. Some radical change had taken place in the sphere of education, life, etc. of the women British regime. During the British rule in India, new systems were established based on principles of liberty and equality and in turn generated a new climate to bring changes in the old, trading feudal, un-egalitarian social structure and norms based on equality. They favored and encouraged education for women by establishing schools and colleges and by introducing English education in India.

Rajakutti, S., and Pritha Sarkar (1994), “A DWCRAs Odysseys in North the Paragons – A Learning Experience”, Journal of Rural Development, Vol.13, No.3, July – September, pp.375-396.

REVIEW OF LITERATURE

Rajakutti and Pritha Sarkar (1994)¹ in their study opined that orientation of panchayat members and bankers towards the philosophy of DWCRAs and than imaginative and committed role of NGO would be a contributing factor for the success of DWCRAs program.

Hemalatha Prasad (1995)² in his study identified certain common factors, for success of self-help groups, like homogeneity of the group in terms of caste occupation and locality made the group more cohesive, assured and regular income from the scheme. Effective and dynamic leadership, awareness about the repayment process and consequence of the non-repayment influence their repayment behavior the study identified that systematic their repayment behavior the study, identified that systematic planning for skill training raw material supply quality control and marketing support from officials were the key factors for the effective management of the programme, thus.

Krl(1995)³ studied the role of empowerment of women on decision making and concluded that empowerment as a multifaceted process, involving the pooling of resources to achieve collective strength and countervailing power and entailing the improvement technical skill administrative, managerial and planning capacities and analytical reflective abilities of local women.

Rama Lakshmi (1998⁴) found that the DWACRAs groups take up traditional income generating activities like dairy, agriculture related activities like sericulture. Silk women rearing and silk weaning, grafting of fruit plants, managing orchards, fish rearing, prawn processing crop production on leased lands managing tractors, letters and other agricultural equipment sheep and goat rearing, small business, vending of agricultural production flowers, fruits, vegetables, artisan activities like pottery, toy, making, lather work, bakery production phase to income generation phase on a lower scale to income generating phase on a higher scale.

Manimekali (1998⁵) attempted a study of rural women beneficiaries of DWACRAs scheme, which is basically a self-employment oriented scheme for rural poor that has succeeded in improving the economic status of the women of a pudukottai district of Tamilnadu. The credit for this achievement goes to a unique scheme in which quarry lease to the DWACRAs group has been found to be higher than the groups. This groups not only earns more than the private contractor and co-operative groups but also enjoys the facilities of being the masters.

Objectives

1. To examine the socio economic condition of women empowerment.
2. To examine formation and functioning of the sample self help groups.
3. To assess the economic, social and political empowerment that has been achieved by the sample respondents after joining SGHs across to villages

Methodology

The data will be collected by various Journals, articles, books, library books, and published books. The data collated from primary and secondary data.

Status of Women India

India stands far before in gender indices. There are historical reasons for the lower status of women in India especially in rural areas. By socialization both men and women develop gendered self-help –image since childhood and carry these stereotypes till their death. They bring up with them such a mental set which do not permit them either to perceive the reality properly or even to think otherwise. Gender equality has become unthinkable for Indian psyche. But efforts are on from both government and non-governmental sectors to reverse this situation.

Table-1
Trends of sex ration in India (1911-2011)

Year	Population	Sex Ratio
1911	252.1	972
1921	251.3	964
1931	279.0	955
1941	318.7	950
1951	361.1	945
1961	439.2	946
1971	548.2	941
1981	683.3	930
1991	846.3	927
2001	1027.0	933
2011	1210.2	940

Source: Census reports

Educational can pave way for an overall development of individuals and for the society. Female literacy is not only an end itself, but also serves as a catalyst for overall performance in other segments too. Trends in Literacy rates are given in Table-1 .According to the Census of India 2011; female literacy rate is 65.46 per cent in case of males. In 1951, the literacy rate of women was only 8.86 per cent. By 2011 census, it had raised manifold and went up to 65.46 per cent.

Table-2
Literacy Rate in India (1951-2011)

Year	Male	Female	Male-Female gap in literacy rate
1951	27.16	8.86	18.30
1961	40.4	15.35	25.05
1971	45.96	21.7	23.98
1981	56.38	29.76	26.26
1991	64.13	39.29	24.84
2001	75.26	53.67	21.59
2011	82.14	65.46	16.68

Sources: Census reports

Ever since India became free, there been phenomenal changes in the conditions of women. The constitution has given women the much needed status. They are now equal before law. There can be no discrimination by the state on grounds of gender. In matters related to economic development, women continued to be marginalized both in policy formulation and programme implementation. In terms of employment, she enjoys

the same status as men and to be given equal work. Women's work participation mostly goes unrecorded and unrecognized.

It is evident from that table that only about 26 per cent of total female population are working. While around 52 per cent of total female population are working. In case of non-workers, female accounts 74.3 per cent of the total female population, while male accounts for only about 48 per cent the total male population.

