

SOCIAL PERSPECTIVES ON WOMEN EMPOWERMENT SCHEMES

– A STUDY WITH REFERENCE TO UNION TERRITORY OF PONDICHERRY

SUBRAMANIAN S. Research Scholar, Kalinga University, Raipur, Chhattisgarh.	Dr. PRATIMA Research Supervisor, Kalinga University, Raipur, Chhattisgarh.
--	--

ABSTRACT

The problems of women are Multi-dimensional ranging from economic to social problems of female workers differ to a considerable extent depending upon level of education, kinds of Jobs, social equity, places to work like rural or Urban, and agricultural or non-agricultural etc. The level of women-employment is always the index of the kind of socio-economic progress, which a community pursues. Therefore, the problem of the low rate of women labour participation is always viewed in the context of the overall problems of social and economic progress. It is also essentially a problem of social equity between men and woman. Rural unemployment and under employment which particularly affect the poorest segments of rural population have been the major contributory factors for the high incidence of poverty in rural areas. The women labour in our economy has been providing with proper share in work opportunities and continually remain being exploded. The economic problems of women labour range from raising unemployment, low wages, long duration of work hours, stagnant and deteriorating working conditions, absence of job security, and social insurance etc. Poverty, ignorance and ill-treatment, insecurity of jobs and non-availability of benefits under social security measure etc., more over the trade unions have not been developed to protect and safeguard the interest of these workers. Social status, traditions, and inhabitation are also responsible for slow growth of unionism among women. The various problems faced on SHGs are limited fund mobilization, group forming, Low literacy, and awareness. Availability of loan, male dominates society, social factors, cultural factors, community factors, etc.

Keywords: Women Empowerment, SHG, Economic empowerment, self-organised, government schemes.

1. INTRODUCTION

Women's empowerment is essential for economic development, political stability, and social transformation. Women's empowerment is defined as fostering women's self-esteem, ability to make their own decisions, and right to affect societal change for themselves and others. It is directly linked to female empowerment, a basic human right that is also necessary for a more peaceful and successful world.

Women's empowerment and autonomy, as well as improvements in their political, social, economic, and health status, are all essential goals in and of themselves. Furthermore,

it is necessary for achieving long-term development. In productive and reproductive life, both women and men must fully participate and partner, including shared responsibility for child care and nurturing, as well as household maintenance. Women's lives, health, and well-being are being jeopardised all across the world as a result of their overworked status and lack of authority and influence. Women in most parts of the world receive less formal education than men, and their own knowledge, abilities, and coping techniques are frequently overlooked.

SHG is a small, self-organized group of disadvantaged people who are preferably from similar socioeconomic backgrounds. In a SHG, the maximum number of members should not exceed 20. Members of a group commonly start a common fund by putting aside small amounts of money on a regular basis. Groups develop flexible working structures, sometimes with the assistance of non-governmental organisations (NGOs), and democratically manage pooled resources. In periodic meetings, groups consider loan requests, and competing claims on limited resources have been settled by consensus. The loans are often small, for a short period of time, and for conventional reasons. The interest rates differ depending on the group and the purpose of the loan. It exceeds that of banks but falls short of that of moneylenders.

2. LITERATURE REVIEW

Women's empowerment is described in the field of development economics as the process by which women gain the ability to make strategic life decisions in situations where this ability was previously denied to them (Kabeer, 1999). The ability to exercise individual choice, according to Kabeer (1999), is founded on three connected elements: resources, agency, and achievements. Expectations and allocations of material, human, and social resources are referred to as resources. The ability or perception of being able to define one's goals, act on them, and choose one's own strategic life outcomes is known as agency

Women's empowerment is defined as the transition from being unempowered to being empowered (e.g., Bandura, 1986; Kabeer, 1999; Malhotra et al., 2002; Maton, 2008). (e.g., Kabeer, 1999; Bali Swain and Wallentin, 2009). As a result, the definition of women's empowerment already emphasises the necessity of time in comprehending its evolution.

