

## WOMEN EMPOWERMENT THROUGH SELF HELF GROUP IN INDIA AND ITS CHALLENGES

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### **Abstract**

*Living in male dominated society, woman often has to face challenges to recognize for things. Women are beautiful, efficient creator, systematic and capable of doing everything if they are given the opportunity which man gets. Throughout history, the central role of women in society has ensured the stability, progress and long-term development of nations. Men and women are no better or worse; they are just different. The role of women are changing with the change of scenario of the world. Women will be empowered if they are given freedom to be able to make choices and decide their own role. Women in rural areas are the most deprived. Hence, continuous growth in rural women empowerment has become imperative towards their financial independence. The objective of self-help groups was to form the group of poor rural people especially women for mutual benefits. Self-help groups play a crucial role in improving the savings and credit and also in reducing poverty and social inequalities. SHGs also show larger effects on women's economic empowerment when training is included. Such training could include basic education, health education, business or entrepreneurial skills training, training to build awareness of women's rights, or community development training. This paper is an attempt to highlight that how self-help groups have played a crucial role & contributing to women empowerment who belongs to rural sector and challenged faced by the group.*

**Key Words:** Women empowerment, Economic independence, Women rights, self-help groups.

## **INTRODUCTION:**

*“When women are empowered and can claim their rights and access to land, leadership, opportunities and choices then economies grow, food security is enhanced and prospects are improved for current and future generations.”*

– **Michelle Bachelet, Under-Secretary-General and Executive Director of UN Women**

The contribution of woman in the transformation of society from underdeveloped to developed is not deniable. The role of women is at the front end of the chain of improvements leading to the families, the community's long-term capacity. They act dual role both in the family as well as society. The advancement of handful women at a glance showcases the glimpse of women empowerment. Domestic violence, female feticide, rape, molestation & eve teasing, unequal wages and gender inequality are the global reality, which hinders women empowerment. To deal with such issues woman have to be unite and fight for their rights.

### **Concept of Empowerment:**

Empowerment is the authority given to the people to work independently and represent their interests in a responsible and self-determined way. It makes the people stronger and more confident.

### **Concept of Women Empowerment:**

It refers to the process of empowering the women by giving them rights to have and determine choices, rights to influence social change for themselves and others, rights to have power to control their own lives both within and outside home.

### **Concept of Self-help Group:**

Self Help Groups (SHGs) are small groups of poor people specially women. The ideal size of an SHG is 10 to 20 members. The members of an SHG face similar problems. They help each other, to solve their problems. SHGs promote small savings among their members. The savings are kept with the bank. This is the common fund in the name of the SHG. The SHG gives small loans to its members from its common fund. SHGs have been able to mobilize small savings either on weekly or monthly basis from persons who were not expected to have any savings. They have been able to effectively recycle the resources generated among the members for meeting the emergent credit needs of members of the group. A SHG is an informal association to enhance the member's financial security as primary focus and other common interest of members such as area development, awareness, motivation, leadership, training and

associating in other social inter-mediation programmes for the benefit of the entire community.

**Origin of Self-help Group in India:**

In 1985, Self-help groups (SHGs) first emerged in Mysore Resettlement and Area Development Agency (MYRADA). The SHG movement, under the leadership of MYRADA, first started in the southern states. Over time several agencies like the National Bank for Agricultural and Rural Development (NABARD), the Reserve Bank of India (RBI), leading NGOs, as well as multilateral agencies like International Fund for Agricultural Development (IFAD) helped in the growth of the SHGs. NABARD in 1992, formed the SHG Bank Linkage Project, which is today the world's largest microfinance project. From 1993 onwards, NABARD, along with the Reserve Bank of India, allowed SHGs to open savings bank accounts in banks.

• **OBJECTIVES OF THE STUDY:**

- 1) To study the role of self-help group in women empowerment.
- 2) To analyse the empowerment which women members get in SHGs.
- 3) To study the challenges faced by self-help group members.
- 4) To offer suggestion for betterment of women's empowerment through SHGs.

