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# **SELF HELP GROUP: SOCIO –LEGAL DEVELOPMENT INNOVATING WOMEN EMPOWERMENT IN INDIA**

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**Abstract:** The concept of Self Help Group has its roots in rural areas and it has been mooted along the rural and semi urban women to improve their living conditions. Though it is applicable to men in our country, but it has been more successful only among women and they can start economic activities through SHG movement. In India, this scheme is implemented with the help of NABARD as a main nodal agency in rural development. It is self employment generation scheme for especially rural women, who don't have their own assets. The word 'empowerment' means giving power. According to the International Encyclopaedia (1999), power means having the capacity and the means to direct one's life towards desired social, political and economic goals or status. Empowerment provides a greater access to knowledge and resources, more autonomy in decision making, greater ability to plan lives, more control over the circumstances which influence lives, and freedom from customs, beliefs and practices. Thus, empowerment of women not just a goal in itself, but key to all global development goals. Empowerment is inactive multidimensional process to enable women to realize their identity and power in all spheres of life. This paper examines the women empowerment through SHGs and also explains the current position of women empowerment in India.

**Keywords:** Empowerment, Poverty Alleviation, SHG.

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**Introduction:** In the early decades, the concept of women development was totally out of mind and their condition was miserable. But with the changed scenario, the thinking of people has been changed due to education, awareness and now, the problems of women are looked upon as the problems of social welfare and are considered more seriously and ultimately solved in the form of other way round particularly in the past more than 15 years. Due to the development of new policies, programmes and even projects, the status of women has totally been changed as they provide assistance to the low income women. This concern for low-income women's needs has coincided historically with recognition of their important role in development. Various intervention approaches have been developed in order to address the needs of the women which ultimately reveal modifications not only in social policy approaches to third World Development, state policies relating to women but also in the overall economic policy of the country as a whole. The empowerment approach is the most recent and is aimed at empowering women through greater self-reliance and internal strength.

**Review of Literature:** "Women need to be viewed not as beneficiaries but as active participants in the progress of development and change empowerment of women could be organized into groups for community participation as well as for assertion of their rights in various, services related to their economic and social well being".

Vasudeva Rao (2003) conducted a study on "Self Help Groups and Social change" with the objective to study the improved status and quality of life of poor women and children in the rural areas and the involvement of community in planning .

Mahendra Varman.P(2005), in a paper title, "Impact of Self Help Groups on formal banking Habits", Dr.S.Rajamohan in this study "opinion of the members of self help groups(2005) reveals that Self Help Group helps them to increase their status and aids to raise the standard of living of them. Women are

becoming entrepreneurs with the help of Self Help Groups which avoids the exploitation of women and helps empowering them.

Mr.B.vijayachandra pillai, V.Harikumar(2006),In their research "SHGs is highly relevant to make the people of below poverty line " says the very existence of SHGs is highly relevant to make the people of below poverty line hopeful and self reliant. SHGs enable to increase their income improve their standard of living and status in society to the main stream ultimately, the nation reaps the advantages of socialism.

Self Help Groups have emerged as one of the major strategies for the convergence of services and activities different Self Help Groups in different states of the country have focused on: Skill development ,Awareness generation, Gaining access to credit from financial institutional for micro enterprise projects and inculcation of thrift and management of credit for the economically deprived sections of women and so on. Hence, it is of considerable interest to study the role of Self-Help Groups in the socio-economic status.

**Concept of 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 goal sand 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 worlds especially in poor and developing countries. The impact of globalization is seen eventually on position of women in some form or other in most of the developing countries with the variation of degree. The United Nations has also strived hard in an incredible way to draw the due attention of the World Community on this issue in the past years .Women Empowerment refers to an increase in the strength of women such as spiritual, political, social or economic. The most common explanation of "Women's Empowerment" is the ability to excise 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.

**Women Empowerment in India:** The year 2001had been declared by the Government of India as "Women's Empowerment Year "to focus on a vision where women are equal partners like men". Because the Cons titution of India grants equality to women in various fields of life. In the past, the position of women was miserable in the society and even women were not ready to undertake any assignment or job due to many reasons like fear, shyness, male dominance in the society and purda system but time has been changed now. Women of today are not like the early days. Now, they are always ready to come forward and want more economic independence, their own identity, achievements, equal status in the society and greater freedom. And Government of India has provided for Self Help Groups (SHGs) to them so that proper attention should be given to their economic independence through self employment, entrepreneurial development and well being that ultimately leads to its contribution. SHGs have been emerged as a powerful instrument in order to alleviate poverty and for the empowerment of women in the rural economy. SHGs through the network of commercial banks, co-operative banks, regional rural banks, NABARD and NGO's has been largely supply driven and a recent approach in the provision of financial services to the poor and further upgrading their status in the

society. In this way, SHGs are important not only to reduce rural poverty, to promote rural savings but also to increase gainful employment. Keeping this in mind the present study is to study the growth of SHGs and to analyse the current position of women empowerment and study the economic improvement of women after their joining SHGs. The information for the study has been collected from secondary sources i.e. various books, Journals ,newspapers, published literature, websites, and annual reports.

**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. (Abdul, 2007). 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 .That is why, it is recommended to be informal to keep them away from bureaucracy, 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. 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.

**The Genesis and Growth of SHGS in India:** SHG's originated in the year 1975 at Bangladesh by Mohammed Yunus. In the eighties, it was a serious attempt by the Government of India to promote an apex bank to take care of the financial needs of the poor, informal sector and rural areas. And then, NABARD took steps during that period and initiated a search for alternative methods to fulfill the financial needs of the rural poor and informal sector. NABARD initiated in 1986-87, but the real effort was taken after 1991-92 from the linkage of SHGs with the banks .In other words, the Self Help Group (SHG) in India has come a long way, since its inception in 1992. The spread of SHGs in India has been phenomenal. It has made dramatic progress from 500 groups in 1992 (Titus 2002) to some 16, 18,456 groups that have taken loans from banks .About 24.25 million poor households have gained access to formal banking system through G-bank linkage programme and 90% of these groups are only women groups(NABARD 2005). The NABARD (2006) homepage declares that more than 400 women join the SHG.

SHG movement every hour and an NGO joins the Micro-Finance Programme every day. There are also agencies which provide bulk funds to the system through NGOs. Thus organizations 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. The spread of the SHGs is highly concentrated in the southern part of the country with very few in the north and the east. Over half a million SHGs have been linked to banks over the years but a handful of States, mostly in South India, account for almost 60%. Andhra Pradesh has over 42%, Tamil Nadu and Uttar Pradesh have 12% and 11% respectively, and Karnataka has about 9% of the total SHGs. Since the advent of SHG in India, its growth rate has been very low in the states of Rajasthan, Bihar, Uttar Pradesh, Madhya Pradesh, Orissa and union territory of Andaman Nicobar Islands where the status of women is still very backward and pathetic. The formation of SHGs have benefited its members in numerous ways; not only have the assets, incomes and employment opportunities for the women 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). The basic principles of the SHGs are 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.

**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 concept has been mooted along the rural and semi urban women to improve their living conditions. Even though SHG concept is applicable to men also in our country, 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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