



EMPOWERING WOMEN THROUGH SELF-HELP GROUPS

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CONCEPT OF SHG (SELF HELP GROUP)

Self-Help Group (SHG) is a small voluntary association of poor people, preferably from the same socio economic background. They come together for the purpose of solving their common problems through self-help and mutual help. The Self Help Group (SHG) promotes small savings among its members. The savings are kept with a bank. This common fund is in the name of the SHG (Self Help Group). Usually, the number of members in one SHG does not exceed twenty.

The Concept of SHG is based on the following principles

- Self-help supplemented with mutual help can be a powerful vehicle for the poor in their socioeconomic development;
- Participative financial services management is more responsive and efficient;
- Poor need not only credit support, but also savings and other services;
- Poor can save and are bankable and SHGs as clients, result in wider out reach, lower transaction cost and much lower risk costs for the banks;
- Creation of a common fund by contributing small savings on a regular basis;
- Flexible democratic system of working;
- Loaning is done mainly on trust with a bare documentation and without any Security
- Amounts loaned are small, frequent and for short duration;
- Defaults are rare mainly due to group pressure

MEANING OF EMPOWERMENT

Empowerment is not essentially political alone; it is a process having personal, Economic, Social and Political dimensions with personal empowerment being the Core of the empowerment process. In fact political empowerment will not succeed in the absence of economic empowerment. The Scheme of Micro-financing through (Self Help Group) SHGs create empowerment promoting conditions for women to move from positions of marginalization within household decision making process and exclusion within community, to one of greater centrality, inclusion of voice. The social processes of Micro financing programmes strengthens women's self Esteem and self worth, instill a greater sense of awareness of social and political issues leading to increased mobility and reduced traditional seclusion of women. Most importantly micro-finance programmes enable women to contribute to the Household economy, increasing their intra-household bargaining power.

Thus, micro financing through Self-help groups has transferred the real economic power in the hands of women and has considerably reduced their dependence on men. But the lack of education often comes in the way and many a times they had to seek help from their husbands or any other educated man/woman for day-to-day work. The political as well as economic empowerment will not succeed in the absence of women education in skills. The Governments in developing countries therefore must take effective steps to enroll the members of SHGs in the Schemes of open schooling or another distance mode to impart education. Although it is also true that economic empowerment alone does not always lead to reversal in gender relationship.

STRATEGY OF WOMEN EMPOWERMENT

In view of low literacy rate of women and the gigantic task of educating rural women a suitable strategy will have to be planned. The major task is to identify the areas where these groups in fact, are facing problems because at this stage only the problem solving adult learning technique will attract these rural poor to improve their working and income.

The success of any strategy of women empowerment depends upon the following factors:

1. Level of education, hard work
2. Social custom
3. Family planning, small family
4. Health, Medical Services, Cleanliness
5. Environment, tree growing, Kitchen gardening.

Various case studies show that there is a correlation between credit availability and empowerment of women. On the fact of it, Distance Education appears *per se* a 'women friendly' form of acquiring education and formal qualifications. There are



two characteristics which are generally seen to making distance education compatible with other spheres of life, first, there is no attendance requirement, **second**, at the same time, there is a high degree of flexibility in learning schedules and time management. These characteristics have three distinct and undisputed advantages for the distant student. Since, the distance-teaching curriculum is designed for independent study if can well fit with family commitments and living at home. Learning material is sent to the women at their home or workplace they can learn while they earn and the NGO/SHG may provide them the required tuition wherever they desire.

Rural women can learn at their own pace on the basis of availability of time. Technology helps them round the clock access on student support services. In rural India where girls and women are largely excluded from education at all levels D.E. may be the only option. Opportunities are not equal. Responsibilities are more they have to overcome greater odds, less support from their families, early marriage child care. The members of SHGs(Self Help Group) are mainly illiterate and do not have access to formal education. In a study it was reported that the members of the Groups were not fully literate and were not able to read and write. 5 Many are now able to append their signatures perhaps an outcome of the government-sponsored literacy programme and the compulsion to affix signature on several occasions as members of SHGs the handicap of literacy would be a hurdle for achieving many desired results.

