



## SELF HELP GROUPS FOR WOMEN EMPOWERMENT IN TAMILNADU

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### INTRODUCTION:

Women are now entering the labour force in large number in many areas to ensure rural transformation. The image of women in the society is fast changing but it is difficult to define clearly the changing shape of the image. At this stage it is the duty of everyone to remember the words of Jawaharlal Nehru;

'In order to awaken the people,  
It is the women who has to be awakened'.



One she is on the move, the household move, the village move and the community moves.<sup>1</sup>the patriarchal society does not allow the women to have sufficient access to education. Knowledge and are never let to have a broad vision towards the outer world.<sup>2</sup>This concept becomes more meaningful with the priority accorded for the development of women only after the establishment of Tamil Nadu corporation of development of women. Tamilnadu is one among the few states which has executed number of policy measures for women development. One such well known welfare measure aimed at empowering women by organising self-help groups.Hence the concept of "Women Groups for Self Employed" emerged in Tamil Nadu. It was called "MahalirSangam" or "MahalirKuzhu" or Mahalir Mandram.<sup>3</sup> This paper aims to highlight the role of SHGs in promoting women empowerment in tamilnadu.

### EMPOWERMENT OF WOMEN

Self-help group is a voluntary association of the economically backward women from a similar socio- economic background of both rural as well as urban centres. They come together for the purpose of solving their common economic and social problems through self-help and mutual help. For the empowerment of poor women and to introduce equality among the genders and also to inculcate self-confidence the **Women Self-help Groups** are introduced. The self-help group promotes the concept of small savings among its members.<sup>4</sup>

Their savings are deposited in the bank in the name of the Self Help Group as a common fund.

Seventy five percent of the world's poor lives in the rural areas and women are a majority of them. A large section of women are poverty stricken, physically weak. The excess burden of poverty has been borne by women because the responsibility of the survival of the household rests on the women. Apart from maintaining household activities, but their contributions have remained unrecognised. The increasing poverty among women has been linked to their unequal situation in the labour market. They hold low paying jobs or work in informal Sector. Women work longer hour then men in every work. A lot of work that women

do is unpaid. Women receive normally a much lower average wage than men. Despite the progress made in various fields, women were still subjected to oppression of a patriarchal order. This gender inequality leads to social incoherence which is detrimental to development process of the nation. The patriarchal society's also making them totally defenceless and powerless. In socialisation process, women were faceless and invisible. So, empowering women is an essential pre-requisite for women's liberation from patriarchal and other forms of control. Empowerment is being used today in all spheres of life as a process to strengthen the elements of society.<sup>5</sup>

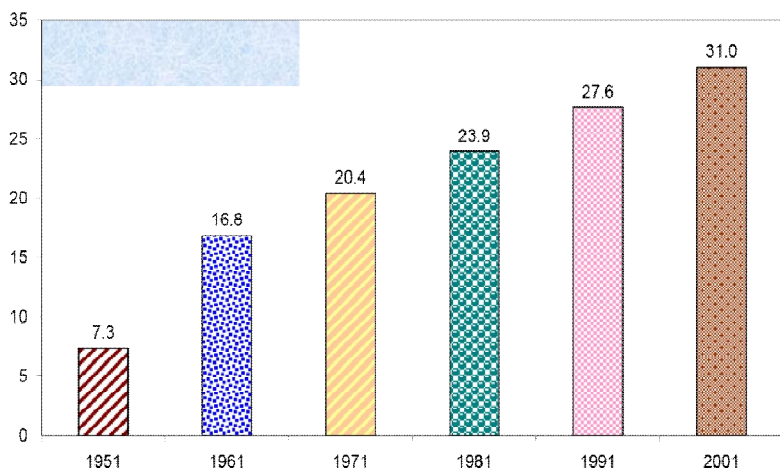
**Table 1.1: Growth in Women Population**

(In million)

Census Years	Tamil Nadu			All India		
	Male	Female	Persons	Male	Female	Persons
1951	22.8	7.3	30.1	186	175.6	361.1
1961	16.9	16.8	33.7	226	212.9	439.2
1971	20.8	20.4	41.2	284	264.1	548.2
1981	24.5	23.9	48.4	353	330.0	683.3
1991	28.3	27.6	55.9	439	407.1	846.3
2001	31.4	31.0	62.4	531	495.7	1027.0

Source: Directorate of Census Co-operations, Tamil Nadu.

