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II

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20. Socio-Economic Empowerment of Women through Self Help Groups

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Abstract:

Empowerment refers to the process of self-empowerment of people, which enables them to overcome their sense of powerlessness, lack of influence and to recognize and use their resources. Self Help Group (SGH) is one of the successful way in achieving both social & financial empowerment. Though SGHs are more successful only among women and they can start economic activities it is also applicable to men in our country. In India, NABARD implemented this scheme as a main nodal agency for rural development. SGH is self employment generation scheme particularly for rural and tribal women, who don't have their own resources. Empowerment through Self Help Groups boosts the positive attitudes of the self help group women, the financial facilities for sending their children to school and access to the day-to-day living amenities with own decision making power. This study takes a review of the literature around the various studies done on women empowerment through self help groups (SHGs).

Key words: Woman Empowerment, Self Help Group

Introduction:

Empowerment is the process which enables people to overcome their sense of powerlessness, lack of influence and to recognize and use their resources for development. The concept empowerment was first commenced at the International Women's Conference at Nairobi in 1985. The conference defined empowerment as "A redistribution of social power and control of resources in favor of women. It is "the process of challenging existing power relations and of gaining greater control over the sources of power".

Empowerment means allowing weaker sections of society like poor women, especially tribal women to achieve the power and resources. In order to make social and economical decisions of their own. Their backwardness is in concern of ill literacy, superstitious believes, absence of value systems, insufficient physical infrastructure in backward tribal areas show

urgency for empowering women. Empowerment is also help to reduce gender gap and enable the women to perform their social role and enjoy their constitutional and legal rights.

Earlier the idea of women development was not in consideration anywhere. During last two decades the problems of women are considered as the problem of social welfare and solved. Three dimensions of women empowerment namely economic, social and political was mentioned (Shagun 2002). Economic empowerment, the access to income, assets, market and decision making power related to economy. Social empowerment implies developing a sense of autonomy, self-confidence and acting individually and collectively to change social relationships and family decision making. Political empowerment refers to facilitating women participation in political institutions and ability to publically voice their opinions to affect the functioning, composition and process of political institutions (Khobung,2012).

Studies shows that over half a million SHGs have been linked to banks over the years. Only few States linked to banks mainly in South India, account almost 60%, Andhra Pradesh 42%, Tamil Nadu 12% , Uttar Pradesh 11%, and Karnataka have about 9% of the total SHGs. Whereas in the states of Rajasthan, Bihar, Utter Pradesh, Madhya Pradesh, Orissa and Union territory of Andaman Nicobar Islands the growth rate of SHG has been very low. Formation of SHGs not only avail the assets, incomes and employment opportunities for the women members but also enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life (Ritu Jain 2003).

Group approach, mutual trust, organization of small and manageable groups, group cohesiveness, spirit of thrift, demand based lending, collateral free, women friendly loan, peer group pressure in repayment, skill training capacity building and empowerment are basic principles of the SHGs (N. Lalitha & Nagaraj B.S. 2002).

Self help Groups:

An SHG is a tool for achieving a array of goals, including empowering women. Data from NABARD, shows that 90% of members in the SHG are women and most of them do not have any assets. It also helps in developing leadership abilities among the poor, increasing school enrolments, improving nutrition and in birth control. An SHG is generally started by non-profit organizations, such as an NGO with broad anti-poverty agendas. It is also a popular channel of micro-lending by commercial banks, particularly government-run banks.



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Self-Help Groups are informal associations of people who choose to come together to find ways to improve their living conditions. SHG is a viable organized set up to disburse micro credit to the rural women and encouraging them together into entrepreneurial activities. (Abdul, 2007).

An SHG is generally an economically homogeneous group formed through a process of self-selection based upon the affinity of its members.

Most SHGs are women's groups with membership ranging between 10 and 20; any group having more than 20 members has to be registered under Indian legal system. SHGs are recommended to be informal to keep them away from official procedure, corruption, unnecessary administrative expenditure and profit motive. In fact, it is a home grown model for poverty reduction which simultaneously works to empower and shape the lives of its members in a better way.

SHGs have well-defined rules and by-laws, hold regular meetings and maintain records and savings and credit discipline.

