

## **Self-Help Groups: A Tool For The Empowerment Of Women**

**Shehnaz Salahuddin<sup>1\*</sup>**

### **Abstract-**

Women constitute about 50% of the total population yet they are the ones who are always in a disadvantaged position when question arises as to the allocation of resources and offering of opportunities. So it is very essential that women be provided with some kind of assistance which would help them in achieving empowerment. For the upliftment and development of women particularly those living in rural areas the government formulated several programmes and policies. One such initiative was taken by the government of India with the formation of self-help groups. This Paper seeks to look into the various objectives and aims of the self-help groups. It also tries to look into the issues and ways through which self-help groups can aid in the empowerment of women and make them self-reliant. It also talks about NABARD which has brought a sea-change in the condition of the poor women in rural areas by linking SHGs with banks. Various constitutional guarantees have been discussed which provide safeguards and rights to women. This Paper also highlights the issue of development of women as reflected in the different Five Year Plans. It is only through economic independence can women achieve all other forms of equality which will secure her honour and dignity in the society.

**Key words:** Self-help groups, women empowerment, constitutional guarantees, Five Year Plans.

### **Introduction:**

From times immemorial, the issue of safety and security of women has been a great cause of concern not only nationally but also globally. Women are a vulnerable lot and are subjected to all sorts of torture, suppressions, violence, attacks and discriminations. The only solution to these sorts of subjection is the empowerment of women. Women are considered as the better halves. Just like the trains cannot run without engines, similarly women are the backbones of family and society. There can be no development and progress without the full participation and involvement of women. Empowerment involves when women can think independently, can take their own decisions independently and can mould their lives in their own way. The formation of Self-help groups is one way through which emancipation of women can take place. These groups provide women the platform through which they can voice their opinions on different issues and can work as a team and thus form a larger group to showcase their talents and skills which would empower them and make a difference in their role and position in the family as well as in the society.

### **Objectives of the Study:**

1. To understand the concept of empowerment.
2. To outline the features and aims of the self-help groups.
3. To point out the constitutional provisions which guarantee rights and security to women.

---

<sup>1\*</sup>Assistant Professor Of Political Science, Harimohan Ghose College, Mobile No- 9831524220  
Email- shehnazsalahuddin26@gmail.com

4.To identify the issue of women's development as reflected in the different Five Year Plans of India.

5.To highlight the importance of self-help groups in the empowerment of women.

### **Methodology-**

In order to write this Paper mainly the help of secondary data has been taken into consideration. Various books, journals and websites related to the topic ,newspapers were researched in detail .

In common parlance, empowerment means "Self esteem- self reliance- self confidence". It is a continuous process for realizing the ideals for equality, human liberation and freedom for all. Empowerment is a process aimed at changing the nature and reaction of systematic forces which marginalize women and other disadvantaged sections of the society. According to a report of the Government of India- "Empowerment means moving from a position of enforced powerlessness to one of power".

### **Empowerment includes-**

- 1) Ability to make decisions in personal/collective circumstances
- 2) Ability to access information and resources for decision making.
- 3) Ability to consider a range of options from which to choose
- 4) Ability to exercise assertiveness in collective decision making
- 5) Having positive thinking about the ability to make changes
- 6) Ability to learn and access skills for improving personal/collective circumstances
- 7) Increasing one's positive self image and overcoming stigma
- 8) Increasing one's ability in discreet thinking to sort out right or wrong.

The process through which women gained greater share of control over resource, material, human and intellectual and financial resources and control over decision making in the home, community, society, nation and to gain power is generally called as women empowerment. Actually, the concept of women empowerment had long been encouraged and talked about by the great leaders of our country. Mahatma Gandhi had announced at the Second Round Table Conference that his aim was to establish a political society in India in which there would be no distinction between people of high and low classes and in which women would enjoy the same rights as that of men and the teeming millions of Indians would be ensured dignity and justice- social, economic and political. Pandit Jawaharlal Nehru said- "You can tell the condition of the nation by looking at the status of women.". Swami Vivekananda also said, " That country and that nation which does not respect women will never become great now and nor will ever in future."In the words of ex- president A.P.J Abdul Kalam- "Empowering women is a pre-requisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their thoughts and their value systems lead to the development of a good family, good society and ultimately a good nation."

