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## SELF HELP GROUPS: ENLIGHTENED PIVOTAL ROLE OF WOMEN

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**Abstract:** Ever since the dawn of history, women have ever remained as a backbone for the all-round development of human society. Though the capacity and capability to handle situations and duties relating to various posts have been proved by the sands of time, it is to be mentioned here that the term 'development' has been characterized by patriarchal values. This conception, existing since the history of mankind, has added fuel to the fire, resulting in the marginalization of women, and rendering them invisible. As a result of these factors, academicians and administrators have agreed that development not engendered is endangered. This kind of thought and action has led to the introduction of the concept of 'women empowerment'. The sands of time have enlightened the pivotal role of women, who, have blossomed into true embodiments of love and affection, of sincerity and dedication, and of earnest efforts, seeking no reward, but mere regard and recognition from the family and the society, for, after all, they too, form a part and parcel of the same.

Self-Help Groups is an organization of poor people, emerging from the rural population. It comprises largely of women, who deliver micro credit so as to undertake entrepreneurial activities. The delivery of micro credit to the poor can be made more effective and less costly, subject to their being organized into Self-Help Groups. The launching of the pilot scheme by NABARD in the year 1992 on micro finance by linking Self-Help Groups with Banks gave further impetus in the delivery of formal credit to the poor. Some of the studies conducted on Self-Help Groups, particularly of the rural poor successfully demonstrated the modus operandi of the mobilization and the management of thrift activities, appropriate credit needs, enforce financial disciplines, maintain credit linkage with banks and undertake activities resulting in the generation of income. It is to be mentioned here that the aforesaid activities have been better realized by women.

**Keywords:** Advantages of Self Help Group, Drawbacks or Disadvantages of Self Groups, Role of Self Help Groups in Empowerment of Women, Status of women, Suggestions to enhance participation, Women and Self Help Group.

**Introduction:** Women's contribution to national development is crucial. The process of development would be incomplete and lopsided unless women are fully involved in it. Emancipation of women is an essential pre-requisite for economic development and social progress of the nation. Women must be recognized as power in the development of a nation. Participation of women in income generating activities is also necessary due to the economic pressure the families are facing to improve the quality of life.

Empowerment of women can be reached only bottom up by means of women's organizations which have the capacity to mobilize and organize women at grass root level. Empowerment is a multidimensional process, which is to realize their full identity and powers in all spheres of life.

At present Indian economy is passing through the take off period. Hence it is of paramount importance that modern science and technology be harnessed for economic development of the country. It is the crying need of the hour that the human capital accumulated in the country in the field of science and technology be put to production use. It is through knowledge based industries that our country can achieve economic self-reliance. The growth of knowledge in entrepreneurship development is the greatest source of economic growth in the long run.

While government organizations are inflexible and conservative, a change in the outlook of the society to increase the participation of women can be created only by the non-governmental organizations. The need for organizations to mobilize women is materialized by NGOs. However, there can be limitations on their part.

Autonomous organizations organize the women and fight against discrimination. Reviews of different projects and strategies reveal that income-generating activities can be effective if women are organized in groups. By agreeing with the importance of grass-root organizations, it is pointed out that all NGOs should have women units or wings at all levels to ensure women's rights. In Malaysia there were no bonded laborers as there were effective women's organizations in villages. Women's problems can be resolved only by their own struggles for a more productive and just social order. GOs, NGOs and separate women organizations can perform complementary functions to protect the interests of women. Yoginder K. Alagh observed that lack of organization is the root cause of exploitation of women, especially in the unorganized sectors. Women organizations should precede women programs.

Organizations of women can take many forms, viz., mahilamandals, mahilasamajams, anganwadi, women

wing of NGOs, beneficiary groups etc. The objectives and functions of such organizations need to be explored and analyzed. Kalpana Kochchar found that the formation of Mahila Aghadi, the women's wing of a voluntary organization in the Nasik district of Maharashtra, and women's participation in its meetings contributed a significant break in tradition, especially with regard to property rights.

A working class women organization was formed in Jamaica which underwent all sorts of hardships and criticisms initially. Later they could fight for better status of women's work and working women. Singh sums up the achievements and weakness of a women's group in Chandigarh. The group could conscientize many students on women's rights.

The strength of women's organization in a given locality depends on women's role in production, attitude of villagers etc. Women's congress is supposed to be an effective form of organization to bring women on a large numbers. Its delegates should be democratically chosen and should represent ordinary women. Women organizations in China served as communication channels of party and government to pass on policy information to masses.