Table-3

Distribution of the population by workforce in India

workers	2001 census	
	Male	Female
Total workers	51.7	25.6
Main workers	45.1	14.7
Marginal workers	6.6	11.0
Non- Workers	48.1	74.3

Sources: Census reports

Politically, the reforms in the panchayat Raj Act have given greater share for women in rural governance with the introduction of 33 per cent reservation for women in local village level election. More and more women have shown that once they have power, they are able to use it, to the benefit of society in general and women in particular.

2. Hemalatha Prasad C (1995), "Development of Women and Children in Rural Areas: Successful Case Studies", Journal of Rural Development, Vol.14, No.1, January – March.

Table-4

Women's participation in the parliament of women India

Year	Lok Sabha	Rajya Sabha
1952	4.4	7.3
1962	6.7	7.6
1972	4.2	7.0
1980	7.9	9.8
1991	7.16	15.5
1996	7.18	8.63
1992	7.5	-
1999	8.6	-
2004	8.3	-
2009	10.87	-

Source: Election Commission, Government of India

It can be observed from the table-4 that women's participation and representation in political activities and public life has been very marginal, although women comprise almost half of the population in India, 340 million voters out of a total electorate of

710 million in 2009 constitutional a lowly 10.87 Their representation in Parliament has just increased from 4.4 per cent to 10.87 per cent over a period of more 50 years.

Concept of women Empowerment

Empowerment is the process of changing power relation in favor of those at the lower levels of a hierarchy. Empowerment of women implies process by which women's power of self-realization is promoted and reinforced. They develop the capacity for self-reliance out crossing the relationship subordination on account of gender, social and economic status and the role in the family and society. It encompasses the ability to make choice, control resources and enjoy participatory relationship within family and community.

Need for Empowerment of Women:

Human resources are the most strategic and critical determinates for the development of any nation. A although a country possess abundant physical resources, it cannot make repaid economic and social advancement without using the human resources fully. In India, the situation is far from making best usage of human resources, particularly women power. Any development startagey cannot lead to comprehensive socio-economic development if it neglects the need for enhancing the role of women. There can be development only when women's needs and interests are fully taken into account. Women in India had to face the worst from of humiliation and discrimination over the years. Women's potential foe development remained far from fully utilized due to socio-economic constraints. Their role is limited merely as the caretakers of family and its homestead activities.

External agents of women empowerment

As discussed above, the external agents are governments/semi government agents and non- government organization. These agents' empower women through legislation, policy and special progarmme for the women. The government of India has created effective institutional frameworks to strengthen the movement for women empowerment after independence. Several programme and premedical measures are taken up to develop and uplift women. Several Acts were framed for the betterment of women, say, the Employees State Insurance Act 1948, the Factories Act 1948, and the Mines Act 1970. A number of provisions were made in the criminal procedure code, the Hindu marriage Act and the Hindu Adoption and Maintenance Act to provide special protection to women.

Conclusion:

Women belonging to underprivileged and poorer section, irrespective of their social strata or region, are by themselves, in no position to unravel their problems. They have aged behind in the fields of education, skill development and employment and as a result, their work is greatly undervalued in economic terms. Women's lack of empowerment is believed to be an important factor for this situation and hence they to be empowered, economically, socially and politically. The women empowerment is a critical determinant of economic well being, social status and political power. Micro finance aims to providing the urban and rural poor, especially women, with savings, credit and insurance and aims to improve household income security and in turn endeavors to empower the women. Women, in fact, contribute more than half of the wealth of nations and yet they are denied economic, social and legal rights and privileges that such a contribution often entitles me to. It augurs well for the country that it has now been recognized that women had the key to substantial development. The efforts at improving the economic conditions of women certainly enhance their status in society. Literacy and education would sharpen women's awareness in manifold spheres including political sphere.

References:

1. Abdul Raheem A., and Yasmeen Sultana, H. (2007), "Empowerment of Women through self Help Groups", Kissan World, March, 2007, Vol. 34, No.3, pp. 48-52.
2. Annapurna K. (2000), "Women in Economic Development", Kurukshetra, September 2000, p.8.
3. APMAS (2007), 'SHG Federations in India: A Status Report', APMAS, Hyderabad.
4. Bapuji M, Koteswara Rao, M, (2005), "Welfare and Empowerment of Women in India: Some Reflections", in Koteswara Rao, M, eds., 'Empowerment of Women in India', Discovery Publishing House, New Delhi pp.346-359
5. Rajakutti, S., and Pritha Sarkar (1994), "A DWCRA Odysseys in North the Paragons – A Learning Experience", Journal of Rural Development, Vol.13, No.3, July – September, pp.375 396.
6. Hemalatha Prasad C (1995), "Development of Women and Children in Rural Areas: Successful Case Studies", Journal of Rural Development, Vol.14, No.1, January – March.
7. Indira Devi M. (2004), "Strategies for the Sustainability of Self-Help Groups" Discovery Publishing House, New Delhi', pp.12-18.