

EMERGING TRENDS ON SELF-HELP GROUP IN EMPOWERMENT OF RURAL WOMEN IN INDIA

Reena Sonkar¹, Dr. Lalit Mohan Choudhary²

¹ *Research Scholar, Department of Sociology,*

Sri Satya Sai University of Technology & Medical Sciences, Sehore, M.P.

² *Research Guide, Department of Sociology,*

Sri Satya Sai University of Technology & Medical Sciences, Sehore, M.P.

Received : 05.10.2020

Revised : 04.11.2020

Accepted : 05.12.2020

ABSTRACT:

In Indian context, there have been studies that highlighted women empowerment through SHGs, but most of studies have taken into consideration one or two dimensions of empowerment of women and also examined their correlates with a few background characteristics of the respondents as well as factors related to SHGs. The feminist empowerment model advocates explicit strategies for supporting women's ability to protect their individual and collective gender interests at the household, community and macro-levels.

This article highlighted about the emerging trends on self-help group in empowerment of rural women in India.

Keywords: Empowerment, Rural, Women, India, SHG.

INTRODUCTION:

Empowerment as a continuum of several interrelated and mutually-reinforcing characteristics like awareness-building, capacity-building and skill development, participation, greater control and decision-making power, and action. Awareness building refers to awareness of women's situation, discrimination, and rights and opportunities as a step towards gender equality. Collective awareness-building provides a sense of group identity and the power of working as a group. Capacity building and skills development mean the ability to plan, make decisions, organize, manage and carry out activities, and to deal with people and institutions. Exercising participation, greater control and decision-making power in the home, community and society and taking action to bring about greater equality between men and women are other two important elements of empowerment. Empowerment of women and gender equality are prerequisites for achieving political, social, economic, cultural, and environmental security among all people. Feminist empowerment model underlies the gender policies of many NGOs and the perspectives of some of the consultants and researchers looking at the gender impact of micro-finance programmes. This ideology underlies the development of some of the earliest micro-finance programmes in the South, particularly the Self-Employed Women's Association (SEWA) and the Working women's Forum (WWF) in India. Here, the underlying concerns are gender equality and women's human rights. Micro-finance is promoted as an entry point in the context of a wider strategy for women's economic and socio-political empowerment. Social and political empowerment is a result of women's

increased economic activity and control over income resulting from access to micro-finance, with the additional benefits for women of improved skills, mobility, and access to knowledge and support networks. Women's status within the community is also enhanced. These changes are reinforced by group formation, leading to wider movements for social and political change. The financial self-sustainability model and the poverty alleviation- model assume that social and political empowerment will occur without specific interventions to change gender relations at the household, community or macro-levels.

SELF-HELP GROUP IN EMPOWERMENT OF RURAL WOMEN-A GLIMPSE:

Pandey et. al. (2012) stated that the study seeks to examine the impact of participation in Self Help Groups on the empowerment of women while conceptualizing any programme for rural women in the context of the great importance being given to the group approach. The study is situated in District Chamarajnagar in Southern State of Karnataka. The study uses the personal narrative method to give a voice to women's perspective describing the phenomenon of transition of women prior to joining SHGs to being empowered. The various dimensions of empowerment such as Economic, Socio-cultural, Interpersonal and Political dimensions are studied. Access to credit can help women by enabling them to start and expand small businesses, often accompanied by market access. The women experienced feelings of freedom, strength, self identity and increases in levels of confidence and self-esteem. Besides, involvement in SHGs has enabled women to have a voice in the community affairs and they have been able to tackle problems and have gained power over decision making in the households. Though women hardly involve themselves in politics, their participation in SHGs has altered them, and these women have realized the importance and the right to vote without being influenced by anyone. Some of the recommendations for a way forward include providing a convergence of inputs, ensuring a proactive involvement of women in the program, changing social norms and perceptions and anchoring with wider movements of social change.

VinodhiniR. L. & Vaijyanthi P. (2016) stated that the study focused on confirming the financial and social empowerment status of women belonging to various self-help groups in the country. Self-Help Group (SHG) is a village-based financial intermediary committee usually composed of 10–20 local women or men. In India, many SHGs are linked to banks for the delivery of micro-credit. Since literature review confirmed the positive attitudes per se of the self help group women, the financial facilities for sending their children to school and access to the day-to-day living amenities. It can be concluded that SHG have been successful in achieving both social & financial.