Vimochana, a forum for women's rights in Bangalore organized women in slums, industries etc. and aroused issues of oppression and discrimination. It showed the idea that no action can be done for somebody else; it has to be done by the concerned themselves. Lakshmi Sehgal explained the success of a local women's organization who took the initiative to plant trees in the area of common land. They could bring trees and forests near to their villages which decreased their efforts to bring fuel and fodder. The efforts of Mahila Samajams in raising the standards of living of rural families have been reported from Kerala. Mahila Samajams were also successful in making people realize the importance of cleanliness, nutrition, savings, family planning etc.

Women's organizations are growing out of spontaneous needs or established by a few who face identical problems. Spontaneous organizations usually grow outside the established system and face difficulties in reaching top decision-makers, while the centrally established organizations may not have proper linkage with the target group. Women's organizations need to become financially independent, otherwise the integrity and direction of the organizations will be eroded.

**Women and Self Help Group:** The concept of Self Help Groups (SHGs) is proving to be a helpful instrument for the women empowerment. SHG is an organization of rural poor, particularly of women that deliver micro credit to undertake the entrepreneurial activity. Entrepreneurship development and income generating activities are a feasible solution for

empowering women. It generates income and also provides flexible working hours activities help in the overall empowerment of women. Thus to investigate the empowerment of women through entrepreneurial activities of self-help groups, this particular research was conducted with the specific objective to investigate the empowerment according to the needs of homemakers. Economic independence is the need of the hour.

Ever since the dawn of history women have ever remained as a backbone for the all-round development of human society. Though the capacity and capability to handle situations and duties relating to various posts have been proved by the sands of time, it is to be mentioned here that the term 'development' has been characterized by patriarchal values. These conceptions, existing since the history of mankind, have added fuel to the fire, resulting in the marginalization of women, and rendering them invisible. As a result of these factors, academicians and administrators have agreed that development not engendered is endangered. This kind of thought and action has led to the introduction of the concept of 'women empowerment. The sands of time have enlightened the pivotal role of women, who, have blossomed into true embodiments of love and affection, of sincerity and dedication, and of earnest efforts, seeking no reward, but mere regard and recognition from the family and the society, for, after all, they too, form a part and parcel of the same.

**Women and Self-Help Groups:** Self-Help Groups is an organization of poor people, emerging from the rural population. It comprises largely of women, who deliver micro credit so as to undertake entrepreneurial activities. The delivery of micro credit to the poor can be made more effective and less costly, subject to their being organized into Self-Help Groups. The launching of the pilot scheme by NABARD in the year 1992 on micro-finance by linking Self-Help Groups with Banks gave further impetus in the delivery of formal credit to the poor. Some of the studies conducted on Self-Help Groups, particularly of the rural poor successfully demonstrated the modus operandi of the mobilization and the management of thrift activities, appropriate credit needs, enforce financial disciplines, maintain credit linkage with banks and undertake activities resulting in the generation of income. It is to be mentioned here that the aforesaid activities have been better realized by women.

**Status of women – an index to civilization:** The focus on a civilized society lies in the status of its womanhood, which comprises nearly half of the population of the country. Emancipation of women forms the key generators of the economic development of the nation, which is on the move towards the step of progress. The exclusion of women

from socially productive and developmental activities, emancipation of women will remain as an unrealized dream.

Profit is the driving force behind the setting up of Self-Help Groups; though, service forms the motto, and these perspectives and values are conducive for sustenance and growth. Shortage of finance, inadequate expertise for business needs, lack of sufficient organizational ability etc. are the pecuniary circumstances, which result in the Self-Help Groups being limited to small organizations.

### **Role of Self-Help Groups in Women**

**Empowerment:** Recent studies in the role of women in all-round development have revealed that women are no less when compared to men. An analysis of the performance of women in various spheres of activity have depicted their indomitable spirit to face the adventure of life, indeed there exists in them a spirit of sincerity, magnanimity and dedication to duty, coupled by dint of hard work. This, in turn, has led to the concept of Self-employment, which could generate income, providing them an opportunity for self-dependence and self-reliance, which acted as an impetus to their Self-confidence and self-respect, leading to the concept of women empowerment,

Micro finance has, in recent times, come to be recognized and accepted as one of the new strategies of alleviation of poverty. The process has underlined social and economic development of the poor focusing on the empowerment of women. Various anti-poverty and other welfare programs within the country and elsewhere have depicted that the key to the success of such kind of programs is in the participation of community based organizations. In addition, the participation by people in credit delivery recovery and linkage of formal credit institutions to borrowers through the intermediation of Self-Help Groups have been recognized as a supplementary mechanism for providing credit support to the rural population especially the poor class.

