
Study of Impact of Self Help Group on Women Empowerment with special reference to Nagpur City.

Dr. Kulbhushan D. Meghe

Department of Commerce

Dhanwate National College, Nagpur (MS)

Abstract :

A Self-Help Group (SHG) is a village-based financial intermediary committee usually composed of 10-20 local women. The members make small regular saving contributions for a few months until there is enough capital in the group for lending. Funds may then be lent back to the members or other villagers. These SHGs are then further 'linked' to banks for the delivery of microcredit. It lays emphasis on capacity building, planning of activity clusters, infrastructure build-up, technology, credit and marketing. The self- help group plays a crucial role in the women empowerment. This paper focuses on the role of self-help group in the women empowerment of Nagpur city.

Keywords : women empowerment, self-help group, microcredit

Introduction :

Women empowerment has wide coverage across the globe.. The SHG Movement worldwide aimed at steadily empowering marginalized grass root level women by way of conscientization, income generation and capacity building. In the words of Gandhiji "One step for women ten steps for nation." 1 The discussions on women's political rights are the forefront of many formal and informal campaigns.

Self Help Group

Self-help Groups (SHGs) is a voluntary and self-managed group of poor women belonging to similar socio-economic conditions who save a certain amount contributing to a common fund from which small loans are given to the members for meeting their productive and emergent needs. This model emerged in the 1980s and 1990s with the support of the government of India, state governments, National Bank of Agriculture and Rural Development (NABARD), the banking sector and NGOs and it has spread in the entire country especially in rural areas where 70% of India's 1.2 billion population live without access to productive assets and financial resources, with high levels of illiteracy, inadequate health care and limited access to social services.

Evolution of Self Help Group

- The first organized initiative in this direction was taken in Gujarat in 1954 when the Textile Labour Association (TLA) of Ahmedabad formed its women's wing to organize the women belonging to households of mill workers in order to train them in primary skills like sewing, knitting embroidery, typesetting and stenography etc.
- In 1972, it was given a more systematized structure when Self Employed Women's Association (SEWA) was formed as a Trade Union under the leadership of Ela Bhatt. She

organized women workers such as hawkers, vendors, home-based operators like weavers, etc. with the primary objective of increasing their income and assets; enhancing their food and nutritional standards; and increasing their organizational and leadership strength. In order to broaden their access to market and technical inputs, these primary associations were encouraged to form federations like the Gujarat State Mahila SEWA Cooperative Federation, Banaskantha DWCRA, Mahila SEWA Association etc.

- NABARD in 1986-87 supported and funded an action research project on “Saving and credit management of SHGs” of Mysore Resettlement and Development Agency (MYRDA). The MYRDA has been promoting SHGs in Gulbarga.
- The SHG Bank Linkage Project launched by NABARD in 1992 has blossomed into the world’s largest microfinance project. NABARD along with RBI permitted SHGs to have a savings account in banks from the year of 1993. This action gave a considerable boost to the SHG movement and paved the way for the SHG-Bank linkage program.
- Major experiments in small group formation at the local level were initiated in Tamilnadu and Kerala about two decades ago through the Tamilnadu Women in Agriculture Programme (TANWA) 1986, Participatory Poverty Reduction Programme of Kerala, (Kudumbashree) 1995 and Tamil nadu Women’s Development Project (TNWDP) 1989.
- In 1999, the Government of India, introduced SwarnJayanti Gram SwarozgarYojana (SGSY) to promote self-employment in rural areas through the formation and skilling of SHGs.
- DeenDayalAntyodayaYojana – National Rural Livelihoods Mission (DAY-NRLM) in 2011, under the Ministry of Rural Development, across the country in a mission mode with the objective of organizing the rural poor women into Self Help Groups (SHGs).
- Initiatives such as the UdyamStree campaign by EdelGive Foundation, for example, have focused on women entrepreneurs in Maharashtra and Rajasthan, among other states, by leveraging SHGs such as MAVIM, and other relevant stakeholders.
- Facebook’s Pragati and Google’s Women Will, among others, have also moved the needle in fostering a level-playing field for women entrepreneurs.

Women Empowerment

The economic empowerment requires transferred of skills of management and control of the economic activities, which enable them to feel confident and being involved in the decision making process. In real sense, empowerment would be attained when women are actively involved in the larger struggle for social change. Education of women will place them an equal footing with men in decision making. Empowerment through education lead to their greater participation in government and community institutions and better entrepreneurial opportunities. Women literacy and education is prerequisite not only for their equality and empowerment but also for the development of the nation.

