

Role Of SHGs : Towards Empowerment Of Rural Woman & Rural Development

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Abstract-*The very existence of SHGs acts a great boost to make the poor self-reliant and to give them hope. Not only do the SHGs help in increasing their income, improving their status in the society but it's ultimately the nation that reaps the advantages of socialism. The harsh reality is that rural poverty and unemployment still persist in the society and women's earnings positively and directly affect a family's financial condition. Social conventions and gender ideology deprive women of the access to resources which would enable them to increase productivity. Woman Empowerment is setting a woman free to make her own choices, even if those choices go against any one's perception of right and wrong. The most important change that the SHG culture has brought in the country is to change the gender dynamics of power within a family and ultimately the society at large. They now have greater say in the family matters and also are seen as stakeholders and partners in taking the community forward. The financial independence has eventually paved the way for societal upliftment of women and their voices.*

I. Introduction

Planned institutional changes implies to Development. **According to Prof. Gangrade "Economic development without social development is no development"**. Development means equitable distribution of fruits of economic growth with Social Justice. Improved and sustained access of the poor, specially the poorest of the poor and poor woman through building strong grass root institution of the poor by way of strong SHGs following Panch sutra principles, linking them with banks for financial inclusion for enabling them to access gainful self-employment opportunities, resulting in appreciable improvement in their livelihoods on a sustainable basis. **Nehru said, "Women should be uplifted for the upliftment of the nation, if a women is uplifted, society and nation is uplifted."**

II. Rural Development

Rural development takes into account factors other than economic growth- education, Health facilities, infrastructure facilities, employment generation and increase in productivity, distributive justice and equalization of opportunities in rural areas.

Rural development programmes involve a number of rural development projects. It envisages to bring changes in various facets of rural economic and social life.

III. Rural Development Programmes

The rural economy and social structure in our country is characterized by widespread poverty, poor health conditions, illiteracy, exploitation, inequitable distribution of land, lack of infrastructure and public utilities like roads and communications etc. The various dimensions of rural life- growth in agriculture and allied activities, education, health, public works, poverty alleviation and rural employment programmes, all form a part of integrated approach to the problem of rural development.

The community development programme "CDP" was launched in October 1952 with the following objectives.

1. To secure total development of the material and the social resources of the rural areas.
2. To develop local leadership and self governing institution.

3. To raise the living standards of the rural people by means of rapid increase in food and agriculture produce.
4. To ensure women participation in gram sabha.
5. To facilitate women leadership & participatory decision making process.

IRDP was a major programme of poverty alleviation and rural development. IRDP, focussed on providing assistance to selected families for income generating assets above the poverty line.

Development of women and children in rural areas [DWCRA] was a component programme under IRDP. In order to percolate the benefit of IRDP to the women, a special programme for Development of women and children in rural areas [DWCRA] scheme envisages the formation of Self Help Groups of [15-20] women and starting activities which are mutually beneficial. It was launched in 1982-83 and was implemented in 106 districts by the end of 1989-90.

At present under the [SGSY] Swarna Jayanti Gram Swa-Rojgar Yojna, Self help groups [SHG] are considered as powerful tool of Socio-economic empowerment of the poor in rural areas. The SHG is a small body formed by the people for meeting their specific objectives, particularly credit. It is managed by the rules and regulations formed by them and functions on democratic principles.

The Swarnjayanti Gram Swarozgar Yojana (SGSY) was a flagship programme of the Ministry of Rural Development. It was started in 1999 and was restructured in FY 2010-11 for implementation as the [NRLM] National Rural Livelihoods Mission. The SGSY aimed at providing sustainable income to rural BPL households through income generating assets/economic activities in order to bring them out of poverty. NRLM aims at, To reduce poverty by enabling the poor households to access gainful self-employment and skilled wage employment opportunities, resulting in appreciable improvement in their livelihoods on a sustainable basis, through building strong grassroots institutions of the poor named Self Help Group."

