



**EMPOWERMENT THROUGH SELF HELP GROUPS WITH
REFERENCE TO RURAL WOMEN IN PATTENCHERRY
PANCHAYAT, PALAKKAD DISTRICT, KERALA**

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Abstract: *Empowerment of women means economic opportunity, property rights, political representation, social equality, personal rights and so on. Socio economic empowerment of women is a challenge to society because it breaks the long established pattern of family life. Women need support, counseling and training in order to become empowered. The collective discussion and action help her lot to analyze her own situation and seek suitable solution which ensures empowerment. When woman is in group; she can get a moral support from her peer. Moreover group activities facilitate her mobility outside home. Women are handicapped by social customs and traditions; hence they need special attention to play their full and proper role in a national life. Socio-economic independence is the first step towards the empowerment of women. This paper tries to find out the importance of self help groups for the empowerment of the indigent masses, especially the poor rural women.*

Key words: *Empowerment, Socio-economic independence.*

Introduction

Women constitute half of the Indian population; around 80 percent of the total female population of India lives in rural areas. In India women play a crucial role in agriculture and allied enterprises like dairy poultry and so on. Training is an important mechanism for transport of technology and for the improvement of the human resources at all levels. They share multiple responsibilities and for important role as producers of food, managers of natural resources, earners of income and care takers of household affairs. Moreover they are the active agents of change and they promote social transformation; plays a vital role in shaping the dusting of future generation.

NABARD defines SHGs as small, economically homogenous affinity groups of rural poor, voluntarily formed to save and mutually contribute to a common fund to be lent to its members as per the group members' decision. They are usually formed by peers who have come together for mutual assistance in satisfying a common need, overcoming a common handicap or life-disrupting problem and bringing about desired social or personal change.

Self help groups are a socio -economic homogeneous voluntary group valuing personal interaction and mutual aid as means of solving problems. They are self managed groups characterized by participatory and collective decision making. They deposit their pooled resources together with the external bank; to provide interest bearing loans to their members. This financial assistance helps them to start small enterprises and earn money. The training and participation of women in self help groups, made a significant impact on their empowerment, both in social and economic aspects.

India has its vision to make women independent and self reliant. Economic empowerment has a positive effect on the other aspects of women's existence like health, nutrition and social aspects. Economic empowerment of women is the first criteria for over all empowerment of women. It emphasizes on improving women's economic and social security also. It is also expected to generate increased self esteem, respect and other forms of empowerment for women beneficiaries. Successful income generating activities can be translated into greater control and empowerment.

Objectives

- To find out the dimension of Socio-economic aspects of women empowerment through self help groups.
- To examine the role of SHGs in economic empowerment of women in Pattencherry Panchayat.
- To assess the significance of training to women beneficiaries through SHGs in Pattencherry panchayat.

Methodology

This paper is based on primary as well as secondary data. Secondary data is collected from various books, journals, economic and statistical department and from the records collected from the panchayat. Primary data has been collected from the members of self help groups in and around the Pattencherry panchayat. The structured questionnaire has been designed to collect information from the self help groups to study the empowerment of women through SHGs. There are 16 wards in this Panchayat. It consists of 25 self help groups with 12- 20 members. Out of total 435 self help members, 10 percent was taken for survey.

Structure of SHGs: Structural aspects include parameters such as size of a group, socio-economic profile of group leaders and group members.

Size of the group: A SHG normally consists of 12- 20 members.

SHG leaders: Each SHG constituted three office bearers i.e. president, secretary and treasurer. These office bearers are generally known as group leaders. Group leaders are defined as persons who keep the records of the group and attend the training programs/ meetings with the promoting institutions.

SHG members: Apart from the office bearers, other women who were members of SHG were defined as SHG members. The members mostly contribute to the savings of the group.

