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SHG FOR WOMEN



Shanta B. Astige

INTRODUCTION

"As long as women of India", declared Mahatma Gandhi in 1925, "do not take part in public life; there can be no salvation for the country". He further declared, "As long as...women do not come to public life and purify... we are not likely to attain swaraj". "Ever if we did", he added, "it would have no use for that kind of swaraj to which women have not made their full contribution"³. The recent constitutional amendment acts provided greater opportunities to women in various aspects of political life.

Self Help - Groups are - autonomous social bodies comprising of 10 to 20 members. SHG generates a fund through its members

ABSTRACT

Democracy implies equality for all human persons, men and women. As against this basic notion of democracy what is normally seen is that women are excluded from different walks of life, more visibly in Politics. The U. N. observes that women constitute "world's largest excluded category". For the attainment of true democratic spirit shall be ensured better political participation. "In the struggle for gender justice", Usha Narayanan argues, "Political participation constitutes the first and foremost step in that direction."

Equal treatment to women in political life, to be meaningful and effective should start from the grassroots level. To provide training and practice in the process of decision-making, the rural democratic institutions are the ideal structures to begin with. One of the aims of the 73rd Constitutional Amendment Act is to accomplish this purpose. "The question of political empowerment of women in rural India has assumed considerable significance recently because of the 73rd Constitutional Amendment Act. The amendment provides reservation of seats and posts of chairperson for women in all grassroots level democratic institutions in the countryside known as panchayats. This is a historic step of far reaching implications and significant repercussions on the political process in rural India."

KEYWORDS : SHG, Women, india, Empowerment

Short Profile

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or from a bank, and provides loans to its members or others during needs based on the collective opinion of the group. The collateral here is the borrower's - societal status rather than physical - property - Repayment of the loans is ensured by the pressure exerted by the members of the group. SHG has a definite - organizational structure with the office bearers - elected by the group members. Apart from the financial issues, the social issues are also dealt by the group - collectively.

Origin of SHGs in India:

It has been contended that the origin of SHGs, in one or the other form, can be traced back to village

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communities where people conducted their social, economic and religious activities through self-help. In India self-help groups have been formed generally around specific production activities and often they have promoted savings among their members using such resources to meet the emergent credit needs of group members. According to Kumaran (1999), SHGs were widespread in the ancient times and they were traditionally the main basis of functioning of these societies (Lowie, 1947; Anderson, 1971). Kumaran further argues that these groups acted as a major source for providing social and material support to individuals, families and communities in times of need.

It may be agreed that, as Kumaran opines, mutual aid or help groups existed in ancient Indian society. But there is a significant difference between mutual aid-groups of ancient India and the concern of the SHGs of modern India. The ancient mutual aid-groups were based on caste, kinship and family. They were closed groups which consolidated caste, kinship and family ties. Mutual aid-groups constituted mainly male members, and were tradition-oriented. On the other hand, SHGs of today is a contemporary concept, which aim at empowering women so as to enable them to be self-reliant, economically independent and socially capable of taking decisions about their life issues, married life and family welfare. Modern SHGs basically aim at modernizing rural women, especially those coming from the poorer sections, and those living below the poverty line (BPL). Lalitha and Nagarajan (2002) have rightly said, "Today the concept of self-help groups is catching up as the most viable means to empower women, especially at the grass-roots level. Women have shown extraordinary dynamism in organizing themselves in groups for income generation, better bargaining power and improvement in the quality of life. Membership in a group provides women a legitimate forum beyond the private domestic sphere, and inputs and resources to which they previously lacked access. It permits a

gradual building-up of her capacity to interact effectively and redistribute economic opportunity" (Chandramani, 2005).

Meaning of Self-Help Groups:

According to NABARD (1998), SHG is a group of people having a common goal of sustainable socioeconomic development, discussing their problems and solving them through appropriate participatory decision-making. NABARD has emphasized sustainable socioeconomic development and resolving their problems by means of mutual discussion and consensus. According to Lalitha and Nagarajan (2002) "A SHG is defined as a voluntary group valuing personal interaction and mutual aid as means of altering or ameliorating problems perceived as alterable, pressing and personal by most of its participants". The definition, though important, does not spell out the critical characteristics and goals of SHGs. According to Karamakar (1999), SHGs are mostly informal groups of people where members pool their savings and re-lend within the group on rotational basis, depending upon consumption, production or investment needs (P. 292).

According to Ashwini Ramesh (2000), "Self-help group (SHG) is a homogenous affinity group of poor villagers voluntarily formed by them. It is conceived that such type of informal groups (i.e., not legally registered) having not more than twenty and not less than five members would start first with small savings along with meeting emergent credit needs of its members. While decision-making with regard to period of loan taking would rest on the group itself, credit is assumed to be given both for consumption and production purpose. According to M. Chandramani (2005), "Self-help group is the process by which a group of people with a common objective are motivated to come together in order to participate in the development activities such as saving, credit and income generation. The SHGs are voluntary

associations of people formed to attain a collective goal. The objective of SHGs is to inculcate the habit of thrift, savings and banking (availing loan and repaying the same over a given period of time), thereby ensuring economic independence. The principles underlying the SHGs are financing the poorest of the poor ensuring excellent recovery level, and achieving holistic empowerment.

