ABSTRACT
It has been realized that development programs have bypassed women who constitute about half of the population of the country. Over the years, the concept of empowerment has broadened to include the growing concern of the women’s movement for gender equality and social justice. Rightly women’s empowering has been receiving due attention in recent years. Rural women enjoy a low status. They are not in a position to take advantage of the opportunities available. The solution lies in their empowerment which implies, in the Indian context, redistribution of power that challenges the male domination. Their status must be improved economically, socially, politically, and culturally. Several programmes and schemes have brought economic and social reforms, but not in a significant manner. The concept of SHGs is a new window for the development of the rural mass. Therefore, the effective management and development of women’s resources is of paramount importance for rural development. The spirit for social and economic upliftment of members is the significant contribution of every SHG. Hence, the researchers think that it is worth to study the role of Self-Help Groups in social empowerment of women in Erode district. The present study is empirical in character based on survey method. The researchers have adopted multi-stage sampling. As an essential part of the study, the primary data are collected from 610 members of the Self-Help Groups. In order to study the attitude of the members towards the role of Self-Help Groups in women empowerment, chi square test, analysis of one-way variance, student t-test, analysis of co-efficient of variation, multiple regression analysis, inter-correlation analysis and percentage analysis have been employed. Lack of avenues to discuss problems, family constraints, political problems, lack of capacity building exercises, lack of access to information, problems in marketing, competition with large scale organizations, absence of groups to downtrodden community, poor network with various agencies, lack of encouragement, and inadequate education and training are the constraints of the members of Self-Help Groups. The study suggests suitable measures for the social empowerment of women through the Self-Help Groups.

Keywords: Self-Help Groups; Women Empowerment; Social Empowerment of Women; Rural Development

INTRODUCTION
The objectives of the rural development are providing social goods and services in terms of social and economic infrastructure, increasing the income of every rural family, creation of additional employment opportunities in rural areas, improvement of the living standards of low-income population living in rural areas through transforming the socio-spatial structure of their productive activities, improvement of services to rural masses, and improvement of know-how which is to be implemented among the rural people to infuse in them a sense of pragmatism in the process of development. Initially, it was assumed that various poverty alleviation programmes could enhance the income level of the rural masses but these programmes failed to achieve the target because of the
“trickle down” effect of economic growth. The slower economic growth was perceived to be lack of capital resources, low productivity, low income, low savings, etc. which have been perpetuating a permanent poverty syndrome. Further, the development alone cannot bring peace, prosperity and progress unless social justice and gender equality are ensured. It has been realized that development programs have bypassed women who constitute about half of the population of the country. The vicious cycle of poverty deprives women of the opportunities to have equal access to participate in development programmes, mobility and decision-making. The socialization process has concealed the woman putting many barriers to develop her potential. Poor women contribute most of their time to household duties and find a little time for engaging themselves in economic activities. Owing to various socio-economic barriers, women’s access to education, skill development, employment, health, nutrition, credit, market and information is limited, as they are not offered adequate opportunities and no active participation is envisaged.

Women Empowerment through Self-Help Groups

Over the years, the concept of empowerment has broadened to include the growing concern of the women’s movement for gender equality and social justice. Rightly women’s empowering has been receiving due attention in recent years. Women continue to be subjects of exploitation particularly in unorganized sector. Rural women enjoy a low status. They are not in a position to take advantage of the opportunities available. The solution lies in their empowerment which implies, in the Indian context, redistribution of power that challenges the male domination. Their status must be improved economically, socially, politically, and culturally. Several programmes and schemes have brought economic and social reforms, but not in a significant manner. The concept of SHGs is a new window for the development of the rural mass. This programme is mainly meant for the rural poor who are living below the poverty line or under the vicious circle of poverty. Its main aim is to alleviate poverty among the poor. SHG helps women uplift their living conditions encompassing the social, economic, and educational levels to improve their empowerment level. The Self-Help Groups enable women to participate in decision making on economic and financial issues like family financial needs, supplementing of family income, consumption pattern, raising of loan, sale and mortgage of assets, etc. The groups give women opportunities of self-development through imparting education, training and practical knowledge. The Self-Help Groups enable women to participate in socio-political decision making at local level through their participation in village Gram Sabha, Panchayat meetings, and political activities. The groups change women from housekeepers to organizers, managers, and decision makers. However, Self-Help Groups, when combined with savings and credit, have enabled women to benefit economically by monetizing their contributions and in the process have empowered them to become agents of change. Although women constitute half of world’s population, they are the largest group which is excluded from the benefits of social and economic development. Women constitute a strong labour force which needs to be mobilized and encouraged to make an effective contribution to the development process. In India, the work participation rate of women is less than half that of men. The empowerment of women through Self-Help Groups would lead to benefits not only to the individual woman but also for the family and community as a whole through collective action for development. The SHGs encourage women to participate in decision making in the household, community and local democratic sector and prepare women to take up leadership positions.