SHGs are self-managed institutions characterized by participatory and collective decision making.

SHGs group members usually create a common fund by contributing their small savings on a regular basis, groups manage pooled resources in a democratic way, considers loan requests and loans are disbursed by purposes.

Socio-economic empowerment of women in rural India:

During the vedic age in India women have equal rights and status as males in contrast to the medieval age where women started suffering from the male dominance. During this period women suffer heavily from cruel practices like Sati, Devdasi, child marriage, female infanticide. This situation was changed slightly during the British period as they introduced women education and stopped some cruel practices.

Government of India declared year 2001 as "Women's Empowerment Year" to inculcate the thought of gender equality and empower the women. Earlier women hesitate to do job due to fear, male dominance and old believes. But with the changed scenario, now the women are ever ready to come forward and want equal status in society with economic freedom. Government of India provides a tool "Self help group" to eliminate poverty and for the empowerment of women in the rural economy.



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In the year of 1975 at Bangladesh 'Mohammed Yunus' originated the self help groups. In the eighties, Government of India took serious attempts to promote an 'Apex Bank' to take care of the financial needs of the poor and rural areas.

NABARD (National Bank for Agriculture and Rural Development) took initiatives and provides an alternative source to fulfill the financial needs of the poor and rural areas. Thus NABARD has played a unique role in the rural development of India (Vinaymoorthy, 2007)

Apart from NABARD there are some agencies which provide funds to this SHGs system through NGOs. Thus agencies engaged in micro finance activities in India may be categorized as Wholesalers, NGOs supporting, SHG Federations and NGOs directly retailing credit borrowers or groups of borrower. Thus Indian experience of SHGs Linkage Programme is unique in some respects. RBI and NABARD have tried to promote 'Relationship Banking' i.e. improving the existing relationship between the poor and bankers with the social intermediation by NGOs. The Indian model is predominantly "linkage model", which utilizes the strengths of various partners - NGOs ,who are the best in mobilizing and capacity building of poor and bankers, whose strength is financing. Hence, as compared to other countries, where "parallel" model of lending to poor (i.e. NGOs acting as financial intermediaries) is predominant, the Indian linkage banking tries to use the existing formal financial network to increase the outreach to the poor while ensuring necessary flexibility of operations for both the bankers and the poor.

In southern part of country spread of SHGs is intense whereas very few in the northern and the eastern part of country.

Puhazhendi and Satyasai (2002) during their study about SHGs in India , observed that about 59% of the sample households registered an increase in assets and 47.9% moved above the poverty line from pre-to-post SHG situation. Also Social empowerment was evident in terms of improvements in members' confidence level, treatment within the family, communication skills and other behavioral aspects. The success of SHGs not only improve the economic status of women, but also brought a lot of changes in their social status (Anitha and Revenkar, 2007).

Huge improvement in women's control over their savings, credit and income was observed (Peerzade and Parande, 2005). Due to the SHGs MF (Micro-Finance) programmes it is found that positive function of banking habits inculcated in womens (Mahendra Varman P,2005). Giving women access to credit, creating constitutional provisions for political participation, or equalizing educational opportunities is unlikely to empower them automatically




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(kabeer N. 1999). An important feature of the Self Help Group Bank Linkage programme (SBLP) is the frequent group meetings. These group meetings provide female member an opportunity to break out of her daily routine and discuss her common problems (Bali Swain and Wallentin, 2009; Townsend, 1999).

Along with the basic training the business training show impacts assets. The linkage which yields most impact is when banks provide the funding and NGOs provide the trainings (Bali sawain,2007). NGOs and the training institutions arrange regular meetings, the loan repayment installments and savings and other social development program. These meeting and interaction with others, their group members and other group members increases her confidence level and the negative emotions may get balanced. Their communication skills also developed a lot during SGHs activities promotes these women for active participation in public activities and also increases their confidence to be the part of society and local politics. Along with this economic activities such as income, expenditure and saving thorough SHGs are successful as women have easy adaptability and ability to cope up with the setbacks. In the recent years, with the entire banking sector embracing technology, there is a smooth and seamless flow of data, both of transaction and information, across the banking system. NABARD attempted digitization of SHGs under a project called E-Shakti to take advantage of the available technology to address the problem of book keeping, capturing the credit history of SHG members, generating SHG grading report based on its financial and nonfinancial records and making them available to all important stakeholders.

