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EMPOWERMENT OF WOMEN: A WAY STARTS WITH THE HELP OF SELF-HELP GROUPS

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Abstract

Women constitute 49.58% of the world population which is 3.905 billion, according to the world sex ratio 2021 given by statistics time. com. Their role is very special and indispensable in the society but still they are deprived of their basic rights in many fields. Today women have potential and ability to prove themselves, feed their family, earn livelihood and they know many traditional skills like knitting, cooking etc. but still they are not independent because of lack of money and financial dependency. This problem has been solved to the great extend by Self help group which plays a significant role to reduce the problem of finance and help women to chase their dreams, to establish them self in the society. these groups work with each other for the welfare of each group member and take guarantee of each others act in the group. self-help groups act as a bridge between women entrepreneurs who have strong will to begin an enterprise but do not have sufficient resources to fulfill their dream, and the sufficient amount of finance their needs. Here SHGs provide them financial assistance and give them opportunity to have good employment. This paper talks about the Self help groups have played a significant role to enhance the women entrepreneurship and describe the role of self help groups in the social and economic empowerment of women.

Key words : Self- Help Groups, Women Empowerment, Economic empowerment

1. Introduction

Empowerment is the process of a group or a community to enjoy autonomy and control in their lives. Empowered persons work on their own development, they exercise their choices, they have their own opinion they have their own agenda and they improve their status in the society. The woman strengthening is particularly acknowledging the freedom from and stresses quality and autonomously decisions without having any help from guys. "Empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their value system lead to the development of a good family, good society and ultimately good nation." These are the words By Dr. A.P.J. Abdul Kalam which emphasizes on women empowerment. Empowerment of poor women start with the help



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of self help groups because self help groups helps in not only economic but also overall empowerment of women. The SHGs (Self-help Groups) are the significant assets of motivation for women welfare. In an endeavor towards the advancement of women which has shown improvement in rustic offices, banks ,organizations, groups and so forth. In India, the majority of the SHGs are started by women with advantages of financial foundation, littler in size, usefulness, interest, and deliberate working mode. The SHG in India began from April 1999 and started work into different areas like dairy ranches, fisheries, proportion shops, handlooms, ranch development, and downpour water gathering and so on and started helping poor women.

1.1 Women Empowerment

United Nations Population Information Network (POPIN) has defined women's

Empowerment is based on five components, which are as follows:

- Women's sense of self-worth.
- Their right to have access to opportunities and resources.
- Their right to have the power to control their own lives, both within and outside the home.
- Their right to have and to determine choices.
- Their ability to influence the direction of social changes to create a better social and
- Economic order of life nationally and internationally.

From the above definition women empowerment is defined when a woman is confident in her ability, she is capable of leading her life, she is independent, she is socially and economically independent, she has her own opinions, enlightened and has good freedom from all the areas and finally she is capable to stand for her own rights. Women's empowerment includes women's education and knowledge to increase the understanding of her surroundings and her ability to control her life. she should have freedom from domination from financial dependency she should be the good financial decision-maker and finally she should have independence in the terms of mobility.

1.2 Goal of Women Empowerment

- To increase the mindfulness in women for their advancement.
- To utilize their ability of maximizing the welfare of entire country.



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- To make appropriate environment for women' pride and provide them sound physical and mental improvement.
- To encourage them to be genuinely aimful and step forward for their dream of development.
- To make them independent so they can battle against the issues and troubles identified with their business.

1.3 Self help group

For the distribution of small scale credit to the poor women, an association has been set up called self - help Groups."All for all" is the principle behind the concept of Self Help Groups (SHGs). this is mainly concerned with the poor people and it is based on the principle of "for the people by the people and of the people". it is a mini voluntary agency, a little gathering of around 10 to 20 individuals. it is a relationship of financially homogeneous gatherings of financially poor people which spare limited quantity of money consistently and contribute that money towards a typical reserve which is used for their individual financial needs. SHGs at the micro level mainly focus on the weaker sections of the society particularly on women for their social defense. It is women driven association which works in different regions. Through SHGs the status of women as members, leaders and person is increased in the society.

1.4 Stages of Self Help Group (SHGs)

A. There are the three major stages of establishment of SHG on the basis of functions in the view of many scholars

- Group formation is the first stage when new members meet and create contact with each other for similar financial needs.
- Capital formation is the second stage where members focus on the creation of funds here they help each other by revolving fund and organize skill development programme to educate members.
- Third and final stage where members are satisfied with their group working and work to Take economic activity in upward direction for more income generation.

