

SELF HELP GROUPS AND WOMEN EMPOWERMENT IN INDIA

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Introduction

Indian women had faced very critical situation in the ancient period. Like ‘ satipratha’, ‘Balvivah’ and many more. People used to make women to be in the home only. And it has affected a lot. Even today also in elder generation of women we can easily understand how much impact is still remaining there.

Women refuse to buy property. They are always considered, Even though they are playing a vital role in building of status in the society. But as the universal truth says ‘Nothing remains unchanged’ these arduous customs has been diminishing by and by. But the society which is still under the influence of male dominance, their women not having education, job and assets and most important is the ‘honor’.

But now-a-days it has become mandatory to each n every family to earn. Population, inflation and even competitions making people vigilant and as human being has got developed brain, they are trying hard enduring. Hence men are allowing their women to go out for learning and earning purpose.

Women are performing both the jobs very well. We people cannot neglect their performance. Now the government is also taking the initiative to the empowerment of women by launching various schemes and taking women into consideration.

❖ Some exclusive schemes of government for women empowerment & poverty alleviation:

1. Development of women and child in rural area (DWCRA) - 1978
2. Scheme of training of rural youth for self employment (TRYSEM) - 1979
3. Integrated rural development program (IRDP) - 1980
4. Rural landless employment guarantee program (RLEGP) - 1983
5. Jawahar rojgar yojna (JRY) - 1989
6. Swarnjayanti gram swarojgar yojna (SGSY) – 1999

❖ Self- Help Groups:

A Self Help Group (SHG) is a group of like-minded people especially women, who come together to pool their small savings to a common fund and agree to meet their emergency need on mutual help basis. The group decides whom the loan should be given to, for which purposes, on what terms and what schedule of recovery. These members use that amount for various purposes, but the rule they follow is they have to spend that all money only for income purpose. So they start a tiny business and contribute to the family.

I. Historical background:

Viewed from a historical perspective, the origin of micro finance can be traced to the beginning of the cooperative movement in Germany, was started in 1944 in the cooperative based credit system by the Raiffeisen Societies but Bangladesh has been acknowledged as a pioneer in field of micro-finance. Dr. muhmud Yunus, professor of Economics in Chittagong University of Bangladesh, was an initiator of an action research project ‘Grameen Bank’. The project started in 1976 and it was formally recognized as a bank through an ordinance, issued by the government in 1983.

II. Features of SHGs:

- It is similar to “Microfinance institutions”
- SHGs consist 10 to 20 members
- One family one member likewise
- All of them having similar socio-economic background
- SHGs work to alleviate poverty and to empower the women,

III. SHGs as Borrowing Units:

SHGs (Self Help Groups) form the basic constituent unit of micro –finance movement in India. An SHG is a group of few individuals – usually poor and often women- who pool their savings into a fund from which they can borrow as and when necessary.

**Table no. 1 : Caste-wise Distribution of SHG Members Caste
SGSY SHG Members**

Caste	All Men	All Women	Mixed	Total
ST	148	376	123	647
SC	241	428	114	783
Backward	109	274	42	425
Forward	18	140	13	171
Minorities	11	2	25	38
Total	527	1220	317	2064

Over 69 per cent members belonged to SC, ST caste groups, about 21 per cent to OBC caste group and only about 8 per cent to the forward caste group. The minority community has just registered its presence by about 2 per cent membership. The above distinctions appear to be the product of the SHGs policy of SGSY programme. In this case, the SHG members or Swarozgaris must come from the list of below poverty line (BPL) families and the minimum percentage of SC, ST Swarozgaris should be 50 per cent

The level of education or formal schooling of SHG members is an important characteristic for the functioning of the group. Education will impact maintenance of records, starting of development schemes, linkage with banks, etc. Hence, data regarding formal schooling of SHG members were collected which have been reported in table below .

**Table no. 2 : Formal Education of SHG Members
Education Level SGSY SHG Members**

Education	All Men	All Women	Mixed	Total
Illiterate	130	200	109	439
Literate	347	880	167	1394
High School	23	136	6	165
College	21	18	27	66
Total	521	1234	309	2064

According the above table Literate members are more than the others. If we see the column ‘ all women ‘ there total number is higher.

Varsha bhagat (2016) in her paper concluded that Land acquisition in India is associated with development paradigm and economic growth through industrialization. And land is not used for production or is a source of livelihood, but also is a symbol of social identity, status, power and wealth

Land holding pattern of SHGs

Sr.No.	Landholding	All Men	All Women	Mixed	Total
1	Landless	385	1194	121	1700
2	Marginal Holdings (up to 2.5 acres)	0	0	0	0
3	Small Holdings (2.5 to 5.0 acres)	181	172	11	364
4	Medium Holdings (5.1 to 10 acres)	0	0	0	0
5	Large Holdings (above 10 acres)	0	0	0	0
	Total	566	1366	132	2064

SHG relevant members, especially women are landless. Whereas even men also not having medium holdings.

Table 3: Occupation-wise Distribution of SHG Members Occupation

	SGSY SHG Members			
	All-Men	AW	Mixed	Total
Agriculture	41	346	99	486
Dairy	43	107	11	161
Business	65	67	86	218
Caste Occupation	0	0	7	7
Skilled Labourer	51	0	52	103
Unskilled Labourer	392	422	11	825
Housewife	0	254	10	264
Total	592	1196	276	2064

The largest number of SHG members in both the categories of SHGs was found to come from the unskilled labourer, housewife and agricultural occupations.

Conclusion:

Self help groups are motivating people to save a little amount and start a new business. Now they can earn by their own. Government is also supporting to SHGs by launching various schemes, or by decreasing the rate of interest. Now they are forwarding towards a good future by n by. Their standard of living is getting better. They are selling good products and people demanding the more. It will be definitely contribute in our GDP also. It's a real poverty alleviation.

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