

NGOs' FUNCTIONS AND ROLES IN EMPOWERMENT OF WOMEN AND IT'S ISSUES

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ABSTRACT

The concept of Self-Help Groups was first presented in India. Recognition of the potential of self-help groups to enhance women's empowerment was included in the yearly plan that the planning commission developed for the year 2000–2001. Therefore, the self-help group was the key instrument for attaining women's empowerment under the "Rural Women's Development and Empowerment (RWDEP)" initiative, which was initiated in 1997. In addition, there are programs that provide microcredit and microfinance to small-scale entrepreneurs, as well as direct help for new firms. Given that women might not be able to take part in more extensive development initiatives, non-governmental organizations (NGOs) might give women the opportunity to participate in activities that are specifically designed for them. In developing countries such as India, non-governmental organizations (NGOs) offer a variety of services to meet the specific development requirements of women and owners of small businesses. These services include seminars, training, technical support, job opportunities, and aid in initiating new enterprises. The provision of assistance for the launch of new ventures is another strategy that may be utilized. The government, other nonprofit groups, and companies frequently provide financial support and other forms of aid to non-governmental organizations, sometimes known as NGOs

Keywords: NGOs' , Functions , Empowerment , Women , Self-Help , Groups

INTRODUCTION

Self-help organizations have the potential to have a significant impact on the empowerment of women. Self-Help Groups were initially founded in Bangladesh by Professor Mohammed Yunus in 1972 with the intention of promoting savings among those who were socioeconomically disadvantaged. Following that, the concept of a self-help group rose to

prominence as a result of the success of Bangladesh Grameen Bank. During the year 1992, when the National Bank for Agriculture and Rural Development (NABARD) began its bank linkage program, the concept of Self-Help Groups was first presented in India. Recognition of the potential of self-help groups to enhance women's empowerment was included in the yearly plan that the planning commission developed for the year 2000–2001. Therefore, the self-help group was the key instrument for attaining women's empowerment under the "Rural Women's Development and Empowerment (RWDEP)" initiative, which was initiated in 1997. Since the introduction of the annual plan for the year 2000–2001, there has been a proliferation of self-help groups in India.

SHG group significant impact on the empowerment of women

These groups have the objective of working together to improve living conditions and to offer complete empowerment to people who are at the bottom of the power structure, including women. Rural areas make up the majority of India's population. It is important to note that India's rural areas contribute significantly to the expansion of the country's economy. Women were not afforded the same advantages and status in society during the time of independence, even if we were to travel back to that time period under the most improbable of circumstances. On the other hand, in light of the current circumstances, the government of India has implemented a variety of initiatives and strategies in order to demonstrate that women possess a separate and autonomous energy in the realm of public life. The year 2001 was designated as "Women's Empowerment Year" by the Government of India in an effort to draw attention to a vision in which women and men are equal participants in the endeavor. Children in today's culture are always prepared for more financial independence, their own personalities, their accomplishments, and an equal place in society. With the intention of ensuring that their economic autonomy is accorded the respect it deserves, the government of India has sponsored self-help groups (SHGs).

These are some of the advantages that come with individual empowerment: enhanced access to knowledge and resources; more autonomy in decision-making; higher ability for life organization; increased control over the conditions that impact lives; and independence from conventions, beliefs, and practices. Empowerment of women refers to the process by which women obtain a greater share of control over resources. These resources include financial resources such as money and material resources, human resources such as knowledge, information, and ideas, and intellectual resources such as education and training. In addition to this, it entails providing women with the ability to ascend to positions of responsibility and granting them more influence over decision-making authority, as well as community, society, and the nation as a whole.

The Self-Help Group, often known as a SHG, is a tool that is frequently utilized to achieve the goal of empowering women in both the social and economic communities. Taking into consideration the fact that gaining socio-economic empowerment would have an effect on the whole development of women, this will eventually have an effect. During the years 1986–1987, Self-Help Groups (SHGs) were officially founded in India with the support of the National Bank for Agriculture and Rural Development (NABARD). In the beginning, when the SHG linking effort was put into effect, particularly with banks, the true results were not visible until the program was completed, which was sometime between 1991 and 1992.