According to Dinney Mathew K (2005), in SHGs the concept of solving common problems through group efforts and thereby becoming self-reliant forms the basis of local this institutional unit for all development processes. A SHG consists

of 15-20 beneficiaries who voluntarily join together on neighborhood principle, having homogenous characters. All the grass-root level activities such as creating awareness, providing information, training in new methods, networking, capacity building etc. can be effectively implemented through SHGs. Many rural development projects and programmes have successfully utilized this concept and strategy in empowering women and improving their standard of living.

Different authors have focused on different aspects and dimensions of SHGs. But none of the definitions is clear about the

objectives. Essentially, SHGs are concerned with the empowerment of rural women. In principle, SHGs can be formed both by males and females in rural and urban areas. But keeping in view the spirit and ethos of this movement, it is assumed in this study that SHGs are concerned with empowerment of rural women.

SHGs believe in two principles:

1. The poor can transit from dependency to self-reliance much faster through social mobilization and awareness building than through economic intervention, and

2. Women form the basis of social mobilization and therefore aiming for women's empowerment is the most cost-effective strategy available for economic development in particular and development in general. A typical rural women's SHG performs a number of functions such as enabling members to become self-dependent and self-reliant, providing a forum for members to discuss their socioeconomic problems, building decision-making capacity and leadership qualities among members and equipping women with the basic skills required for understanding monetary transactions (Kulshrestha & Gupta, 2002). SHGs have been succinctly described as financial intermediaries owned by the poor (NABARD, 2004).

Taluk-wise distribution of SHGs Sponsored by NGOs and Govt. Agency

Sl. No.	Taluk	Mahila Samakhya	Myrada	Child & Women Development	Total
1.	Afzalpur	20 (2)	15 (2)	200 (2)	235 (6)
2.	Aland	30 (2)	10 (2)	302 (2)	342 (6)
3.	Chincholi	22 (2)	35 (2)	287 (2)	344 (6)
4.	Chittapur	20 (2)	5 (2)	250 (2)	475 (6)
5.	Gulbarga (R)	30 (2)	23 (2)	310 (2)	63 (6)
6.	Jewargi	---	---	280 (2)	280 (2)
7.	Sedam	---	---	158 (2)	158 (2)

8.	Shahapur	--	--	255 (2)	255 (2)
9.	Surpur	---	---	333 (2)	333 (2)
10.	Yadgiri	---	---	306 (2)	306 (2)
	Total	122 (10)	88 (10)	2681 (20)	2791 (40)

Guiding Principles for Self-Help Groups

- 1.SHG member should be resident in the same area, and their number at least five.
- 2.SHGs should promote savings mobilization.
- 3.Savings should be linked to credit: savings first, credit next.
- 4.The adherence to financial discipline should be encouraged.
- 5.SHGs should begin with a simple book-keeping system.
- 6.SHGs should hold regular meetings (once in a week possibly).
- 7.They should have basic rules or by laws – written or otherwise.
- 8.Group leaders should be elected by the members, with group functions or positions being rotated among the members.
- 9.Transparency in business operations and the overall conduct of group activities should be maintained at all times.

10.Basic training and guidance should be provided to members of SHGs.

11.The autonomy of SHGs should be respected.

12.Group liability and peer pressure should be the substitute for collateral security.

13.Loans should be kept small initially and repayments made frequently and regularly.

Stages of SHG Formation

SHGs broadly go through three stages of development:

1.Group formation: Formation, development and strengthening of the groups to evolve into self-managed people's organization at grass-roots level.

2.Capital formation: through the revolving fund, skill development and managerial skills for management of their organizations as well as the activities.

3.Taking up economic activity for income generation.

Respondents Engaged in Self Employment before or after Marriage?

Categories	Frequency	Percentage
Before Marriage	144	24.0
After Marriage	232	38.7
Total	376	62.7
Not Employed	224	37.3
Total	600	100

In the present study of income category respondents who are not employed have given reason of not employed before and after marriage can be seen in the above mentioned table.

Reasons for not engaged in Economic Activity of Respondents

Reasons	Frequency	Percentage
Husband & family do not allow	39	6.5
No need to work	10	1.7
I am old	98	16.3
Not well	77	12.8
Total	224	37.3
Employed Respondents	376	62.7
Total	600	100

The above table observation is clear that the majority of the total 37.3 per cent of the respondents 16.3 per cent of the respondents said that they are at old age to engage in economic activity followed by not well which consists of 12.8 per cent; about 6.5 per cent of the respondents said that there husband and family do not allow for economic activity and 1.7 per cent of the respondents said that there is no need for them to engage in economic activity and lastly the total of 62.7 per cent respondents are employed.

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