

An overview of women empowerment through self-help groups

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Summary

Dr. Mohammad Yunus sowed the seeds of self-help groups in Bangladesh. He started the Grameen Bank project from the savings of the poor in the village of Jabera. Grameen Bank today has 96% women members and 90% shares in Bangladesh. In order to alleviate poverty in Bangladesh and make families self-reliant, Dr. Yunus has handed over the self-help group to the people. After receiving the Nobel Peace Prize in 2006, his name became known all over the world. The importance of self-help groups for rural development and poverty alleviation was felt all over the world. Self-help groups or self-help groups are groups that come together with the same questions, the same behaviors, the same opinions. The concept of a self-help group is a group formed under the leadership of a member in collaboration with each other to increase the organizational strength to raise capital to finance the regular short-term savings. Today, self-help groups have created employment opportunities in the villages and self-help groups have played a major role in the economic empowerment of women in rural areas. The growing participation of women in local bodies and gram sabhas is one of the achievements of the self help group. Decisions regarding water supply in the village are also being taken through women's self-help groups. Positive pressure groups of self-help groups are appearing from many villages under the anti-dispute campaign. Women's participation is more visible in banning liquor and closing liquor shops. Due to self-help groups, the spirit of cooperation among women has increased and some self-help groups are also conducting counseling activities. Items in the district are being branded under specific names like Jijau, Sindhu, Savitri. Every year, the State and Central Governments sell goods in various departments. In many places, stalls or stationery shops in government office premises are run by self-help group women. The work of school nutrition has been given to the women's self help group. The sewing of uniforms in Zilla Parishad schools is being done by women from self help groups. In temples like Jejuri, Ashtavinayak, Pandharpur, women's self-help groups run stalls selling worship materials and prasadam. It is the policy of the government to give priority to women self help groups while issuing ration shop licenses. Overall, self-help groups are instrumental in the economic, social and political empowerment of women. I have tried to review this concept in this article.

Preface:

The self-help group is seen as a ray of hope for the middle class and weaker sections of the society. Before the concept of self-help group was new, there was a practice of saving in different forms in India, such as fund, bhishi. Bangladesh is seen as a backward nation in Asia. This country has the highest poverty rate. A professor at the University of Chittagong and the founder of the world-renowned Bangladesh Grameen Bank and a Nobel laureate, Dr. Mohammad Yunus introduced the concept of self-help groups and started the concept from the village of Jobra. Through this concept, he provided employment to many families in Bangladesh and enabled them financially. His work was awarded the Nobel Prize. Earlier in India, Chhatrapati Shahu Maharaj had introduced the concept of BC in the state of Kolhapur. Through this concept, financial assistance was provided to many families in Kolhapur. The BC of that time is today's self-help group. The Mysore Resettlement and Development Agency (MAIGADA) started the SHG movement in India. He created the 'Leashwallin Responsiveness Race'. NABARD also started the self-help group movement by giving legal recognition to self-help groups. With the support of the self-help group, the movement spread rapidly throughout India and the participation of women in the movement grew rapidly. The state government has made significant contribution for the expansion of self help groups in Maharashtra. In Maharashtra, the movement of women's self-help groups is in full swing and new self-help groups are starting in rural areas. It is a very inspiring journey for women towards economic self-sufficiency. Today, the self-help group is known as a self-help group, self-help group, austerity and debt group, but the self-help group is known. In this article, I have tried to review the changes that have taken place in the lives of rural women through self-help groups.

Objectives of the study

- To study the working of self-help groups
- To study the contribution of self help groups in the empowerment of women in rural areas.
- To study the contribution of self help groups in poverty alleviation in rural areas.

Self-help group operations

In rural areas, poverty in the family has created many financial difficulties. Self-help groups are set up for the purpose of financing each other through savings, creating their

own rent to improve their financial situation. The purpose is to set up a self-help group so that you can run a small business and become self-sufficient by taking out a loan with that savings. By setting up a group of ten to twenty like-minded women from the same village with similar economic status, the group is given a specific name and business is established and financial transactions are done in the name of that group. Only needy women are admitted in the self help group irrespective of caste, religion, caste and economic status. A one-time registration fee is charged from each female member. All the female members of the group have the same amount of savings, every month all the members have to come together and deposit their savings on the date, at the appointed place and at the appointed time. It is necessary to attend the meeting of the self-help group every month and it is the responsibility of the members to bring the savings passbook and record the savings. The group leader is not responsible for that. On the day of the meeting, the chairperson of the group explains the details of the savings to all the members. The amount deposited by member in group is deposited in this account in the name of the group in the nearest bank. The loan is given to the member only after the completion of six months of savings. Loans are given only to women, who have accumulated savings for six consecutive months. The loan amount is recovered in a maximum of six equal stages. The loan stage and interest are recovered from the woman who does not pay the interest on time. Also, loans are disbursed according to the needs of the members. This way the member can start his business with small savings.

To study the contribution of self help groups in the empowerment of women in rural areas.

Self help groups have a significant contribution in empowering women in rural areas. You will see from the following points that women have been empowered at various levels through SHGs in the last ten to fifteen years.

1. **Economic Empowerment of Women:** Women play an important role in the development of the nation and no nation can achieve economic progress by ignoring their potential. If every family becomes financially capable, it will not take long for the country to become financially prosperous. With women's work at the center of their work and their potential, economic development of women as well as their families will take place. Women's self-help groups have a huge potential for their financial empowerment. Through women's self-help groups, training in industry, training, capital raising, sales management as well as women's decision-making ability, efficiency, management skills, etc. is being imparted through self-help groups. This incident is revolutionizing the lives

of women living in helplessness and poverty in rural areas. All this has been made possible by self-help groups.

