

# SELF-HELP GROUPS: DIFFERENT ASPECT OF WOMEN EMPOWERMENT

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## **Abstract**

India is a Progressive developing Country. In all over world women are a vulnerable aspect of society, India is also part of this aspect. The Indian Constitution guarantees that there shall be no discrimination on the grounds of gender. In reality, however, rural women have harder lives and are often discriminated against with regard to land and property rights and in access to medical facilities and rural finance. Self Help Groups play vital role of empowerment of women especially in rural areas. This paper tries to elaborate role of SHGs in different aspect of women empowerment.

**Keyword:** Progressive Developing Country, Discrimination, Women Empowerment

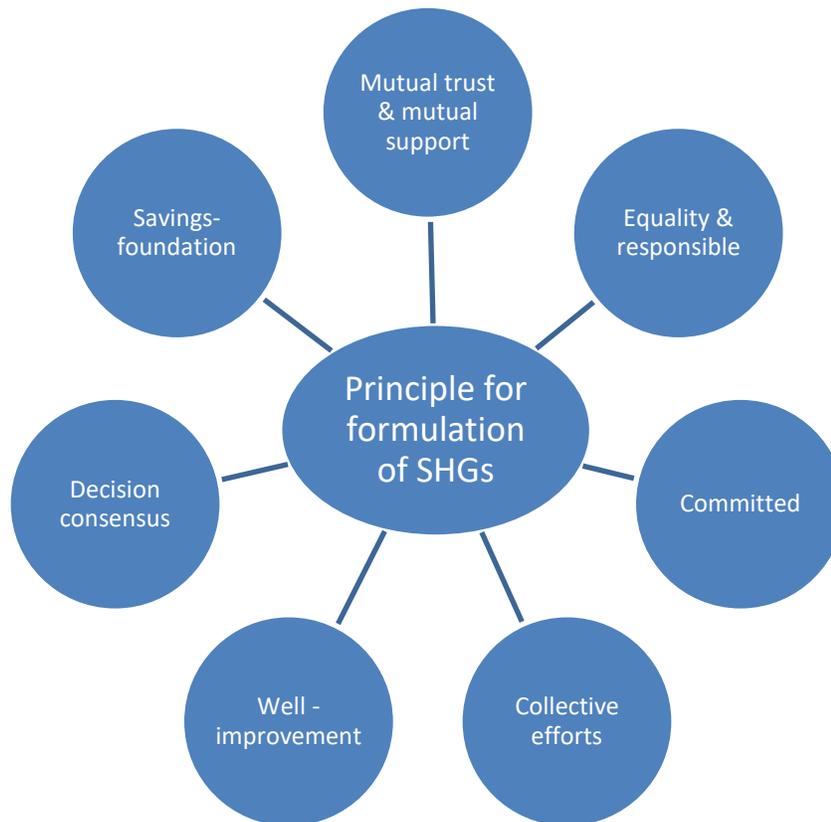
**1.0 Introduction:** In India, Self Help Groups represent a unique approach for empowerment especially in rural areas. The Government of India and state government have increasingly realized the importance of devoting attention to the economic betterment and development of rural peoples (specially focus on women's). It combines access to low-cost financial services with a process of self-management and development for the women who are SHG members. SHGs are formed and supported usually by NGOs or (increasingly) by Government agencies. Linked not only to banks but also to wider development programmes, SHGs are seen to confer many benefits, both economic and social. SHGs enable women to grow their savings and to access the credit which banks are increasingly willing to lend. SHGs can also be community platforms from which women become active in village affairs, stand for local election or take action to address social or community issues (the abuse of women, alcohol, the dowry system, schools, and water supply). Women undertake the more onerous tasks involved in the day-to-day running of households, including the collection of fuel wood for cooking and the fetching of drinking water, and their nutritional status and literacy rates are lower than those of men. They also command lower wages as labour: as rural non-agricultural labourers.

In rural India Villages are faced with problems related to poverty illiteracy, lack of skills health care etc. These are problems that cannot be tackled individually but can be better solved through group efforts. Today these groups known as Self-help groups have become the vehicle of change for the poor and marginalized. Self-help group is a method of organizing the poor people and the marginalized to come together to solve their individual problem. The poor collect their savings and save it in banks. In return they receive easy access to loans with a small rate of interest to start their micro unit enterprise.

## **2.0 Origin and Concept of SHGs**

The origin of Self Help Groups (SHGs) is the brainchild of Grameen Bank of Bangladesh, founded by Prof. Mohammed Yunus in 1975, who tried out a new approach to rural credit in Bangladesh. Grameen gave loans without asking borrowers either to provide collateral or engage in paper work. In India NABARD initiated SHGs in the year 1986-87 but the real effort was taken after 1991-92 from the linkage of SHGs with the banks. A SHG is a small economically homogeneous affinity group of the rural poor voluntarily coming forward to save a small amount of money regularly, which is deposited in a common fund to meet the members' emergency needs and to provide collateral free loans decided by the group. The SHGs have been recognized as useful tool to help the poor and as an alternative mechanism to meet the urgent credit needs of poor through thrift ( N. Thalavai pillai and S.Nadarajan 2010).

