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A STUDY ON WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS IN MADURAI DISTRICT

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Introduction

Women in India are victims of a multiple socio-economic and cultural factors. They are an integral part of every economy. All round development and harmonious growth of a nation would be possible only when women are considered as equal partners in progress with men. Liberation of women is a pre-requisite for nation's economic development and social upliftment. Poverty is the main obstacle for the improvement of the women. The role of women and the need to empower them are central to human development programs including poverty alleviation. In spite of various programs relating to poverty alleviation has been started, it was observed that woman in rural areas, especially from the poor families could be benefited. An empowerment movement among women across the country has been now turned by rapid progress in SHG formation. Economic empowerment of rural women results in women's ability to influence or make decision, increased self confidence, better status and role in household etc. The formation of SHGs is not ultimately a micro credit project but an empowerment process. The empowerment of women through SHGs would give benefit not only to the individual women but also for the family and community as a whole through collective action for development.

Self-Help Groups

The SHG is a homogenous group of rural people including women who decide to form voluntary organization for small saving amounts, known as "corpus" of the group out of which productive and contingent credit requirement of the members of the group could be met with. The concepts development and empowerment have overlapping dimensions, particularly in the context of women's advancement. As for women's empowerment is concerned, both the components namely attitudinal empowerment and material advancement are necessary. Strategies for Empowerment, must, therefore, focus on economic restructuring, to include restructuring of social relations which constraint and restrain women. The practical approach towards poverty alleviation should be "promotion of self help" among the poor. Indian women always have shown extraordinary dynamism in organizing themselves for income generation. Membership with a group gives women the "visibility" and provides them a legitimate forum to articulate their needs. It permits a gradual building of their capacity through sharing that enhances participatory development. SHGs in Tamil Nadu In Tamil Nadu the SHGs were started in 1989 at Dharmapuri District. At present 1.40 lakh groups are functioning with 23.83 lakh members. Multifold activities of SHGs have paved the way for improving village economy. Creating avenues for skill development, including leadership qualities and enabling economic independence are