
GANDHIAN PRINCIPLES AND WOMEN EMPOWERMENT THROUGH SELF-HELP GROUPS

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Abstract: SHGs have been showing the way ahead to alleviate the poverty of India along with women empowerment. Self-Help Groups (SHGs) is medium of poverty alleviation and empowerment of women. SHGs formed by women in different places have proved that they could indeed bring about a change in the mindset of the very conservative and tradition-bound illiterate women in rural areas. The group formation is the best strategy to enlighten women and provide necessary mental courage for self-employment to reduce poverty by enabling the poor household to access gainful self-employment and skilled wage employment opportunities, resulting in appreciable improvement in their livelihood on a sustainable basis, through building strong grass-root institutions of the poor (SHGs) is now the main motive of the most of the employment schemes.

Keywords: Women Empowerment, Microfinance, Self-Help Groups, Problems of SHGs.

Introduction: Gandhiji's concept of development is Sarvodaya through Antyodaya, implying the welfare of all through the weakest of the society. Sarvodaya means 'development of all'. Tribal villages have a system of madait or sangat which literally mean 'cooperation'. Principles of cooperation and collective endeavor are central to society. "Trusteeship" implies that property belongs to all, and the holder manages it and takes care of it only as a socially responsible trustee. The Gandhian model emphasizes decentralization of socio-economic and political systems starting from the village to the highest level. Village life should arouse a sense of cooperation and fellowship.

Mahatma Gandhi states that the position of women the society is an index of its civilization. "Train a man and you train an individual, Train a woman and you build a nation". The SHGs (Self Help Groups) are the major resource of inspiration for women's welfare. In an attempt to uplifting the women, the government has initiated Women Welfare Programmes through development centers, rural agencies, banks, NABARD etc. In India, most of the SHGs are lead by woman with benefits of socio-economic homogeneity smaller size, functionality, participation, voluntary operating mode and non political women. The SHGs in India operating from April 1999, have entered into various fields like dairy farms, fisheries, ration shops, handlooms, farm cultivation, rain water harvesting etc.

Special programmes have been designed for training and capacities building of women beneficiaries of the SHGs. Regular skill development training programmes are being organized for value addition to DWCRA and SHGs productions for better packaging, standardization of ingredients, pricing and to develop marketing skills among women. Women are exposed to best and relevant technologies displayed at training and technology development centers (TTDCs) in all districts.

The SHGs moulds women as a responsible citizen of the country with social and economic status. It leads women to develop the habit of raising loans, form savings, inculcated with a sense of belongingness, habit of thrift and discipline among themselves. Groups actively take part in social welfare programmes focusing on dowry, AIDS awareness, nutrition, legal literacy, multiple roles of women and poverty alleviation programmes. The concept of self-monitoring has been introduced by the SHGs in a phased manner with the aim to make women totally own their movement and institutionalize

its sustainability through networking. The women groups have taken the initiative to educate their own members with great enthusiasm. Women belonging to lowest strata of the society are getting habituated to savings and paved the way for decision making power in the family. In a developed country like India, SHGs uplift the women who are mostly invisible in the social structure by creating self- confidence and self-reliance.

Women Empowerment: The word empowerment is defined as the process by which women take control and ownership of their choices. Empowerment is a process of awareness and capacity building leading to greater participation, to greater decision making power and control and transformative action. Empowerment of women signifies harnessing women power by conscientising their tremendous potential and encouraging them to work towards attaining a dignified and satisfying way of life through confidence and competence as person with self-respect, rights and responsibilities. The core elements of empowerment have been defined as agency (the ability to define one's goals and act upon them), awareness of gendered power structures, self-esteem, and self-confidence.

Empowerment as a concept was introduced 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 favour of women. It is "the process of challenging existing power relations and of gaining greater control over the sources of power". Empowerment is a multi-faceted process which encompasses many aspects i.e. enhancing awareness, increasing access to resources of economic, social and political etc."In recent years women empowerment has become a subject of great concern for the nations all over the world especially in poor and developing countries.

