

Women Empowerment Through Self Help Group : A Sociological Percpective



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Abstract

Women in most societies are subject to discrimination. . The UN held a convention on the elimination of all forms of discrimination against women. The women entrepreneurs have diversified their skills into more of a new commercial activities of working such as cloth stitching, parlours, dying of clothes, dhabbas, lac products, candle making, toys, educational entrepreneurship etc. According to the Government of India a women entrepreneur is defined as" an enterprise owned and controlled by a woman and having financial interest of 51 percent of the capital and giving at least 51 percent of employment generated in the enterprise to women" It is estimated that presently women entrepreneurs comprise about 10% of the total entrepreneurs in India. There are famous women entrepreneur who contributed in the national development as well for the progress of the society. For example Ekta Kapoor, creative head of Balaji Telefilms, Sunita Narain, an environmentalist and political activist as well as a major proponent of the Green concept of sustainable development, Neelam Dhawan, Managing director Microsoft India, lead Microsoft sales and marketing operations in the country, Anima Lai Kidwai was the first India woman to graduate from the Harvard Business School. Sulajja Firodia Motwani, Joint Managing Director of Kinetic Engineering Ltd., Dr. Jatinder Kaur Arora, an outstanding scientist from Punjab, was conferred a national award for her work on women's development through science and technology. Indira Krishnamurthy Nooyi, Chairman and executive officer of PepsiCo. The evidence of women's empowerment through self - Help Groups provides a varied picture. . However it is not only the provision of credit which leads to the empowerment of the members of the groups, but the sustained inputs in Conscentisation of the women and raising their level of awareness by means of sustained capability building

Keywords: Commercial Activities, Global Economy, Micro-Finance, Nucleus Family

Introduction

2011 was the centenary year of International Women's Day, and much attention was paid to their rising role in the global political and economic landscape. Many expect that in Asia's current economic growth, women's economic involvement will rise with it—a fact true for some but quite untrue for others. The UN held a convention on the elimination of all forms of discrimination against women. The convention makes it binding on the consenting nations of the world to take corrective action to have gender just laws, end violence against women, as well as give women equal property rights, opportunities in education, access to health care, work opportunities, wages and end customs that are derogatory to women. The formation of women's self help groups has emerged since the early 90s in India - predominantly in the southern states. The groups typically have a membership of between 5 to 20 members and are informal associations of women.

The women entrepreneurs have diversified their skills into more of a new commercial activities of working such as cloth stitching, parlours, dying of clothes, dhabbas, lac products, candle making, toys, educational entrepreneurship etc. All was possible due to the recognition of their activities into International and local markets. In the global economy of the 21st century, International trade will be a key source of economic growth and development. Recent surveys conducted in several countries by the National Foundation of Women Business Owners (NFWBO) indicates that women-owned firms involved in the global market have greater revenues, are more optimistic about their business prospects and more focused on business expansion than women owned firms that are domestically oriented.

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One of the powerful approaches to women empowerment and rural entrepreneurship is the formation of Self Help Groups (SHGs) especially among women. This strategy had fetched a vital change in the developmental phase of women in all the countries. It has gained acceptance in development of infrastructure across the world.

Aim of the Study

Self help groups are started by non-profit organizations that generally have broad anti-poverty agendas. SHGs are seen as instrument for a variety of goals including empowering women, developing leadership abilities among poor people, increasing school enrolments, and improving nutrition and the use of birth control. Financial intermediation is generally seen more as an entry point to these other goals, rather than as a primary objective. This can hinder their development as source of village capital as well as their efforts to aggregate locally controlled pools of capital through federation, as was historically accomplished by credit unions.

Self Help Groups

SHGs have emerged as a means of providing poor people with the credit that they need to overcome from poverty. These groups were formed to help women meet their needs for friendly credit. The groups initially draw on their own savings at an interest fixed by them selves to lend within the group and later get linked to the formal credit system.

Stages in Group Development

Groups Are Shown To Be in Four Stages

Group formation	:	0 - 6	months
Group stabilization	:	7 - 12	months
Self reliance	:	13 - 18	months
Institutionalisation	:	19 - 24	months

Structure

SHGs are member based micro-finance intermediaries inspired by external technical support that lie between informal financial market actors like moneylender, collectors on one hand and formal actors like microfinance institutions and banks on the other. Other organization in the transitional zone is financial market development and accumulating savings and credit associations. .

Economic Empowerment of Women

As majority women lack assets that help contribute to their empowerment and well being economic independence through self employment and entrepreneurial development must be paid attention to. So, the government of India has provided for Self Help Groups.

Psychologically, an educated women want to be free from the economic and social dependence on the men but in a traditional society women enjoy a very low status whereas men are at the high position, the women are covered up and given a slave like treatment. Conservative families rarely want to spend

money on the girl's education; also of the futures of girls are confined by family members. She acts as the nucleus family progress as well as for high growth of the enterprise. Today the Indian women play a combined role of the bread winner as well as house keeper.

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In today's scenario the participation of the women in the rural as well as in the urban areas plays vital role development of the nation and society. There is a overwhelming evidences that labour force of women participation has raise the quality of life not only at the household level but also at large.

Measure of Empowerment Women throughout the world have been subject to gender dis-crimination in varying forms. In general, women have been found to have had lesser access to land, property and business. Their mobility is more restricted than men, they have limited access to labour markets and are subject to discrimination in the matter of wages and compensation for their labour. They also remains under represented in decision - making and hold less than 10% of seats in parliament in most region of the world. Women in India also face considerable gender discrimination. They are outnumbered by men, face discrimination in the matter of food consumption, are less literate than men have little control over their own fertility, work in unpaid and undervalued sector's suffers wage discrimination are subject to laws that discriminate against them face violence at home and outside and are under represented in parliament and legislature. Women, especially among the poor work longer than men in unpaid household level activity, this restricts their participation, income generation and decision making.

Some of the Strategic Needs of Women that need to be Addressed are

1. Reduced vulnerability to violence.
2. More Economic security
3. More options and opportunities.
4. Shared responsibilities with men for reproductive work.

5. Increased ability to improve the lives of their children.
6. Net working with other women for solidarity.
7. Increased political power.

Conclusion

The evidence of women's empowerment through self - Help Groups provides a varied picture. The women in empowerment and in a better position to negotiate the use of the loans taken by them take up gainful activity and participate in the marketing of their products. However there is a need for a more in depth analysis of the SHGs in India in order to ascertain whether the increase in women's access to credit has had similar negative impacts in increasing their susceptibility to violence within the family. However it is not only the provision of credit which leads to the empowerment of the members of the groups, but the sustained inputs in conscientisation of the women and raising their level of awareness by means of sustained capability building.

The definition of empowerment thus vary within different social context like.

1. The feeling of homogeneity is good.
2. 88% of the member borrowed loans from banks and repayment is 95%.
3. 90% of them make savings regularly.
4. 100% children of SHG members had immunization services against the six diseases.
5. The financial status of household had improvement in access in across to formal credit institutions, since SHG's are linked with banks. ,
6. Access to credit has enabled women to undertake income generating activities etc. This success in turn leads to a growth of their confidence and improves their status at home and in the community.

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