

# WOMEN EMPOWERMENT THROUGH SELF HELP GROUP IN INDIA: A SOCIOLOGICAL STUDY

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## Abstract

*Empowerment in the literature refers to the act of bestowing power and authority on some one. Thus, women empowerment refers to the conferring of leverage to women who are otherwise deprived. This includes granting to women effectual decision-making power/authority and the power to influence others decisions along with economic, social and civil freedom. Empowerment, by its very definition, implies an increase in the ability to exercise power. In India, as in most developing countries, women are believed to be and treated as inferior to men. Moreover, as the lives of women and men are embedded in a matrix of unequal gender relations, a decrease in the gender inequality is necessary for an outcome of 'empowerment' for women. In this study the researcher tries to discuss about the role of SHG on women empowerment in India.*

**Keywords:** Self Help Group (SHG), Women Empowerment, Poverty.

## I. Introduction

Women constitute almost half of the population in the world. But the hegemonic masculine ideology made them suffer a lot as they were denied equal opportunities in different parts of the world. The rise of feminist ideas has, however, led to the tremendous improvement of women's condition throughout the world in recent times. Access to education has been one of the most pressing demands of these women's rights movements. Women education in India has also been a major preoccupation of both the government and civil society as educated women can play a very important role in the development of the country. Women empowerment is essentially a needy factor for the economic development of a nation and building a base for social change. In order to improve the socio-economic conditions of the population of any country, it has become prerequisite to empower women by enhancing and ensuring their role to the optimal level. The development strategies could no longer achieve their targeted goal which neglects the need for participation and contribution of women to the society. Only when women are considered as equal partners in progress with men, all round development and harmonious growth of any country would be possible. The idea of women empowerment was introduced at the World women's conference in 1985. In India, the empowering women was focused in the eight five year plan (1992-1997) at the grassroots level and empowering women through translating the recently adopted National Policy for Empowerment of Women (2001) into action and ensuring survival, protection and development of women and children through right based approach was taken care in tenth five year plan (2002-2007). The Government of India has launched and implemented a number of schemes towards poverty alleviation and women empowerment but it was

observed that women in rural areas especially from the poor families could not be benefitted. This led to the country to launch a mother programme called Swarna-Jayanti Gram Swarozgar Yojana (SGSY) which was based on a group approach. Here, the rural poor especially women were organized into Self- Help Groups (SHGs) to enable them to take up viable economic activities on their own on a sustained basis with the support from bank loans and government subsidy.

## II. Objective

The main objective of the study is to know about the role of SHG on women empowerment in Assam in particular and India in general.

## III. Methodology

The study is primarily secondary in nature. For this study the researcher collects data from various articles, books, magazines etc.

## IV. Analysis

Microfinance sector has grown swiftly over the past few decades. In the state of Rajasthan the Self Help Groups has been developed more as social enlistment of women for improving their position in the society. There is approximately 1.5 lakh self-help groups in which about 50% groups have been promoted by the state government's department of women and child development, 20-25% groups have been under various developmental schemes like Swarnjayanti Gram Swarozgar Yojana (SGSY), Watershed Development etc. and 25-30% has been promoted by Non-governmental Organizations (NGOs). "Self-realization and self-initiative are the two most powerful weapons to wash poverty out from the world map" this dynamic quotation of world's greatest economist Chanakya is being translated to one word that is SHG. In fact, SHG is a small body voluntarily formed by the people whose members usually have some common natural bonds such as caste, creed, sub-caste, community, language, place of birth *etc.* SHGs are formed for meeting the specific objective *i.e.* to develop credit or saving capability of the members the group out of their small earnings. Each SHG consists of 10- 20 members, usually a homogeneous group of poor women. The members of SHGs meet once or twice a month. There is a president, a secretary and a treasurer in each SHG. The term of office bearers is on rotation basis, normally one year. All the groups maintain the records such as membership register, minute's book, cash book, savings ledger and the loan ledger. They prepare action plans after a detailed discussion of their proposed activities. Every member of the group gets an opportunity to put forth her views SHGs are informal groups where members have an impulse towards collective action for a common cause. The common need here is meeting their emergent economic needs without being dependent on outside help. The members pool their savings and re-lend it among themselves on a rotational basis. The contribution by each member is not saving in true economic sense but it is their sacrifice from present consumption for meeting their future contingency. SHGs are voluntary associations of people who are homogeneous in terms of socio-economic background or traditional occupation and have come together for a common cause for the benefit of group members. Their common objectives are:

- To save amounts regularly;
- To mutually agree to contribute to a common fund.

- To meet their emergent consumption and production needs.
- To have collective decision-making.
- To solve conflicts through collective leadership and mutual discussion.
- To provide collateral free loans with terms decided by the group at market driven rates.

