

Vol 3 Issue 11 Dec 2013

ISSN No : 2230-7850

International Multidisciplinary
Research Journal

*Indian Streams
Research Journal*

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RNI MAHMUL/2011/38595

ISSN No.2230-7850

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WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS IN INDIA



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Abs tract:-Poverty continues to be a major problem remaining a hurdle in the process of growth and development in developing and under developing countries. Among the human resources, Small farmers, Marginal farmers, Landless agricultural labors, Non-farm casual workers as well as Women and children's by and large constitute the majority of the poor. Out of 1.3 billion poor in the world, 900 million are poor women. (Kaushik Surendra k, Rengarajan V, 2010, p. 135). Actually women and men are equally important for the growth and development of individual and social lives. According to swami Vivekanand, "There is no chance for the welfare of the world unless the condition of women is improved. Ravindranath Tagore says that, "Women is the builder and nobler of nations destiny. Though delicate and soft as lily, she has a heart, for stronger and bolder than of man... She is supreme inspiration of man's onward march." (Bharathmma G U, 2005, p-1) So, if the purpose of economic development is to improve life-style of people, to annihilate poverty, to render business with respect, so the kind of development should always start with women, it is most acceptable. Because more than others women become victim of poverty, unemployment, social and economic disparity as well as poverty and hungriness are more important to women than men. (Mahumod Yunus, 2007, p-132).

Keyw ords:Poverty , Women Empowerment , social and economic .

INTRODUCTION

This research paper focuses on the role of SHGs in the Economic, Social, Political and Cultural Empowerment of Women. It also studies the status of SHGs in rural area, and how it is beneficial for rural as well as urban women. It examines the impact of Self-Help Groups on income, employment, saving and living standard of women.

CONCEPT OF SELF-HELP GROUP:

SHGs are important part of microfinance. The SHG is not only an effective toll to fight against poverty, but also a means of promoting the empowerment of the most marginalized sections of the population, especially women.

As self-Help Group is a voluntary association of homogeneous set of people either working. Together or living in the neighborhood engaged in similar of activity working with or without registration for the common good the members. The SHGs is an appropriate medium for promoting the habit of saving among women. A self-help group (SHG) is a registered or unregistered group of micro entrepreneurs having homogenous social and economic backgrounds; voluntarily coming together to save regular small sums of money mutually agreeing to contribute to a common fund and to meet their emergency needs on basis of mutual help. The group members use collective wisdom and peer pressure to ensure proper end-use of credit and timely repayment. This system eliminates the need for collateral, widely used by microfinance institutions.

PROGRESS OF SHGS MOVEMENT IN INDIA:

India has adopted the Bangladesh's model in a

modified form. To alleviate the poverty and to empower the women, the microfinance has emerged as a powerful instrument in the new economy. With availability of microfinance, self-help groups (SHG's) and credit Management groups have also started in India. And thus the movement of SHG's has spread out in India.

In India, banks are the predominant agency for delivery of micro-credit. In 1970, Illaben Bhat, founder member of 'SEWA' (Self-Employed Women's Association) in Ahmadabad, had developed a concept of 'women and micro-finance.' The Annapurna Mahila Mandal' in Maharashtra and 'Working Women's Forum' in Tamilnadu and many National Banks for Agriculture and Rural Development (NABARD) sponsored groups have followed the path laid down by 'SEWA.' SEWA is a trade union of poor, self-employed women workers.

Since 1987, Mysore Resettlement and Development Agency (MYRADA) have promoted Credit Management Groups (CMGs). CMGs are similar to self help groups. The basic features of this concept promoted by MYRADA are Affinity, voluntarism, Homogeneity and membership should be limited to 15-20 persons. Aim of the CMG is to bestow social empowerment to women.

In 1991-92 NABARD started promoting self-help groups on a large scale, and it was the real take-off point for the 'SHG movement.' In 1993 the Reserve Bank of India also allowed SHGs to open saving accounts in banks. Facility of availing bank services was a major boost to the movement.

The movement of SHG was nourished in the state of Gujarat, Maharashtra, Andhra Pradesh, Rajasthan, Tamilnadu, and

Kerala. Now nearly 560 banks like NABARD, Bank of Maharashtra, State Bank of India, Co-operative Banks, Regional Rural Banks, the government institution like Maharashtra Arthik Vikas Mahamandal (MAVIM), District Rural Development Agency (DRDA), Municipal Corporations and more than 3024 NGOs are collectively and actively involved in the promotion of SHG movement.

Overall Progress under SHG Bank Linkage for last 3 years
(Amount Rupees in Crore / Numbers in Lakh)

Particulars	2009-10		2010-11		2011-12		
	No. of SHGs	Amount	No. of SHGs	Amount	No. of SHGs	Amount	
SHG saving with Banks as on 31 st March	Total SHGs	69.53	6198.71	74.62	7016.30	79.60	6551.41
	Of which SGSY Groups	16.94	1292.62	20.23	1871.12	21.23	1395.25
	All women SHGs	53.10	4498.66	60.98	5298.65	62.99	5104.33
	% of women Groups	76.4	72.6	81.7	75.5	79.1	77.9
Loan Disbursed to SHGs during the year	Total SHGs	15.87	14453.3	11.96	14547.73	11.48	16534.77
	Of which SGSY Groups	2.67	2198	2.41	2480.37	2.10	2643.56
	% of SGSY Groups to total	16.9	15.2	20.1	17.0	18.3	16.0
	All Women Groups	12.94	12429.37	10.17	12622.33	9.23	14132.02
% of Women Groups	81.6	86	85	86.8	80.4	85.5	
Loan Outstanding against SHGs as on 31 st March	Total SHGs	48.51	28038.28	47.87	31221.17	43.54	36340.00
	Of which SGSY Groups	12.45	6251.08	12.86	7829.39	12.16	8054.83
	% of SGSY Groups to total	25.7	22.3	26.9	25.1	27.9	22.2
	No. of all women SHGs linked	38.98	23030.36	39.84	26123.75	36.49	30465.28
% of Women SHGs	80.3	82.1	83.2	83.7	83.8	83.8	

