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WOMEN EMPOWERMENT THROUGH SELF- HELP GROUPs

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ABSRTACT

Women constitute half of our population and play a vital role in the development of the family, the community and the nation. It has been widely recognized that unless women's potential is properly developed,, no transformation and economic development is possible. Therefore, to accelerate the growth and prosperity of the nation, it is very important to create opportunities for socio-economic development of women in rural India. In fact, since independence, it has been felt that women experience poverty to a great extent than men do. The benefits of poverty eradication intervention programmes targeted towards the head of the household have failed to trickle down and reached the women. Since then, the Government of India (GOI) has been emphasizing the need for designing separate development programmes for women and to earmark a specific percentage for women beneficiaries in other rural development programmes. However, it was only in the year 1975, the year declared by the UN as International Year of the Women that the situation began to improve significantly.

The Government of India's policy on women development has undertaken various shift of emphasis independence. The most significant change occurred in the mid-1980s with the seventh Five Year Plan, which started a move towards equality and empowerment rather than development. This included the evolution of Department of Women and Child Development under the Ministry of Human Resource Development and its counterparts in the states. In addition, Women's Development Corporations were set up in most states to implement the new strategy of economic development by facilitating access to training, entrepreneurship development, credit, technical consultancy services and marketing facilities. The Eighth Five Year Plan marks a further shift towards empowerment of women, emphasizing women as equal partners in the development process. The Government continued advocacy for sustained equitable growth opportunities for women in the subsequent five year pal ns including the Tenth Five Year Plan period which all are reflected below in its mandate.

1. *Increased participation by women in local government and decision making process.*
2. *Greater spread of community- based organizations, including women's group.*
3. *An increasing focus of poverty alleviation programmes for women; a mandate to eliminate discrimination against girl children and adolescents in matters of food, health, education, and child labour.*
4. *Recognition of the need to sensitize all levels of bureaucracy, legislators, and law enforcement agencies to gender issues.*

The promotion of income activities and thrift and credit through self help groups for women.

WOMEN EMPOWERMENT THROUGH SELF-HELP GROUPs

Women represent almost half of the total population of our country and their participation in the developmental programmes is considered of imperative significance. No schemes whether in the field of economic development or social development can be successful unless women play their constructive role in such programmess. In spite of the social imbalances existing in the society, there has been considerable improvement in their social status and today women occupy many high positions. Women's role in directing and shaping the destiny of the society is crucial.

Women Empowerment

The nature of empowerment renders it difficult to define. On the one hand, it is often referred to as a goal for many development programmes. On the other hand, it can also be conceived as a process that people undergo, which eventually leads to changes. There are some other definitions which explain empowerment as a process to change the distribution of power both in interpersonal relations and in institutions throughout society or a process of acquiring, providing, bestowing the resources and the means for enabling the access to a control over such means and resources.

The term is therefore more relevant to the marginalized groups- the poor, the illiterates, the indigenous communities and of course, cutting across these categories, the women. For them it can be 'the ability to direct and control one's own life'. Such an individual empowerment of women is attained in relationship to the larger society. It is a process in which women gain control over their own lives by knowing and claiming their rights at all levels of society at local and household levels. Self-empowerment also means that women gain autonomy, are able to set their own agenda and fully involved in the economic, political and social decision- making process.

There is a psychological component, that would include the 'development of feelings that women can act upon to improve their condition. This means formation of thee belief that they can succeed in change efforts'. The economic component requires that "women be able to engage in a productive activity that will allow them some degree of autonomy, no matter how small and hard to obtain the beginning".

For several years voluntary groups and governments have been working towards women's empowerment. Various strategies of interventions have been attempted and several 'entry points' have been experimented with. One approach based on an understanding that prompting women's empowerment in their economic lives is the best route to achieving overall empowerment. Some critiques argue that this type of economic intervention achieves little more than an improvement in women's incomes and leaves basic gender inequalities intact, the impact actually goes further Economic empowerment is one of the most effective basis for organizing women, it need not be the only one. It can be the starting point. Women can be brought together only on basis of felt needs and that depends on what the women see as their most crucial problem.

We can put all definitions into a single one- that empowerment allow women to have choices, which in turn means relative strength and bargaining power for them. While it is clear that women can be empowered individually, the feminist vision is one where women are able to articulate a collective voice and demonstrate collective strength.