B. Groups are shown to be in four stages on the basis of time according to several studies and these are as follow:-

- ❖ Group Formation - 0-6 months
- ❖ Group stabilization - 7-12 months



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- ❖ Self reliance - 13-18 months
- ❖ Institutionalization - 19-24 months

1.5 Origin and concept of self help group

Self Help Groups have been started as a medium of providing support to poor people with the credit that they needed to fight against poverty. These groups were formed to help women to meet their needs for easy credit. The groups were initially based on an idea of savings at an interest rate which was fixed by themselves to lend within the group and later that got linked with the formal credit system. In 1976 Professor Mohammed Yunus had started the “grameen bank” in response to the need for capital by the poor. Later in 1983 it was converted into statutory body by the ordinance of the Bangladesh government. firstly The Grameen Bank gave loans to a group consisting of five women; six to eight groups were formed a centre. They had been recognized as useful tool to help the poor and those groups were an alternative mechanism to meet the urgent credit needs of the poors through thrift. SHGs enhanced the equality of status of women as a participants, as a decision-makers and as a beneficiaries in the democratic, economic, social and cultural spheres of life. The basic principles of the SHGs were the group approach, good mutual trust, effective organization of the small and manageable groups, group cohesiveness, better sprit of thrift, demand based lending, collateral free loan, women friendly loan, less peer group pressure in repayment of loan, enhance skill training and good capacity building and empowerment role of SHGs. Self Help Groups have been started as a medium of providing support to poor people with the credit that they needed to fight against poverty. These groups were formed to help women to meet their needs for easy credit. The groups were initially based on an idea of savings at an interest rate which was fixed by themselves to lend within the group and later that got linked with the formal credit system. In 1976 Professor Mohammed Yunus had started the grameen bank in response to the need for capital by the poor. Later in 1983 it was converted into statutory body by the ordinance of the Bangladesh government. firstly The Grameen Bank gave loans to a group consisting of five women; six to eight groups were formed a centre. They had been recognized as useful tool to help the poor and those groups were an alternative mechanism to meet the urgent credit needs of the poors through thrift SHGs enhanced the equality of status of women as a participants, as a decision-makers and as a beneficiaries in the democratic, economic, social and cultural spheres of life. The basic principles of the SHGs were the group approach, good mutual trust, effective organization of the small and manageable groups, group cohesiveness, better sprit of thrift, demand based lending, collateral free loan, women friendly loan, less peer group pressure in repayment of loan, enhance skill training and good capacity building and empowerment. SHG are an innovative experiment in womens thrift and credit.

1.6 Function of Self Help Group (SHGs)

The following are the main functions of the SHGs.



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- Members create a common fund through their regular savings.
- Ensure flexible working system for members and pool the resources in the democratic way.
- Arrange Periodical meetings for decision making by active SHGs members.
- Ensures the Timely repayment of the loan amount.
- The rate of interest is at its minimum.
- SHGs Act as powerful tool to promote rural savings and provide gainful employment opportunity

In view to carry out the empowerment of women the SHGs are expected to perform certain functions like essential documentation on the happenings of the SHGs. their involvement with the wider society is considered to be vital, while small savings details are also maintained by the members themselves.

2. Objectives

- To describe the role of self- help groups in women empowerment.
- To check the dimensions of women empowerment.
- To describe how self help group have empowered many women.

3. Research methodology

This paper is descriptive in nature and the study of this paper is based on the analysis of secondary data which have been collected from the various sources such as magazines, newspapers, journals, articles, websites and other published media. On the basis of collected data the entire paper has been prepared with the conclusion of the study.

4. Major roles of SHGs which helps in the women empowerment.

- SHGs help to encourage poor women to save and utilize their savings by lending it to other women in the group.
- SHGs help to reduce dependency on money lenders.
- SHGs help to build the confidence and mutual support for women who are looking for change in society.
- SHGs help to establish a forum in which women can critically analyze their situation and devise collective strategy to solve their problems.
- SHGs help to provide opportunities for the generation of income through self group activities in order to achieve higher economic self- reliance among the women members.



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- SHGs help to establish gender equality in society.
- SHGs help to develop the social status of women in society and family.
- SHGs help to establish trustworthy link with banks, government infrastructure and other related financial institutions for social and economic development. There are certain Stages in the Group Development Studies which were conducted here and they have suggested that groups move through stages but these are not constant across different groups.

5. Dimensions of the empowerment

5.1 Economic Empowerment: many Scholars who have done deeply research on the role of SHGs in economic empowerment of women have observed the changes and those are as follows.

- Expansion of material resource base.
- Ability to have large and small purchases.
- free to start micro and small enterprises.
- smooth Income and consumption.
- Creation of assets.
- have Ownership of productive assets like house, land, cash savings etc.
- have Economic security.
- Control over economic resources.
- easy accessibility to necessary resources to achieve their aspirations.
- Able to make investment on education, health, housing and marriage etc.
- provide emergency assistance to the family.
- bears the expenditures that are integral part of daily life.
- Reduces poverty.
- Reduced economic dependency on men.

if women is able to do these thing then it is said that economic empowerment is achieved.