NABARD has been the pioneer institution accredited with the introduction of this concept as well as the implementation of the Scheme –viz-SHG Bank linkage program since 1992, by providing easy access of institutional credit to the rural poor. More than a decade has elapsed since the implementation of the program. Studies warrant an imperative need for the evaluation of the impact of the program, and continuous feedback on the magnitude of benefits accruing to the people. A study conducted by NABARD in the year 2002 on the number of beneficiaries of Micro finance services to the very poor envisaged a coverage of one-third of the rural poor of the country

A study was conducted by NABARD on the impact of Micro finance on the standard of living of the

members of Self-Help Groups. The study revealed that almost all members of Self-Help Groups developed the habit of saving, as against 23% of households who had this habit in the past.

Thus, the study concluded that the involvement in the group played an important role in improving the self-confidence of the members of the group.

Needless to say, women were at the forefront in the development of the said Self-Help Groups. The feelings of self-worth and communication with others improved their association with the Self-Help Groups as a great deal. As a result, women were more assertive in the confrontation of social evils and other related problems.

Similar case studies on the role of Self-Help Groups in the empowerment of women provided positive results, which envisaged the quality of easy adaptation to a particular situation.

It was decided that members of the Self-Help Groups should follow the rules and regulations of the group in its true letter and spirit. These rules and regulations were determined partly by the authorities or agency entrusted with the implementation of the same, and partly, by the members of the group themselves.

The models of 'alternative development' have transcended the narrow boundaries of existing development discipline and have proceeded with a multi-disciplinary approach. The nature of development programs has undergone a change from indifferent bureaucratic exercise to dedicated democratic expression. Participatory development has turned to be the catchword of the planners and practitioners of development.

Participation is a sensational issue. Women participation is more sensitive. There are plenty of words analogous to their participation, viz. involvement, support, empowerment etc. With the acceptance of women and recognizing their participation in developmental programs as a necessity, and now the basic issue is the identification of the factors leading to its promotion/ prevention, as the case may be.

As far as the state of Kerala is concerned, participation of women in developmental programs is required here, not merely to serve any democratic ideology, but to accelerate the pace of growth itself. With the long traditions of non-governmental organizations and the successful experience of development bureaucracy of governmental organizations, the development organizations are on earnest efforts to ensure the active participation of women in their developmental programs. The participation of women beneficiaries is assumed to be a function of type of organization, nature of the program and the characteristics of the participants.

Participation by women is statutorily ensured in several government programs like the IRDP, TRYSEM etc. In addition, there are programs like DWCRA, aid to MahilaSamajams etc., exclusively for women. Women are also accommodated in various development councils as ex officio members. These types of administrative arrangements have obvious impact on the participation by women, although they are not substitutes for total participation.

The degree of participation by women has a significant variation with respect to the nature of the program. Higher participation can be noticed in case of the home-based production schemes like Animal husbandry, poultry, kitchen gardening etc. followed by schemes for facilities at home. It is important that the programs should be attuned to the needs of women to work at home, so as to ensure higher degree of participation by women.

**Suggestions to enhance participation:** A few tentative Suggestions are being made, which may prove constructive towards the enhancement of participation by women in developmental programs- Separate developmental programs with a view to fulfilling the needs of women, may be chalked out, in addition to the existing welfare programs.

1. The Govt can adopt considerable reservation to women in decision-making bodies and welfare and development programs. Women may be provided with equal opportunities for education training, and decision making. Laws may be so enacted, which ensure equal rights and opportunities for women.
2. A separate cell may be constituted at the state as well as district levels to co-ordinate, monitor and evaluate the work done by various departments and their programs meant for women.
3. Promotion of programs and organizations, exclusively for women.
4. Development partnership with NGOs in Govt programs.
5. Adequate provisions are to be made for the representation by women.
6. Beneficiary associations may be promoted and thereafter, duly encouraged as a venue for the interaction between personnel and the participants.

Women participation is the need of the hour. Hence let us lend a helping hand in ensuring the effective participation by women in all spheres of activity.

“Coming together is the Beginning;  
Keeping together is Progress and  
Working together is Success”

**Henry Ford:** These words are magic mantras to be chanted by the people interested in the promotion, functioning, guidance, governance, assistance and sustenance of Self Help Groups (SHGs).

The members of SHGs come together voluntarily for a common venture. It is a good beginning. Women are mostly involved in SHG activities. Women are the “potentially active agents of social change and patient solicitors of social equity”, observed Nobel Laureate, Prof. Amartya Sen.

