



## **Role Of Self Help Groups In Woman Empowerment**

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### **Abstract**

Self help groups are small group of people who help each other to solve their problems. Women used to join the group only with the spirit of saving. But now in the meetings of the women's group, apart from saving, the problems of rural women and their development have also started to be discussed. Self-help groups are making an important contribution in the empowerment of women because working in these groups increases their self-respect, pride and self-reliance. As a result the capabilities of women increase. Today, India occupies a top position in the field of self-help groups run by women all over the world, but the social, cultural, administrative, political and economic conditions of our country pose many challenges in the mobility, viability and feasibility of women's groups.

**Keywords - Self help groups, women empowerment, Socio-economic development**

### **INTRODUCTION**

If we look at the sociality in the village, then we find that the tradition of giving and receiving help in any work has been going on for centuries. For example, the "spirit of community" is the biggest feature of tribal society and it is also associated with the strings of its social, economic and political aspects. But in today's era of money-market competition, its spread was not done by being organized in the process of development. Despite this, the community is still present in some form or the other among the poor and socially backward classes. There is no country in the world where economic development has been possible by marginalizing women. The economic, social and political development of any society, state and country cannot be imagined without connecting women to the mainstream of development. The dream of a strong India cannot be fulfilled without empowering women, half of India's total population, especially without empowering 'rural women' (Sharma, 2013). Self-help groups have been studied as a way to increase effectiveness of woman-owned businesses. They are thought to increase mutual trust, a spirit of thrift, group cohesiveness, among other attributes. Self-help groups have been empirically found to increase socioeconomic status in rural India (Amutha, 2011). Sanyal (2009) found economic ties among members, the structure of the group network, and women's participation in group meetings contributed to collective action in promoting social capital and normative influence. Self-help groups were found to be especially important in developing communication skills for poor women in India. Improving communication skills was related to better access to banks, to become successful micro-entrepreneurs and self-reliant successful women in all respects (Pangannavar, 2012). Self-help groups are playing an important role in the process of women empowerment, in which the efforts of the famous Bangladesh economist Muhammad Yunus have been remarkable. He started the microfinance movement from 1970 itself, under which arrangements were made to give unconditional loans to the poor, especially women, and today the microfinance movement is being run by 7 thousand institutions of the world,

which has helped about 1 crore 6 lakh people. In fact, self-help group is such an organization of the people of the village, who organize themselves on their own volition, regularly deposit small savings in the collective fund and which are used to meet the emergency needs of the members. In this way, the members of the group meet once in a week or month, discuss various topics, solve each other's problems, due to which these women are moving towards empowerment by coming out of the maze of poverty, unemployment and illiteracy. We are moving towards empowerment not only on economic but also on social and political dimensions (Gupta and Panthi, 2013).

Self Help Groups are one such medium with the help of which women have made a new identity. Along with this, Self Help Groups have made a special contribution to the women of the group in strengthening their relations with other women and helping each other to achieve their goals. Working in self-help groups increases the self-confidence, self-respect, self-respect of women. By collecting small savings as a group outside the household periphery, taking loans, contacting bank employees and setting up small enterprises, they take pride in increasing the work of group meetings (Kurukshetra, 2013).

'Women empowerment' simply means - strength, competence, self-reliance, self-confidence. In other words, providing women with equal opportunities for development, giving them the right to get the education they want and giving them the right to make independent decisions about home, family and society, is empowerment. According to another concept, 'women empowerment' simply means empowering women, giving rights in the hands of women and making them self-reliant. Under this, in other sense, women's empowerment does not mean equalization of men, but means strong participation of women at every level in economic, social, political and cultural field. Women empowerment is seen as an important means of reducing gender discrimination in almost all societies of the world. Empowerment refers to a process whereby powerless people get better opportunities to control their life circumstances. For the empowerment of women, it is necessary that they become aware about the discrimination faced by women in the male dominated society. It was also realized in India that group thinking can be a more effective medium than individual financing and this led to the development of the concept of "self-help groups". Self-help groups are an effective way to ensure access to credit for the poor and one way of developing the habit of saving savings. The goal of the Self Help Group is to develop leadership potential among the poor and make them empowered. Self help group is a group formed voluntarily by the rural poor, in which the members of the group can easily save as much as they want, contribute it to a common fund and loan to the members of the group for productivity or meeting emergency needs. To give as is mutually agreed upon. Self-help groups have been formed on a large scale in India in the last two decades. These groups have proved to be very important in influencing the economic side of the lives of mainly poor rural women. Tankha (2002), Weil (2005) and Apmas (2005) in their study on the combination of SHGs and banks found that group members admitted that their wealth, income and employment had increased. The nature of borrowing has also started changing with the objective of earning income instead of consumption. Due to increase in savings and increase in capital, their own economic efficiency frees them from the clutches of moneylenders. The effect of increase in economic service and income has increased the ability of self-help group members to increase household expenses and basic needs such as better nutrition, education and health. The study of Apmas (2007) has pointed out an interesting trend in Andhra Pradesh that moneylenders are now shifting from lending work to land-house related business. The members of the group get loan of more amount every time and continuously and on getting assurance of getting credit in future, the members can invest large amount in building wealth and earning income.