Self-help groups, often known as SHGs, are organizations that are comprised of ten to twenty women who come from a variety of different backgrounds and join voluntarily. Members of self-help groups, also known as SHGs, get together to talk about difficulties and problems that they all share in common. As a result, the nature of these groups is essentially similar to one another. Due to the fact that they were the only group projects that utilized the notion of savings, the SHGs stood out from other group projects that were being generated for development. This was due to the fact that their size was very modest.

The establishment and growth of SHGs:

The promotion and development of self-help groups (SHGs) as organizations that are effective and long-lasting need to be the main focus of any investment initiative. The expansion and development of these organizations is a growth and development process that is organic and takes time to proceed. Several process inputs are required in order to organize the members and enhance their leadership abilities in order to advance the SHGs. This is important in order to progress the SHGs. The process of developing and establishing them as long-term institutions requires equal amounts of effort. Each of these establishments has reached a unique set of growth milestones and is currently operating at a different level of development. In many parts of the world, it has been acknowledged that social mobilization of disadvantaged people, in particular via the formation of Self-Help Groups (SHGs), is an effective method for combating poverty and empowering communities to improve their quality of life.

Therefore, the concept of self-help groups is built on the idea of community participation. This is due to the fact that sustained community development requires the active engagement of the whole community. Engagement from the general public ensures that the benefits of development are distributed fairly to all parties involved. Decentralizing the authorities in order to guarantee income redistribution, improved access to education, and other social services is one of the proposals that is being made in order to promote this aim. In light of this, the purpose of self-help groups is to empower underprivileged people, particularly women, and to organize

them in order to confront sociopolitical and socioeconomic issues that have an effect on their lives. There are self-help organizations that have been founded in almost every hamlet that has been acknowledged by the districts of Assam. The women have been urged to become organized into smaller groups in order to save money and obtain credit, both of which will be beneficial to the financial status of each individual lady.

Stages of group Development

Numerous stages of growth are present in every group. Despite the fact that they may appear to be distinct from one another, these stages are often seen in all tribes.

In the early stage of a small group's existence, the primary focus is on the formation of the group rather than any other element. Members who are in this stage are typically cautious to reply, seek out interactions with others on a surface level, and have a desire for authoritative figures (such as a trainer or facilitator) in order to provide them with a sense of safety and protection.

The second stage is characterized by a primary focus on task performance; yet, a significant portion of the energy is concentrated within a very small group. "Pairing" is a common occurrence throughout the world.

Stage 3: The third stage of development is characterized by a more serious concern with regard to task performance. There is an effort being made to provide a variety of criteria for the completion of work. The members begin to take up a greater part of the responsibility for their own groups, and their interactions with the person in charge become less confrontational. Individuals who are distinct from the rest of the group are encouraged to participate in the discussion on the subject at hand and are welcomed to talk about it.

In the fourth stage, members of a fully functional group recognize themselves as a group and make a full commitment to the task at hand. Everyone makes a contribution, and the group considers the person in authority to be at the same level as themselves.

By exerting collective pressure and adhering to the norms established by the group, the effectiveness of the group is assured. By reframing these objectives in light of information obtained from other sources, the organization exhibits an autonomous willingness to accomplish these objectives. Both the short-term and long-term viability of the organization are developed and promoted.

OBJECTIVES OF THE STUDY

1. To study on Economic Expansion and Microcredit Program Implementation
2. To study on NGOs' Functions and Roles

Progress of SHG

However, these policies and initiatives have neglected the underlying causes of women's deprivation. In spite of this, there has been a movement in focus toward economic empowerment over the course of the last several decades. Many people believe that it is the answer to every difficulty that women are now experiencing. Some of the problems that women face include gaining access to assets that may be used to generate money, commodities, and services, as well as a market where they can sell their labor. From the perspective of the World Bank Group (1991), the major factors that contribute to all dimensions of poverty are a person's social capital and their level of financial independence. It has been shown that gaining financial independence, which is often referred to as financial inclusion, is a highly challenging endeavor for the developing world. Although the conflict has an effect on people of both sexes, women are more affected than males. Shri S.S. Mundra, the Deputy Governor of the Reserve Bank of India (RBI), gave a speech in 2016 that provided the best definition of financial inclusion in India. He stated, "Financial Inclusion is the process of ensuring access to appropriate financial products and services needed by all sections of society in general and vulnerable groups such as weaker sections and low-income groups in particular at an affordable cost in a fair and transparent manner by mainstream institutional players." That is the best definition of financial inclusion in India. The nation places a strong emphasis on the inclusion of financial services.