Most significant feature of NRLM is "Universal Social Inclusion" it means At least one woman member from each identified rural poor household, is to be brought under the Self Help Group (SHG) network in a time bound manner. Special emphasis is particularly on vulnerable communities such as manual scavengers, victims of human trafficking, Particularly Vulnerable Tribal Groups (PVTGs), Persons with Disabilities (PwDs) and bonded labour. NRLM has devised special strategies to reach out to these communities and help them graduate out of poverty.

IV. The Concept of Empowerment

Empowerment is a multi-dimensional social process that helps people choice and action. Empowerment is about change, choice and power. It is a process of change by which the individual and groups with little or no power gain the power and ability to make choices that affect their lives.

The World Bank defines empowerment as "the process of increasing the capacity of individuals or groups to make choices and transform those choices into desired actions and outcomes. Central to this process is action, which both build individual and collective assets organization and institutional context which govern the use of these assets."

Economist Bina Agarwal defines 'Empowerment as a process that enhances the ability of disadvantaged and powerless individuals or groups to challenge and change in their favour, existing power relationship that places them in subordinate economic, social and political position .

SGSY - Swarna Jayanti Gram Swarojgar Yojna this scheme was began in the year 1999- To resolve the conceptual and operational issues a holistic Program covering all aspects of self employment, such as organization of the poor into SHG's thrift & credit, training technology infrastructure and marketing.

NRLM- National Rural Livelihood Mission base on the experience of implementation and recommendations made by various studies the National Rural Livelihood Mission was launched during the year 2009-10 through community mobilization and by organizing & empowering the poor. NRLM aims at reducing poverty in rural

areas by building strong institutions of the poor & enabling them to attain gainful self employment & skilled wage opportunities to get livelihoods on a sustainable basis.

V. Empowerment Of Women Through SHGs

The issues of empowerment of women moved center stage during the last three decades of the second millennia, mainly through the efforts of the United Nations by declaring 1975 as the women's year and the decade 1975-82 as the women's decade. This period coincided with the sixth plan period in India when the approach was shifted from welfare to development and further efforts during the subsequent plans culminated in the forming of a National Policy for Empowerment Women approved by the cabinet on 20th March 2001. However, despite constitutional guarantee of equality and justice, legislative support of a plethora of acts and introduction of policies and programmes, the goals of gender equality and justice, empowerment of women still remains a distant dream for Indian women.

The human development index as calculated by the UNDP is based on three major components life expectancy at birth, literacy and per capita purchasing power. Among the 174 countries ranked, India gets the 128th rank. Gender Development Index is also available for 143 countries in which India ranks 108. Indian scenario presents a dismal picture on several key indicators contributing to human development. The first alarming signal is the sex ratio adverse to women. As per the 2011 census of District, the sex ratio is 947 and it is further disappointing that 0-6 yrs group, the sex ratio is only 927. The poor health of women coupled with low literacy profiles adversely goals of gender equality and justice, empowerment of women still remains a distant dream for Indian women. Women are the bearers of the next generation, the caregivers in the family. But they suffer every deprivation. They are the beasts of burden, attending to all domestic chores, fetching fuel, fodder and water; generally from long distances, working from dawn to dusk and no recognition in the system of national accounts. Even why they do bring in some income, they spend it all on the family and struggle to battle in poverty. Often they also finance the husband's 'leisure activities' like alcohol, only to be beaten when he is drunk. Despite all our plans, female adult literacy in the country has just touched 54 percent in 2001. This leaves 46 percent of our women illiterate and unaware of their rights. It is true that education open up new vistas to women but education alone does not solve problems. For the mass of our women it cannot be education of traditional kind. What they need, is training in vocation skills, coupled with a basic knowledge related to their local situations. Special incentives to encourage the education of girls in regular schools particularly in out rural areas and urban slums are an urgent necessity. Empowerment of women is a crucial factor in the eradication of poverty, as the women are the key contributors to the economy and in combating poverty through both remunerative and non-remunerative work at home, in the community and in the work place.