Singh, Kushal and Gautam (2007) have concluded in their study that a very large percentage of women are positively affected after membership of self-help groups. Group participation of women enables them to discover their inner strength, gain self-confidence, social and economic empowerment and capacity building. According to Lokesh (2009), self-help groups have the power to bring about a socio-economic revolution in the country. It can contribute to change the economic status, social status, decision making and increase the outdoor activities of women. Puhazendi and Badatya (2002) have shown in their study that self-help group members feel their economic status as more advanced than those who are not members of the group. In various surveys conducted on the performance of SHGs, this fact has emerged that by providing micro credit to SHGs, the physical mobility of rural women, increased decision-making power, bargaining power and problem solving ability at different levels. With the increase in power, their contribution to the rural development process is increasing progressively. In view of this, continuous efforts are being made by the Central and State Governments for their development. The significance of this effort of the government is also coming to the fore that the women of the village are doing the work of the bank, block, hospital and market on their own outside the house and by doing various businesses efficiently; they have proved that only they can go out of the house. They are not only skilled in work, but also skilled in carrying out various economic activities at the community level. In this way, this effort of women empowerment by women is commendable. Looking at the history of Self Help Groups, it is known that it was mainly started through reputed voluntary organizations of the country like Self Employed Women Association, (SEWA) Ahmedabad, Mayrada, Bangalore etc. If we look at the history of Mayrada, Bangalore, then this institution started playing its role towards social work from the year 1968. In the beginning, Mayrada mainly began the work of resettling Tibetans who had come from Tibet after the China War. In the second round, in this way, by the year 2000, by providing facilities to lakhs of people, the goal of raising their standard of living was made. In the context of self-help in the appropriate program, mainly Mayrada laid special emphasis on the following issues. As\_

- Rural branch system through community action group.
- To organize women so that self-help groups can be promoted.

Thus on the basis of experience the following things emerged from the point of view of learning:

- 1) Communities who have similarities in economic and social aspects make continuous efforts through a small group about their needs, problems, feelings, expectations etc. Therefore, it is an important part to continuously awaken their enthusiasm in their respective process.
- 2) Members of the same level try to learn what they find interesting.
- 3) The members of these same level groups are excited to apply the awareness of their knowledge by developing their own potential in their practice.
- 4) These member-groups mainly try to move ahead automatically through their group.
- 5) It seeks to bring towards development the members of the same level group as well as others.



## Literature Review

Puhazendi and Badatya (2002) have shown in their study that members of SHGs have experienced their economic status as more advanced than those who are not members of the group. Self Help Groups are one such medium with the help of which women have made a new identity. Along with this, Self Help Groups have made a special contribution to the women of the group to strengthen their relations with other women and help each other to achieve their goals.

Lalita (2006) in her paper has studied on the importance of SHGs, their delivery mechanisms and the problems faced. The study has found that there are two major factors threatening sustainability: damage to credit discipline because of high interest rates and political reactions to incidents of coercion.

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According to Choudhary (2010) study, women empowerment is a process through which a woman challenges the existing social systems and culture to raise her standard of living and through this process her abilities emerge. Only those activities can be included in the category of real women empowerment, through which women resist the current systems of society and in this process there is a clear improvement in their living conditions.

Kamini (2012) discusses a study on the empowerment of urban women in Coimbatore, India, through self-help groups (SHGs). The study covers the material, cognitive, social and relational dimensions of empowerment. It was found that the participation of women in SHGs has enabled them to address problems such as lack of drinking water and electricity, access to health services and children's education. The United Nations was commended for its efforts to promote gender equality in India

According to the study of Somanathe, Silwal (2013) half of the population of our country is women, the contribution of women in every sphere of life has been accepted, women are as important as men in the progress and development of the nation, they have made their economic While making a significant contribution at the level, it has been proved that men and women are the two wheels of the vehicle of development in the development of the country. In the last decades, there has been rapid development in the fields of agriculture, industry, transport, communication, education, health, etc., in which women, showing self-reliance and self-reliance, started participating directly and indirectly in the development of the nation.

Mishra (2014) examines the pre-SHG and post-SHG status of rural SHG members in Puri district of Odisha. On the basis of primary data analysis, the study finds that SHGs have not only produced tangible assets and



improved the living conditions of the members, but has also helped in changing much of their social outlook and attitudes. In the study area, SHGs have served the cause of women empowerment, social solidarity and socio-economic betterment of the rural poor.