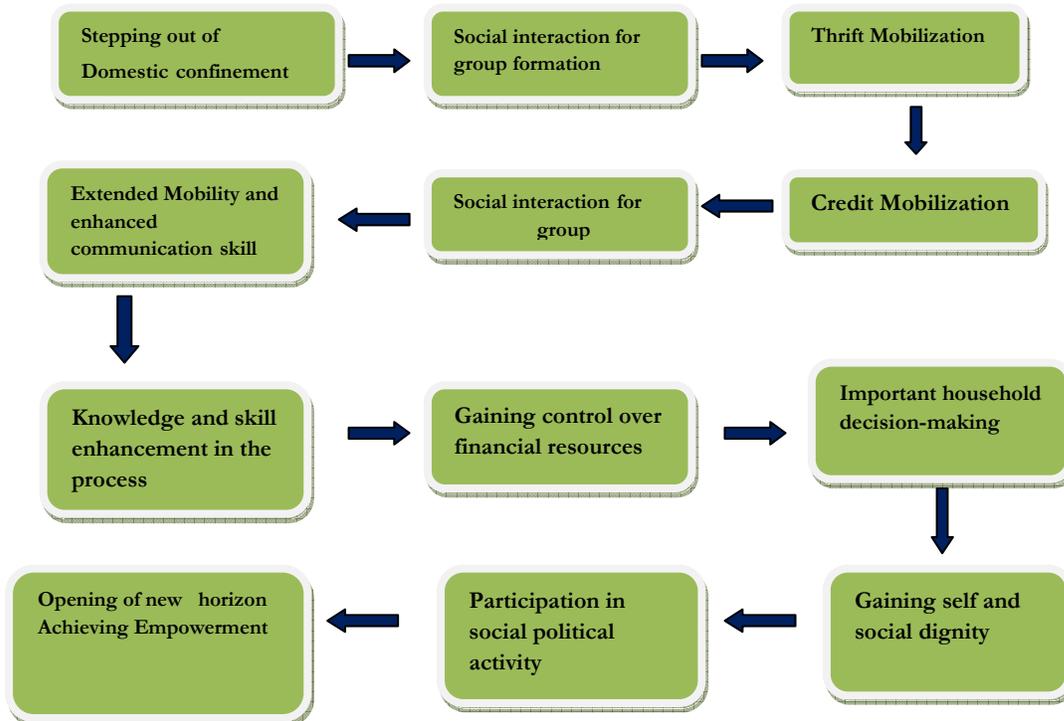
Functions of SHGs: The performances of groups need to be understood from functional point of view. The functioning of these groups can be discussed in the form various parameters such as:

Meetings: Gathering of group members to discuss about saving, interloaning social problems etc. at a specified place and time

Saving: Process of regularly pooling small amount of money to the group fund as decided by group members.

Interloaning: Process of lending money to needy group members from their own group savings with pre-decided interest and term by the group.

The process of Empowerment of Women through SHGs



Findings and conclusion

Self help group has got great potential in creating awareness on day to day affairs, promoting saving habit, developing self and community assets, increasing the income level, increasing the social power. It generates self confidence, self scrutiny and self reliance. Self help groups have been able to provide primitive banking services to its members that are cost effective, flexible and without defaults based on local requirements. The empowerment of women through self help groups would lead to benefits not only to the individual woman and women groups, but also for the family and community as a whole through collective action for development.

This paper tries to assess the socio economic aspects of SHGs members. It is obvious that majority of the respondents were illiterate (94 %) and they belong to nuclear family. They consider agriculture as their primary occupation. The nuclear family system with fewer members was having sufficient employment potential in rural areas. The SHG member's socio- economic status under the dimension of live stock possession was found to be high (66 %).

The decision making power enjoyed by the women participants or beneficiaries regarding family budget, education of children, health and medicine, purchase of home appliances and so on. Regarding the education of children they took decision in which they intend to enroll their children, expenses to be made on children and so on. It is clear that most of the respondents take decisions independently relating to children's education in their family. Women have major responsibility to look after the health of their family members. Nearly 25 % of members take independent decision regarding the health and medicine, purchase of home appliances are also an important variable for assessing empowerment of women beneficiaries.

In this area, the economic status of the respondents is also reflected by the ownership of landholdings pattern. The concept of ownership of land is concerned with family ownership of land; out of total respondents 81 % of the respondents were landless. The work participation of SHG members in various economic activities also depends on training undergone by SHG members. The various training institutions like ETC (Extension training centre), BOT (Basic

Orientation Training) and SIRD (State Institute of Rural Development) provide training to the members of SHGs.

The socio- economic status of women has been increased after joining the SHG. The result shows that majority of the beneficiaries fall under high level of empowerment. 85% of the respondents opined that they could start micro enterprises. 80 % of them perceive that SHGs have boosted their entrepreneurship skills also. SHGs have proved that they could indeed bring about change in the mindset of the very conservative and tradition bound illiterate women.

Conclusion

The participation of women in SHGs has enriched their economic empowerment. It is platform for rural women to exchange their views, experiences and developing independence. Effective flow of financial resources to rural women can help them to make a meaningful improvement in their economic, social and mental condition and reduce gender inequality in rural areas. Its activities can give them a means to climb out of poverty. SHGs are helping in the development of members, family, village, state and overall development of the country.

Suggestions

- Vocational training programmes should be developed and organized by the government for all women.
- Provide guidance in balancing family work responsibilities.
- Collective efforts are needed by government bodies, financial institutions, NGOs, various national and international agencies to resolve the issues of women SHGs members' and entrepreneurs.
- To improve the economic condition of women. Their educational level and social condition much be considered properly.
- Marketing facilities for the sales of products of SHG are to be implemented.

The awareness building capacity, skill development and decision making power in home and community should be enhanced in order to widen the scope of women empowerment through SHGs. The government should take necessary initiatives to bring all women to the mainstream to participate and encourage them to join SHGs and achieve empowerment.

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