Region wise position of SHGs in India as on 31 March 2012

(Amount in Lakh)

Sr. No.	Region	No. of SHGs	Saving Amount
1	Northern Region	409326	25276.83
2	North Eastern Region	366718	15251.75
3	Eastern Region	1625714	94726.20
4	Central Region	812767	61358.23
5	Western Region	1062087	87193.68
6	Southern Region	3683737	371334.70
Total		7960349	655141.45

Source: Status of Microfinance in India Page No. 37

According to table at the end of march 2012, there were sequentially 3683737 and 1625714 Self Help Groups existed in southern and eastern region. As far as north eastern region and northern region is concerned, in same period, there were 366718 and 409326 Self Help Groups were existed. If we think about the total saving of Self Help

Groups we came to know that, at the end of March 2012 rupees 371334.70 was the highest saving of southern region and north eastern was the unit, who had least saved amount which was merely rupees 15251.75

Through this explanation we came to know that though SHGs are being increased in India, the divisional development of SHGs movement is disequilibrium. Because though the SHGs movement is being increased in southern region and eastern region, it is being increased very sluggishly in north region and north eastern region.

WOMEN EMPOWERMENT AND SHGS:

World Bank has produced numerous working definitions that make it possible to clarify the meaning of the term empowerment such it is employed today. The general definition is as follows,

“Empowerment is the process of increasing the capacity of individual or group to make it choices and to transform those choices into desired actions and outcomes. Central to this process is actions which both build individual and collective assets and improves the efficiency and fairness of the organizational and institutional context which govern the use of these assets”.

Women empowerment is expected to women's economic, political and social empowerment. Since last 20 years it is observed that women are empowered in every field with the help of SHGs.

ECONOMIC EMPOWERMENT:

According to Indian First Prime Minister, Pandit Jawaharlal Nehru “Freedom depends on economic condition even more than Political. If a Women is not economically free and self-earning. She has to depend on her husband or son or father and dependents are never free

For economic empowerment credit supply is most important, now day's women get loans from SHGs so their financial problems are solved. In spite of loan women get vocational training from SHGs therefore they are able to do any business for their bread and butter. In Globalization unemployment is crucial problem, however SHG s has created opportunity of employment for women. Through SHGs women are saving some amount so that their purchasing power is increasing

With reference of above discussion we can say if SHGs develop, women will become economic empowered.

SOCIAL EMPOWERMENT:

Women are socially depressed because of social conventions, restrictions, traditions. However SHGs helps to decrease the bad convention and traditions regarding to women with the help of SHGs women are socially gathered, they conducting meeting. Workshops, seminars for discussion of their own problem, though SHGs women are Littered Dowry System, Domestic violence, are decreased due to SHGs. For their fundamental right women are gathered and revote against their oppressions. Now women begin to participate in social work such as Gram swachata Abhiyan, planting, literacy programme etc.

POLITICAL EMPOWERMENT:

Political engagement includes active involvement by SHGs in government including local assemblies, Loksabha or Panchayat-raj Institutions (PRIs). One of the benefits of SHGs is women's empowerment and this can be seen with the number of women involved in public affairs. Presently the number of women actually involved in politics and the trend is definitely moving up. According to the APMAS (Mahila Abhivrudhi Society, Andhra Pradesh). Those women that stand for election, over 70% had won their seat.

SHGs not only empower its members but also wield a powerful political role as a group as well. At local village meeting, the leaders of SHGs are often invited to attend and speak.

CHALLENGES:

1. In different states the development of SHGs movement is imbalance.
2. In subsidies distribution process there is imbalance. In south region the grant has too much distributed.
3. About 60% of total SHGs credit linkage in the country is concentrated in the southern states. However in states which have a larger share of the poor, the coverage is comparatively low.
4. The next one main challenge is how to ensure the quality of SHG in an environment of exponential growth. Due to the fast growth of the SHG bank linkage programme the quality of SHGs has come under stress.
5. Many SHGs are formed under the Swarnjayanti Gram Swarojgar Yojana "SJGSY" not for self-help, but for subsidy.

RECOMMENDATIONS:

1. To provide vocational training along with bank loan to women in SHGs.
2. To increase quality of SHGs products.
3. To effort for giving particular brand to SHGs products by Government.
4. NGO also should take lead to sell products of SHGs
5. There is need of balance growth in the development of SHGs movement, so that government should take specially efforts.
6. For the growth and development of SHGs NABARD should take specially efforts.

CONCLUSION:

With reference to above study we can say that SHGs have played significant role in the development of Women Empowerment. With the help of SHGs women are achieving their aims and objectives of life. It is observed that due to SHGs many women improved their status in the patriarchal society. They are now able to solve their own financial problems at the same time they try to decrease the poverty in society. So we can say SHGs have empowered women socially, politically, economically and culturally.

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