**GROWTH IN WOMEN POPULATION  
(IN MILLION)**



**SELF-HALF GROUPS**

Self-half groups is a small economically homogenous and an affinity group of rural of urban poor which is voluntarily ready to contribute to a common fund to be lent to its members as per group decision which works for group solidarity. It is an alternate pathway to development based on the concept of social mobilisation using locally available resources, expertise, as well as its own creativity. SHGs pool resources amongst the members and thus meet the credit needs of the poor. It is mainly concerned with the poor and it is 'for the people, by the people, and of the people'. "All for all" is the principle behind the concept of self-half groups.

## SELF-HALF GROUPS FOR EMPOWERMENT OF WOMEN

SHG revolution as it may be termed, has been instrumental in increasing participation of women in decision making in households, community and in the society. SHG approach is a participatory, people centred, and process oriented approach, facilitates the empowerment of poor.

The process of empowerment involve not just an improvement in physical and social condition, but also equal participation in decision making process, control over resources and mechanisms for sustaining these gains. The empowerment process has many components, but it begins with and is supported by economic independence, which implies access to and control over resources. A second component of empowerment is knowledge and awareness the third one is participation the fourth is self-image, and finally it is autonomy. Thus, women empowerment is a process of social transformation where women gain control of decision making over issues, which affect their lives to have access to control over resources and benefits, and through empowerment of women become an important constituent of the society. The group gives voice, value and support to the individuals and sense of power develops in the course of collective action. This underlying framework that drives much of the developmental work is aimed at empowerment through self-help groups.

Women become empowered through collective actions and in decision making. Group exposes its members to local networks and this social cohesion results in awareness about local realities. This awareness transforms the inner level of consciousness which can help the individuals to overcome barriers for accessing the resources and control over resources that can lead to the emergence of a capacity of self-expression. Consequently, empowered people have the freedom of choice and action, which in turn enable them to influence in the course of their lives and the decisions which affect them. It is group process that leads to change in that lives of individuals. Thus, the group or collective process provides a supportive role for individual empowerment.<sup>7</sup>

## OBJECTIVES

The following are the objectives of the SHGS.

1. The SHGs comprises of poor womenfolk, as members who do not have any access to formal financial institutions in promoting their empowerment and economic status.
2. The entire group of members acts as a forum for the sake of all the other members of the group to provide space and support to each other in all possible ways in achieving their economic as well as social status.
3. It also provides opportunities for the inculcation of the spirit of cooperative joint endeavour in achieving its goal and to carry out its functions in a group environment.
4. Providing measures for the adoption of money saving mechanisms which suit the needs of all the members of the group for elevating their economic status.
5. It also provides a cost effective delivery mechanism for small credit to members.
6. Generally it aims at the contribution to the empowerment of women by self-dependency and co-operative activities.<sup>8</sup>

## CONCLUSION

From the analysis of the indicators of empowerment process through self-help groups it reflects that economic empowerment is the forerunner for all other empowerments since these women have more bargaining power, self-confidence, self-dependency and self-realisation. Besides, it is clear that economic empowerment of women does not depend on a single factor alone but on various knowledge, and information, control over the resources and feeling of self-reliance, self-confidence and economic independence. This represents that control over one's own earnings, access to information and knowledge and self-esteem, expressed in the feeling that they are independent, contribute to a very great extent to the

overall empowerment of women. Hence, SHGs have got great promoting saving habits, developing self and community units, increasing their income level and social power.

The self-help groups have turned the country's attention on the women population through their amazing role. It has encouraged women to come forward to participate in economic activities and in the process, it brings overall empowerment of women.

Thus it is evident that the self-help group activities have created a silent revolution in Tamilnadu during the 21<sup>st</sup> century in a methodical way. Further it has created an awakening in different parts of Tamilnadu in promotion of women and their empowerment.<sup>9</sup>

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