Origin and Concept of SHGs

The origin of SHGs is from the Grameen Bank of Bangladesh, which was founded by Mohammed Yunus. SHGs were started and formed in 1975. In India NABARD initiated in 1986- 1987. But the real efforts was made 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 together to save small amounts regularly, which are deposited in a common fund to meet members emergency needs and to provide collateral free loans decided by the group. They have been recognized as a useful tool to help the poor and as an alternative mechanism to meet the urgent credit needs of poor through thrift SHG is a medium for the development of saving habit among women. SHGs enhance the equality of status of women as participants, decision- makers and beneficiaries in the democratic, economic, social and cultural spheres of life. The basic principles of the SHGs are group approach, mutual trust, organization of small and manageable groups, group cohesiveness, sprit of thrift, demand based leading, collateral free, women friendly loan, peer group pressure in repayment, skill training, capacity building and empowerment.

SELF – HELP GROUPS PROGRAMME (SHGS)

The Self - Help Groups (SGHs) is an effective mechanism for taking up grassroots programmes with an aim to bring about change by working directly with communities at the grassroots level, whether in the rural or in the urban areas. It is provided that the economically concept of Self Help Groups is catching up as the most viable means to empower the women especially, at the grassroots level. The women have been showing extraordinary dynamism in organising themselves in group activities 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 to which they domestic sphere, and inputs to which they previously locked access. It permits a gradual building of her capacity to interact effectively and redistribute economic opportunity. It is against this backdrop that the SHGs have emerged as an alternative banking structure to cater to the productive needs of the women

Formation of Self – Help Groups

The formation of SGHs is based on the following principles :

1. Maintaining high level of participation and collaboration among members
2. Creating awareness about the organisation.
3. Problem analysis and prioritization
4. Leaning process associated in group formation action and cohesiveness.

Stages of SHGs and Their Features:

Stage 1 : The Getting to Know Stage

1. Facilitating
2. Stimulating
3. More personal knowledge
4. Invite members to share their options for actions
5. Encourage consideration of individual strength an weakness
6. Making team activates enjoyable
7. Give maximum support to the participants

Stage 2 : The Experimenting State

1. Began to involve members in review of team performance
2. Build bridge between individual farmers collective action
3. Allow conflicts to surface tryout decision making and problem solving methods
4. Find opportunities to experiment
5. Give high level of support.

Stage – 3 : 'The Development Stage'

1. Develop decision making strategies
2. Develop team's capacity to compensate for individual weakness.
3. Encourage people to share strengths
4. Celebrate successes
5. Regularly review performance and plan improvement in team functioning

Stage – 4 : 'The Expansion Stage'

1. Building bridges with other groups
2. Experiment with different forms of leadership
3. Allow leadership to change with needs of tasks
4. Expose group functioning for external visibility.

SHG Bank Linkage

SHGs meet the smaller consumptions and emerging needs of its members from own savings and common found. As the capacity of the group and quantum of credit also went up, SHG linked with the formal rural banking system in India comprising of public and private sector commercial banks, regional rural banks and co- operative banks in February 1992. The SHGs use their pooled resources together with the external bank loan to provide interest- bearing loans to their members. Such loans provide additional liquidity for use in any of the borrower's production, investment or consumption activities. While banks give loans directly to individual SHGs, the Non- Governmental Organizations (NGOs) assist the bank in monitoring, supervision and recovery of loans. They also provide training and guidance to the SHGs for effective functioning and act as a financial intermediary and contractually responsible between the bank and a number of SHGs.

Benefits of SHG

The formation of SHGs in rural areas has created awareness among women both in social and economic aspects. Now most of the women are able to increase their income level and also contribute to the development of their family; which they were not earlier able to do. A part from financial aspects, it also becomes a platform for exchanging ideas regarding AIDS prevention, dowry, nutrition, legal marital laws, literacy, sanitation, children rearing, etc. Leadership qualities developed through SHG meetings have seen 2500 women become presidents or members of panchayats and local bodies in the State. Thus the empowerment of women through SHGs has benefited not only the individual women but also her family and community as a whole.

CONCLUSION

The empowerment of women through Self Help Groups would lead to benefits not only to the individual women but also the family and community as a whole through collective action for development. These SHGs have a common perception of need and an impulse towards collective action. Empowering women is not just for meeting their economic needs but also for more holistic social development. The Self Help Groups provide credit, and also empower women socially and economically. They encourage women to participate in decision- making in the household, community and local democratic sector and prepare women to take up leadership positions. Empowerment is a process of awareness and capacity building, leading to greater participation, greater decision- making power and control of the transformative action. The empowerment of women covers both individual and collective transformation. It strengthens their innate ability through acquiring knowledge, power and experience.

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