**3.0 Guiding Principles for Formations of SHGs**



Effort is built on mutual trust and mutual support

- Every individual is equal and responsible
- Every individual is committed to the cause of the group
- Decision is based on the principles of consensus
- The belief and commitment by an individual that through the group their standard of living will improve
- Savings is the foundation on which to build the group for collective action.

**4.0 Role of SHGs in Women Empowerment:**

**4.1 SHGs and Politics**

- Campaigning -Village women can gain experience of relevant processes (regular meetings, taking decisions, allocating money). They also become more ‘visible’ in the village, which is important for campaigning.
- Participation- SHG membership can contribute to women’s election to *panchayati raj*, but does not appear to influence what they can achieve if elected.

**4.2 Social Harmony**

- Indian society is split by a hierarchical caste system that has traditionally discriminated against those at the bottom – the Scheduled Castes – as well as those outside it, for example the Scheduled Tribes. Within broad caste categories too there are divisions. The fact that the majority of SHGs is based on the principle of ‘affinity groups’ and neighborhoods proximity (members living nearby can more easily get together, and village neighborhoods are usually caste based). It also stems from government policies. Government

benefits for SCs/STs, BCs and SGSY subsidies are easier to channel to the target population, if all members of a group belong to the same caste category. Otherwise, some benefits will go only to some members.

- SHGs are beginning to bridge such divisions, through mixed caste membership in some cases, and in others through joint actions across groups of different castes.

#### **4.3 Links to Formal Rural Finance**

- Another important feature of self-help groups has been the establishment of links between self-help groups and the formal microfinance institutions and commercial banks.

#### **4.4 Social Justice**

- SHGs seem uniquely placed to support their members on issues of social justice affecting women. Nevertheless, find that SHGs are dealing *regularly* with issues of social justice. Nor did many groups report such actions: SHGs (with some groups mobilising together on single issues) had taken up issues such as domestic violence, bigamy, and a few cases of dowry death, prevention of child marriage, support for separated women to remarry.
- The highest incidence in rural areas that SHGs reflects awareness campaigns under government and NGO programmes in the village, and numbers of SHGs mobilizing together.
- Groups whose members already enjoy some 'socio-economic' status are able to assist their own members or extend support to other vulnerable women in the village, while more disadvantaged SC and ST groups, and the poorest groups provided correspondingly fewer instances of such action.
- Issues that can be dealt with through a specific action (preventing bigamy, obtaining compensation, marriage of an orphan girl or a separated woman) appear more successful with the action having an immediate result.
- Private behavioral problems (domestic violence or others) are far more difficult to address successfully. The very fact that such issues are brought out in public appears to be a significant action, but an effective result - ending such violence - is more difficult to achieve, and requires more sustained action and follow up.
- Case studies illustrate the combination of personal determination (especially from the women concerned), mutual support (SHG members) and effective guidance, which can make the difference against conservative, male-supporting, social structures. They also reveal some of the dilemmas - the compromises that women may have to make since their social and economic status is seen to depend on staying with a husband, and his family, however difficult the situation.
- It seemed most effective in building awareness, and guiding SHG members on strategies and options, including contacting the police and local authorities.

#### **4.5 SHGs and Community Action**

- Women in SHGs can work together to address issues that affect not only their own members, but others in the larger community. Again, the number of SHGs in the sample undertaking such action is less than hoped for, particularly given the sampling focus.
- SHGs in the sample have been involved in community actions. These involved: improving community services of the total actions, including water supply, education, health care, veterinary care, village road), trying to stop alcohol sale and consumption, contributing finance and labour for new infrastructure, protecting natural resources and acts of charity (to non members).
- These were all actions by SHG women which represented some degree of *agency* by women, in terms of decision-making and enhancing women's contribution to community in a way that goes beyond traditional gender roles.
- Not included, therefore, are activities such as cleaning the village before village functions - which community leaders increasingly find SHGs useful for. Nor have we included general participation in campaigns or rallies - pulse polio, literacy, anti-dowry, for example - for which SHGs are becoming a means of mobilizing women, especially in particular villages.
- Community actions have mostly been one-off, and were usually effective - or at least partially so.

- The most common single type of action taken up by SHGs is the attempt to stop child marriage. Alcoholism – and the accompanying problems of domestic violence from men, the drain on household finances, impaired health.
- Women in SHGs have mobilized across communities to act child marriage.domestic violence.
- The mobilization of numbers of women through village or cluster networks, or federations, was a significant feature of effective community action.
- The stories show that such community actions involve a new boldness and confidence for women; often involving putting pressure on the authorities (*panchayat*, district officers, police) to do their rights, whether through petitions or by staging rallies and blockades; and varying degrees of skill in negotiation by SHG leaders.
- Collective organization of marketing for the produce of individual enterprises established using micro-credit.
- Other collective economic activities based on group credit that combined labour and management: like making agarbati, cloth making.
- Management of government contracts, such as cooking the mid-day meal (MDM) for school children.

#### **4.6 Conclusion:**

Self Help Groups have vital role play empowerment of women especially rural poor family. Women became self-depend, and role models for society.

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