

A qualitative analysis: Self Help Groups and women Empowerment in India

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I. Introduction:

In developing countries like India, Self Help Groups are finance providing homogeneous groups for rural women. It is an alternative approach in rural development, because through self help groups women can meet credit needs easily to do income generating activity, which not only leads to benefits for individual women or women groups, but also leads to benefits for women's family and community as a whole (Saini & Meena, 2020). Self help groups are working as voluntary groups, based on mutual aid and interaction of its participants. It is based on various desirable projects and programmes for the development of grass root level infrastructure of the local population. Self Help Groups encourage people to do work jointly rather than individual work. Main objective of the Self Help Group is to make women self-reliant in the context of savings, education, health and family welfare etc.

II. Research objectives:

- A) To explain Emergence of Self Help Group in India
- B) To analyse Aims and Characteristics of Self Help Groups
- C) To assess the Women's empowerment in India
- D) To examine the Gender dimension in women empowerment and Self Help Groups.

III. Methodology:

This study is qualitative in nature and it is descriptive. Secondary data have been used to do qualitative analysis and data are collected through books, articles, journals and other valid sources.

IV. Results and Analysis

Emergence of Self Help Group in India:

The origin of Self Help Group can be traced from the emergence of microfinance in Bangladesh in 1976 by economist Prof. Muhammad Yunus (Chaturvedi & Sharma, 2020) of Chittagong University. Dr. Yunus introduced the model of the Grameen Bank. The bank was established particularly for the poor people. Mainly this model aims at women empowerment by providing financial support to them. Under this model Self Help Groups began a silent revolution of the micro credit delivery system, among the people of rural areas of many parts of the world. It has been reported that India also has taken up this approach along with 53 other developing countries. In 1997, the world microcredit summit at Washington started to use micro credit as a tool to eradicate poverty and to empower the world's poorest population. Almost a global movement has been started to reach the world's around 100 million poorest people by the year 2005 (Suguna, 2006). The people, who were unable to access the institutional credit system, organised Self Help Groups for themselves to meet their credit needs.

In Asia Pacific region in 1986-1987, National Bank for Agriculture and Rural Development (NABARD), the Apex Development institution, Non Governmental Organisations like- Mysore Resettlement and Development Agency (MYRADA), Asia Pacific Rural and Agricultural Credit Association (APRACA) had taken various initiatives to greater development of Self Help Groups. According to the survey of National Bank for Agriculture and Rural Development (NABARD), various NGOs have spread over many states of India for the better functioning and mobilisation of Grameen Bank and Self Help Groups, towards the greater implementation of rural savings and accessible micro credit delivery for the poor. In 1991, National Bank for Agriculture and Rural Development (NABARD) took consultation with Reserve Bank of India (RBI), Commercial Banks (CB) and Non Governmental Organisations regarding the implementation of Pilot Project for the greater extension of finance through Self Help Groups. This project brought some positive impacts to the formal credit and Self Help Groups. It improves the confidence and trust of rural poor towards banks. Various

studies have documented that around 5.60 lakh rural poor women have benefited from participating in Self Help Groups in India (Sreeramulu, 2006).

Self Help Groups are organised under the Swarnjayanti Gram Swarozgar Yojana (SGSY). Swarnjayanti Gram Swarozgar Yojana is a group approach, which was launched on 1st April, 1999 to provide financial support to the people under Below Poverty Line(BPL)(Bori, 2014, p. 53). Self help groups are organised under blocks of the district and are associated with Non Governmental organisation and Regional Rural Banks etc. Self help Groups formation is based on three stages of evolution (Sreeramulu, 2006). These are

(a) Group formation: in the formation of a Self Help Group, around 10 to 20 volunteered persons organise themselves into a group. In the case of disable person, it can be organised within five members. Mostly the group is organised themselves for the eradication of poverty of its members. All the members are bound to save regularly certain amount of money into the group savings, so that it can be convert into a common fund. All the members of the group can access this common fund as their requirement through the common management. Self Help Group's helps to grow up the habit of thrift and credit operations among the group members. A person cannot join more than one group. As an informal group self help group can register under Societies Registration act, and State Cooperative act etc. It facilitates in the regular interaction within SHGs and District Rural Development Agency (DRDA) (Sreeramulu, 2006:120-121).

(b) Capital formation: capital formation of a self help group is done through revolving fund, corpus fund and skill development. Each Self Help Group should have a common deposit account. For the financial management, the group maintains such norms regarding loan sanction procedure, loan repayment schedule, and interest rate. Every group can decide to fix the repayment schedule of the loan and fix interest rate. Group meetings are held to take decisions regarding financial management. All members should participate in the decision making process. To keep internal records of the group regarding capital, the group can use account books, attendance register, bank passbook and cashbook etc.

(c) Taking up income generating activities: the members of Self Help Groups are involved in income generating activities to sustain their livelihood. The members have to access loan or credit from the group itself or from the bank to conduct activities. Income generating activities are done in both grouping and individual manner. The various income generating entrepreneurial activities can be categorized as agricultural, agricultural allied and non agricultural work. Under the Block level frequently group members are provided training for skill development and to generate the activities properly (Mary et al., 2015).

Aims and Characteristics of Self Help Groups:

Main objectives of the Self Help Group are multifaceted. Self help groups aim at the sustainable development of its member's families and villages, poverty eradication, socio economic and political development etc. it aimed to create awareness among its members, to promote cooperation, solidarity and inculcates the habit of thrift and regular savings, self helping attitude etc(Sreeramulu, 2006).