As per census report 2011- no females per thousand males in India is 933. Females are 946 in rural areas and 900 in urban per thousand males. However the general conception is that women are inferior to men in all aspects of life and therefore should be concerned only with household chores and bringing and rearing up of children. Many discriminatory attitudes against women have been observed under the purdah system, the dowry system etc. In order to remove the inequalities and injustices meted out against women, various positive measures have been adopted and enshrined in the Preamble, Fundamental Rights and Directive Principles of Indian Constitution.

### **Constitutional Guarantee-**

- 1) Article 14: Equal rights and opportunities in political, economic and social spheres.
- 2) Article 15: Prohibits discrimination on grounds of sex.
- 3) Article 15 Clause (3): Enables affirmative discrimination in favour of women.
- 4) Article 39: Equal means of livelihood and equal pay for equal work
- 5) Article 42: Just and humane conditions of work and maternity leave
- 6) Article 51 Clause(A)(E): To renounce practices derogatory to the dignity of women

Through 73<sup>rd</sup> and 74<sup>th</sup> constitutional amendment act of 1993, a very important political right has been given to women, which is a landmark in the direction of women empowerment in India. With this amendment, now 1/3<sup>rd</sup> of the seats at different levels of the elections, that is, Panchayat, Blocks and Municipalities have been reserved for women. Apart from these, specific laws were enacted by the Parliament in order to fulfill constitutional obligations of women empowerment.

- 1) The Equal Remuneration Act, 1976
- 2) The Dowry Prohibition Act, 1961
- 3) The Immoral Traffic(Precaution) Act, 1956
- 4) The Maternity Benefit Act, 1961
- 5) The Commission of Sati(Prevention) Act, 1987
- 6) The Prohibition of Child Marriage Act, 2006
- 7) The Preconception and Pre-Natal Diagnostic Techniques(Regulation and Prevention of Misuse) Act, 1994
- 8) Domestic Violence Act,2005
- 9) The Sexual Harassment of Women At Workplace[Prevention,Prohibition,and Redressal ]Act,2013

These laws were enacted not only to provide specific legal rights to women, but also to give them a sense of security and empowerment.

### **Self Help Groups (SHGs)-**

The Self Help Group movement has been initiated in India as a channel of microfinance. They were started first in the 80s by the NGOs which disbursed small loans to groups of poor women as a tool to empower them socially, politically as well as financially (Murdoch and Rutherford, 2003). Actually it was a pilot project for microcredit by linking self help groups with banks which was launched by NABARD in 1986-1987.The origin of SHGs from the Grameen Bank of Bangladesh which was founded by Mohammed Yunus. SHGs were started and formed in 1975. The SHGs is an informal organization of 10 to 20 persons of homogeneous poorer section of the society. It is controlled and managed by the members. They are formed by the promoters like banks, NGOs and government departments such Department of Women and Child Development etc.

### **Major Features of SHGs-**

- 1) Members should be homogeneous, that is, they should have the same social and financial background.
- 2) There should not be any discrimination against the members based on caste and political affiliations.
- 3) The ideal size of an SHG is 10 to 20 members. In case of minor irrigation and disabled persons, this number may be from 5 to 20.
- 4) It can be formal (registered) or informal.
- 5) The group normally consists of either only men or only women.
- 6) 50% of the groups formed in each group should be exclusively for women.