2. **Social Empowerment of Women:** Due to the social constraints, customs and traditions of the society, women are being emasculated to a large extent till date. Although a large number of women are pursuing higher education today, few women are playing their part in industry, jobs and business. Even though women are educated today, the social constraints imposed on them are still there. The incidents of dowry & honor killing are still happening in the society today and most of the victims are women. Before and after independence, many social reformers tried to loosen social restrictions on women through enlightenment, and to some extent it was relaxed. However, no one has come together to change the mindset of men. But today, the role of women's self-help groups is becoming more important as an important factor in social change in women's lives. Women from self-help groups started coming together. In the village chawdi, we have come together in the temple to discuss various social issues. Women have started participating in the alcohol ban movement in the village. This is a victory for the self-help group. Not only that, bad social practices like gender equality, dowry, oppression of women, superstition began to be curtailed. The picture of women becoming literate, raising public awareness, mobilizing groups for their benefit is becoming more and more prevalent in rural areas.
3. **Political Empowerment:** As women are organized through self-help groups, they are getting involved in politics. The organization of Gram Panchayat, Panchayat Samiti and Zilla Parishad is functioning smoothly as the qualities of organization management, decision making ability and tactics in politics are developing in the self help groups. Self-help groups are creating political pressure groups for women and they are being treated with respect on the political stage. Thus, women's political empowerment towards society, progress and change is taking place and this self-help group has become an effective movement for women's political empowerment. Through Panchayat Raj, new leadership of women is coming forward at the state level and at the national level.

The contribution of self help groups in poverty alleviation in rural areas

The self-help group movement started in India in 1990. After 2006, the movement gained momentum. The legal and financial support given to the self-help groups by financial institutions in India, along with the central and state governments, gained momentum. In 2010, the Government of India launched a new policy to eradicate poverty. Radhakrishna Samiti was established. Considering the recommendations of this committee, it was decided to launch the National Rural Livelihoods Campaign on 18 July 2011. The basic premise of the campaign was to organize self-help groups for the poor and achieve self-

employment. The aim of the campaign is to reach out to all the poor families in the state and provide them with permanent livelihood opportunities and help them till they reach the poverty line.

The central government's share in this scheme is 75 per cent and the state government's share is 25 per cent. The poorest self-help groups in rural areas were selected. These include widows and abandoned women, the disabled, Scheduled Castes / Scheduled Tribes, minorities, the elderly, tribals etc. Similar neglected elements were included. Under this campaign, decisions were taken to promote self-employment below the poverty line, provide revolving funds and financial assistance, subsidy for interest rates, integration and coordination of other schemes and skill enhancement, implementation of special job training projects, etc. With the financial support of the government, self-help groups in rural areas were encouraged to take up different types of products, thus increasing employment opportunities in rural areas. The visible result of this was the increase in the economic income of women in rural areas and the increase in the standard of living of those families along with the women in the families. This has led to a reduction in poverty in rural areas.

Conclusion -

Self Help Groups are a success story of empowerment of economically weaker women. Women's self-help groups have a huge role to play in women's empowerment in rural and urban areas. Through self-help groups, women in India's rural society, who have been bound by tradition for centuries, are becoming financially, mentally and ideologically empowered. Along with the development of the village, the women participating in the Navetar self-help group are playing an important role in the economic, social and political spheres. Women's participation in the decision making process in rural development is increasing through the Gram Sabha and through it the contribution of women in various fields such as alcohol freedom movement, village protection force, Tantomukti is increasing in the rural areas. The self-help group movement has made a significant contribution to uplift the economic status of educated and poorly educated women in rural areas by making them self-reliant through small and cottage industries. The self-help groups in the district have been instrumental in raising the economic status of women through self-help groups as well as empowering other women by creating employment. Significant contributions are made by the Central Government, State Governments, Stabilized Self Government Institutions, Co-operative Banks and

Commercial Banks. Along with the co-operative movement in Maharashtra, the self-help group movement is now being mentioned. Financial empowerment of women is taking place as easy financing is being done through self help groups. Mahila Bachat Gat is not just a scheme but a latent revolutionary movement for women's empowerment, empowerment and empowerment. Self-help groups have created awareness among women about organizational strength, self-development and social development. The women who have come together through self help groups have set up various businesses like vermicompost, agriculture and agro-based industries, cottage industries, collective farming, poultry, goat and buffalo rearing, threshing machines, agricultural mechanization equipment, garments, parlors, nurseries, computer labs, home appliances etc. . Through self-help groups, small scale industries have created employment for many women at home. With 10 to 50 women in each self-help group, millions of women are now financially empowered through self-help groups. Due to the disbursement of loans ranging from Rs. 1 lakh to 5 lakh. This includes rural and urban women and the products of many women's self-help groups have reached the national level. Due to the exhibition of self help group items from taluka level to state level, women have become financially self-sufficient.

In the early days, pickles, papads and household items were produced through self-help groups. But in recent times, the nature of self-help groups has changed and through self-help groups, the nature of businesses such as primary milk institutes, farm implements, vermicompost supply, parlors, nurseries, electronics manufacturing and garments has changed. Changed occupations have definitely benefited the economic status of women. Self Help Groups are playing an important role in the overall rural economic development.

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