

THE PREDOMINANT ROLE OF SELF HELP GROUPS IN THE DEVELOPMENT OF RURAL WOMEN

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Abstract: Initially, SHG's is an informal group having 10-20 members formed to address their common problems. In general, these groups have both genders, but in case of India it is very popular among the Women and it is them who actively participates and benefits from it. SHG's play a predominant role in the development of Women. SHG's generate common funds out small saving collected from persons of the group and provides financial assistance. It aids necessary support to rural poor particularly women to meet their economic needs. It not only concerned with providing credits to its members but also on a regular basis many skill development programmes were conducted by the government for women's livelihood. In recent decades, the women empowerment has become burning issue in India. Empowerment of women is when women is capable of taking self-decisions and to meet her economic needs without depending on anyone. To sustain their dignified status many policies and programmes have been initiated by government of India. Women living in a Society which perceives them as a weaker sex and everything is taken granted against them, if she has to overcome these evils perspectives developing herself in all aspects is a mandatory.

Keywords: Self-Help Groups, Women Empowerment, NWC, NABARD, Five year Plans, NGO's.

Introduction: Women were worshipped as god during olden days but in recent decades' women in India are seen as burden to society. In our patriarchal society sons are considered as the great asset who will develop their economic condition but it is not same in case of girl child. Over many years' women have struggled for their rights and defend them against any form of discrimination. Though women living in both urban and rural side rural women faces many discrimination, the problems were more prevalent among rural masses. So it is tough for rural women to prove themselves and fight for their rights.

Women plays a different role in her life. Most of the instances women were discriminated on their gender, mistreated and they remained backward through the ages. Even in education the girl child was ignored. Somehow urban women have developed themselves due to the exposure they have in urban setup. But the condition of rural women is entirely different even in the advancement of society they are unable to empower themselves. Empowerment is a process to enable women to take own decision without depending on anyone.

Self-Help group is an association of people belonging to a similar socio-economic characteristic and residing in same locality. SHG's are voluntary associations of people formed to attain some goals. SHG's usually generate common funds out of small savings from group members collected on regular savings. With the advent of micro edit, women entrepreneurs have benefited in many ways and have shifted their lives from rural areas into semi-urban areas. It is promoted and nurtured by many institutions like NGO's, farmer's club's and government agencies etc'. Thus the paper explains, concept of women empowerment, origin of SHG's

and how these self-help groups aids in empowering the rural women and attaining better position in the society. The paper is based on descriptive study information were drawn from books, journals, newspapers and E-sources.

Rural Women in India: In India most of the population live in rural areas. As it mentioned earlier women were worshipped as god during olden days, but with the growth of industrialisation during 18th and 19th century women experienced many discrimination and also criminalities against them have amplified. After the independence by the advancement of society, women living in urban areas have developed themselves and changed as per existing situation, on contrary the rural women finding hard to face the society even in the present day. At the time of drafting the constitution framers did not focus much on the weaker sex, they only provided certain fundamental rights for them.

Women cannot defend themselves from any crime against them having only the fundamental rights further consideration to be done in order to avoid any form of discrimination. With the increase in crimes against women on the parallel road empowerment of women were also much discussed issue. In the modern society many factors contribute for the empowerment of women, especially rural women. Rural women held responsible only for looking after the household works, children and members of the family, hence some tool is needed for the empowerment of rural women, one such tool is self-help groups.

Self-help groups in India: Self-help groups generate funds out of savings of the person from the group on regular basis. These voluntary supports financial to micro enterprise and promote Women

entrepreneurs. They provide loans to poor people for their self-employment projects. Basic characteristics of these groups were:

- a) Homogeneity in regular meetings
- b) Regular saving (Thrift)
- c) Bank linkage (loans).

Homogeneity refers to sharing similar qualities in terms of gender, caste, age etc, regular saving is certain rules and regulations should be followed while saving and finally bank will not ask for collateral while lending loans. ²Self -help groups can be referred to form of Accumulated saving credit Association (ASCA) promoted by government agencies, NGO's and banks. This programme was launched in 1992 by National Bank for Agriculture and Rural Development (NABARD).³It is mandatory that bank should be located 10-12kms from the villages and thus there would not be any difficulty for women for the saving purposes.⁴

Empowerment of Rural Women through Self-help groups: Empowerment is a process which enables a person to take decision on their own without depending on anyone. Empowerment of women is very much important for them to survive in the society. In the modern society many factors contribute to the empowerment of rural women, one such factors are self-help groups. In recent times self-help groups have empowered the rural women both socially and economically. When we say about social empowerment women through self-help groups many reasons are to be listed out, in olden days most of the women were uneducated and they mainly take care of their families and for financial support they have to largely depend on the male member of the

family. But now the scenario is entirely different even women did not get their education through these self-help groups they can able to meet their financial needs, being member of SHG's they have attained the status of self-motivated, self-development and were ready to faces any consequences of the life. They reached high place in the society. When we say about economic empowerment, women who are belonging to lowest strata of the society are getting habituated to savings and managing the groups. Women are now able to raise small loans out of their savings through SHG's. This enables the women not to approach money lenders for their expenses⁵. These SHG's not only provide micro credit but also in affiliation with government agencies and NGO's conduct skill development programmes for women to start their own business for their livelihood for life long. Even some these groups created social awareness on AIDS, dowry, nutrition and education etc. By organising these groups women have gained in experiencing leadership quality⁶.

Conclusion: SHG encourages for small savings and promote income generated activities through loans. This has largely empowered the women both socially and economically. Though the groups help for all the women but it mainly concentrates on the women with poor economic background, widowed persons and give them financial assistance. It has also given the women the strength to fight against the crimes on them. proper monitoring should be done by the government with the help NGO's and more skill development programmes can be conducted through these groups which benefits the women for their complete empowerment.

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