



The Impact of Self-help Groups on the Women Empowerment in Tamil Nadu

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Abstract. The participation of women Lifestyle of poor women in self-help groups and has had the greatest impact on style and Them not only as individuals, but also as family Them not only as individuals, but also as family Has also improved as a member. Community and community. Their common through self-help and mutual aid. They come together for the purpose of solving problems. The most attractive project with the least effort is the "Self Help Group" (SHGs). It is also about poverty alleviation and women entrepreneurship in India and is also a tool for improving financial assistance. Current Study Self Help Groups in Tamil Naduby itself into the study of women's empowerment Controls. The main objective of the study isthe impact of self-help groups on women's empowerment which is carried out in Kaveripattinam, Krishnagiri District, Tamil Nadu, and India. The result shows that there is a positive impact of self-help group son women's empowerment.

Keywords: Women empowerment, self-help Groups.

1. Introduction

Participation in the economic advancement of women One of the most important tools of the approach is self-help Groups are considered. Of women in various social elements It is an important system for improving life. The basic purpose of SHG is to make the members of each other As a platform for providing space and support Is to act. Most of the self-help groups The poor, to the right financial institutions for them No access. It's a group environment for its members Helps to collaborate and work. Today, In India, self-help groups (SHGs) for financial intermediation Represent a unique approach. It integrates self-management and access to low-cost financial services with the development process for women who are self-governing and SHG members. SHGs are generally developed and supported by NGOs. Connected not only with banks, but also with a wide range of development programmers. Self-help groups are seen as providing many benefits to both the economy and the community. Self-help groups help women develop their savings and access to loans that banks are increasingly willing to lend. Self-help groups can be a community platform from which women can be actively involved in village affairs, stand in local elections and take action to confront the community. The scheme for rural women in India was largely ignored before its introduction. But in recent years a very important growing organization called the in improving the lives of women, rural Self-help groups are also important in alleviating poverty Is the turning point. However, the remarkable success of many self-help groups shows that the rural poor are really good at managing debt and finances. The participation of women in self-help groups has had a tremendous impact on the lifestyle and style of poor women and has empowered them not only as individuals but also as family members of the community and at various levels throughout the community. Their common through self-help and mutual aid They come together for the purpose of solving problems. The most attractive project with the least effort is the "Self Help Group" (SHGs). It is for the eradication of poverty in India, women entrepreneurship and It is also a tool for improving financial assistance³. Self-help groups have a built-in mechanism where the emphasis is on developing women's conversational skills. An SHG operates through its regular meetings, where members carry out transaction activities and discuss various related issues. This discussion among team members is a means of giving voice to their needs, and it proves to be a platform for solving their social and economic problems and enlightening their innermost being. 'Self-help groups' provide economic benefits in certain areas of the production process, building a solid foundation for programmers 'collaboration and collaboration with other organizations, and the ability to ensure credibility and contribution to the evaluation of Management Skills of Individual Members (Fernandez, 1995). Female participants in self-help groups, Equality of decision makers and beneficiaries Status democratic, economic, social and Promote in the fields of cultural life. Self-help groups have instilled in the minds of rural women great hope for success in their daily lives⁴. Empowerment in many fields describes one's freedom in social, political and economic matters.

2. Methodology

The impact of self-help groups on women's empowerment Study is carried out in Kaveripattinam, Krishnagiri District, Tamil Nadu, and India in 2021 by REST Labs, a research organization. Five groups were selected at simple randomization. 95 women who had been involved in self-help groups for a period of 1 year from the selected group and were willing to

participate were interviewed using a pre-verified questionnaire. Some studies used restricted groups and innovative identification techniques in impact assessment, while others looked at the quality aspect using in-depth case studies. Despite these formal differences, the results are intertwined in the sense that despite significant qualifications and occasionally dissenting studies, modest benefits have been revealed in various dimensions of women's empowerment. Comparing milk producing women participating in empowerment and training on a 12-item scale with the Cooperative Development Program and non-participating female dairy farmers found that the former were more empowered in the broadest sense. Participants scored highest on 11 of the 12 indicators used.