STATEMENT OF THE PROBLEM

Women, the marvelous masterpiece of creation, constitute half of the human population of every society. They can be greater instruments in the development of human resources than men. Human resources especially women power need to be assigned a key role in any developmental strategy. India has 6.40 lakh villages and its 72.20% of the population is living in rural areas. 48.15% of the total population is female population and a major chunk of it is living in rural areas. Till recently women under the Indian rural setting were not able to participate actively in economic activities due to illiteracy, low level of skills, lack of access to training and credit facilities coupled with lack of entrepreneurship and other historical and socio-cultural reasons. Therefore, the government has
initiated the women Self-Help Group programme as a best participatory approach to the rural development as well as the eradication of rural poverty. Development is essentially a human action and it is an outcome of the ingenuity of human resources. No development can be thought to be sustainable unless it uses the capabilities, abilities, understanding, and contribution of women. One of the main reasons why developing countries like India have remained less developed is that they could not create work potential for women. Therefore, the effective management and development of women’s resources is of paramount importance for rural development. Women’s participation in nation’s development is not merely a question of providing some special concessions to them. Their collective action on issues of relevance for their empowerment is the key factor around which women’s movement, as a whole, has to be organized and directed. After independence, the government of India in quest of new social order and poverty-free society drafted the Constitution with great emphasis on equality, liberty, and fraternity. Recognizing the role and contribution of women in development, the early nineties made a beginning in concentrating on training-cum-employment-cum-income generation programmes for women with the ultimate objective of making them economically independent and self-reliant through Self-Help Groups. SHGs have made significant changes in the living standards of their members in terms of increase in income levels, asset generation, savings, capacity to borrow, income generating activities, etc. On the economic front both men and women work together to increase the income of the family. The spirit for social and economic upliftment of members is the significant contribution of every SHG. Therefore, the researchers think that it is worth to study the role of Self-Help Groups in social empowerment of women in Erode district.

OBJECTIVES OF THE STUDY

The objectives of the present study are as follows:

1. To study the role of Self-Help Groups in rural development in general.
2. To study the perception of the members towards the role of Self-Help Groups in social empowerment of women in Erode District.
3. To suggest suitable measures for the social empowerment of women through the Self-Help Groups based on findings of the study.

HYPOTHESIS

The study is based on the formulation of the following null hypothesis: H₀: There is no significant relationship among the perception level of the SHG members belonging to different demographic profile towards social empowerment of women in Erode district.

RESEARCH DESIGN

The present study is empirical in character based on survey method. The present study attempts to examine the role of Self-Help Groups in social empowerment of women in Erode District. The study is confined only to women Self-Help Groups, since majority of the groups are women groups. There are 15472 SHGs in Erode district. The researchers have adopted multi-stage sampling. In the first stage, 5 blocks out of the 20 blocks, which outnumber in terms of number of groups, are selected. In the second stage, 5 per cent of the groups i.e. 305 Self-Help Groups, are selected from 5 selected blocks. In the third stage, two members from each group are selected at random basis. Therefore, the sample size consists of 610 members. As an essential part of the study, the primary data are collected from members of the Self-Help Groups. On account of lower level of education, schedule method is employed to collect the primary data from the members. Taking into consideration the objectives of the study, a schedule was prepared after a perusal of available literature and thorough consultation with the experts of related fields. Each question was improved for its relevance and meaning by constant interaction with the experts in the areas. Pre-testing of schedule was done, involving 25 respondents to know the relevance of the questions. In the light of pre-testing, necessary changes were incorporated in the questions and their sequences. The secondary data have been collected mainly from journals, magazines, government reports, books and unpublished dissertations. The data collected for
the purpose of the study were quantified, categorized and tabulated. In order to study the attitude of the members towards the role of Self-Help Groups in women empowerment, chi square test, analysis of one-way variance, student t-test, analysis of co-efficient of variation, multiple regression analysis, inter-correlation analysis and percentage analysis have been employed.

FINDINGS

1. 23.27%, 30.98%, 32.13%, 35.57% and 39.67% of the respondents are influenced by the factors such as entrepreneurial status, family welfare and survival, income generation, loan facility and social recognition respectively to join Self-Help Groups. Promotion of saving habit and economic independence are the motivating factors for the members at 46.39% and 49.83% respectively to join Self-Help Groups in Erode district.

2. There is a significant relationship between the acceptance level of the respondents belonging to different age groups, educational status, income groups, occupations and blocks towards the role of SHGs in the social empowerment of women. On the other hand, no significant relationship is found between the acceptance levels of the rural and urban respondents towards the role of SHGs in the social empowerment of women.

3. The respondents of the age group up to 25 years, respondents having degree qualification, respondents who have annual household income above Rs.75000, respondents belonging to other occupations, rural members, and respondents belonging to Gopi Block have high level of acceptance towards the role of SHGs in the social empowerment of women.