“Gaon Bade To Desh Bade” is the dictum of National Bank for Agriculture and Rural Development(NABARD) which is very true for a country like India whose 70% population resides in 6,38,345 villages and 24 corer poor are engaged in microenterprises. Poverty in India is widespread with the nation estimated to have one third of world's poor. As highlighted by the Nobel Peace Award Laureate and former Russian President Mr. Mikhail Gorbachev, the imperatives for a better future are—“peace, fighting poverty, promoting global social justice and common wealth and protecting environment”. These words indicate towards social banking. The credit needs of the rural masses in general and rural poor in particular are met via rural financial markets consisting commission agents, Moneylenders and landlords etc. However formal financial institutions have a low penetration due to poor infrastructure, low profitability and higher degree of risk. At this juncture Microfinance has been proposed as a possible solution for the maximum outreach and alleviation of poverty in the rural poor especially the disadvantageous sections of the society namely women, small and marginal farmers, and landless farmers. In terms of financial exclusion India's world rank is 4th with 135 million people excluded from access to the formal financial services.

SHGs are believed to be the vehicle for women empowerment and poverty alleviation. According to the Planning Commission of India SHG is a self-governed, peer controlled small and informal association of the poor, from socio-economically homogeneous families who are organized around savings and credit activities. Members of SHGs meet weekly or monthly and discuss common problems and share information to come at a solution. Group members make effort to change their economic and social problem through mutual assistance. Though the concept of SHGs was piloted by NGOs namely MYRADA in India in Mid 80's but the progress remained low until NABARD took over this project in 1992. What started as a pilot program has now become a movement for social Empowerment particularly for rural poor women. The no. of SHG's linked to banks has increased from about 500 in the early 1990s to more than 1.6 million in 2006. The SHG strategy has become an important component of the Government's overall thrust to mitigate poverty and has been included in every annual plan.

Self Help Group is an important tool which helps the rural women to acquire power for their self-supportive life and nation building efforts. The empowerment of women through SHGs would lead benefits not only to the individual women but also for the family and community. As a whole these SHGs have collective action in terms of development of the rural economy. Empowering women is not just for meeting their economic needs but also more holistic social development. The SHGs empower women and train them to take active part in socio-economic progress of the nation. Pandit Jawaharlal Nehru said, “To awaken the people, it is women who must be awakened; once she is on the move, the family moves, the village moves and nation moves.” Now the women are awakened by the self-help groups.

Rural credit is one of the most essential inputs to accelerate the development process in the block level of a district. Its timely availability in right quantity, at a reasonable rate of interest, provides gainful economic activities in the rural sector. The people of low income groups are deprived of rural credit. Banks generally decline to provide finance to small farmers, marginal farmers, landless laborers, petty artisans, and other landless people as they cannot provide adequate mortgage to the banks. The need of rural people for rural credit is satisfy by the formation of SHG.

The SHG provides various types of loan to their members. The various types of loans provided by SHG are business loan, marriage loan, medical loan, housing loan, cattle loan, agricultural loan. There is a great demand for credit among the members of SHG in small business, cottage industries, and food processing unit. The SHGs provide loan to their member for various purposes which help themselves to mitigate their need. The SHGs sanction loan to its members at a reasonable rate of interest. The interest rate of SHGs varies from group. They generally change rate of interest Rs.1% to 4% per month. The members of SHG make repayment of loan by three ways, such as, repayment in time, repayment in advance and repayment not in time.

Poverty reduction takes place when poor people are able to generate sustainable increasing income. In other words, income generation is the only way to break the vicious circle of poverty. Annual income level is increase among the members of a SHG after joining the SHG. More often the microfinance programme through SHGs targets rural poor especially women to provide them with opportunities for self-employment activities. Microfinance provides self-employment opportunities not only to SHG members but also create employment opportunities for their family members to be engaged in various income generating activities undertaken by SHG members. Self-employment empowers women by providing financial independence, alternative source of social identity and exposure to power structures.

Savings play a vital role in building confidence of the rural people. It can be used as the substitute of insurance where social safety nets are hardly ever existent for the poor of the developing countries. Because, poor people are the most defenseless to risks and yet the least protected against the consequences of different kind of risks which compounded when they aren't adequately prepared with a savings cushion to mitigate them. The poor people have the desire to save and the demands for secure and convenient savings services are often even stronger among them than are credit services. SHGs are medium for promoting the habit of saving among the women and to enhance the equality of status of women as participant, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life.

It is through SHGs that the women get an exposure to outside world. The resources and organizations which were unseen earlier become accessible. Weekly meetings, weekly savings, internal lending, repayment of loans on regular basis, not only promote thrift among the members, but also encourage oneness among the group members. It is seen that for updating the records, the members very often take the help of their literate daughters or sisters and it is a good sign that some members learn the art of book keeping from them. It indirectly promotes literacy among the illiterate women.

**Conclusion:**

So from the above study we can able to understand the role of SHG on poverty alleviation and empowerment of women community in India. Women are the half of Indian population and they has natural right to equal consumption of their needs.so we all have to respect the equal status hood of women folk, then only India will rise as a superpower in the world.

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