



A STUDY ON EMPOWERING WOMEN THROUGH SELF HELP GROUPS

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ABSTRACT

Empowerment is regarding change, choice and power. It is development of change by which individual or groups with title or no power gain the authority and ability to make choices that influences their lives. The structure of power that has it, what its sources are and how it is exercised directly affect the choices that women are able to make in their lives the study is undertaken to visualize how for SHGs are successful in improving the customer empowerment of women in the society. It is also relevant to scrutinize how far the women have empowered themselves economically socially and politically. 1 hundred persons were randomly drawn for the study from 50 self-help groups in Tiruchirapalli city Corporation limit alone and on interview schedule was used to collect information. The recent reveals that women SHGs under Mahalir Thittam promoted in Tamil Nadu have started reopening fruitful results by creating self-confidence through economic Independence among the women. Women officially rural women have started playing vital role through mobilizing Savings and built the capital

resources of the country through SHGs. And women in society will ensure to develop social network among the people and built economically socially politically and technological a strong Nation.

Key words: Self-help group, empowerment of women.

INTRODUCTION:

Importance of Women's Role: The passage underscores the significant role that women play in both social activities and the economic development of a country. This recognition was highlighted during the World Conference on Agrarian Reforms and Rural Development in 1979.

Equal Opportunities: The conference emphasized the need for women to have equal opportunities in the social, economic, and political processes of rural development. This implies that gender equality is crucial for overall development.

International Recognition: The declaration of the International Women's Year and the Decade of Women by the United Nations Organizations served to bring attention to the critical issues facing women and the necessity for their empowerment.

Origin of Women Empowerment

Concept: The concept of women's empowerment can be traced back to the ideas of renowned educationist Paulo Freire. His work focused on empowering the marginalized and disadvantaged, and this concept has been applied to the empowerment of women.

Empowerment Defined: Women's empowerment, as described in the passage, is a process where individuals who may have been historically disadvantaged or powerless gain greater control over resources and decision-making. It acknowledges women as authoritative members capable of taking charge within subjugated classes.



SELF HELP GROUP IN SOCIAL DEVELOPMENT:

- Imbibes 'we for our' Concept: Women empowerment fosters a sense of collective responsibility and cooperation among women, encouraging them to work together for common goals and interests.
- Reduces Differences: Empowerment initiatives can help bridge divides of caste and religion, promoting unity and solidarity among women from diverse backgrounds.
- Improves Social Awareness: Empowerment efforts often include education and awareness programs that enhance women's understanding of social issues and their role in addressing them.
- Enhances Family Welfare and Health Awareness: Women's empowerment programs often include health and family welfare components, helping women make informed decisions about their own and their family's well-being.
- Supports Basic Needs: Empowerment can lead to increased participation of women in income-generating activities, thus contributing to meeting the basic needs of rural living.
- Promotes Political Participation: Empowered women are more likely to engage in democratic activities and participate in local governance systems like panchayats, leading to more inclusive and representative decision-making.
- Addresses Social Problems: Empowered women may take active roles in addressing social issues such as dowry, violence against women,

child marriage, and child labor, advocating for change and justice.

- Promotes Girl Child Education: Empowerment initiatives often emphasize the importance of educating girls, encouraging families to invest in their daughters' education.
- Raises Legal Awareness: Women's empowerment programs often include legal education components, helping women become aware of their rights and how to access legal aid when needed.
- Fights Exploitation: Empowerment ultimately liberates women from various forms of exploitation, allowing them to assert their rights and live with dignity and independence.

These outcomes demonstrate the multifaceted benefits of women's empowerment, not only for individual women but also for their communities and societies as a whole. Empowered women become agents of positive change, contributing to social progress and gender equality.

In recent years, SHGs have become significant institutions for rural development. It is now being increasingly realized the instead of targeting the individual in the process of development, it would be more useful to adopt the approach of group development. The group approach makes available the collective wisdom and combined for any task.