Other scholars, such as Johnson (2005) and Guérin et al. (2015), believe that gender imbalance within societies may ensure that enhanced intra-household decision-making power (relational empowerment) does not result in fundamental social improvements. Changes brought about on a personal and relational level by access to microfinance services, on the other hand, may over time contribute to women's societal empowerment. On the societal level, empowerment can be compared to gradual social change in which cultural characteristics such as norms and values change (Pinquart and Silbereisen, 2004; de la Sablonniere, 2017), which can result in both cultural gains (i.e., more gender equity) and cultural losses (i.e., loss of power) (i.e., less social belonging; Greenfield, 2016).

A study on 'Empowering Women with Micro Finance' was conducted. Their main goal was to learn more about the role of microfinance in women's empowerment. Microfinance has the potential to have a strong impact on women's empowerment, but it is not always empowering for all women, according to research. Empowering women begins with strengthening their financial foundation and economic commitment to their families and communities. Expanded business and social networks, enhanced self-esteem, more home decision-making power, and higher respect and prestige from both male and female relatives and community members are some of the most appreciated benefits. Kuhn on the chest (2001)

According to Senthil Vadivoo K. and V.Sekar (2004), empowerment is a process of increasing awareness and capability, which leads to increased involvement, decision-making authority, and control in the Tran of activity. Women's empowerment encompasses both individual and collective change. It improves their natural abilities by giving them more knowledge, power, and experience.

According to Kavitha S.S., (2005), all successful women have challenges when it comes to promoting their products. They require more marketing opportunities. They not only do more for their families' well-being, but they also contribute to the colony's progress. Six water tanks have been installed, as well as bathrooms and cement roadways.

3 SOCIAL PERSPECTIVES OF WOMEN EMPOWERMENT SCHEMES

Women's empowerment is a critical goal in achieving global sustainable development. One strategy to promote women's empowerment is to provide them with access to microfinance services. Empirical evidence, on the other hand, shows varied outcomes in terms of its usefulness. Previous studies on the influence of microfinance services on several areas of women's empowerment were reviewed. To combine past findings and acquire a greater knowledge of women's empowerment in the field of microfinance services, we propose a Three-Dimensional Model of Women's Empowerment.

3.1 Self-Help Group in Empowering Women

Amid the inadequacies of the formal financial systems to cater to the poor, the self-help groups emerged. The origin of SHG is from the brainchild of gram in bank of Bangladesh, which was founded by the Prof. Mohamed Yunus of Cittagong University in the year 1975; this was especially for the poor. This chapter deals with meaning of self-help group, activities, performance, importance and its role of woman development and rural development and overview of its role in state as well as central.

3.2 SHG – Activities

SHGs are involving agricultural activities such as production, cultivation, processing vegetables and fruits. They are engaging other than agricultural activities such as preparation of drugs and marketing. Livestock production is another significant an integral component of rural farm life system. SHGs are heavily involved in domesticating livestock production. They are responsible for a number of tasks much as feeding and watering, fodder, fertilizers use, care for livestock. Since livestock is one of the most important natural resources of rural areas. It is conservation, preservation, and protection, especially to women is perhaps an important dealt with us.

3.3 SHG for Women Empowerment

Thus, empowerment is a process of awareness and capacity building, leading to greater participation, to greater decision-making power and control and transformation action. The empowerment of women covers both an individual and collective transformation. It strengthens their innate ability through acquiring knowledge, power and experience. By empowerment, women would be able to develop self-esteem, confidence, realize their potential and enhance their collective bargaining power. Woman's empowerment can be viewed as continue of several interrelated and mutually reforming components. In the current social climate, the significance of family is vital for women, particularly for poor women in the rural areas. Women's survival is not socially conceivable without the family. Motherhood is the only acceptable social goal to which she can aspire. Her worth as a 'reproducer' confers some status on her.