Current Scenario of SGHs in India:

The SGHs programme in India is the world's largest microfinance programme. SBLP has traveled twenty-five years of unabated journey towards empowering the rural poor, in general and rural women in particular. Taking a big lift from a pilot in 1992, SBLP has now become the largest community based microfinance initiative with 85.77 lakh SHGs as on 31 March 2017 covering more than a hundred million rural households.

During the year of 2016-17 there was a net addition of 6.73 lakh SHGs increasing the number of SGHs having savings linkage to 85.76 lakh. The savings outstanding of SHGs with banks has reached an all-time high of Rs. 16114.22 crore. During the year, banks have disbursed loan of Rs.38781.16 crore, recording 4% increase over the last year. The total bank loan outstanding to SHGs also increased by 7.81% and stood at Rs. 61581.30 crore against Rs.

57.119 crore as on 31 March 2016. Among the all benefited SHGs more than 85% SHGs are women SHGs.

The overall progress of SHGs under SBLP during 2014-15 to 2016-17 indicates that SHGs during the year 2015-16 decreased over the year 2014-15 but there is huge increase in the year 2016-17. Loan disbursed and loan outstanding amount of women SHGs as a percentage of amounts of total SHGs has been consistently increased during the period.

That means it shows a positive impact of SHGs on women empowerment. Thus problems of poverty and unemployment can be solved if SHGs continuously provide help to these people. As majority of beneficiaries of all SHGs accepted expansion of employment after getting loans.

Table 1. Overall progress under SBLP during (2014-2017)

(No. of SHGs in lakh, amount in Rs.crore)

Particulars	Year	Total SHGs	Woman SHGs	% of Woman SHGs to total SHGs	Total Amount	Woman SHGs Amount	% of woman SHGs Amount to Total SHGs Amount
Savings of SHGs with Bank	2014-15	76.97	66.51	86.41	11059.84	9264.33	83.77
	2015-16	79.03	67.63	85.58	13691.39	12035.78	87.91
	2016-17	85.77	73.22	85.36	16114.23	14283.42	88.64
Loan Disbursed to SHGs during the year	2014-15	16.26	14.48	89.05	27582.31	24419.75	83.53
	2015-16	18.32	16.29	88.92	37286.9	34411.42	92.29
	2016-17	18.98	17.16	90.42	38781.16	36103.13	93.09
Loan Outstanding Against SHGs	2014-15	44.68	38.58	86.35	51545.46	45901.95	89.05
	2015-16	46.73	40.36	86.37	57119.23	51428.91	90.04
	2016-17	48.48	42.84	86.36	61581.3	56444.24	91.66

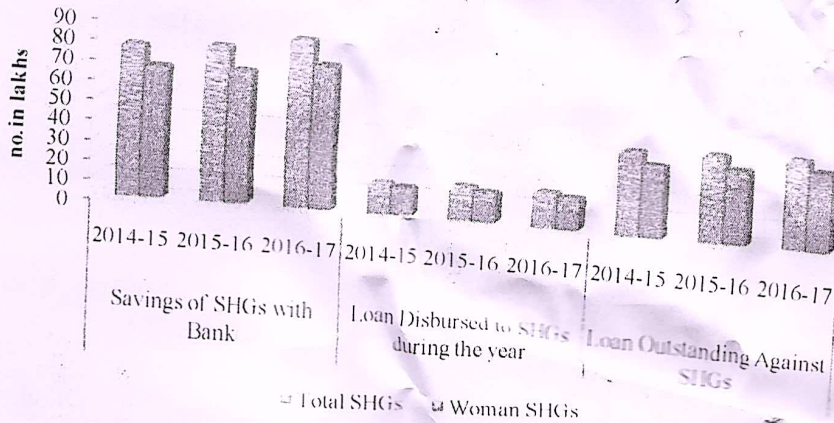
Source: Status of Microfinance in India (2016-17). NABARD



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Figure 1

Progress of Women SHGs (2014-2017)



Region wise progress of SHGs was given in Table 2. It indicates South Indian region secured more than half (59.89%) after it significant participation by eastern region (26.19%) where as north eastern region was less involved in this programme.