Through economic empowerment, one can be empowered socially, physically, mentally and through all these she is sure to be empowered politically. In this empowerment process, SHGs

(Self-Help Groups) help the women to empower economically. A SHG is a small economically homogeneous affinity group of the rural poor who have volunteered to organize themselves into a group for eradication of poverty of the members. The members of the group were coming together to save a small amount regularly, which are deposited in a common fund to meet members emergency needs and to provide collateral free loans decided by the group. SHGs have been recognized as a useful tool to help the poor and work as an alternative mechanism to meet the urgent credit needs of poor through thrift. SHG is a media for development of savings habit among the women. It enhances the equality of women, as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life.

- While India is at the cusp of a rapid transformation in terms of evolving employment opportunities, urbanization and innovation, female participation in the economy remain crucial to where India stands globally.
- Even though working women account for approximately 432 million, about 343 million are not in paid formal job roles or work. An estimated 324 million of them are not in the labour force, and another 19 million are part of the labour force but not employed.
- SHGs have significant potential in creating jobs for women as seen in various successful examples. This rightly places women on par with the male workforce.

Women empowerment is viewed as a continuum of several interrelated and mutually reinforcing components. Such as, awareness building about women's situations, discrimination, rights and opportunities as a step towards gender equality, collective awareness building, provides a sense of group identity and the power of working as a group, capacity building and skills development especially the ability to plan, make decisions, organize, manage and carry out activities to deal with people and institutions in the world around them, Participation and greater control and decision making power in the home, community and society, action to bring about greater equality between men and women. Thus, empowerment of women is not a one way process, it is a two way process in which women empower and get empowered. This is an ongoing journey for all of the women. But, one thing is certain that literacy could be one of the first steps to empowering women to participate more equally in society and free themselves from economic exploitation and oppression. So, empowerment of women means, improvement of their status, particularly in respect of education, health and economic opportunity.

Role of Self Help Group in Women Empowerment

- SHGs provide women entrepreneurs with micro-loans to sustain their businesses, while also creating an environment for them to develop greater agency and decision-making skills.
- SHGs inculcate the habit of saving and using banking facilities among the members.
- The saving habit thus strengthens the bargaining capacity of the women and they are in a better position to acquire loans for productive purposes.

-
- The women gain from collective wisdom in managing their finances and distributing the benefits among themselves.

Inclusiveness

- An SHG comprises a small group of women who come together to make regular monetary contributions.
- Emerging as important micro-finance systems, SHGs work as platforms that promote solidarity among women, bringing them together on issues of health, nutrition, gender parity and gender justice.

Social Upliftment

- SHG culture has brought the country changed in the gender dynamics of power within a family and ultimately the society at large.
- They now have greater say in family matters and also are seen as stakeholders and partners in taking the community forward.
- Financial independence has eventually paved the way for societal upliftment of women and their voices.
- According to a World Bank report, Women in SHGs are also working as bank correspondents, referred to as 'bank sakhis'.
- Even during distressing times like pandemics, they are helping with the distribution of pensions, providing door-to-door service to remote communities to access their account credits from direct benefit transfers.

Conclusion

Self-confidence of women to involve in social and political activities in their communities. In India collaborative model between banks, NGOs, MFIs and Women's organizations are in existence. It serves as a good starting point to look at what we know so far about 'Best Practice' in relation to micro-finance for women's empowerment and all these institutions works together. It is clear that gender strategies in micro finance need to look beyond just increasing women's access to savings and credit and organizing self-help groups to look strategically.

Women's self-help groups serving a social audit, function and, in one instance. These SHG's are supporting women in overall development including social empowerment to the financial empowerment. The SHGs plays a vital role in empowerment of the women in India.



References

ChandniSinha, “Education and Empowerment of Women”, Third Concept, Vol.21, May 2007, p.49. 2.

VenessaGriffen, (ed.),” Women Development and Empowerment: A Pacific Feminist Perspective”, Asian and Pacific- Development Centre, Kualalumpur, pp.117-118.

<https://magazines.odisha.gov.in/Orissareview/2013/dec/engpdf/71-75.pdf>

<https://www.manoramayearbook.in/india/special-articles/2023/02/14/role-of-self-help-groups-in-women-s-empowerment.html>

<https://sewainternational.org/women-empowerment-through-shgs/>

<https://sdgs.un.org/partnerships/empowerment-women-through-self-help-groups>

<https://www.dhyeyaias.com/current-affairs/perfect-7-magazine/self-help-groups-SHG>s