Badejo A.F et. al. (2017) stated that while women in pastoralist communities are key stakeholders in the production of milk and dairy products for income generation, they are largely ignored in other areas of development such as health. The need to involve women self-help groups, in pastoralist areas in both animal health and human health development programmes, is essential, particularly given the high incidence of zoonotic diseases in these communities (Maudlin I, Eisler MC and Welburn SC, Philosophical Transactions of the Royal Society B: Biological Sciences, 364(1530):2777-2787, 2009). Understanding the

process and impact of social networks on livelihoods is essential for any development programme that aims to prevent and control zoonotic diseases. This study examines the roles and responsibilities of women self-help groups in Kachia Grazing Reserve and Bokkos, Jos Plateau, Nigeria. The findings show that groups promoting social, physical and psychological health strongly motivated women's involvement in self-help groups. Self-help activities showed commitment to effect a change in their livelihoods, despite constraining environmental, cultural and social factors. Engagement of women's self-help groups in livestock development programmes offers a powerful instrument for driving forward the One Health practice in pastoralist communities, promoting human, animal and environmental health and well-being.

T, Priyanka et. al. (2019) stated that in recent years, Self Help Group have become a significant movement of India. The empowerment of women is vital for the development and growth of the country. Women's empowerment is critical to the socio-economic progress of the community and to bring women into the mainstream of national development has, therefore, been a major concern of the government. The present study is an attempt to analyze the evaluation of women empowerment through self-help group. The data required for the study has been collected from both the primary and secondary sources. A Random sampling method has been followed. The percentage analysis was carried out to draw meaningful interpretation of the results. The Chi-Square test used to find whether the two attributes are associated or not. Weighted average technique was used to find the problems faced by women self help group business. The results of the study revealed that the SHGs have had greater impact on both economic and social aspects of the beneficiaries.

Sinha, M. et. al. (2019) stated that the present article empirically examines the role of microfinance access on women empowerment by using primary data on women borrowers from different microfinance institutions in Nadia and Murshidabad districts of West Bengal in India. Microfinance institutions play an important role in strategies related to gender and development due to their active relationships with women empowerment and poverty alleviation. The various programmes under microfinance like self-help groups (SHGs) are promoted and inspired for their significant economic impacts on empowerment of women. We investigate the impact of microfinance access on three dimensions of women empowerment, which make influence upon decision making on the issues of credit, expenditure and children. We conduct a primary survey on about eight hundred respondents of women borrowers from different microfinance institutions and apply multivariate probit estimation. Our findings imply that the greater access to microfinance credit negatively impacts on economic empowerment i.e. decisions on credit and expenditure related issues.

POSSIBLE PATHS OF EMPOWERING WOMEN:

Various interventions have been recommended for empowering women. One such intervention is the introduction of Self-Help Group that aims at enhancing women's access to credit by organising them into groups. The concept of SHGs, not exclusively, but primarily revolving around women. Movement of women development through SHGs has been introduced in different parts of the country and abroad to promote socio-economic status of

women in particular and to bring out an all-round development in general (Lazar and Palanichamy, 2000).

Empowerment Through Micro-Credit:

Credit availability is one of the strategies by which the rural poor can be empowered to change their living standards faster than any other methods. With a few exceptions, experience with rural credit to the poor has not been very successful. Most banks do not lend to the rural poor, but limit themselves to the urban, formal sector. State-run development banks have typically been expensive, loss making, bureaucratic, and accessible only to the non-poor segments of rural society. Foreign funded credit schemes targeted at the poor have suffered from the same risks of deviation to the not-so-poor, and have usually collapsed after the departure of the foreign funds. State-run credit cooperatives have often left only bitter memories to the poor, as corruption and outright theft diverted the promised money. In short, for the poor, access to credit has been proven to be difficult, costly, and often ineffective.

Empowerment Through Self-Help Groups:

A typical SHG will comprise like-minded individuals who volunteer to save small amounts of money in a common pool, out of which, need-based loans are given to members for meeting their emergent credit requirements based on the priorities decided by the group members. In other words, SHG can be referred to as a group of poor persons who own, manage and control a micro level bank of their own, virtually empowering themselves to meet their emergencies.

Empowerment Through Participatory Approach:

Community participation is endogenous to SHG approach and must always be consciously encouraged. Participatory methods are also found to have lasting impact on long-term group survival and growth. Some of the important steps in participatory method, which may be applied to SHG, that include promoting consensus around group action among community members, enabling communities to make choices and helping them to prepare their plans, empowerment by providing control to community over allocation of resources, and giving responsibility to community for monitoring of programmes.