DIMENSIONS OF WOMEN EMPOWERMENT:

Economic Empowerment: Economic empowerment refers to women gaining increased access to economic resources, such as income, assets, and opportunities for



financial independence. When women have control over their financial resources, they can make decisions about their lives and the lives of their families more independently. Economic empowerment can result from education, employment, entrepreneurship, and financial literacy.

2. **Social Empowerment:** Social empowerment encompasses a range of skills, knowledge, and practices that allow women to participate actively and confidently in various social aspects. This includes understanding and engaging in banking operations, maintaining good health and hygiene practices, enhancing decision-making abilities, and improving communication skills. Social empowerment equips women to navigate and contribute to societal interactions and dynamics effectively.

3. **Political Empowerment:** Political empowerment occurs when women gain knowledge about politics and engage in political activities, including voting, running for office, and participating in civic processes. Political empowerment enables women to have a voice in shaping policies, laws, and government decisions that affect their lives. It contributes to a more inclusive and representative political landscape.

These dimensions of empowerment are interconnected and mutually reinforcing. Economic empowerment can lead to increased social and political engagement, and social empowerment can enhance economic opportunities. Ultimately, empowering women across these dimensions contributes to gender equality and social progress.

OBJECTIVES:

1, **To Gain In-Depth Insight:** The first objective is to acquire a comprehensive understanding of women's empowerment in Tiruchirappalli, particularly through the vehicle of Self Help Groups. This suggests a qualitative and holistic approach to studying empowerment.

2. **To Observe Social Assistance:** The second objective is to observe the social assistance that members of SHGs receive. This includes looking at the ways in which SHGs provide support and opportunities for social development among women.

3. **To Examine Economic Growth:** Economic growth is a critical dimension of empowerment. Your objective is to assess the economic progress made by women who have joined SHGs. This may involve looking at income levels, economic opportunities, and financial independence.

4. **To Evaluate Political Involvement:** Political involvement is another dimension of empowerment. Your objective is to evaluate how participation in SHGs has influenced political engagement among women. This could involve activities such as participation in local governance or political awareness.

METHODOLOGY:

It seems like you're describing a research study that involved 100 participants from 50 self-help groups (SHGs) in Tiruchirappalli city corporation limits. The study used an interview schedule to collect information from these participants, and the information was obtained from both primary and secondary sources. Let's break down the key components of the study:

1. **Sample Size:** The study involved 100 participants. These participants were likely selected randomly from a pool of 50 SHGs in Tiruchirappalli city corporation limits.



2. **Data Collection Method:** The primary method of data collection was structured interviews using an interview schedule. This schedule likely included a set of questions or topics to gather information on various aspects of the SHG members and their groups.

3. **Primary Sources:** The primary source of information in this study is the data collected directly from the SHG members through the structured interview schedule. This data would include information on personal profiles, group dynamics, SHG functioning, economic and political involvement, and the overall empowerment level of the members.

4. **Secondary Sources:** Secondary sources of information were also used in the study. These could include existing literature, reports, or data from other studies that were relevant to the research topic. Secondary sources were likely used to provide context or background information for the study.

5. **Data Categories:** The interview schedule was organized into different categories of information, including:

- **Personal Profile:** Information about the individual members, such as their demographics, education, and socio-economic background.
- **Group Profile:** Details about the SHGs themselves, including their size, composition, and activities.
- **Functioning of SHGs:** Data on how the SHGs operated, their goals, decision-making processes, and challenges.
- **Economic and Political Profile:** Information about the economic activities and political involvement of SHG members.

- **Overall Empowerment Level:** Assessment of the empowerment levels of the SHG members, which could include measures of economic, social, and political empowerment.

This type of research appears to be focused on understanding the dynamics and impact of self-help groups in the context of Tiruchirappalli city corporation limits. The data collected from the interviews and secondary sources would likely be analyzed to draw conclusions and insights about the empowerment and functioning of these SHGs and their members.