3. Empowerment of women

Self-help groups women Participation women empowering Significant Impact Made The self-help group is defined as a group of about 20 people from a homogenous class who come together to address their common problems. The definition of women empowerment is still debatable stated the physical, mental and psychological health of women motivation. The different factors of their livelihood developed through involvement in SHG'S. His study tries to explore the women empowering of self-help groups Impact Women empowerment is the uplifting of women in social, political, employment, cultural and health aspects. It is the change in thought of people on how a woman should be. The major purpose of self-help group is to conduct micro-credit. Every week the group members gather together, conducts meeting and discussion, collects money, reads report and continue the other activities. So the intension was to test how these activities contribute to the empowerment of women. There are self-help groups engaged in different kinds of self-employment. Self-help groups play an important role in empowerment of women. Self-help group plays a major role in grass root level empowerment especially within rural areas. This study concludes that more than half of the women are having development after joining self-help groups. Social development observed to be lacking in members but there observed an improvement in employment, health and decision making domains. An increase in self-employment within women is due to the active involvement of self-help groups in their residential localities. The homogenous group helps women to overcome their problems, motivates them for a self-employment and makes them self-reliant. Self-help group plays a major role in grass root level empowerment especially within rural areas. The study resulted in 88% of the women is having empowerment after joining self-help groups and remaining 12% is lacking empowerment in socio-economic, political employment and health domain. Socio-economic empowerment among the people, especially among women, is a unique and significant change. In recent years, the backward change in life and livelihoods has become of paramount importance globally, especially in emerging economies. Women's empowerment is an event of the nineties that enables women to be economically independent, confident, face any problematic situation with positive self - esteem and actively participate in decision making. Women play an important role in the socio-economic development of the country. Empowering the people of the socio-economic conditions of any country by improving their role and ensuring optimal status has become essential. Thus, women's empowerment is a mantra of the new millennium that has become a significant component of a nation's development. Microfinance is one of the ways to develop the potential of the poor and make them self-employed. The financial assistance provided to members of the socio-economic status carried the socially backward and economically backward members.

4. Results and Discussion

Before analyzing the impacts of SHG members, we begin by briefly describing the experiences of the women who joined the group. Most of them became members of the SHG three or four years before the survey in 2013, which coincides with the original release of the plan in 2010 by the Ethiopian government. However, one in five has been a member for only two years. Fieldwork, and even some low expressions have been reported. In an effort to invest in joint apple cultivation, the average member works 20 days per season on land allotted to the group. Works up to 30% more even up to 60 days. In contrast, the most frequently recorded response is 10 days, and some report less than 2 or 3 days' contributions per season. This variation in labor input illustrates part of the difference found in the perceived performance of the group. Approximately one-third overestimate the overall performance of their group, while others moderate it, and only 5% indicate participation in a low-performance group. Two-thirds of the distribution of benefits from the joint venture indicates that it is highly equitable, with the other three members hoping to benefit proportionately. A similar picture emerges when members are asked if they are trying equally. A very consistent opinion arises as to the extent of the loyalty shown by the members towards the committee. More than 90% confirm strong team loyalty, however 95% should qualify for this by wanting to work on their own account instead of team. However, according to 80% of members, 9 out of 10 people think that working as a team is fun, or perhaps, spreading a lot of rumors in their group. Group discipline is considered important, but not universal. Four out of five people monitor the quality of each other's work and consider that those who do not contribute enough should be expelled from the group. Finally, and most importantly, high levels of group solidarity are reported. Only 10% of members doubted whether the group would be willing to help an individual member who is in distress, indicating that most believe the group will engage in solidarity activities. The general opinion that emerges from this is that SHG members are more aware of their inferiority with male members of the community and are motivated to challenge this both inside and outside their homes. Husbands of SHG members, however, seem to support such a demand for more agencies in the public sector, which shows that the empowerment gains of self-help groups at the community level have accumulated. Our Focus Group discussion with members confirms that women are beginning to share more information with each other