5.2 Psychological (Cognitive) Empowerment: many scholars have studied about the role of SHGs in psychological empowerment of women, have shown many features.Economic



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empowerment of women has resulted in psychological empowerment of women in the following dimensions;

- Improved courage.
- high Sense of self and vision of future.
- high Self worthiness.
- Self esteem and confidence.
- Identify their own abilities and skills due to high self esteem and confidence.
- realize their identity, strengths, capability and power.
- Ability to define goals and work upon them.
- Have positive goals for future and linked with self efficacy.
- have aspirations and strategies for change.
- Change in the perceptions, feelings and their own strengths.
- high consciousness about their abilities.
- Enhancement of intrinsic strengths and positive self image.
- Able to overcome shy nature and talk confidently in the public places.
- Improvement in literacy level.
- high awareness and knowledge.
- Awareness of rights.
- health and sanitation awareness.
- children education, food and nutrition and environment awareness.
- Individual development and growth.

5.3 Relational (Family and Society) Empowerment: Economic and psychological empowerment of women have helped them in gaining the value in the family and society. Therefore there is a change in gender relations in the family and society. The relational empowerment of women have following aspects.

- Status and decision making power in the family due to their contribution in family
- Contribution in health and productivity of the family.



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- Change in the attitude of family members,close relatives and society.
- Changes in gender relations within family.
- Increased bargaining power with family members .
- Involvement in major decisions like purchasing of land or rickshaw or livestock for increment
- earnings.
- gender based violence reduced.
- Social mobility and visibility.
- Participation in non family groups .
- Development of good network and interacting with them.
- enhanced Ability to interact effectively in the public places.
- Recognition in the society.

To sum up all these we can say that women have become economic change agents in the family and social change agents in the society.

5.4 Managerial Empowerment: following features have been observed as a result of women participation in SHGs to enhance their managerial abilities.

- Able to organise themselves into groups and create their collective interest.
- Group management.
- communicate opinions freely.
- set micro enterprises.
- Skill development to achieve their goals.
- Development in planning, co-ordinating, decision making and financial decisions as a group leaders.
- Formation of social capital.

To sum up all this we conclude that women having all these characters are more empowered in managerial skills.



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5.5 Political Empowerment: There is a saying in the politics, “In any civilisation, the community that will not get the opportunity to rule, will perish soon”. Women are not exempted from it. Their basic rights will be at threat if they are not empowered politically. The studies who have done research on the role of SHGs in political empowerment of women have found that women face handicaps to their involvement in politics only due to their own perception that only the male are the political screen actors and they will have huge need of funds to contest in elections and still the winning will not be certain etc. But, their participation in SHGs has altered their vision and now these women are the prospective leaders in the local political field. (Sanjay Kranti Das, 2012) This is done due to the fact that the very process of making decisions within the group is an empowering process for them and thus can bring broader development outcomes like greater participation of women in local government processes, and so on. (Mayoux, 1995) Further, increase in political awareness increases the knowledge of national and political figures and our law on inheritance and participation in political action of various kinds have given a fillip to this.

6. Need and Importance of Women Empowerment

Strong Women have high participatory percentage in corporate world and they do good in different areas also such as basic leadership control, support family in money related exercises, have access in the property related matters and increase their right of choice and grow their territory towards advancement. many projects and programmes have been executed by Government and NGOs (Non- Governmental Organizations) for the financial improvement of the women Swarna Jayanti Gram Swarozgar Yojana (SGSY) was one of those programme which has been composed for women strengthening and financial advancement through self improvement gatherings (SHGs) these Gatherings have been given a genuine reform to work for elevating capital, innovation, showcase, work, cooperation of women, independent work environment and salary producing exercises. Women called empowered when they have enhanced awareness, knowledge; skills and technology they work with efficiency, thereby it facilitate the overall development of the society. The concept of Self Help Groups (SHGs) is providing to be a helpful instrument for the women and their empowerment. SHG is an organization of rural poors particularly of women which deliver micro credit to enhance the entrepreneurial activities in women. Entrepreneurship development and income generating activities are a feasible solution for empowering the women. These activities generate income and also provides flexible working environment according to the needs of homemakers. Economic independence is the need of the era. Women's Participation in income generating activities help them in their overall empowerment.

7. Conclusion

The production of SHG movement in india have improved the lives of the wome socially and economically. The SHGs have also increased the financial independence and security of women. after analysing so many research papers if we say that Women's empowerment is possible



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through the development of SHGs will not be a wrong statement. in todays scenario SHGs have been identified as a source to address the financial needs of women. An economic activity of SHGs creates and open the way for women's empowerment and give them chance to enhance their socio economic status not only in rural areas but also in urban areas.

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