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Empowerment of self-help group members

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Abstract

Women constitute 48% of India population, so their development is essential for the process of the overall national development since women and development is one of the important principles of community development. The concept of women empowerment was introduced at the International Women's Conference at Nairobi in 1985. The term empowerment was defined as 'a distribution of social power and control of resources in favor of women'. Women empowerment is an important aspect in the process of development of a community. Women self-help groups play a vital role in women empowerment because it makes the women socially recognized, economically independent, psychologically developed and politically knowledgeable. Self-help groups provide enough opportunity for women to enhance their skills, express their talents and gain confidence in all spheres of life. This scientific paper deals with the perceived level of self-esteem among the self-help group animators of SEVAI-an organization working for women empowerment. The findings of this attempt show that majority of the respondents have high level of self-esteem and they are able to manage their self-help group activities as well as their family responsibilities. A significant percent of the respondents felt that they are self-reliant and agreed that self-help groups enable women empowerment. So as per this descriptive study woman empowerment is ensured through their participation in self-help groups.

Keywords: self-help group, self-esteem, women and empowerment

Introduction

Self-help group is group of rural poor who have volunteered to organize themselves in to a group for eradication of poverty of the members. They agree to save regularly and convert their savings in to a common fund known as the group corpus. The members of the group agree to use this common fund and such other funds that they may receive as a group through a common management. The group formation will keep in view the following broad guidelines: Generally a self-help group may consist of 10-20 persons. However, in difficult areas like deserts, hills and areas with scattered and sparse population and in case of minor irrigation and disabled persons, this number may be from 5-20. All members of the group should belong to families below the poverty line. However if necessary, a maximum of 20% and in exceptional cases, where essentially required, upto a maximum of 30% of the members in a group may be taken from families marginally above the poverty line living contiguously with below poverty line families. This will help the families of occupational groups like agricultural laborers, marginal farmers and artisans marginally above the poverty line or who may have been excluded from the below poverty line lit to become members of the self-help groups.

Self-help groups provide an intact community and a sense of belonging. The mutual aid and social support in a group is useful for healthy behavior. Group members can offer unconditional support and collective care and repository of helpful experiential knowledge.

Self-help groups promote self-esteem or self-respect by encouraging reciprocal caring, the concept of self-efficacy or the belief that one is capable is promoted by reinforcing appropriate behavior and beliefs and by sharing experience which is possible in self-help groups.

The role of animator is very important for the effective functioning of the self-help groups. They have to convene meetings of regular as well as of important issues. Disseminating awareness information to the members, facilitate the group to identify appropriate income generating activities, motivate members towards collective thinking and action, ensure regular group savings, prompt updating and proper maintenance of records and assisting groups in getting bank loan, asset creation and motivation for repayment.

Review of literature

Mayoux (1995) in his study identified three paradigms on micro-finance and gender.

He found that increasing women's access to micro-finance services will lead to individual economic empowerment, well-being and social and political empowerment. It provides little opportunity for the client participation, group self-management and autonomy.

Khandker (1995) explored the impact of female membership in credit programs found that women's preferences carried greater weight in determining decision-making outcomes including the value of women's land assets, the total hours worked per month for cash income by men and women within the household, fertility levels, the education of children as well as total consumption expenditure.

Ackerly (1995) noted that underpinning most credit interventions in Bangladesh was in implicit model of empowered woman and concluded that women's access to the market was the primary route for their empowerment. Knowledge which comes through market access warned against the likelihood of overwork, fatigue and malnutrition.

Hasgemi *et al.* (1996) explored the impact of credit on a number of indicators of empowerment: i) the reported magnitude of women's economic contribution; ii) their mobility in the public domain; iii) their ability to make large and small purchases; iv) their ownership of productive assets, including house or homestead land and cash savings; v) involvement in major decision making such as purchasing land, rickshaw or livestock for income earning purposes; vi) freedom from family domination including the ability to make choices concerning how their money is used, the ability to visit their natal home when desired and a any decisions relating to the sale of their jewellery or land or to taking up outside work; vii) political awareness such as knowledge of key national and political figures and the law on inheritance and participation in political action of various kinds and finally, viii) a composite of all these indicators

Shyam Prakash (1999) in his study looks at various dimensions of empowerment- material, cognitive, perceptual and relational. Access to credit can help in expansion of material base of women by enabling them to start and expand small business, often accompanied by market access; the women also experience 'power within': feelings of freedom, strength, and self-identity and increases the level of confidence and self-esteem.

Zaman (2001) revealed that self-help groups through micro credit have an important role in lessening the vulnerability of poor by creating assets, income and consumption smoothing, providing emergency assistance and empowering women and making them confident by giving them control over assets and increased self-esteem and knowledge.

Lalitha (2002) ^[5] highlighted that in India, micro credit studies done on groups dealing with dairy farming have noted positive profit levels and short payback periods for loans. During the South East Asian economic crisis, self-help groups proved to be important cushions and safety nets. A high proportion of the funds made available for self-help micro credit schemes were utilized by women, facilitating them to meet the subsistence requirements of their families during those hard economic times.