Empowerment Through Best Practice:

Getting a group formed takes time and skills. Development workers must pay frequent visits to the community where the group is to be formed and to be devoted time to talk to the people for getting to know them. Some sort of investigation into the problems of people and their response patterns beforehand will surely help. There is no single best way to form groups. However, the sequence of events has been found to be consistent in yielding good results.

Empowerment Through Good Governance:

Strong savings and credit groups, owned and managed by the community itself, need

competent and committed development facilitators, strong cadre of leaders, and enlightened and alert members. Hence, the governance of SHG that promotes empowerment through democratic traditions is crucial for overall success. Evolution of norms or rules and regulations for self-governance, participatory decision making, diligence and self-discipline among group members coupled with strong enforcement mechanism are sufficient conditions for transparency in group operations.

Empowerment Through Effective Leadership:

It is apt to realise that leadership in SHG is a Verb and not a Noun. The range of leadership responsibilities includes providing guidance for group activities, assisting in information-sharing among group members, helping to define problems and identify solutions, facilitating appraisal of group performance, resolving conflicts and disputes among group members, organising, implementing and co-ordinating group plans and rendering truthful accounts to members.

Empowerment Through Model Objectives:

SHG is a novel empowerment approach in development economics. SHG envision human development perspective in their scheme of things. The clarity in goals and objectives of SHG determine the pace and direction of their development. Hence, the groups among rural poor must be facilitated to achieve empowerment based on long-term goals rather than for short-term gains.

Empowerment Through Credit Facility:

Providing credit access to members of poor households on sustainable basis is the primary objective of SHG. A well-conceived loan programme in SHG will enhance its attractiveness to the members. These loans are often given for various purposes without insistence on collateral but are available at a cost. There is no compulsion to avail of loan facility. As such those who avail loans have to make a choice to pay the cost, or have no credit at all. As continuity of need-based internal lending will strengthen and empower SHG processes, any attempt to obstruct or discontinue it after receipt of subsidy, grant or even a bank loan can only be a self-destructive move.

CONCLUSION:

After independence, a number of legal measures were enacted to improve the standard and quality of the life of women. The Special Marriage Act, 1954 provided for a form of marriage for persons who do not profess the Christian, Jewish and Hindu religions. The Hindu Marriage Act, 1955 pertaining to Hindus, introduced uniformity of treatment in the matrimonial laws of others also like Buddhists, Sikhs and Jains. The Hindu Succession Act, 1956 conferred on women the right to inherit and hold property. The Hindu Minority and Guardianship Act, 1956 removed obstacles in the area of maintenance and adoption. The Suppression of Immoral Traffic in Women and Girls Act, 1956 sought to prevent the exploitation of women and girls. The Prostitution and Immoral Traffic Act, 1958 abolished

prostitution. The Dowry Prohibition Act, 1961 removed some of the special disabilities suffered by women with regard to dowry. Certain substantial amendments were made to this Act in 1984 in order to increase its impact. The Maternity Benefit Act was also passed in 1961. The Factory Act of 1948, the Mines Act of 1952, the Plantations Labour Act of 1961, etc. have made certain provisions for the health, safety and welfare of women workers in mines and plantations. The Contract Labour (Regulation and Abolition) Act was passed in 1970 and the Equal Remuneration Act in 1976 (Kumar, 1993).

REFERENCES:

Sinha, M., Mahapatra, S. S., Dutta, A., & Sengupta, P. P. (2019). Microfinance and Women Empowerment: An Empirical Analysis. In R. Das (Ed.), Handbook of Research on Microfinancial Impacts on Women Empowerment, Poverty, and Inequality (pp. 52-64).

T, Priyanka & Sudha, B. & .M, Surya. (2019). Evaluation Of Women Empowerment Through Self Help Groups. 8. 481-489.

Vinodhini R. L. & Vaijyanthi P. (2016). Indian Journal of Science and Technology. 9(27);1-5.

Women's Empowerment, Abhijeet Publications, New Delhi

Engendering Development: Through Gender Equality in Rights, Resources and Voice. World Bank Policy Research Report, Oxford University Press, New Delhi.

World Development Report 2001: Attacking Poverty. New York: Oxford University Press.

World Development Report, (2012). Gender Equality and Development, The World Bank, Washington, D.C.

Utta, Nandita and Jha, Sumitra (2013). Encyclopedia of Women, Women in Rural Development, Pacific Books International