### **OBJECTIVES OF THE STUDY**

- (1) Study of the impact of Self Help Groups on Women Empowerment
- (2) Study of the need of Self Help Groups
- (3) Study of the purpose of Self Help Groups

### **JUSTIFICATION OF SELF HELP GROUP**

Agriculture is the mainstay of the population of more than 75% of the total population in the village. Such villagers have many problems. The first is that they do not have other means of income other than agriculture. Secondly, in agriculture, work is available for 5 to 6 months, so in the remaining time, the villagers have to make special efforts for income and when necessary, they have to mortgage their land and ornaments, and are forced to get rid of it by the situation. In the meantime, if other problems (illness, death, festival, marriage) come, then the limits of holding the hostage increase. Despite having a wide network of bank branches, the villagers have no access there. Since the needs of the poor are related to small credit, as well as their needs for both consumption and production purposes, banks consider this a threat and are reluctant to lend. A single person can probably do nothing to emerge from this crisis. But some people together can accumulate a capital by saving little by little from their small income. With this capital they help each other and by using it they gradually get rid of the land. Obviously this process takes a long time. But with the help of voluntary organizations, they solve their problems to some extent.

Self Help Group is a voluntary group of 10-20 members with similar social and economic background who:

- Regularly save a little from your income.
- Mutually agree to contribute individual amounts to the collective method.
- Make collective decisions.
- Resolve mutual differences through collective leadership.
- Provides loan on terms and conditions decided by the group.

### **PURPOSE OF SELF HELP GROUP**

The objective of the Self Help Group is to provide micro-credit to the rural poor, mainly women, as well as to promote savings and mutual cooperation among women by linking them with banking activities. Apart from this, its main objective is to develop equality and belongingness among women, increase self-confidence, increase self-reliance and make them aware of their rights, so that they can be empowered at the individual level as well as at the collective level and To stand up for their rights. Self help group operation For the smooth operation of the group, each group appoints three representatives from among its members - President, Treasurer and Secretary, so that the group process can run smoothly. Education and self-confidence are mainly the basis for selecting office bearers, so that they can do the work of accounting in the group themselves.



Often, sometimes they are also given training to run groups by the facilitator. Regular meetings of the group are held every month, which take place in a public place or at each member's house. It is mandatory for every member to be present in the group meeting, or prior information of absence is provided by the member in the group, so that better planning of the group's work can be done. Sometimes group members send savings money from their neighbors to the group, indicating this. After the formation of the group, the "neighborhood relation" of women has also strengthened. During the meeting, women often discuss various topics among themselves, such as loan transactions, savings, the process of joining new members, village problems and solutions, environmental problems, health problems, children's education, political Participation, utilization of credit and methods of saving etc. The members of the group also encourage each other on how they can get a large amount from the group by making small savings. Women's self-help group is that group of 10 to 20 women of equal level, whose members voluntarily gets its membership and can start economic activities like savings and credit on the basis of principles like mutual cooperation and unity. A special fact has emerged from the study of different groups that woman's groups or such groups in which the number of women is more, have been more successful and continuously functioning. Keeping this fact in mind, greater participation of women in the group is recommended. In any case, the tendency to save is more in women, especially the tendency of 'secret savings'.

### **IMPACT OF SELF HELP GROUP ON WOMAN EMPOWERMENT**

Impact of Self Help Groups on the lives of women Working in self-help groups increases the self-confidence, self-respect, self-respect, etc. of women as a group outside the household periphery by collecting small savings, taking loans, contacting bank employees, setting up small enterprises By conducting group meetings, the following abilities are developed in women:-

- **Power of self-determination** - Women's self-decision making power is developed by working as a member of a self-help group. Self-confidence develops in women by doing transactions with banks, paperwork etc. Self-determination abilities of women are developed by conducting group activities, participating in meetings, which gradually gives voice to their thinking in the family and community.
- **Economic self-reliance** – As a member of self-help group, women become financially self-dependent, which improves their status in the family and thus they use the available money for their personal use or children's education and health etc.. It is clear from studies that cases of domestic violence are less with women who are financially independent.
- **Availability of information and resources** – Increases the mobility of women as members of the group. Through these groups, women who are imprisoned in the house, come in contact with Panchayat institutions, banks, government machinery, non-governmental organizations, micro finance institutions, etc., due to which they have more information and resources. Availability of information and resources empowers women.
- **Ability to speak forcefully in matters of collective decision** – Studies have shown that women working in self-help groups are more active in community work, participation in panchayat meetings. These women are able to put their point in front of the community more forcefully than other women.



