

Women Empowerment through Self-Help Groups Functioning For the People, By the People and Of the People

***Anam Fatma**

Research Scholar

Department of Commerce and Business Administration

L. N. Mithila University, Darbhanga, Bihar

****Dr. S S Ali**

Retd. Associate Professor

Department of Commerce

A N D College, Shahpurpatori, Samastipur, Bihar

Abstract

A significant development in recent years has been the mushrooming of community-based organizations and initiatives at the local level for women. Reports indicate that self-help programmes, often in the form of savings and micro credit schemes, have succeeded in changing the lives of poor women, enhancing incomes and generating positive alternatives for increased self-esteem.

Key words: *Cycle of Discrimination, Rural Women, Self-Help Groups, Socio-economic Development, Women Empowerment.*

Introduction

Women constitute half of the world's population. In the context of national development, women's participation in economic activity is of crucial importance. The early nineties saw the reshaping of strategies for socio-economic development and the emphasis gradually shifted from 'development and the emphasis gradually shifted from 'development' to 'empowerment'. In the recent times, especially in the post globalized period, women have started working in different occupations in formal and informal sectors.

The term 'Women Empowerment' stands for different meanings for different people, depending on their ideological position and their pre-conceived notions about a women's role in society. Not only that but also the empowered women play important role in empowerment of the less fortunate among them. There is no doubt that women have achieved a lot and have crossed many

milestones, yet they still have a long way to go. The reason for that in Indian culture and tradition, gender bias are entrenched so firmly. These traditions have resulted in an inter-generational cycle of discrimination.

The United Nations Development Fund for Women (UNDFW) includes the undermentioned factors in its definition of Women Empowerment:

- I. Acquiring knowledge and understanding of gender relations and the ways in which these relations may be changed.
- II. Developing a sense of self-worth, a belief in one's ability to secure desired changes and the right to control one's life.
- III. Gaining the ability to generate choices and exercise to bargain the power.
- IV. Developing the ability to organize and influence the direction of social and economic order.

Concept of Self-Help Group

Amid the inadequacies of the formal financial systems to cater to the poor, Self-Help Groups (SHGs) emerged. The origin of SHG is the brainchild of Grameen Bank of Bangladesh, founded by Professor Mohamad Yunus of Chittagong University in the year 1975. A SHG is a homogenous affinity group of the rural poor formed voluntarily. The group members save small amounts out of their earnings and mutually agree to contribute to a common fund. They lend to the members for meeting their emergent credit needs. The loans are available for consumption and small production purposes. The group decides rates of interest, period of loans, and other terms. Such groups may be informal or registered and should not have a membership of more than 20. The credit is available virtually at the doorstep of the borrower, reduce the cost and time. A good number of such SHGs have already come into existence spontaneously or with the active involvement of voluntary agencies.

However, the understanding of 'Women Empowerment' is often clouded by the inability of the differentiation between gender roles. The reason behind

this is that gender roles are not fixed. They vary across the world within countries and within castes and classes. In other words, gender roles can be changed.

The gender role must be changed to ensure equality and equity of women, then the term 'Women Empowerment' becomes easier to understand. It means women are acquiring the power to think and to act freely, so that they can exercise choice and fulfil their potential as full and equal members of society.

SHG for Women Empowerment

Empowerment is a process of awareness and capacity building, leading to greater participation, greater decision-making power and control and transformation. The empowerment of women covers both an individual and collective transformation. It strengthens their innate ability through acquiring knowledge, power and experience. Our Constitution in its fundamental rights has provisions for equality, social justice and protection of women. These goals are yet to be realized. Women continue to be discriminated, exploited and exposed to inequalities at various levels. So, the concept of empowerment as a goal of development projects and programmes, has been gaining wider acceptance. By empowerment, women would be able to develop self-esteem, confidence, realise their potential and enhance their collective bargaining power.

Women's empowerment can be viewed as several interrelated and mutually reforming components. In the current social climate, the significance of family is vital for women, particularly for poor women in the rural areas. Women's survival is not socially conceivable without the family. Motherhood is the only acceptable social goal to which she can aspire. Her worth as a 'reproducer' confers some status on her. The position of the social structure affects the way they are regarded in their economic roles as well. It has resulted in a pervasive sexual division of labour, which reinforces the notion of the males having more power and relegates women to low-status occupations.

Amongst the poorer sections of the rural community, women are frequently expected to shoulder the burden of the survival of their families. Women carry out the bulk of the work in agricultural production. Women do around 70-80 percentage of all fieldwork, whilst most post harvest and processing tasks are solely their responsibility. All activities involving direct manual labour are assigned to women. There is a total lack of job security and social security benefits. The areas of exploitation are high, resulting in long hours, unsatisfactory work conditions and health hazards.