- 7) A group shall not consist of more than 1 member from the same family (a person should not be member of more than one group).
- 8) Regular participation in group meetings makes the SHGs effective. The SHGs should put strong emphasis on regular attendance in the group meetings.
- 9) All financial and non financial transactions are transparent in an SHG. Maintenance of books of records and accounts and also other records such as Minute's Book, Attendance Register etc is important.
- 10) The SHG may frame a set of written bye laws incorporating rules and regulations for the SHGs' functioning and also roles and responsibilities of the members.
- 11) The habit of thrift (small savings) is fundamental to the SHGs and helps in building a strong common fund.
- 12) Once a SHG has accumulated sizeable amount in the form of savings for the period of about 3-6 months, the members may be allowed to avail loans against their savings for emergent consumption and other credit needs.

### **Self Help Groups: Major Objectives-**

- 1) To mobilize the resources of the individual members for their collective economic development.
- 2) To create a habit of savings.
- 3) To uplift the living conditions of the poor.
- 4) To mobilize individual skills for groups' interests.
- 5) To build up teamwork.
- 6) To develop leadership qualities.
- 7) To organize training for self development.
- 8) To identify problems, analyzing and finding solutions in the groups.
- 9) To assist the members financially at the time of need.
- 10) To create awareness among the members about their rights.
- 11) To avail loan from the common fund of the group.
- 12) To create confidence and enhance capabilities of the members.
- 13) To help the members by collective decision making.
- 14) To motivate the members by taking up the social responsibilities.
- 15) To discuss the women related issues, dowry and health related issues like HIV, AIDS etc.

The SHGs have provided a platform to women through which they can showcase their abilities, skills, talents and also voice their opinions on different issues. The women in one sense feel empowered. The question arises as to the different kinds of empowerment-

**1. Political Empowerment**-This allows women to participate in policies and decision making processes of the government which will benefit their economic wellbeing and thus help in bringing the required and desired change in her life. In SGHs women can elect their own leaders and participate in the management and regulation of its affairs. Within the group they come in association with each other and thus come together to advocate policies that will benefit their lives as well as their groups.

**2. Economic Empowerment**-This is the basis for all types of empowerment. When women have control over their resources, they have the power to take decisions regarding the use of their resources and this will help achieve economic empowerment. By being a part of the SGHs they can earn money and become economically independent and thus have a say in the family as well as in society.

**3. Social Empowerment**-This can be achieved through education, awareness and various public policies and programmes. Women can be brought out of different types of discriminations, abuses and violence they are subjected to everyday. With the help of SGHs they can secure for themselves a secure, dignified and honourable life.

**4. Technological Empowerment-**Through this the women are provided with capacity building measures, exposure to media ,appropriate training programmes and appropriate technology for their upliftment and development.

In 1992 NABARD had started a program about linking SHGs of the rural poor with the banks. RNI issued comprehensive guidelines to banks in February 2000 for mainstreaming microcredit and enhancing the outreach of microcredit providers. Banks were given the freedom to formulate their own model for extending microcredit. The SHG- Bank Linkage Program implemented by commercial banks, RRBS and cooperative banks have emerged as the major microfinance program in the country. There are three models of credit linkage of SHGs with banks-

- 1) SHGs formed and financed by banks.
- 2) SHGs formed by formal agencies other than banks but financed by banks.
- 3) SHGs financed by banks using NGOs and other agencies and financial intermediaries.

SHGs are increasing in number day to day and contributing a lot for women empowerment and poverty alleviation.

The SHG- Bank Linkage Program has greatly helped the rural poor in terms of formal banking system. It has also contributed greatly in terms of gender sensitization, empowerment and poverty alleviation. An important feature of the program is that around 90% of the groups linked with banks are exclusively women groups. The main advantage of the program are timely re-payment of loans to banks, reduction in transaction costs both to the poor and the banks, doorstep saving and credit facility for poor. It also reduces exploitation of the rural poor in the hands of untapped business potential.

The issue of the welfare of women as reflected in the different Five-Year Plans.