• **RESEARCH METHODOLOGY:**

The research is based on secondary data. Secondary data was collected from various journals, articles, working papers, NGO reports web sites etc.

**Self-help Group and Women Empowerment:**

Self-help group improves the status of women in the society by their participation in decision making, enabling them to build their skill and confidence and increasing their incomes. SHGs support the women socially and financially. SHGs act as a great hope to women to become self-reliant. By the support of SHGs, not only the income of women increases but their status is also improved in the society which is ultimately the nation which reaps the advantage of socialism. The basic objective of this group is to inculcate the habit of saving and using banking facilities. Women save money but when it comes to investing, they lack confidence and also awareness especially in rural area. The primary way to beat the effect of growing rate of inflation is to invest the savings for a better return. These groups go a long way in motivating women to

take up social responsibilities particularly related to women development. SHG helps them to support the family by increasing the resources that women used to meet their financial needs and also to reduce their financial burden.

• **CHALLENGES TO EMPOWERMENT THROUGH SELF HELP GROUPS:**

The Women SHG has been playing a major role in both economic and social empowerment of women. They were primarily created to induce poor people to make small savings and to help in mutual aid by accessing banks and public services. But there are following challenges especially in rural area faced by the group.

- 1) Considering woman as an important and potential member of the family who can support their family during crisis situations.
- 2) Gender bias is widespread in rural areas. Girl child is not usually preferred and looked as the burden on the family. They get married as soon as they get puberty.
- 3) Sometimes the members of SHG are ignorant about the different schemes of assistance accessible to them. They are unaware of many schemes.
- 4) In some specific areas like managerial abilities and technical knowledge, due to lack of proper training the members of SHGs fail to compete with the strong units.
- 5) Normally SHGs purchase raw material in small units so they lack the benefits of large scale purchase like discount, credit facilities etc.
- 6) SHGS also face problem in marketing of their products due to absence of proper brand name, unattractive packing system, lack of adequate sales promotion etc.
- 7) Many married women are not in a position to associate with the group due to the shift of their place of residence. Thus there is no stability.
- 8) It is also observed that the strong member in the group often tries to exploit the ignorant and illiterate members.
- 9) Due to inefficient management and high cost in production, there is very low return in some groups which discourages the members.
- 10) It is also found that the agencies which give financial assistance to these groups cannot fulfil even basic requirement properly.

- **STEPS TO BE TAKEN TO MINIMIZE THE PROBLEMS FACED BY SHGS:**

- 1) It is discovered that greater part of the individuals doesn't take an interest in the gatherings conversations. This might be because of absence of education and numbness. Hence endeavours are made to become friendlier and urged to take an interest in the conversations.
- 2) Non-Government Organizations (NGOs) can play an important role towards empowering of women entrepreneurs by providing them basic education, motivational training, and financial help and so on.
- 3) All the members in the SHGs may not have the same knowledge and proficiency. NGOs should spot the incompetent members of the SHG and impart appropriate training to them in order to improve their competency. And for this purpose, short term guidance programs can be organized at the panchayat level.
- 4) The Rural Development Authorities (RDA) should organize awareness camps about the different schemes of assistance to the participants in the SHGs.
- 5) Attractive savings and insurance schemes should be introduced to motivate the members.
- 6) More people specially poor and illiterate should be encouraged to join the group.
- 7) Electronic and print media need to come forward to promote the group.

- **CONCLUSION:**

It can be concluded from the above study that self -help group is playing a vital role in the social, psychological as well as economic empowerment of women in India. However, a lot needs to be recognized in a broader dimension to reduce the gap between rich and poor. In so far as attaining aims of both empowerment and sustainability of women is concerned, it is a long-term aspect and cohesive efforts need to be spontaneously drifted out from each corner of the society.

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