For example they will be unable to follow the accounts maintained by the group and hence remain ignorant about the amount pooled individually and in the group, and would be unable to draft an application to represent their case. It is therefore essential to provide them education through especially designed modules through distance education that are directly useful as a member of SHG. At this stage they do not need school or university certificate, Diploma or degrees. They need improvement in their professional skills and solving their day-to-day problems in the working and functioning of SHGs. They should be explained the advantage of group based strategies in poverty alleviation. Importance of savings and opening bank account, marketing of products, timely repayment and repeat loaning. It is important to explain that she is not alone and that such problems are being faced universally. Only by self-help they may fight against their misfortune and improve upon the fate of their family and children.

All these problems, opportunities and chances can be explained the women through short duration training module delivered at their doorstep or work place. At the initial stage we may face certain problems and resistance from the participants if we demand some extra time and money. It is therefore suggested that the benefits should be linked with the DE modules and subsidies should be in the form of distance education and not cash. There are instances where cash subsidies were taken away forcefully by male, members in the family for liquor consumption and gambling and made no significant impact in the society. But education is such a type of subsidy that cannot be robbed by male members in the family. Secondly educated mother will further educate her children and thus will help in mitigating the curse of illiteracy and poverty from the society.

EDUCATION EMPOWERS WOMEN

It is also observed that open education at present is mainly catering to the needs of elites in the urban areas and it has to make in roads in rural areas where India lives. In rural areas women are totally dependent on men, as they do not have economic power to spend. The historical relationships with their husbands can be seen as influenced by historical factors that shape the social structures of how they are subordinated. It has been observed in several research studies that women do experience a double day, as they return to study combined with their domestic roles. The Policy planners must think to integrate the economic benefits with education. Suggest the Differential Rate of Interest (DIR) for women are doing any Course through Open schools or any other mode of Open and Flexible learning.

Women Education is sometimes also perceive as a threat by their husbands. Studying is seen as changing the identity of the partner from being subservient and domesticated. It has been the most basic level through literacy programmes or on more advance levels through university study and even Ph.D. Programmes. A UNICEF study (1998) on Violence against women in South East Asia concluded that compulsory schooling for all girls would be a long-term measure to reduce violence against women by providing them qualifications as the basis for getting a job which in turn will enable them to earn their own income and improve their status. Thus the SHGs should in-fact also be converted in to Self Help Study Groups that will give them not only enhanced income but also enhanced esteem and self confidence to do something meaningful for the society as a whole. They should realize that they are not the isolated unproductive but important wheel for the smooth running of the society. The economic incentives and effective NGOs participation will definitely make the women empowerment a reality from a distant dream at present.

CONCLUSION

Women's empowerment indicators in the design and evaluation of microcredit programmes. Best practices has shown that



microfinance is more effective when assets used as collateral or purchased with loans are solely or jointly in women's names; a range of savings products and facilities offering higher interest rates are made available; the lending process includes participatory consultations, including for non-business loans such as health, education, and housing. It is clear that the impact of microfinance on women's economic integration and empowerment is conditioned significantly by the local context, influenced by the existing social and cultural milieu as also the available livelihood opportunities. Although there are strong indications that access to a potent resource like finance has begun to alter the economic opportunities available to poor women as well as men, MFIs that target women clients need to understand the regional and local contexts and adapt their approach/strategies and products accordingly. Group mechanism has the potential to accelerate the process of empowerment of women. Education is an instrument for enrichment of personal skills of women entrepreneurs in terms of all aspects and they are able to handle any tasks and fulfil requirements leads to the economic prospects of the country. They need improvement in their professional skills and solving their day-to-day problems in the working and functioning of SHGs.

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