Starting from the very first Five Year Plan which covered the period from 1951 to 1956 emphasized on the role of voluntary organizations and charitable trusts which would work for the promotion of women welfare. In this respect central social welfare board was set up in 1953. Second Five Year Plan 1956-1961 aimed at taking the development work to grassroots level and supported the the development of mahila mandals in this respect. Womens education ,pre-natal and child health services, nutrition for children and expectant mothers –all these were dealt in the Third, Fourth and Interim Plan 1961-1974. There was a shift in the approach of focus in the Fifth Five Year Plan 1974-1978 which now stressed on the issue of development of women. The issue of womens development was considered as a separate economic agenda in the Sixth Five Year Plan 1980-1985 with more thrust on education ,health, and employment. The first shift towards women empowerment was evident in the Eighth Five Year Plan 1992-1997. In the Ninth Five Year Plan 1997-2002 there was formulation of plans which would assure 30% of funds or benefits from all development sector would flow to women. It was this Plan which for the first time stated that the empowerment of women was its specific objective. The Tenth and Eleventh Five Year Plans suggested special measures for gender empowerment and equity. The 11<sup>th</sup> Five Year Plan focused on four aspects- violence against women, economic empowerment, political participation and women's health.

### **Conclusion-**

It is apparent truth that economic status is the condition of social justice. So in order to remove social inequality, people have to be economically independent. This is true particularly to the majority of the poor who live in rural areas and specially women. If women are empowered, there is no doubt of development and progress and here comes the importance of SHG. Various departments of both Central and State governments, nationalized commercial banks, regional and rural banks, cooperative banks and societies and NGOs have joined the SHG movement as promoters. SHGs are the best facilitators of rural employment and income generation, income distribution and empowerment of rural women. SHG have taken up various initiatives and activities for improving the economic status of women. They have come together to break the barriers of

caste and community and work towards economic improvement. The SHGs has also improved the confidence and communication skills among its members and now they have learnt how to deal and tackle with their problems. Through SHG, they also learn how to conduct meetings and interact local government officers and members of the Panchayat boards in order to meet their demands. Some of them learn how to make monetary transactions in a bank. So, the proper functioning and working of the SHG is very important and indispensable for the empowerment of women.

### References-

- 1) Economic and Political Weekly, March 19 2005, March 26 2011
- 2) Kurukshetra, November 2001, February 2006, July 2006, September 2006, March 2007, January 2008, December 2008, June 2010, September 2010, June 2011, September 2011
- 3) Agarwal, C.M., Indian Women, India Publishers and Distributors, Delhi, 2001
- 4) www.hindu.com
- 5) www.aptsource.in
- 6) Govt of India, Ministry of Home Affairs, Census Report 2011
- 7) <http://info.worldbank.org/etools/bspan/presentationViwe.asp?PID=936&EID=482>
- 8) Chandra, Dr Rakesh- Women Empowerment in India- Milestones & Challenges, <http://www.empowerpoor.org/downloads%20empowerment.PDF>
- 9) Bandyopadhyay, D.B.N. Yagandhar and Amitava Mukherjee (2000), "Convergence of Programmes by empowering SHGs and PRIs", Economic and Political Weekly, June 29
- 10) Chiranjeevulu T. (2003), "Empowering Women Through Self Help Groups- Experiences in Experiment", Kurukshetra, March.
- 11) Aziz Ahmed, M.(1993), "Women Empowerment: Self Help Groups;", Kurukshetra, April, 47, 7: 19, 20 & 49.
- 12) Dr.Datta Sukumal, Microfinance and Women's Empowerment in India, July, 2012
- 13) Dr.Maheshwari Meena and Goyal Shobhna, Role of Self-Help Groups in Socio-Economic Empowerment of Women: A Review of Studies, Pacific Business Review International ,vol:7 Issue 2 ,August 2014
- 14) Sharma Vikrant, Sharma Preeti, Impact of Self-Help Groups on Women Empowerment, International Journal of Social Science and Humanities Research, vol:2 ,Issue-3, July-September ,2014