The Self Help Groups concept appears to be a good alternative strategy to involve people in the development process. Reaching out to the poor was the aim, more importantly, reaching out to the unreached. The success of SHGs has proved that it is a people’s movement. It was proved that the members of SHGs could come out of poverty line because of their active involvement in SHG activities. However, to make the venture more meaningful and purposeful, the bottlenecks in it have to be detected and pruned. *The problem is prevalent in each and every SHG in marketing of their products.* Various schemes have been formulated and implemented by the Government to sell away their products then and there. Though few schemes have yielded some fruits, they do not become a fool proof method to eradicate the marketing problems. If one can find a viable alternative for the disposal of SHG products, keeping the SHG members together, will not be a problem and they will work together for success with dedication and involvement, thereby attain empowerment.

**Advantages of SHGs:** The success of SHG movement depends on the economic empowerment of all the members involved in it. This would be possible only when the efforts taken by the members yield the expected result. When *the members are relieved from the burden of marketing their products* they can concentrate more in the efficient way of producing quality products. Since the Business Centers (BCs) purchase all the SHG products at reasonable prices, the SHGs are assured of minimum profits immediately after the production of goods.

By utilizing the idle money by way of contributing Rs.1000 initially and enhancing the capital later, *the SHGs can take part in the trading activity and earn additional profits every year* by utilizing the idle money.

The members of the SHGs may have enough *opportunity to get employment* in the BCs set up at the district and the block level.

The employment in the BCs would *develop the entrepreneurial skill of the members* and they gain the confidence of running any independent business unit of their own.

The SHGs may *purchase household goods also from the BCs* in addition to the stipulated purchases to be made by each SHG periodically.

**Suggestions to the Government:** Block-wise data should be collected from each district, regarding the following to make further analysis.

1. General details about the SHGs, like number of members in each group.
2. Their cash position (Cash in hand/Cash at bank) as on a particular date.
3. Name of the products manufactured by the SHGs.
4. Their quantum of production in a particular period, say a month- quantity and value.
5. Usual method of marketing their products.
6. Mode of sales – cash or credit.
7. If goods are sold on credit, time taken to collect the money.

Marketing of SHG products will not be difficult when the Government directs the setting up of BCs at the District Level, with branches at the Block Level. As per this scheme, the SHGs sell away their products to the BCs which are the otherwise purchased from other businessmen, who amass wealth by charging more profits. Here, apart from the facility of purchasing the goods at cheap rates from the BCs, the SHGs are assured of sharing the profits from the BCs as per their capital contribution. Therefore, the SHGs will derive benefits through number of channels.

**Role of Self Help Groups in Empowerment of Women:** Micro finance has, in recent times, come to be recognized and accepted as one of the new development paradigms for alleviating poverty through social and economic empowerment of the poor, with focus on empowering women. Experiences of different anti-poverty and other welfare programs within the country and elsewhere have shown that the key to its success lies in the participation of community based organizations at the grassroots level. People's participation in credit delivery recovery and linking of formal credit institutions to borrowers through the intermediation of Self Help Groups (SHGs) have been recognized as a supplementary mechanism for providing credit support to the rural poor.

National Bank for Agriculture and Rural Development (NABARD) has pioneered the concept and implemented the SHG Bank Linkage Program

since 1992 for providing easy access of institutional credit to rural poor. Since more than one decade of the program implementation has elapsed, there is an imperative need for putting in place a system of evaluating the impact of the program and provide continuous feedback on the magnitude of benefits accruing to the people. A study conducted by NABARD in 2002 for reaching micro finance services to the very poor envisages coverage of one third of the rural poor of the country, i.e. a population of about 100 million through one million SHG by the year 2007-2008. In order to have uniform coverage across the regions, NABARD had devised region specific strategies and interventions. As a result there was rapid progress in the programmer all over the country and significant achievements mainly in terms of groups linked with banks and providing credit support to SHGs. The NABARD (2010) conducted a study on the impact of Micro Finance (MF) on the living standards of SHGs members. The study aimed to find out how far the SHG bank linkage programmer had lightened the burden of life for the average members of a SHG and to analysis the betterment of household by gaining access to micro finance. The study covered 560 SHG member households from 223 SHGs spread over 11 states. It showed positive results. There were perceptible and wholesome changes in the living standards of the SHG members, in terms of ownership of assets, increase in saving habits in the post- SHG situation as against 23 per cent if households who had this habit earlier and the average borrowings per year household increased from Rs. 4,282 to Rs. 8,341. The study concluded that the involvement in the group significantly contributed in improving the self-confidence of the members. The feelings of self-worth and communication with others improved after association with the SHGs and the members were relatively more assertive in confronting social evils and problem situation. As a result, there was a fall in the incidence of family violence.

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