

Women Empowerment through Self Help Group Promotion: A Case Study of Mahila

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ABSTRACT

Indian history in all its evidences considered women as source of power, blessing and wealth. They considered women as goddess and worshipped her for all prosperity but still this gender is known to be most downtrodden and exploited even .after passing of many centuries the condition is stagnant. Instead of endless social and legal efforts the section of society is still unable to make way for better life. This article presents a very tiny idea for women empowerment through own efforts. The concept of self-help groups is discussed and its importance in empowerment of women is enumerated. This is defined as a way for upliftment of female section of backward society.

Keywords: Women Empowerment, Self-Help Groups, Women Awareness Programmes, Social Measures.

I. INTRODUCTION

*“Women needed opportunity, not charity-
They want chance, not bleeding hearts”*

-Prof. Mohammed Yunus ⁽¹⁾

Women are integral part of every economy. All round development and harmonious growth of a nation would be possible only when women are considered as equal partners in progress with men. However, in most developing countries, women have a low social and economic status. In such effective empowerment of women is essential to harness the women labour in main stream of economic development of all the facets of women’s development, economic empowerment is of utmost significance in order to achieve a lasting and sustainable development of society⁽²⁾.

SELF HELP GROUPS

In common parlance, self- help groups (SHG) are small scale financial intermediary committee usually comprising a small number of local people. Traditionally, separate groups are preferred for men and women. Members make small regular saving contribution over a few months until there is enough capital in the group to begin lending. Funds then be lent back to the members or others for any purposes. The

uniqueness of these groups lies in the fact that to a large extent they are self- supporting, self- governing , free from bureaucratization and politicization ⁽³⁾. They are better- equipped to overcome to negative social pressure and gender biases operating against them through group identity and activity. The collective wisdom of group and peer pressure are valuable collateral substitutes. The group meetings also serves as a venue for other interventions such as literacy programmes, platform for discussion etc. and women’s participation in such income- generating activities is believed to increase their status and decision- making power⁽⁴⁾. In India, these self- groups are promoted by NGOs, banks and co- operatives. The National Bank for Agriculture and Rural Development (NABARD) launched a pilot project for linking SHGs in February, 1992. The Reserve Bank of India advises the commercial banks to actively participate in the linkage programme. Normally, after six months of existence of SHGs and after collecting sufficient thrift fund, the groups approach the link banks with its credit plans. The NABARD gives 100percent refinance to the banks on their lending through the SHGs ⁽⁵⁾.

ORIGIN OF SHGs IN INDIA

It was vision of Ilaben Bhat, Founder member of SEWA (Self Employed Women Association) in Ahmadabad, had developed a concept of ‘Women and micro-

finance' in 1970. Then **The Annapurna Mahila Mandal** in Maharashtra, **Working women's forum** in Tamil Nadu and many NABARD (National bank for rural development) sponsored groups have followed the path laid down by SEWA.

In 1991-92 NABARD started promoting self-help groups on a large scale and it was the real take-off point for 'SHG movement'. In 1993, the Reserve Bank of India also allowed SHGs to open saving accounts in banks. Facility of availing bank services was a major boost to the movement ⁽⁶⁾.

II. METHODS AND MATERIAL

WOMEN EMPOWERMENT

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 favor of women. It is "the process of challenging existing power relations and of gaining greater control over the sources of power" ⁽⁶⁾

The government of India has ratified various international conventions and human rights instruments committing to secure equal rights to women. These are CEDAW (1993), the

Mexico Plan of Action (1975), the Nairobi Forward Looking Strategies (1985), the Beijing Declaration as well as the platform for Action (1995) and other such instruments.