Empowerment is as much a function of structural change as of attitudinal change. Some of the well known strategies of structural changes are political and economic interventions. The instrumentality of political intervention is legislation, including constitutional amendments, while that of economic intervention is development planning. Empowerment is also a matter of change of values. Indian Social Cultural heritage as well as religious scriptures is so diverse that it is possible to find in them as much support for a culture of gender hierarchy. Empowerment of women in awareness building, capacity building, skill development, decision making, power and action to bring about gender equality is a process that every institution/organisation must at least consider, if it is to remain competitive. To create a empowered society it is also necessary to change attitude and behaviour and to provide people with skills they need to function more effectively than the opponent. There is livelihood that empowered women could transform the capacity of other women thereby creating empowered community, spontaneously.

Empowerment of Rural Women

Change which has been affecting both the environment and society in varying degrees, has certainly been benefitting the women, but perhaps at a much slower pace, than it affects men. Education of girls, emergence of drudgery reducing technologies, evolving of women friendly policies, formation of self-help groups, generation of employment and income, enhanced awareness

about social legislation, increasing mobility, more freedom than before and greater exposure to the world outside their hamlets or villages- all these developments have brought about tremendous changes in the lives of women.

Changes in a series of spheres-technological spheres, economic sector, social structure, legal safeguard, political policies, and community-based women's groupings and an array of associated fields-have made the women to shed their ignorance, reduce the fear and raise their status. The pace of progress is slow but steady and sustaining. Most of these developments have contributed to the growing independence of women and their contribution to their own self, their family, group and the community.

The life style of women in towns, cities, educated, economically well-off and broadminded families, presents an advanced and modern profile. Whereas in the countryside, among peasants and the poor, their lifestyle is largely traditional, gradually changing through. However, in both the urban and rural systems, the rich and poor families, the continuum of dominance ranges from male- controlled to female controlled.

Qualitative Impact of SHG

This section assesses the impact of the SHG, which is focused on qualitative indicators. This type of analysis deals with the non-economic dimension of project impacts that are often downplayed in conventional impact evaluation studies. Qualitative Impacts measure variables that are critical human development indices and represent real Improvement in the quality of life of the poor since these variables are value laden and sometime perceptual, they are often difficult to capture.

Here an attempt is made to capture the qualitative impact through three broad indicators, viz, economic empowerment, social empowerment and political empowerment. Specific indicators are developed to explain the impact within each domain. The indicators for economic empowerment included here are the variables like economic self-sufficiency consumption of nutrition foods,

purchase of consumer durables and awareness regarding the use of utensils. The positive change in these indicators is economic empowerment of the poor. Similarly, social empowerment is explained here through the variables like importance in family, awareness regarding education and health. Positive changes in these indicators explain the social empowerment of the members. The third domain i.e. political empowerment is presented here through participation in Gram Sabha and political awareness. A positive change in these variables explains political empowerment of the women.

Conclusion

Empowerment of women is therefore the processes of controlling power and strengthening of their vitality. Of the three broad categories of empowerment viz., economic, social and political, the first is the key and may lead to others. Efforts are being made through special development programmes with greater gender- sensitivity. However, the programmes of women being holistic, integral approach is the need of the hour to articulate their hopes and aspirations. The potential of the women at present is not fully tapped and utilized for the community. SHGs are necessary to overcome exploitation, create confidence for the economic self-reliance. A group becomes the basic for the action and change. It also helps build relationship of mutual trust. Thus, Self-Help Groups can do wonders to the rural poor living even in remote villages in improving their economic condition and protect them from culture of the village money-lenders.

References:

1. Gupta, Rachit and Aggarwal, Shalini (2017), *A Study on Women Empowerment Through Self-Help Groups with Special Reference to Ghaziabad District in Uttar Pradesh, International Journal of Science and Applied Research, Vol.4, No.6, June, pp. 32-38.*
2. Joshi, S C (2012), *Self Help Groups (SHGs) and Status of Women in North Eastern India, Raj Publications, New Delhi.*

3. *Meena, Hemraj and Meena, Kanti (2011), Women Empowerment and Self Help Group, Aadi Publications, Jaipur.*
4. *Mohideen, A Sulthan (2011), Self Help Groups and Women Empowerment, HRD Times, Vol.13, No. 10, October, pp. 45-46.*
5. *Nirmala, M (2017), Women Empowerment and Self-Help Group, Global Journal for Research Analysis, Vol.6, No.3, March, pp. 542-544.*
6. *Pangannavar, Arjun Yallappa (2012), Self Help Groups (SHGs) and Women Empowerment in India, New Century Publications, New Delhi.*
7. *Sahu, Banshi Lal and Ghosh, Souvik (2016), SHG Approach in Improving Livelihood and Empowerment of Rural Poor, New India Publishing Agency, New Delhi.*
8. *Sharma, Sarika (2015), Women Empowerment in India: An Analytical Study, Kunal Books, New Delhi.*
9. *Shireesha, E (2019), Empowerment of Women Through Self-Help Groups, International Journal of Scientific Development and Research, Vol. 4, No.12, December, pp. 13-16.*
10. *Tripathy, Arun Kumar (2021), Women Empowerment Through SHGs: A Case Study of Jalgaon District of Maharashtra, International Journal of Trend in Scientific Research and Development, Vol.5, No.6, September-October, pp. 24-39.*
11. *www.rural.nic.in*