Women Empowerment refers to an increase in the strength of women such as spiritual, political, social or economic. The most common explanation of "Woman's Empowerment" is the ability to exercise full control over one's actions. Thus, women empowerment occurs in real sense when women achieve increased control and participation in decision making that leads to their better access to resources it often involves the empowered developing confidence in their own capacities.

Microfinance: Microfinance is a concept that is helping the poor to avail of a create opportunities for economic growth. In India, microfinance has fulfilled the efforts of rural development, women empowerment and wealth generation by providing small scale savings, credit, insurance and other financial services to poor and low income households. Microfinance thus serves as a means to empower the poor and provides a valuable tool to help the economic development process.

The concept of micro financing and self-employment activities in rural areas has developed considerably over the last two decades. It is working neither on domain/charity nor on subsidy. It is basically rotational investment done to motivate the poor to empower themselves and practice the dictum 'Save for the future and use those resources during the time of need.' Theoretically, microfinance also known as microcredit or micro lending means making provision for smaller working capital loans to the self-employed or self-employment seeking poor.

Microfinance on the hand provides a greater menu of options whereby the small loan can be garnered not just from the external sources but also through self-mobilization, by way of saving and sale of assets. Also, in case of microcredit, due to the definite obligation to repay the loan, physical collateral may sometimes be needed. However, the biggest flexibility in the case of microfinance is the lack of any physical collateral, even in case of loan from the bank. The options available with microfinance, therefore, are much broader and flexible than the ones available with microcredit.

Self-Help Groups: Women and SHGs in many parts of the country have achieved success in bringing the women to the main stream of decision making. The SHG in our country has become a source of inspiration for women's welfare formation of SHG is a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes. SHG is also a viable organized set up to disburse micro credit to the rural women and encouraging them together into

entrepreneurial activities. . To alleviate the poverty and to empower the women, the micro-finance, Self-Help Groups (SHGs) and credit management groups have also started in India.

Self Help Group (SHG) is a small voluntary association to form a group. It is informal and homogenous group of not more than twenty members. SHGs consist of maximum 20 members because any group having more than 20 members has to be registered under Indian legal system.. 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. Groups are expected to be homogenous so that the members do not have conflicting interest and all the members can participate freely without any fear. Self-help groups (SHGs) movement has triggered off a silent revolution in the rural credit delivery system in India. SHGs have proved as an effective medium for delivering credit to rural poor for their socioeconomic empowerment.

Problems of SHGs: Today the SHG concept has assumed a very significant role in the development of our country, particularly in poverty reduction. Hence it becomes all the more important to identify the challenges faced by the SHGs and try to mitigate the same. Exploitative markets, lack of entrepreneurial skills, resources and opportunities are some of the problems encountered by SHGs. Poverty is a result of many factors, therefore, mere provision of credit cannot assure development. From being a minimalist or an 'only credit' approach, microfinance has become a 'credit plus' approach acknowledging that along with credit, other inputs like skill development, literacy, health care, social awareness, support services, etc. were also essential for the holistic development of disadvantaged women.

The Government, Banks, Non-Government Organizations and above all Gandhian Studies Centres can function as catalysts and play a pro-active role in mobilizing, organizing and sustaining SHGs. Through volunteers of the Centres necessary training in managerial, technical and marketing skills can be imparted to groups to enhance their livelihood opportunities and make their enterprises viable.

Conclusion: SHGs have been identified as a way to alleviate poverty and women empowerment. And women empowerment aims at realizing their identities, power and potentiality in all spheres of lives. But the real empowerment is possible only when a woman has increased access to economic resources, more confidence and self-motivation, more strength, more recognition and say in the family matters and more involvement through participation. Although it is a gradual and consistent process, but women should build their mindset for taking additional effort willingly for their overall development. SHGs have the potential to have an impact on women empowerment.

Self Help Group has been mooted along the rural and semi urban women to improve their living conditions. it has been more successful only among women. To reduce poverty by enabling the poor household to access gainful self-employment and skilled wage employment opportunities, resulting in appreciable improvement in their livelihood on a sustainable basis, through building strong grass-root institutions of the poor (SHGs) is now the main motive of the most of the employment schemes. Thus SHGs have been showing the way ahead to alleviate the poverty of India along with women empowerment.

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