

## **Impact on Self Help Group on Rural Women Empowerment**

**J. Lalith Kumar**

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

### **ABSTRACT**

Women Entrepreneurs may be defined as the women or group of women who initiate, organize and operate a business enterprise. Government of India has defined women entrepreneurs as an enterprise owned and controlled by women having a minimum financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprise to women. Like male entrepreneurs a women entrepreneur has many functions. Empowerment by itself may not place women on equal footing with men. The greatest need of the hour is change of social attitude to women. Women's empowerment means a lot, but the ultimate goal of the equalization of man and woman would materialize only when complementary role is recognized by the society. Today in most of the developing countries more and more prominence is laid on the need for progress of women their energetic contribution in the main stream of process of development.

**Keywords:** SHG, Rural Women, Rural Empowerment, Women Empowerment

### **1. INTRODUCTION**

Women Entrepreneurs may be defined as the women or group of women who initiate, organize and operate a business enterprise. Government of India has defined women entrepreneurs as an enterprise owned and controlled by women having a minimum financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprise to women. Like male entrepreneurs a women entrepreneur has many functions. They should explore the prospects of starting new enterprises; undertake risks, introduction of new innovations, coordination administration and control of business and providing effective leadership in all aspects of business.

### **SELF HELP GROUP**

A Self- Help Group (SHG) is a small, economically homogeneous and affinity group of the rural poor, voluntarily coming together for the following reasons:

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

## **CONCEPT OF SELF GROUP**

Self – Help Group can be a formal or informal cooperative, a self-evolved group or small group promoted by NGOs, bank government departments. The Self- help Groups (SHGs) are voluntary associations of people formed for providing the necessary support to their members for their social and economic development. These group have similar social identity, heritage, caste or traditional occupations and come together for a common cause and manage resources for the benefit of the members. These group are called ‘Solidarity Groups’ as they provide necessary monetary and normal support to individual members in times of difficulties. The Self- Help Group can be composed of their male or female members and these group are considered important tools to adopt participatory approach for the socio- economic empowerment of members.

## **WOMEN EMPOWERMENT**

Women empowerment aims at achieving a number of objectives broadly women’s empowerment proceeds.

- To overcome patriarchal value and cause of women subordination and then to establish women’s rights.
- To bring about changes in the family, society, religion, caste , politics and economy, and to amend education, media and law
- To attain control over knowledge resources and mental resources
- To ensure women join the mainstream

## **FEATURES OF WOMEN EMPOERNT**

Every part of human life is concerned with empowerment ranging from security to getting access to resources to meeting demands, political decision- making process- everywhere there is an influence of empowerment. Nevertheless, Women’s empowerment manifests some special features.

## **EQUALITY IN EVERY SPHERE**

Women’s empowerment does not mean that women will be the supreme. Power of society; rather in every sector, especially in decision- making process; women should participate equally. This equal participation has to be maintained in all cases starting from a day labourer to the highest official. This means- no gender discrimination in jobs; no gender discrimination in salary and job conditions.

## **SECURING PUBLIC VOICE**

The famous theorist Johnson pointed out this features, as a tool of gaining voice, having mobility and establishing a public presence. Women empowerment mostly hinges on political empowerment. Providing them with political power to decide independently will lead them to attain autonomy in socio- economic perspectives.

## **EMPOWERMENT OF RURAL WOMEN**

Changes in a series of spheres- technological spheres, economic sector, social structure, legal safeguard, political policies, and community- based women's groups and an array of associated fields- have made the women to shed their ignorance, reduce their fear and raise status. The pace of progress is slow but steady and sustaining. Most of These developments have contributed to the growing independence of women and their contributions to their own self, their family, group and the community.

The life of women in towns, cities, educated, economically well off and broadminded families, presents an advanced and modern profile. Where as in the countryside, among peasants and the poor, their lifestyle is largely traditional, gradually changing through. However, in both the urban and rural systems, the rich and poor families, the continuum of dominance ranges from male controlled to female controlled.

## **QUALTATIVE IMPACT OF SELF HELP GROUP**

This section assesses the impact of the SHG, which in focused on qualitative indicators. This type of analysis deals with the non- economic dimension of project impacts that are often downplayed in conventional impact evaluations studies, Qualitative impacts measure variables that are critical human development indices and represent real improvement in the quality of life of the poor since these variables are value laden and sometime perceptual, they often difficult to capture.

Here an attempt is made to capture the qualitative impact through three broad indicators, viz, economic empowerment, social empowerment and political empowerment. Specific indicators are developed to explain the impact within each domain. The indicators for economic empowerment included here are the variables like economic self – sufficiency consumption of nutrition foods, purchase of consumer durables and awareness regarding education and heath. Positive changes in these indicators explain the social empowerment of the members. The third domain i.e, political empowerment is presented here through participation in Gram Saba and political awareness. A Positive change in these variables explains political empowerment of the women.

## **PROBLEMS OF WOMEN EMPOWERMENT**

- Our country is still a male dominant society and male members think it is a big risk financing the ventures run by women.
- The bankers consider that it is highly risky to offer loan to women entrepreneurs. Women still face more difficulty in obtaining credit, due to security problems etc. so they are suffering from inadequate financial resources and working capital.
- Indian women especially have to make affine balance between business and home.
- Women have low freedom to express and they have low level management skill, due to lack proper education.
- They have low freedom of mobility, so can learn cycle/two wheelers in the early age.
- Lack of knowledge of latest technological change/know how, etc.
- Low – level risk taking attitude but risk tolerance ability is high than man in day to day life.
- Achievement motivation is also low.

## **SELF – EMPOWERMENT AND GROUP EMPOWERMENT PROCESS OF SELF HELP GROUP**

The analysis of factors of the self- empowerment of SHG members in Tamilnadu is mainly revealed in their overall personality development and their economic independence in spending for the family. The community participation achieved by forming groups enables the members to achieve a steady recondition for themselves in the society.

Moreover the information of group enables the members to accomplish constant growth as a group that provides much scope for future opportunities. The group empowerment attained through SHGs serves the members to self reliant and achieve greatly as a team on the whole. Classification of Respondents on Self empowerment and Group Empowerment Process: In the self employment process, the SHG members are classified into 3 major clusters, namely economy oriented clusters (28.29 per cent) and the SHG members with lack skill and knowledge (35.57 per cent) and those with enbalanced approach (36.14 per cent).

In the group empowerment process, the SHG women of Tamilnadu are classified into 2 major cluster with established business(24.29 per cent) and multifarious accomplishments (49.43 per cent) in the market. The gender potentially (26.29 percent) is revealed by their attitude of choosing women employees instead of men.

## **2. CONCLUSION**

Empowerment by itself may not place women on equal footing with men. The greatest need of the hour is change of social attitude to women. Women's empowerment means a lot, but the ultimate goal of the equalization of man and woman would materialize only when complementary role is recognized by the society. Today in most of the developing countries more and more prominence is laid on the need for progress of women their energetic contribution in the main stream of process of development. From the above discussion one can understand that concrete efforts taken by Self Help Group Scheme on rural women empowerment.

## **3. REFERENCE**

- [1] Arumugam , "Entrepreneurship for Economic development," kisan world, 2008
- [2] Shakila Banu, "Creating Indian Entrepreneurs, "HRD Times 2009
- [3] Sasika wieringa, women's' interest and Empowerment Gender Planning Reconsidered, Development and Change, vol.25, 1994.