3.4 Women Empowerment Programmes in Pondicherry

Various commissions and societies were formed by the Government of Union Territory of Pondicherry to implement various women empowerment schemes effectively. In 2004, the Puducherry Women's Commission was founded as a quasi-judicial and autonomous body. Domestic abuse and atrocities against women were found to have changed more in Puducherry than elsewhere. Women were able to approach us and claim their basic rights after our services were extended to the surrounding district of Karaikal. Every member of the Commission's staff was meticulous in obtaining information and worked under duress to address women's needs. Women's economic and social lives have changed dramatically. The Commission looked at the whole picture, not just the individual programmes. It helped with disaster relief, the Tsunami, International Women's Day, and World AIDS Day. It assisted the Self Help Groups Associations in Puducherry with technical assistance. PWC has developed a collaborative support system for sharing expertise and experience with NGOs, Civil Society Institutions, and local groups. Women were offered legal assistance in a kind manner to deal with the most difficult difficulties, particularly in settling dues and property. Overall, the

commission is attempting to remove barriers to women's advancement in the state of Puducherry.

4. ECONOMIC EMPOWERMENT OF WOMEN THROUGH SHGS

While there has been a massive expansion in the formal credit delivery network in the last three decades, there is a perceptible gap in financing the genuine needs of the poor, especially in remote rural areas. The high transaction costs in providing small loans, perceived high risk and low credit worthiness of poor borrowers act as deterrents. Moreover, the need is more towards meeting the working capital requirements rather than acquisition of fixed assets. Under such circumstances, an informal arrangement for credit supplies to poor through the forum self –help-groups in fast emerging as a promoting tool for promoting income-generating enterprises.

India launched a planned development of the country through the community development and National Extension Service Programme, in 1952 due of its objectives was that it should be a self-help programme. All the five-year plans, from the first to eighth plans have also pointed out that in the process of development “people must operate and Government must Co-operate”. The people should not only be involved in economic programmes, but also in welfare ones such as health, nutrition, education and social forestry. In the ninth plan, the Panchayath Raj bodies in rural areas and municipalities in urban areas will be directly involved in the development process.

Ninth plan had proposal for creating self-managed institutions for the poor. A mechanism for training social animators to assist the poor to form their own organizations and article their felt needs and aspirations would be taken up. Credit is one of the crucial inputs of rural development. The major emphasis in policy sphere of rural credit has been its progressive institutionalization to ensure adequate and timely supply of credit to this sector. A multi-agency approach consigning of commercial banks, RRB and co-operatives has been followed for this purpose. A vast network of commercial bank branches (62,264) and regional rural bank branches (14,540) has been created. Apart from this, there are 92,327 primary Agricultural credit societies (PACS) functionary in the rural areas.

The lead bank scheme is yet another significant step taken by the commercial banks in the task of rural development. The lead bank scheme was introduced in 1970 with objective of promoting banks role in the overall development of various district, particularly rural and semi-urban areas. The scheme has been in operation for more than 34 years. A new type of organization was sponsored by commercial banks with the joint contribution towards capital by NABARD and the state and central Governments. Its function is exclusively focused on development of the weaker serious. So far, 196 RRBs have been set up covering 427 districts these banks tent money for Agriculture and village industries preferably by SHGs.