According to Schmied and Marr (2016), women who have access to financial resources are better able to manage their assets, participate in investment opportunities, engage in entrepreneurial endeavors, and withstand short-term economic shocks. The exact effect of financial inclusion is still up for debate; nevertheless, the Global Financial Development Report from 2014 gives sufficient evidence to support the idea that insurance, savings, and loans are vital for those who are economically disadvantaged. The World Bank (2013) asserts that financial inclusion provides the essential building blocks that are necessary for both innovation and the consistent generation of job opportunities. The phrase "microfinance," which will be covered in the next chapter, is a term that is used to describe loans that are expressly designed for the establishment of job opportunities, in addition to other banking services such as investment accounts and insurance. The CRISIL Inclusix Index, which measures the extent to which people in India have access to financial services, reached a new maximum in 2016, with 58 percent of respondents indicating that they had access to financial services. According to

CRISIL (2018), it was reported at about fifty percent the year before in India, indicating a good trend going forward. There is still a gender gap in access to financial services in India, which stops women from gaining economic empowerment. This barrier exists despite the fact that financial services are now more readily accessible.

The Bharatpur district in the Indian state of Rajasthan is widely recognised for being the greatest producing district and the largest single unit in the nation for marble production. There are 236 Patwar Circles and 207 Gramme Panchayats. 9,87,024 people called the Bharatpur district home as of the 2001 census, including 4,93,459 men and 4,93,565 women. The ratio of men to women in this district is 1000:1000. an unusual occurrence in modern times. A total of 1775 SHGs were established in the district of Bharatpur (Rajeevika: Progress Report, October 2016). Thus, this study was conducted to learn more about the self-help group profile in the district of Bharatpur.

Satyaprakash Bhargav, who lives in Bharatpur, Rajasthan, is the happiest spouse that one could ever imagine. The individual who had previously been employed on a daily pay said that they did not own a house, that his income did not seem to be sufficient to meet their expenditures, and that the education of his two boys appeared to be an unattainable dream until his wife began earning money and establishing her own company.

My life has also been impacted as a result of her dogged determination and impressive commercial acumen. According to the Khanva village resident who lives in the Bharatpur region of Rajasthan, "I now assist her with her duties," the individual claimed to Gaon Connection.

The smile on Brajesh Bhargav's face was accompanied by compliments from her hubby. Not only does she generate a profit of up to 12 lakh rupees a year, but she also provides employment to approximately 200 more rural women.

Brajesh, who had only finished the ninth grade of her schooling, started her own small company and utilizes jute to make 250 various types of household goods. These items include planters, bags, mats, tablemats, and purses for both men and women. It is not uncommon for her to get bulk orders from locations as far away as Delhi, Jaipur, and Agra. Not too long ago, the woman who is a mother of two has also begun tailoring clothing for ladies.

Policies of Government

Members of the Rajasthan Grameen Aajeevika Vikas Parishad (RGAVP) came in Khanva village in 2016 with the intention of establishing a self-help group (SHG). This marked the

beginning of an improvement in the circumstances that Brajesh and her family had been experiencing for a number of years.

The ladies were given information by the charitable organization on the many ways in which they might earn a livelihood and how they could work from the comfort of their own homes. In addition, they instructed the women of the countryside in the art of sewing and the creation of bags. The non-governmental organization (NGO) provides assistance to small and micro businesses operating in the agricultural and non-agricultural sectors with the goal of enhancing the economic possibilities available to rural residents of Rajasthan and empowering them.

Brajesh provided an explanation, "About four or five of us started to make bags, mats, tablemats, hand purses, and planters." However, the company swiftly developed, and the SHG now consists of close to two hundred women from Khanva as well as women from other villages in the surrounding area.

In order for these women to earn around Rs 600 per day, Brajesh provides them with sufficient work and training.

In addition to the participation of the Rajasthan Grameen Aajeevika Vikas Parishad, the industries department offered help by taking the handmade items to a number of state exhibitions. Following that, the ladies never looked back as they continued to sell their wares at that location.