VI. SHG And Development

"Our dream of New India is an India where woman are empowered strengthened, where they become equal partners in the all round development of the country"[Shri Narendra Modi, Prime Minister in Mann ki Baat] An empowered woman not only acts as a catalyst in transforming Her family alone but has immense potential to transform the community/ society of which she is a contributing member. However empowerment of women has not been and is not one of the easy rides for women in our society, a society where women are treated as secondary citizens, overburdened with house chores and discriminated in almost all dimensions of life, especially the economic sphere. As we also have a peculiar society of our own, deeply feudal, divided into multi castes and categories, the issues of women gets further aggravated. Their work and hard labour gets seldom recognized nowhere, especially in their own homes. 'On the one hand, there is a complete lack of recognition of women's domestic labour within the private sphere. On the other hand in the public domain, their primary role within marriage and family tends to relegate them to low value, insecure and unprotected forms of labour largely in the informal sector [Forum against oppression of Women, 2017]. 'India's woeful gender gap in the workplace makes us much poorer as a nation economically and socially. According to World Bank the share of Indian women above the age of 15 employed in our workforce is only 25% [Mukherjee Udayan, Indian Express].

Also majority of the women [who are part of SHGs and other similar developmental initiatives], belonging to the marginalized sections, has to bear the burnt of low consumption-being malnourished and anaemic, making

adjustment in every sphere of life, being illiterate, poor and other insecurities resulting from the later two. Their access to credit and decision making in economic sphere within the family is severely limited. Most of these women seldom get any opportunity to get involved in starting any entrepreneurial activity or alternate livelihood options.

'The National Family health reveals that more than half of Indian women do not even enjoy free mobility, they are not allowed to move out of their houses unaccompanied by a male member'[IBIRD].

Hence empowerment to women holds the key to make women get their rights, get their hard labour recognized and to live their lives with dignity. **'Socio-economic transformation of women is possible when a woman is financially independent and its empowered to make free choices'** [Lekhi Meenakshi, Indian Express]. Thus women empowerment can be defined as a process by which a woman gains knowledge, skills and confidence by which she gains a wider space in decision making process, not only in her family but also in the Socio-economic realm. By this, a woman is no longer seen only as a mere vote bank. **'Empowering women means, enabling them to realize and utilize their full potential to take part in the decision making process, to exercise control over their lives and to take active part in social ,economic and cultural development of the nation.'**[Pillai,2008].

Also multifaceted problems of women cannot be tackled individually but can be better solved through group efforts. In recent times, one such effort through Self Help Groups [SHGs] have become the vehicle of change for the poor and marginalized. Today, SHG movement is world's largest development program meant for capacity building, confidence building and providing livelihood opportunities to women. The SHG method is used by the government, NGOs, MFIs and others worldwide for manifold objectives. 'Self Help Group is a method of organizing the poor people and the marginalized to come together to solve their individual problem' [Planning Commission, 2008]. **According to National Rural Livelihood mission [NRLM] and PRADAN, 'a self - help group is an informal association of 10 to 20 rural women, Socio- economically homogenous, with a background of affinity, who meet regularly to transact the business of saving & credit. SHG members are rural women belonging to the poor families and marginalized sections of the society, and who come together with a collective objective of savings and doing economic activities.** The objectives of SHG formation and involvement of woman in the same is not only limited to thrift & credit but involves many more aspects and which may, 'include the overall development of members in the social, political, cultural and economic arena; thus the SHG's are 'credit plus' institution' [Fernandez, 1998 in Bhat, Wani et al., 2014]. The 9th five year plan of Government of India had given due recognition on the importance and the relevance of the self help group method to implement developmental schemes at the grassroots level [Planning Commission, 2008].

In the past 2-3 decades this has emerged as an important tool for socio-economic empowerment of women in rural areas. SHG members through their regular meetings, start saving small amounts and also start lending amongst them by charging a minimal interest rate. The interest that is earned gets credited into the account of the SHG. After successfully running the SHG for a particular period of time which is generally for six months to a year, the SHG becomes eligible for bank Linkage, after which the members gradually take up entrepreneurial activities.