There are various characteristics of Self Help Group. It is a group approach for poverty alleviation among rural women. Self Help Groups are cohesive in nature. It develops mutual enrichment among the members. Self Help Groups not only economically support their members but also provide support at an emotional level. Such as, Self Help Groups enable women to deal with fear, anxiety and various mental stresses etc. Self Help Groups develop women's intellectual and decisional power. Self-help groups follow some rules and norms to conduct their activities, and for the better functioning of the groups, such as punctuality, freedom, sharing etc. Self Help Groups follow a democratic approach to give equal importance to all members, where all members are responsible in the decision making process of the group. However, the group leader plays a significant role within the group. Group Communication and group sustainability are very important aspects in Self Help Group (Bariya et al., 2014).

There are various components of Self Help Groups. This are-

(a) Internal lending: the members of Self Help Groups can withdraw loans from the bank as their requirement for various purposes in certain situations. Self Help Groups helps its members to access internal loans.

(b) Equity: the credit system of Self Help Group is mainly based on equity. As all the members of Self Help Groups don't have equal economic status. So, Self Help Group provides credit to its members according to their different level of demand and capacity.

(c) Compulsory savings: In SHGs some amount of savings are made compulsory weekly or monthly for every member, because these savings help in the availing and repaying of loans. It strengthens the micro credit system.

(d) Corpus: corpus refers to some amount of funds; those are collected and kept for at least six month. These funds are generated for its member's specific purpose.

(e) Revolving fund: from the period of establishment of a Self Help Groups, the members should regularize their savings at least till completion of six month, making them eligible for rating of the group at block level. After then the group becomes eligible to receive some amount of fund, known as revolving fund from the banks. These funds can be used by the member for their income generating activities (Sunanda, 2012:45-46).

- (f) **Group meeting:** in every Self Help Group, group meetings are organised at a fixed time or place to discuss group activities. Every member should attend and participate orally or mentally in the meeting. If one fails to attend a meeting, they should have a genuine reason and should inform the group (Sreeramulu, 2006:124-125).
- (g) **Internal record:** every Self Help Group uses to keep their internal records in books regarding thrift and credit transactions. Literate members of the group are engaged in writing these records (Suguna, 2006:32-33).

Women's empowerment in India:

During the traditional period in India women's position was dominated by male in patriarchal society. Women had little access to the political, social and economic sphere. But from the beginning of 20th century in India, under some prominent social reformers like Mahatma Gandhi, Raja Ram Mohan Rai, and Iswar Chandra Vidyasagar, various changes took place in the development of women empowerment. Various reforms occurred to reduce social and religious taboos, such as sati abolish act of 1829, hindu widow remarriage act of 1856, women property right act (1937) etc. in 1993, 73rd and 74th amendment of Indian constitution also provided reservations for women in economic and political sphere(Hazarika, 2011).

Indian planning commission (1999-2000) had taken greater initiative for empowerment of women. The year 2001 is considered as the year of women empowerment, because during this period the government of India focused on overall development of women, such as socio economic empowerment of women, human rights, educational, health and nutritional, technological development, improvement of entrepreneurship of women, women and media etc (Suguna, 2006).

Gender dimension in women empowerment and Self Help Groups:

In India's population women constitute 48% of the population. After the independence of India, the government had been implementing various programmes and policies for the development of women. Yet women have not equally developed their status as men in every sphere, like education, health, employment and the political sector. Particularly the rural women of the country have been facing various discrimination in acquiring fundamental rights and opportunities. Gender disparity can be seen in various forms, For instance women's literacy rate in rural India is around 46% and maternal mortality rate is around 600/ 100, declining female ratio in population (Sunanda, 2012). Therefore gender inequality is a most prominent phenomenon in developing countries like India. In India, most of the rural women often faced obstacle like gendered discrimination, in improving their socio economic status within household and society. Because, there is an unequal power relationship between male and female based on gender. In patriarchal society men and women get structurally different positions, wherein men always use to dominate over women (Walby, 1990). In patriarchy male hold authority over women, children and property. Sylvia Walby talk's patriarchy exists within six structures of society, which are patriarchy mode of production, patriarchal relations of paid work, patriarchal relations in the state, male-on-female violence, patriarchal relations in sexuality, patriarchal relations with cultural institutions etc (Rawat, 2014). For these patriarchal barriers in rural society women faced various difficulties to achieve empowerment.

In the context of Assam the majority of women are still suffering from patriarchal domination, deprivation, exploitation, and negligence. In the educational, political and working sphere gender gap is very high in Assam like Bihar and Orissa. For instance, according to the census of 2011 male literacy rate was 78.81% and female literacy rate was 67.27 % (Haloi, 2015).In Assam most of rural women don't have proper awareness and all rights to get knowledge and information. Some women from middle class families are a little aware about their rights, but the rural lower class women are still not aware about their rights and opportunities due to lower economic status and patriarchal barriers. But Participation of women in SHGs can significantly impact their empowerment in various phases such as social empowerment, Economic empowerment and political empowerment etc. Self Help Group not only provides benefits to individual women but also to the family and community level. India's ninth five year plan during 1999-2002 had adopted the approach of the Self Help Group to empower women (Suguna, 2006). The main aim of the establishment of Self Help Groups in India is upliftment of rural poor women through direct involvement of women in various programmes, income generating activities etc. it aims to bring gender equality for the better livelihood of women in rural areas by strengthening Self Help Groups(Suguna,2006).

V. Conclusion:

This study mentioned how the development of the concept of women empowerment introduced the self help group approach in India. Empowerment is always a desirable aspect for every human being. But Gender inequality is a most common problem in India as well as in Assam. Therefore, Most of rural women always have to remain as an underprivileged section. They cannot access equal opportunities as men in the household and public sphere. Hence most rural women are engaged in Self Help Groups to do income generating activities for achieving empowerment for them.

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