FINDINGS:

Distribution of the respondents by their opinion on Economic Profile

Opinion	Family income have increased after joining SHGs	Become capable of spending more for basic needs.	Able to spend more amounts for children education	Have money to spend for entertainment.	There is scope for increase in Income generation in future.
	P	P	P	P	P
Strongly agree	29	40.5	40.4	11.5	25.4
Agree	36.4	44.1	33	31.8	35.4
Neutral	28.8	9.6	15.2	25.6	19.6
Disagree	2.4	2.4	7.2	11	16.5
Strongly Disagree	3.4	3	4.2	20.1	13.1
Total	100	100	100	100	100

Distribution of the respondents by their opinion on Social Profile



Opinion	Family income have increased after joining SHGs	Become capable of spending more for basic needs.	Able to spend more amounts for children education	Have money to spend for entertainment.	There is scope for increase in Income generation in future.
	P	P	P	P	P
Strongly	57.5	42.8	37.2	40.4	45.2
Agree	33.7	43.4	40.4	37.6	14.2
Neutral	6	8	20.8	13	24.4
Disagree	1.8	3.6	0.7	4.3	13.6
Strongly Disagree	1	2.2	0.9	4.7	1.6
Total	100	100	100	100	100

Distribution of the respondents by their opinion on Political Profile

Opinion	Family income have increased after joining SHGs	Become capable of spending more for basic needs.	Able to spend more amounts for children education	Have money to spend for entertainment.	There is scope for increase in Income generation in future.
	P	P	P	P	P
Strongly	28.6	34	46	14.6	17.6
Agree	26.4	36.8	34.6	19	28.7
Neutral	26.2	15	15.4	24.8	24.6
Disagree	11.6	9.2	3.2	17	20.8
Strongly Disagree	7.2	5	0.8	24.6	8.3
Total	100	100	100	100	100

CONCLUSION:

It's great to hear about the positive impact of Women Self-Help Groups (SHGs) under the Mahalir Thittam program in Tamil Nadu. Empowering women, particularly in rural areas, can indeed have significant and far-reaching effects on both individuals and society as a whole. Let's explore some key points from your statement:

1. Economic Independence: SHGs empower women by providing them with opportunities for economic independence.

Through various income-generating activities and savings initiatives, women can become financially self-reliant. This economic independence is crucial for improving their overall well-being and that of their families.

2. Role in Banking and Savings: Women's participation in SHGs often involves savings and access to financial services. This not only helps them secure their financial future but also contributes to the banking sector's growth and stability by increasing the number of savers and borrowers.

3. Capital Formation: SHGs play a vital role in capital formation at the grassroots level. As women save and invest in various income-generating activities, they contribute to the accumulation of capital within their communities. This capital can be used for further economic development and local investments.

4. Social Network Building: Women's involvement in SHGs fosters the development of social networks. These networks can be instrumental in providing support, sharing knowledge, and creating a sense of community among women. Strong social networks can positively impact various aspects of their lives.

5. Development on Multiple Fronts: Women's empowerment through SHGs extends beyond economic aspects. It encompasses social, political, and technological dimensions as well. When women are financially stable and socially engaged, they are more likely to participate in community development, advocate for their rights, and adapt to technological advancements, contributing to overall societal progress.



6. Nation Building: Empowering women is often seen as a cornerstone of nation-building. When women are active participants in economic, social, and political life, it can lead to a stronger and more inclusive nation. Their diverse perspectives and contributions can help address societal challenges and drive sustainable development.

In summary, the Mahalir Thittam program and similar initiatives that promote Women SHGs in Tamil Nadu and elsewhere have the potential to transform communities and contribute to the development of a more empowered and progressive society. Women's empowerment is not only about individual growth but also about building a stronger, more equitable, and economically vibrant nation.

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