Research methodology

Significance of the study

The concept of women empowerment was introduced at the International Women's Conference at Nairobi in 1985. The

term empowerment was defined as 'a distribution of social power and control of resources in favour of women'. Empowering of women pre-supposes a drastic, dynamic and democratic change in the perception of an expectation from women in our society. There are lot of efforts being made for the purpose of empowering women; self-help group is one of the predominant concepts of empowering women. Self-help groups are used to achieve economic security for women through whom their family condition can also be enhanced. It will help the rural women to get access to information, networks and resources to know how to gain access to their own and without rely on others for survival. So the self-esteem of women members of self-help groups are also improved through the participation in various activities of self-help group. So this study concentrates on the women self-help group animator's perceived level of self-esteem and how they are able to manage their self-help group as well as family responsibilities simultaneously which in turn ultimately builds enough confidence with in themselves.

Aim of the study

To study the perceived level of self-esteem among self-help group animators of SEVAI (Society for Education, Village Action and Improvement) Trichy.

Objectives

- To know about the socio-economic status of the respondents.
- To understand the respondents ability to manage both the domestic and self-help group responsibilities.
- To assess the self-esteem of the respondents.

Research design

The researcher used the descriptive research design to describe the level of self-esteem among the respondents and also their functional ability in self-help groups as well as in their families.

Universe and sampling

All the self-help group animators of Lalgudi Block co-ordinated by SEVAI are the universe of this study. There are totally 4000 self-help groups functioning there so 4000 self-help group animators constitute the universe of this study. From the universe 50 respondents were randomly selected as sample for this study, for that the researchers used simple random sampling technique to select the respondents.

Tools of data collection

The researcher used a self-prepared interview schedule covering the personal details, roles of the respondents in self-help groups and how they are managing it along with a standardized tool on self-esteem established by Dr. Rosenberg.

Findings and discussion

From the study it is revealed that almost all the respondents are married and majority (64%) of them are from nuclear families. All the respondents are educated but up to the higher secondary level only.

A high percent (90%) of the respondents are able to get support from their spouses and their family members. Cent percent of the respondents are successfully managing domestic and self-help group activities. More than 3/4th

(78%) of the respondents joined in self-help group by the motivation they received from others. All the respondents agreed that development is highly possible in self-help groups.

A vast majority of the respondents are of the opinion that they are able to express (82%) their thoughts freely, they can solve the problems of self-help group effectively (94%), gained self-confidence and able to work independently (96%) and they feel that they possess the leadership qualities (94%), and follow the rules and regulations of the self-help group successfully as animators of self-help groups.

All the respondents uniformly accepted that economic independence, personality development, social recognition is ensured through self-help group participation. Among the respondents a significant (70%) percent of the respondents are employed and among them 36% of them are self-entrepreneurs and they are highly satisfied with the financial support they received from the self-help group through which they started their micro enterprises

Regarding the community support almost all the respondents are able to get cooperation and support from the community from which they belong, they also have better rapport with other self-help groups functioning in the same community. The respondents also felt that they made some positive constructive contribution to their community development through their participation in gram sabha meetings, helping the poor students for their educational development and solving the personal and familial problems of their own self-help group members. More than 3/4th of the respondents have role satisfaction.

All the respondents have attended various training programs organized by government and non-governmental organization for their personal, vocational and technical skills and they have learned entrepreneurial skills from those training programs and they also disseminate the learning to their group members.

Regarding the self-esteem of the respondents 66% that is more than 1/2 of the respondents have high level of self-esteem and 28% of the respondents perceive moderate level of self-esteem and very meager (6%) percent of the respondents have low level of self-esteem, so it is understood that a significant percent (94%) of the respondents have an appreciable amount of self-esteem.

Karl Pearson co-efficient of correlation test was used and it was found that there is a positive significant relationship (0.601**) between the respondent's years of experience as an animator in self-help group and their perceived level of self-esteem, so higher the years of experience greater the possibility of enhancement of self-esteem. There is significant negative relationship (-0.403**) between the respondent's age and their self-esteem so lower the age more will be the self-esteem hence young respondents have more self-esteem than the elder members.

Suggestions

Self-help groups enhance the skills and talents of women, so workshops, seminars and conferences can be organized on the need areas which will surely be very useful to the respondents as they are highly interested in participating training programs of development and empowerment. Programs on leadership qualities are essential to improve the personality of the respondents and to develop their decision making ability. Through this cent percent empowerment is possible.

Proper guidance, motivation and financial support can be given to the respondents to make them as entrepreneurs through government and non-governmental organizations in addition to their effort on providing vocational skill enhancement programs. This will directly develop their self-reliance, economic independence and confidence.

Regarding the self-esteem of the respondents, majority of the respondents have high level of self-esteem that is because of their innate qualities and the exposure they received through their participation in various developmental programs of self-help groups. So the respondents those who have low self-esteem should be identified and necessary arrangements must be made to encourage them to learn more and be highly empowered women.

Role rotation without any bias is very important to make all the members as empowered women. Periodic role rotation will be helpful to gain cent percent participation of the self-help group members, as participatory development is sustainable development.

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