4. The variation in the acceptance level was high among the respondents of age group up to 25 years, among the respondents who have annual household income Rs.50001-75000, and among the urban members towards the role of SHGs in the social empowerment of women. A consistency is found in the acceptance level of illiterate members, among the respondents of artisans, and among the respondents of Erode Block towards the role of SHGs in the social empowerment of women.

5. The education, family pattern, family size, social group and location of the members have no significant effect on the social empowerment of women in SHGs in Erode district. Age and annual household income of the respondents have significant effect on the social empowerment of women in SHGs.

6. Out of the 610 respondents, 34.26%, 42.30%, 15.90%, 5.08% and 2.46% of the respondents strongly agree, agree, undecided, disagree and strongly disagree with regard to the role of Self-Help Groups in the social empowerment of women in Erode district. The mean score reveals that the respondents have higher acceptance level towards role of SHGs to expose women to a wider social reality (4.37) followed by achieving social status (4.31). On the other hand, the respondents have low mean score with respect to role of SHGs in enumerating food items which must be added in what they eat and enabling women to know and prevent environment pollution (3.84).

7. Lack of avenues to discuss problems, family constraints, political problems, lack of capacity building exercises, lack of access to information, problems in marketing, competition with large scale organizations, absence of groups to downtrodden community, poor network with various agencies, lack of encouragement, and inadequate education and training are the constraints of the members of Self-Help Groups.

SUGGESTIONS

1. The SHGs comprise illiterate and less educated women members; therefore, education of rural women needs to be stressed. Education on planning, production, marketing and evaluation of economic activities will make women undertake group activities. It is therefore suggested that appropriate educational programmes should be undertaken by government and non-governmental agencies in order to make them aware of technical know-how and face the
practical difficulties of the group activities. Moreover, the members shall be given education on gender sensitization, legal rights, nutrition, health care, banking operations, child care, antisocial activities, personality development i.e. self-esteem, self-confidence, communication skills, and leadership qualities.

2. Development of women is possible only by means empowering them through education, self-employment and income generating activities. Self-employed women in SHGs should be brought within the ambit of non-formal education. Women’s education and literacy are important if they want to reach their potential and become empowered. Illiteracy creates a situation of dependency on others that can limit an individual’s prospects for empowerment. Women who attend education programs dramatically increase their commitment to educating their children in particular.

3. Debate of social issues affecting women’s lives and communities can lead to greater awareness of the causes of the problems they face and allow them to take more effective action to address the problems that are holding them back. Discussion of women’s rights, community problems, politics and common family problems can foster a sense of solidarity that can empower women both as individuals and as a group to address their problems. With some support, groups of economically empowered women can take steps to address the cultural and legal barriers that limit their social and political empowerment.

4. Today the membership in Self-Help Groups cuts across caste, religious and geographical barriers in every place. SHGs have the capacity to participate in the development process. They represent women who want to be and who need to be brought into the mainstream of public participation. Women’s Self-Help Groups today are readily available forums for all those who wish to work with them. Hence, they are the appropriate bodies to be chosen as beneficiaries under various programs of both government and non-governmental agencies. They can be utilized by all such entities both in meeting their own goals and in strengthening and supporting the efforts of members of Self-Help Groups to rise in socio-economic status. Therefore, the NGOs need to network with supportive agencies like District Rural Development Agency, District Industrial Centre, and Tamil Nadu Corporation for Development of Women for the goal of empowerment of women.

5. Government both state and Central, should work hand-in-hand to promote the concept of SHG without political biasless and selfish motives, taking into account the welfare of the womenfolk in general by incorporating it as an important strategy for women empowerment in the national policy and allocating more grant in the budget and developing effective implementing machinery.

CONCLUSION

Self-Help Groups in the broader concept play an active role in social and commercial transformation, income generating and other developmental activities. SHGs provide a means for women to know and be known by other women; a forum for learning leadership and public speaking skills; and a basis for development of trust, friendship, and financial assistance. Group membership can help foster a sense of equality among women and break down social barriers such as caste as well as gender. In the process of time, once the SHGs have become large and powerful democratic organizations, empowerment for their members and eventual sustainability become assured. In terms of policy implications and program attributes, to achieve better results in reducing poverty and empowering women, government and NGOs should look beyond credit and follow the ‘credit with social development’ approach. This approach will mitigate gender hierarchy by changing misconceptions about household relations and, it is hoped, promote significant global improvements in the status of women. SHGs have proved that they could indeed bring about a change in the mindset of the very conservative and tradition-bound illiterate women in rural areas. With appropriate market support strategies, the members could effectively build enterprises as a source of their employment and
income. The SHGs may yield desired results, if proper care is taken. If the study provokes the authority concerned to take some positive measures for the social empowerment of the members, the researchers will feel amply rewarded.

REFERENCES