- **Psychological Development** – Participation for social changes is ensured by women as members of Self Help Groups on their own initiative. Their confidence in their ability to bring about change is strengthened.
- **Skill Development** - In our country, women usually do many things like sewing, embroidery, papad making, pickle making, but these works are done on a large scale commercial basis through self-help groups. These groups are also given skill training by government and non-government organizations, which develop the ability of women to learn skills to improve their own individual or collective power.
- **Belief in democratic processes** – In these groups all the members are generally of similar socio-economic background and in their action democratic techniques are adopted which strengthens women's faith in democratic processes. It also affects the political institutions in the village like Gram Sabha, Panchayat etc. It also increases the ability of women to change their ideology in a democratic way.
- **Participation in the Financial Sector** – Today around the world women's self-help groups are considered the most promising in combating poverty. More than 80 percent of SHGs in India are associated with women, with payout rates around 95 percent and a very low percentage of non-performing assets. Factors hindering the development of women's self-help groups Although a lot of good work is being done by women's self-help groups, but in Indian perspective, women have to face more difficulties than men in organizing themselves as groups and developing an enterprise like -

(a) **Limitations on the mobility of women** – Due to the male dominated society in India, the life of women is often confined within the four walls of the house. Therefore, there are many types of social constraints on them when they go out of their homes to organize themselves in the form of self-help groups. Though organized by women as groups, they have to negotiate with bankers, non-governmental organizations, intermediaries for their products, etc. to further their enterprise, in which limits are sometimes imposed by family members. Similarly, where men can work till late nights, the duration of work for women is limited due to various reasons.

(b) **Social Restrictions** – Many socio-traditional customs on the living, work, employment etc. of women in Indian society also act as a hindrance. Women Self Help Groups have to take the help of men to promote the products of their enterprise and take them to the cities. As a result, despite working in groups, women are not able to fully believe in themselves and consider dependence on men as the reality of their life. In such a situation, empowerment can only take the form of economic self-reliance and psychological development does not take place.

(c) **Negative attitude of the bankers** – Traditionally, there are more number of male customers in banks and women have been deprived of banking services in a way. As members of self-help groups, when women approach banks for loans, etc., their curiosity and doubts are high due to lack of prior experience, but positive and sympathetic behavior is not done by the bankers towards this situation. The morale of women's groups is low.

(d) **Administrative Barriers** – Women groups have to face many obstacles due to administrative stereotypes, complexities, corruption, bribery, malevolent mentality etc. in getting in touch with government institutions. Due to which women groups are not able to take advantage of many incentive schemes being run by the government for self-help groups or they have to face many challenges.

## CONCLUSION

In conclusion, it can be said that by participating in group activities, women have joined a new dimension of development by joining various tasks and have the ability to lead at the group level as well as at the family and community level has emerged. The primary objective of women empowerment is that they should be empowered towards their rights and maximum participation should be increased at the decision level in the family. In this way, self-help groups are playing an important role in making rural women self-reliant, under which Swarna Jayanti Gram Swarozgar Yojana has played an important role. Under this, more than 30 thousand self-help groups have been formed so far. There is clear evidence from various facts, that through these groups, domestic violence and exploitation of women have been effectively stopped, due to which the status of women in the society has also improved to some extent. Therefore, by connecting women with the main stream of development, they have made a revolutionary change in their social, economic and political life and oriented towards the direction of empowerment, due to which rural women are making their own special identity, as well as village. It is also playing an important role in its development, which is commendable. Women who were once uneducated and ignorant, after joining self-help groups have become aware of their health, children's education, nutritious food and family planning. Through Adult Education Mission, they have become more sensitive towards AIDS education, cleanliness and other social issues. Due to the intervention of government programs like Neeru-Meeru, Mahila Janmabhoomi, etc., she became aware of her power. The 'frugality' on which the SHGs are based has inspired its members to save some of their income. These small savings proved to be very helpful in his financial crisis. Self-help group movements also developed leadership qualities in women, which enabled them to articulate the cause of the group. In this study the most important, inseparable but backward parts of the society. An attempt has been made to look at the role of self-help groups as an effective tool to make 'women' empowered and self-reliant. The government is trying to bring rapid development and economic and social change in rural areas. In this context, efforts are on to improve the standard of living of women and ensure their effective participation in development work. The core SHG philosophy is in women empowerment through increasing employability, self-sufficiency and inculcating a habit of saving among the rural women. Self Help Group is a voluntarily formed group by rural poor women, so that the members of the group easily save as much as they want. mutually agreed to contribute them to a common fund and to be given in the form of loan to the members of the group to meet productive or emergency needs. Both economic support and social change are important for rural development. Therefore, women's self-help groups are necessary for empowerment, so that rural women can get organized and do something with their own efforts in the economic and social sector. Women are an integral part of the economic development of the country; therefore the government should give equal importance to the women contributors and their well-being in the society.

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