5. MAJOR FINDINGS ON SOCIAL PERSPECTIVES OF WOMEN EMPOWERMENT SCHEMES

1. **Freedom of Mobility:** Women were found to be completely reliant on their family members for external activities prior to joining SHG. They think that they have more freedom of mobility after joining the SHG, and that they are able to manage most of their out-of-door tasks (bringing children to school, performing daily household purchases, etc.) without interference from family members. They were able to go to hospitals, banks, and even faraway locations on their own.
2. **Relative independence from family dominance:** After joining SHG, all of the group participants noticed a shift in their husbands' and other family members' attitudes, as well as a sense of relief from dominance. They claimed that before joining SHG, their spouses mistreated them, verbally abused them, and even beat them, but that after joining SHG, they were treated with respect in their families. Few women said they could speak out against their families' mistreatment of them.
3. **Participation in decision-making:** Almost everyone in the group agreed that their engagement in family decision-making had improved. In contrast to what had previously been the case, after they began earning, their husbands consulted them before making any choices regarding household costs, the purchase of televisions or other products, their children's schooling, and so on. Their input was solicited even before the launch of a new firm, which provided them a sense of importance and well-being. Some women, on the other hand, believed they had evolved independent decision-making and even had the confidence to use it against their families if they thought it was beneficial.
4. **Ability to make purchases:** After joining SHG, the women's purchasing power had surely improved. Almost all of the group's earners were acquiring necessary household and personal items on their own.
5. **Taking care of family expenses:** The women were able to spend money on things like housing rent, children's fees, medical expenditures, and household necessities after joining the SHG. They were even able to keep track of regular saves by prioritising different types of expenses. Thus, in times of need, people might donate from their money to major events such as marriage, education, house construction, and so on, improving their standing and respect in their families. They were also receiving more cooperation and support from their families as a result of their participation in SHG events.

6. **Financial stability:** After joining the SHG, several members claimed to have opened savings accounts at the bank or post office and were saving on a monthly basis. As a result, they were able to take out a loan against their savings and invest it in various income-generating activities such as creating incense sticks, running a retail shop, running a dairy, running a transportation business, and so on, either collectively or individually. Some members put their money into building a new house or buying gold, believing that these were long-term successful investments. They were also able to make necessary expenses that they had previously been unable to do due to a family financial issue.
7. **Legal and political knowledge:** Members' political, educational, and legal understanding rose as a result of their participation in SHG. They were well-informed about their local politicians and had a basic understanding of national politics. They even knew the legal marriage age for both boys and girls, as well as election dates and nominated candidates. The members had the impression that they were being judged.

6. REFERENCES

1. Abdullah, S., and Quayes, S. (2016). Do women borrowers augment financial performance of MFIs? *Appl. Econ.* 48, 5593–5604. doi: 10.1080/00036846.2016.1181831
2. Burra, N., Deshmukh-Ranadive, J., and Murthy, R. K. (2005). *Micro-Credit, Poverty and Empowerment: Linking the Triad*. New Delhi: Sage Publications.
3. Garikipati, S., Johnson, S., Guérin, I., and Szarfarsz, A. (2016b). Microfinance and gender: issues, challenges and the road ahead. *J. Dev. Stud.* 53, 641–648. doi: 10.1080/00220388.2016.1205736
4. GN Ramu, *Women work and Marriage in Urban India: A study of dual and single earner couples*, Sage Publications, New Delhi, 1989.
5. Grabe, S. (2012). An empirical examination of women's empowerment and transformative change in the context of international development. *Am. J. Commu. Psychol.* 49, 233–245. doi: 10.1007/s10464-011-9453-y
6. Hansen, N. (2015). The development of psychological capacity for action: the empowering effect of a microfinance programme on women in Sri Lanka. *J. Soc. Issues* 71, 597–613. doi: 10.1111/josi.12130
7. Heckert, J., and Fabric, M. S. (2013). Improving data concerning women's empowerment in Sub-Saharan Africa. *Stud. Fam. Plan.* 44, 319–344.

8. Kabeer, N. (2005). Gender equality and women's empowerment: a critical analysis of the third millennium development goal. *Gender Dev.* 13, 13–24.
9. Kulkarni, V. S. (2011). Women's Empowerment and Microfinance: An Asian Perspective Study. Occasional Paper International Fund for Agricultural Development (IFAD) no. 13.
10. Neera Desai, Vibhuti Patel, *Indian Women Change and Challenge in the International Decade 1975-85*, Popular Prakashan Pvt. Ltd., Bombay, 1985.
11. Sharma. N. Alakh, Singh Seema, *Women and work changing scenario in India: Indian Society of Labor Economics*, Patna and B. R Publishing Corporation, New Delhi, 1992.