



WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS

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INTRODUCTION:

The first Prime Minister of India Pandit Jawaharlal Nehru stated that, "When the women moves forward the family moves' the villages moves and the Nation moves." But after 67 years of independence, women in our country yet not getting equal status and they are still facing miseries like dowry, female infanticide, domestic violence etc. They are still depending on their husbands, they never take major decision in the family and they do not have access to money. Therefore, the concept of Self Help Groups was emerged from a small country like Bangladesh to empower women and make them self dependent.

OBJECTIVES:

1. To understand the concepts of Women Empowerment and Self Help Groups.
2. To study the functions of SHGs.
3. To study the impact of SHGs in Empowerment of Women.

DATABASE:

The present study is depending on the secondary data. Various books and articles, related to the study are referred from the library.

EMPOWERMENT:

Empowerment is a process of change by which individuals or groups gain power and ability to take control over their lives. It involves access to resources, resulting into increased participation in decision making, bargaining power, increased control over benefits, resources and own life, increased self-esteem, and self- respect. It means empowerment includes economic, social and political empowerment.

WOMEN EMPOWERMENT:

Women Empowerment refers to increasing the spiritual, political, social or economic strength of women. It involves the developing confidence in their own capacities.

SELF HELP GROUPS:

The origin of Self Help Groups is from the brainchild of Grameen Bank of Dhaka, which was founded by Mohammed Yunus in Bangladesh in the year 1976. The successful experiment in Bangladesh, of forming Self Help Groups and extending micro credit through it, it has been adopted by India and other developing countries. The SHG movement has flourished and spread in India after the success of NABARD's Pilot Project in the year 1992.

SHG is a voluntary association of 10-20 members with common interest to improve their economic and social status. The SHG means small, economically homogenous, affinity of rural poor and voluntarily formed of save and contribute to a common fund which is then lent to its members as per social and economic upliftment of their families and community. It encourages small savings among members to solve their problems collectively. The SHGs are promoted by government agencies.

FUNCTIONS OF SHGs:

The following are the main functions of SHGs:

- The amount may be small but savings have to be a regular and continuous habit with all the members.
- The savings to be used as loans to members. The purpose, amount, the rate of interest etc. to be decided by the group itself.
- Create a common fund by the members through their regular savings of thrift.
- Flexible working system and pool the resources in a democratic way.
- Organising meetings and discussing problems in group meeting.
- Decide the Internal lending programme, bank loan and how to disburse the amount among the members.
- The SHGs has to maintain the all books and registers and members' pass book.

Generally, the SHGs of women consist of 10 to 20 women. They save the money, that, they can afford, ranging from Rs. 10 to Rs.200 per month. Regularly meeting is organized where, apart from disbursal and repayment of loan, formal and informal discussions are held on various social issues. The minutes of these meetings are documented and the accounts are maintained in writing. The President, Secretary and the Treasure are three official posts in the SHG.

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SHGs-- BANK LINKAGES—INCENTIVES to NGOs:

Through the SHG, the micro credit is disbursed to rural women for purpose to make them enterprising woke and encouraging them to enter entrepreneurial activities. NABARD launched the pilot project linking to SHGs to banks in Feb. 1992, this is the notable milestone in the SHGs movement as the informal thrift and credit groups of poor were recognized as bankable clients. NABARD has been playing a supportive role by way of refinancing banks, organizing training programmes for ngos, bank officers and shg members to upgrade the skills for smooth operation of shgs bank linkage.

The RBI has also created SHGs bank linkages by advising the commercial banks to consider lending to SHGs as part of their rural credit operations.

The state governments are consciously making effort to assist shgs by providing recovering fund under various programmes. Through these programmes, the shgs are not only resorting to thrift but also are taking small loans out of the corpus available with the group. The group corpus consists of saving, government assistances and also bank loan. SHG members take the loan out of group corpus and initiate enterpreneural activity.

FINANCING SHGs THROUGH NGOs:-

SHGs can be financed directly or through NGOs or voluntary organizations. With a view to compensating NGOs for their efforts in formation of SHGs, some amount can be given if the NGOs are registered and in existence for at least 3 years.

SWARNAJAYANTI GRAM SWAROZGAR YOZANA (SGSY):

SGSY started by central government in the year 1999. 10th Five Year Plan made a major commitment towards empowering women as the agent of socio – economic change and development. SGSY made SHGs socially and economically empowered at rural level viz organization of the rural poor into SHGs and their capacity building, planning of activity clusters, infrastructure build up, technology, credit and marketing. This scheme aims to extend support to the rural poor and make them successful producers of valuable goods or services by setting up a large number of micro enterprises in the rural areas.

Impact of SHGs on Women Empowerment

1. Economic Empowerment:

SHG women member become aware about the transactions of the banks. Women understood the difference between loan from money lenders and banks and they have got confidence to repay the loans because of SHG.

2. Social Empowerment:

SHG women members feel that their attitude towards the society and society's attitude towards them are changing. The level of their confidence is increasing and now they can raise voice against the social issues. Women become aware of the needs of integrity and unity to solve their and social problems. Their status in the society is improving.

3. Individual Empowerment:

SHGs are playing important role in personality development in the woman. It is noticed that the presentation and speaking skills are improved of SHGs women members. They have got their own identity in their family as well as in the society. Post SHG women members became frank and their narrow mindedness and shyness are reduced. Most of the women are politically merited.

4. Family status improved:

Because of the member of SHG, the standard of living of women has improved. Their opinions now considered in the issues related to family. It is also observed that they understood the importance of cleanness and hygiene too. Women member of SHGs is found that woman could satisfy their family needs and they can purchase various commodities which are required for their family.

5. Role in Decision Making:

Due to the conferred secondary status, women are kept away purposefully from the decision making power, ignoring the reality that they bear surplus load of labour. Their opinions are not taken in this male conquered society. But SHGs members' opinion are taking into consideration in the family matters and also respecting the opinions. This is the positive and important change taking place through SHGs. Growing self-respect in women as well as increasing mobility and economic independence of them are constraining the family members of SHGs members to respect their outlook on essential family matters.

CONCLUSION:

Women Empowerment is progressive stage. SHGs are playing important role in planning of development, implementation and evaluation of various issues related to rural and urban peoples. Nowadays SHGs has become a centre which offers opportunities to the women. It also takes away the obstacles in the path of the development of the women. SHGs are a powerful instrument to empower the female members socially economically and politically. SHGs are

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working and growing efficiently in rural, tribal and urban areas in India. Women are earning some income through the SHGs. Their confidence level is increasing, social and family status is also increasing. Since SHGs are helping women in various respects it has become house of power of women Empowerment.

SUGGESTIONS:

1. SHGs programmes should be more participation oriented. More and more women should be encouraged to participate in these programmes.
2. Significant awareness should be generated among SHGs members about women related acts.
3. Legal literacy and legal assistance camps should be organized once in a month to create awareness about their rights among them and to assist them to be legally empowered.
4. It is not the role responsibility of NGOs, Governments but it is the responsibility of every citizen to come forward and bring this half of the population in the mainstream to contribute economically and socially for the Nation.
5. Government should made efforts about revival and rehabilitation of SHGs.
6. Authorities ought of focus their attention to develop a pragmatic plan to educate, train and encourage SHGs members so that women have a position role in social welfare, education, employment and health care activities.

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