Table 2. Region wise progress of SHGs (2014-2017)

(Total loan disbursed in Rs Lakh; Average loan disbursed in Rs./ SHG)

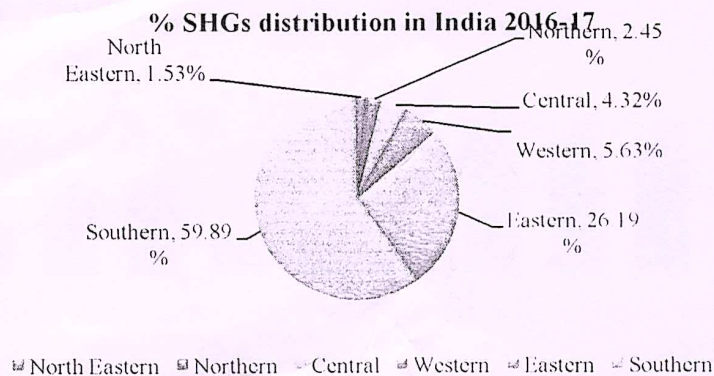
Region	2014-15			2015-16			2016-17		
	No. of SHGs	Total loans disbursed	Average loan disbursed	No. of SHGs	Total loans disbursed	Average loan disbursed	No. of SHGs	Total loans disbursed	Average loan disbursed
North Eastern	18791	15795	84056	26037	21969	84375	28961	28421	98134
Northern	43848	42873	97777	38106	48298	126746	46567	57414	123294
Central	109231	110909	101536	84282	119067	141272	82012	67958	82864
Western	97341	117080	120279	112525	188632	167636	106825	148819	139311
Eastern	351800	329602	93690	412576	349489	84709	497063	473172	95194
Southern	1005227	2141972	213083	1158797	3001235	258996	1136692	3102332	272926
All India	1626238	2758231	169608	1832323	3728690	203495	1898120	3878116	204314

Source: Status of Microfinance in India (2016-17), NABARD



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Figure 2. Region wise distribution of SHGs

**Conclusion:**

Social and economic growth of India depends on the productivity of both men and women workforce. Earlier, women were promoted and supported to do work outside the houses, were dominated by men. Of late, there has been incredible revolution in the social and cultural environment in India. With the concept of Self Help Groups (SHGs) the women are now participating in all productive activities as they realizing their potential, power and identities. Through SHGs women have avowed a dignified position in the family and in the society. They have developed self-confidence, decision making power and independence among women resulting in improvement in their livelihood. Thus SHG movement in India has been moving in the right direction for women empowerment and reduction the poverty.

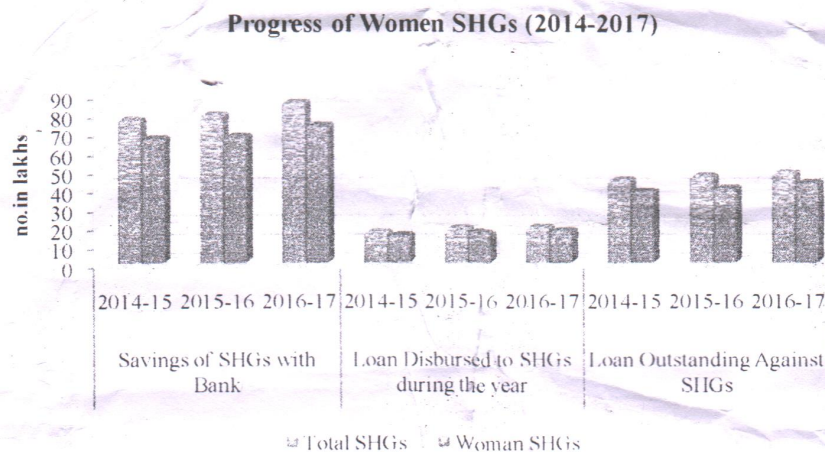
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Source: Status of Microfinance in India (2016-17); NABARD



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