Over the course of the previous eight years, I have seen an increase in both the quantity of orders and my revenue. As a result of selling the final products at melas and shows, I earn around 25-30 lakh each year, depending on the orders that I get. The proprietor of the company claimed, "Even after deducting the cost of the raw materials and the salaries that I give to the women, I still have eight to twelve lakhs in my possession." It is between the months of November through March, which she believes is their busiest month, that they sell the majority of their products.

Her husband, Satyaprakash, is the one who procures the raw materials from a variety of different areas. Surat, Gujarat is the place of origin for textiles, whereas Kolkata, West Bengal is the place where jute is imported.

As far as she was concerned, quality control is there at each and every level. inspecting the raw materials with great care, completing the product, and everything in between. "We break up the work that has to be done among us. Brajesh continued by saying that before correctly packing the items, we finally do a thorough inspection of the finishing.

Growth and development of SHG

Her neighbor Susheela, who lives in the same hamlet as Brajesh, has been working with her from the very beginning. "Even though I was restricted to my home, I did nothing but clean up the mess. Nevertheless, as a result of Brajesh, I am now in a position to provide financial support for the family, which is exceedingly beneficial," the villager shared with Gaon Connection.

"Working with Brajesh has given me confidence and self-esteem, and my relatives look at me with more respect—aside from money," said Kusuma, another resident of Khanva, who spoke to Gaon Connection.

It has been said by Kishori Lal, who is the district project manager of Rajasthan Grameen Aajeevika Vikas Parishad, that "Brajesh has done admirable work in the village, not just for herself but also for other women." Gaon Connection was the one she spoke with. She has built a strong name and status in the community, as well as among her own family. In addition to dealing with officials from NABARD, the district collector, and other representatives of the government, she has traveled across the country, he stated.

The Rajeevika Mission, also known as the Rajasthan Grameen Aajeevika Mission, provided Brajesh with financial support in the form of a grant which was worth Rs 15,000 in total. After that, Kishori Lal claims that it provided her with a loan of five lakh rupees, which she has completely returned.

The Rajeevika Mission provides assistance to rural women who are linked with SHGs by accompanying them to melas and exhibitions held throughout the state and the nation, ensuring that they have adequate space to stay and food to eat while they are there, and supporting them in selling their manufactured items.

According to Hemant Dhakad, the District Manager (Livelihood and Skill) of RajivikaBharatpur, all of Rajivika's products in the state are marketed under the Rajsakhi pseudonym on Amazon and Flipkart. Brajesh Bhargava's products are also featured on these online marketplaces. "Brajesh has products made of jute listed on Amazon and Flipkart," Dhakadsaid. In spite of the fact that there hasn't been a lot of reply to them online, Kishori Lal has commented, "We are waiting and keeping an eye on things." It is Brajesh's belief that we will soon see an increase in the number of sales made via the internet.

Economic Expansion and Microcredit Program Implementation

Microcredit programs are a subtype of economic development projects that are focused on providing financial services to those who are economically disadvantaged but do not have access to traditional credit. The provision of these services includes the provision of modest loans as well as the receipt of deposits. In situations when traditional institutions are engaged, microcredit is typically dispersed in a manner that is more conventional, and the customers of the bank are typically those who are economically disadvantaged. There is evidence that credit programs that were intended to assist needy individuals have been repurposed to benefit affluent individuals rather than those who are economically disadvantaged. There have been instances in the past in which this has occurred whenever the government has offered assistance for credit schemes. Additionally, there have been instances in which foreign corporations have provided microcredit to the proprietors of local businesses through their micro-distributors in order to enable the latter to be able to access markets that are located further away. Clients living in remote areas with limited incomes generally receive these in reduced amounts or in formats that are easier to understand. This action is being taken with the intention of making them more accessible to these potential customers.

Through the participation of non-governmental organizations (NGOs), individuals who are economically disadvantaged have the opportunity to take part in a revolving loan fund. The NGOs are the ones that contribute the first seed money to the fund. Because the people who borrow money from the loan fund then pay back the money, the community functions as its own bank. The money that is returned is then distributed to other people who operate small businesses. "Village banking" is the term that Woodworth (2000) uses to describe this notion. Muhammad Yunus, a Bangladeshi economist and banker, was awarded the Nobel Peace Prize in 2006 in recognition of his pioneering work in the field of microcredit research and development in Bangladesh. This individual, along with nine other female borrowers, made the journey to Norway in order to receive the prize.