The most positive development last few years has been the growing involvement of women in the Panchayati Raj institutions. There are many elected women representatives at the village council level. At present all over India, there are total 20, 56, 882 laces Gaon panchayat members, out of this women members is 8, 38, 244 (40.48%), while total Anchalik panchayat members is 1, 09, 324, out of this women members is 47, 455, (40.41%) and total Zila parishad members is 11, 708, out of this women members is 4, 923 (42.05%). At the central and state levels too women are progressively making a difference in the context of women's empowerment, it is assumed that when women come together, they find strength and move towards further

knowledge and awareness. This process leads to further empowerment. Thus, collective action through self-help groups introduces an element of leadership, reduces risk and external threat, and enables women to overcome the oppression of patriarchy, and to realize their own true potential and achieve total wellbeing ⁽⁷⁾. The truth is that no one can empower women; it is she herself whose willingness holds the power to uplift her and future generations.

III. RESULTS AND DISCUSSION

DISCUSSION

"Women just not save money; they save emotions, dreams and prosperity of family and so the savings comes out in form of courage and protective shell in hard days", says Mrs. Damayanti Basant Kumar Sewak, founder of 'Rampura Mahila Vikas Samiti'. It is a self-help group running since 1996 in the outskirts area of Udaipur, Rajasthan. Initially the group started with 21 female members which now reached up to 453 members and 2040 shareholders (Rs. 200/- per share value). The earlier motive of samiti was to preserve the pin money held by its female members but now it solely aim at lending a 'helping-hand' to those facing financial troubles in fulfilling basic family needs. Though the samiti is run by female members but their welfare intensions prevail without any gender biasness or other discrimination. This well managed form of institution lends its contributed fund as loan and at the end of the year they distribute their earned interest among its members proportionately. Upliftment of financially weaker section of society and encouragement to women is the future goal and it follows the tag of 'united we stand, divided we fall'. The institution is now recognized among leading women self help support institutions working within the territory of district Udaipur of Rajasthan. The members of this samiti are not just financially independent but now they possess that confidence to walk with the developing era. The super power that holds courage to give birth to a next life is definitely able to handle her own life. Barriers are created for women in name of customs and she is always advised to live behind the veil but these women are developing with keeping their customs alive.

RECOMMENDATIONS

Mahatma Gandhi's verdict "*one step for women equals ten steps for nation*", should be considered ground whenever a thought to empower women strike in one's mind. Empowerment encompasses three basic dimensions- reduction of poverty, creation of employment and erasing inequality. Empowerment of women is regarded as *sine-quo-non* for progress of a country and no doubt the self- help groups have paved the ways⁽⁸⁾.

The self- help groups are recognized as a powerful means of social development but still there is a long way to go. If it is desired to accomplish social changes through SHGs, the NGOs and government agencies should consider self- help groups as a miniature society and execute some of the following recommendations in their respective fields:

- (a) Training camps for women in the SHGs on various topics such as, how to handle the financial matters should be organized,
- (b) There is need of organized literacy camps⁽⁹⁾,
- (c) Promote awareness programmes to spread knowledge and inspire empowerment,
- (d) Consultancy with experts regarding savings and proper utilization of funds,
- (e) The guidelines must be made more transparent,
- (f) And provide support through various government policies.

Apart from all efforts one could do to empower women. The first must be to make them aware about their rights and to provide them adequate knowledge about their own powers. Empowerment should come from within and not from someone else's mind. Special programmes must be launched and women achievers should be rewarded for their progress irrespective of their fields. This will not only encourage them but also motivate others to follow the path. Educational and skill development programmes and especially for small scale and cottage industries may prove to be useful both women and that industry. Often these are preferred by women from rural background.

IV. CONCLUSION

Despite the growing participation of women in politics and various leadership roles in government, business and society, gaps still exist in both developed as well developing countries that need to be addressed. The challenges are bigger than they seem. Turning a homemaker into a partner of progress takes efforts as well enthusiasm. A sense of self- dependency will no doubt boost her confidence but also encourage her to look after her family in a better way. Though women have been given a special place in every religion still it is considered downtrodden section. If we need empowerment of woman in real sense, we need to educate her, equip her with power and encourage her decisions because it is not merely about empowerment of women but upliftment of entire nation.

V. REFERENCES

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