and, collectively, that they are becoming a force to be reckoned with in society. The Ethiopian government has emphasized this broad role in its intervention model. For example, the government uses self-help groups to advocate for issues related to education and health within groups and, moreover, for other women in the village. During the SHG Women Focus Group discussion, they instructed their fellow women to implement health packages (hygiene, family planning, delivery at health centers, prevention and control of common diseases in the county, etc.) and to encourage school-age student enrollment. Children. Awareness of the health and educational benefits for women in the community is said to have come from a very low level a few years ago by their actions. Encourage other women to participate in community gatherings and women's self-help group activities, despite opposition from life partners and village officials. They also pointed out that groups go to homes where husbands abuse their wives and counsel and pressure men. Violence against women is said to have decreased as men expect self-help group members to approach them if they abuse their spouse. Another area of quality evidence in support of community-wide positive impacts is on the field of education. The women said they sent their boys to the capital, Addis Ababa, for weaving in return for annual financial compensation for their parents, but the practice has now been abandoned under pressure from self-help groups. Boys sent as child laborers now go to school, avoiding the detrimental impact of exploitation on the labor market in their short and long term welfare. Stopping this practice could break an important generational poverty trap. Women participate in child abduction control groups in collaboration with the village administration. Furthermore, by teaming up as a team, they share information among themselves that enhances their understanding of community rights, community and government rules, business opportunities, and issues that greatly affect individuals and the community. Collective action against child labor and marital violence affects important decisions at the household level, while our results suggest that self-help groups may have had a negative impact on the bargaining power of women in the home sector. This may be temporarily due to the increased awareness of power inequality among women and their increasing frustration with the current status quo. However, the focus group discussion and key informative interviews revealed that both overt and indirect resistance from men may have played a role. Especially in the early stages of the groups, the opposition of the husbands was so strong that many women who had been attending self-help group meetings for some time soon stopped attending. The subtlest forms of male commitment include tightening their grip on the family's apple business. If this is too widely true, life partners have differing opinions on the extent to which spouses participate in and benefit from apple cultivation. If the purpose of the husbands is to monitor the control of the wives over the household resources, they will be responsible for the extra income that the women receive from the SHG and will restore the balance by seizing the increased control over the home business. In their view, the two will again be "equal". However, from a women's perspective, this can feel like a loss because established demands on household income have been eroded, even though SHGs have allowed them to tap into a new source of income.

5. Conclusion

Self-help groups play an important role in empowerment of women. Self-help group plays a major role in grass root level empowerment especially within rural areas. This study concludes that more than half of the women are having development after joining self-help groups. Social development observed to be lacking in members but there observed an improvement in employment, health and decision making domains. An increase in self-employment within women is due to the active involvement of self-help groups in their residential localities. The homogenous group helps women to overcome their problems, motivates them for a self-employment and makes them self-reliant. Self-help group plays a major role in grass root level empowerment especially within rural areas. The study resulted in 88% of the women is having empowerment after joining self-help groups and remaining 12% is lacking empowerment in socio-economic, political employment and health domain. The Ethiopian government has emphasized this broad role in its intervention model. For example, the government uses self-help groups to advocate for issues related to education and health within groups and, moreover, for other women in the village. During the SHG Women Focus Group discussion, they instructed their fellow women to implement health packages (hygiene, family planning, delivery at health centers, prevention and control of common diseases in the county, etc.) and to encourage school-age student enrollment. Children. Awareness of the health and educational benefits for women in the community is said to have come from a very low level a few years ago by their actions. Encourage other women to participate in community gatherings and women's self-help group activities, despite opposition from life partners and village officials. They also pointed out that groups go to homes where husbands abuse their wives and counsel and pressure men. Violence against women is said to have decreased as men expect self-help group members to approach them if they abuse their spouse. Another area of quality evidence in support of community-wide positive impacts is on the field of education. The women said they sent their boys to the capital, Addis Ababa, for weaving in return for annual financial compensation for their parents, but the practice has now been abandoned under pressure from self-help groups.

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