NGOs' Functions and Roles

It is likely that non-governmental organizations (NGOs), which have been the most influential in this area, have been the ones to stimulate the establishment of enterprises in India by both men and women. Over the past several years, there has been a rise in the number of activities being undertaken by non-profit organizations with the intention of fostering entrepreneurialism. Examples of projects that fall under this category are those that attempt to provide training and transfer technology. In addition, there are programs that provide microcredit and microfinance to small-scale entrepreneurs, as well as direct help for new firms.

Given that women might not be able to take part in more extensive development initiatives, non-governmental organizations (NGOs) might give women the opportunity to participate in activities that are specifically designed for them.

In developing countries such as India, non-governmental organizations (NGOs) offer a variety of services to meet the specific development requirements of women and owners of small businesses. These services include seminars, training, technical support, job opportunities, and aid in initiating new enterprises. The provision of assistance for the launch of new ventures is another strategy that may be utilized. The government, other nonprofit groups, and companies frequently provide financial support and other forms of aid to non-governmental organizations, sometimes known as NGOs. These kinds of initiatives can take on a wide variety of shapes in India. Among these are the National Institute for Entrepreneurship and Small Business Development of the Indian government, which was mentioned earlier; the corporate initiative of Hindustan Lever, Ltd. to promote product distribution through local entrepreneurs; and the Self-Employed Women's Association (SEWA), which is a locally based organization that is not-for-profit.

The provision of training is vital for the development of an entrepreneurial workforce that has the potential to improve local economies and eventually contribute to the expansion of overall economic growth. The various experiences, conditions, and events that develop as a result of shifts in politics, economics, society, and culture are encountered, evaluated, and responded to by entrepreneurs. One of the aspects of being an entrepreneur is the ability to experience, evaluate, and react to anything that comes your way. From the beginning of time till the present, women have developed into formidable forces on a worldwide scale. Several areas, such as health, literacy, social status, and economic growth, have seen significant improvements as a consequence of the introduction of education and empowerment initiatives in nations that are considered to be undeveloped.

Issues with Self-Help Groups (SHGS)

Even while SHGs have significantly improved empowerment and reduced poverty, there are still issues that need to be resolved.

The designation of beneficiaries is still a challenge since it is difficult to locate and include the poorest of the poor.

Limited Training, Capacity Building, and Skill Upgrading: Appropriate training programs, high-quality instruction, and specialized training facilities are in low supply. This is something that has to be addressed.

The members of SHGs do not have appropriate coverage from formal institutions and do not have sufficient understanding of financial matters. This is a lack of financial inclusion.

The expansion of SHG is limited by a lack of forward integration and market linkages, which are both factors that are related to market connections.

Community Support Structure: The development of SHGs is limited by the absence of value chain additions and a good business climate. This is a barrier to the growth of communities.

CONCLUSION

The concept of empowerment may be seen as a process, a movement, or an effort made by a group of people. Women's empowerment has gained the greatest attention in recent years due to the fact that it has been abundantly evident that women are not the ones who should be confined to their homes and that they are not less valued than their male counterparts. There have been a number of other developmental plans developed since the first Five Year Plans; however, none of them seem to have been effective due to the failures that have occurred throughout the execution of the programs. Following the successful completion of the Grameen Bank of Bangladesh's microfinance experiment, the Central Government of Bangladesh felt more secure in its decision to test the introduction of microfinance programs with the support of the National Atomic Energy Regulatory Board (NABARD). As a consequence of this, self-help groups (SHGs) emerged as a feasible option for carrying out the empowerment initiatives. Self-Help Groups have been shown to have made a substantial contribution to the economic, social, political, and personal empowerment of women, as indicated by the results of the study.

1. The Training Programmes should be developed in such a manner that it should be backed up with adequate job possibilities.
2. In order for the training programmes to be successful, it is necessary to consult with women's organisations throughout the planning process. This consultation should take place during the course of the course curriculum, training locations, and length of the training programmes, among other things.
3. Activities that are part of SHGs cannot be regarded a substitute for the production of job opportunities. For this reason, in order to guarantee the entire economic empowerment of rural women, it is necessary to create work possibilities that are available on a consistent basis and that offer them with a reliable source of income.

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