SHGs have paved the way for economic independence of rural women **'More than the provision of credit the SHG will nurture the poor women's ability to develop systems, practices and a culture to manage credit, which is empowering'**. A growing number of poor people, particularly women in various parts of India are members of SHGs and are actively participating in savings and credit as well as in other socio- economic activities. Thousands of the poor and the marginalized population in India are building their lives, their families and their society through Self Help Groups are playing major role in poverty alleviation in Rural India.

However as several studies point out, women having little rights /say at home make SHGs objective of empowering women socially & economically a bit difficult. Low literacy levels further make it challenging for woman to gather and access information about new options and opportunities. Adding to this, even many

successful SHGs have to depend much on middle men for sale of their produce and also time to get access to easy and timely credits through informal systems. Struggles with low and outdated technologies, lack of capacity building opportunities etc. further aggravate the struggles of SHGs. These and many more similar issues need to be resolved to make SHGs an avenue for the growth and empowerment of women.

VII. Role Of SHGs In Rural Development

The people of rural areas have been facing so many problems related to poverty, illiteracy, lack of skills and health care, basic infrastructure etc. After the inception of SHGs approach by the NRLM, the SHGs have been playing a vital role to eliminate these problems through the way of group efforts. It is difficult to handle things alone but becomes easy when united as a group. So SHGs of the rural area are acting as the vehicle of change for the rural poor. Self help group of the present rural area are able to organized the poor and the marginalized to come together to work for the development of the rural areas. Following are some of the role played by the SHGs in the rural areas. Firstly, SHGs provide self-employment to the

Low level of literacy makes it difficult for the poor to find an employment but SHGs gives them an opportunity to employ themselves in order to earn a living. Secondly, 95% of the SHGs beneficiaries were found to be house-wives without any income before joining the SHGs. But SHGs provides them an opportunity to engage themselves in various occupations to improve their Handicraft & Weaving Piggery, Farming, Vegetable Cultivation, Poultry Farming, Small Business, Role of Self Help Groups (SHGs) in Rural Development with Special Reference to Chare, Longkhim. DOI: 10.9790/0837-2207052731 www.iosrjournals.org 31 | Page earning capacity. Now these house wives are able to help their families financially at the time of need and they are also able to get prestige in the family as well as in the society. Thirdly, SHGs have been able to improve the skills of women to do various things by managing the available natural resources. As a group they can help each other to learn so many things along with the money management because most of the women in the rural areas have a very little knowledge for the management of money. Fourthly, SHGs helps the poor people in the village to save huge amount more quickly by pulling their saving in a common fund which can then be used by the group or member of the group for productive investment. As the poor can save only small amount individually, which are usually not enough for investment. Lastly, SHGs increases the level of social empowerment of the women through participation and decision making in the group level. All the members of the SHGs are made to take part in the meeting and income generating activities. It gives them confidence and understanding to actively participate at household level as well as external environment in the process of development.

VIII. Suggestions And Conclusion

These are some of the suggestion for the betterment and further development of the SHGs in the study area: There should be good understanding among the group members of the SHGs

- The president and secretaries of the SHGs should be an educated person who can take up the responsibilities.
- Marketing networks of the SHGs should be more widened so that the goods can be sold at a reasonable price. The activities of the SHGs should focus more on those activities which generate good return.
- Frequent training of management for the SHGs should be organized to achieve the desired goals.
- The entire observation shows that the SHGs in the rural area are functioning well in organizing the poor and the marginalized women into a self-serviced economic institution.

Significant improvement has been found in the living condition of the rural areas especially the women folks. Seven different types of income generating activities were found in the research rural area and the highest percentage of SHGs groups were found to be practicing farming which is the first highest income generating activities in the area, in terms of income generation. But when it comes to second income generation, micro enterprises; generates the highest income. The study reveals that there is huge variation in income generation between the different economic activities of the SHGs due to the differences in the value of the product.

Therefore, good transport and market networks could be of great help to the rural poor for the rural development. Despite so many hindrances in the rural areas, creation of SHGs has been very helpful in increasing the opportunities of the livelihood activities of the rural poor. Therefore, it can be concluded that participation of women in the SHGs provides tremendous contribution towards the development of self-reliant, self-confident and social empowerment among the members of the SHGs contributing towards the process of rural development in the region.

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