

SHG WOMEN EMPOWERMENT: A MULTIPARTY MOVEMENT ALL OVER THE WORLD

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Abstract

The Self Help Groups have subsidized in blossoming the personality of women in edging the community into right outlook and in discovering the proposal of women in enchanting up entrepreneurial actions. Volunteerism also acting an essential role in arbitrate relationship between participation and empowerment in several specified group self help approach. This paper looks for to inspect the mediation things of volunteerism on the affiliation between participation and empowerment in women's self help group (SHG) approaches. Governments, civil society associations, development professionals and mutual as well as multiparty development organizations have more the past three or so times worked and persist to do so just before decreasing country and global poverty. This force lead to an appearance of various policy involvements, those are human centred. Self help groups are professional, small group arrangement for mutual assist and the exploit of a particular purpose. Today self help groups (SHGs) acting a most important role in poverty lessening in rural India. Economic liberty or right

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of entry to an inherited or self-generated income is considered to be the main way of empowerment of women and Self Help Groups have played an important task in authorizing women and poor people. So, the current study is an effort to estimate the stage of Women's economic empowerment among SHG i.e. income, expenses and saving of the member once joining SHG. These groups allow the members to acquire information, to assist and to work in a group environment by giving savings and an efficient delivery method in direct to provide to the economic requirements of the members.

Keywords: SHGs, Women empowerment, Income, Poverty, Opportunity, Volunteerism.

1. Introduction

Self-help group is a means of managing the poor people and the disregarded to come mutually to solve their individual crisis. The SHG plan is used by the government, NGOs and others universal. The poor gather their savings and keep it in banks. In return they obtain easy access to loans with a low rate of interest to start their micro unit activity. Thousands of the poor and the overlooked population in India are edifice their lives, their families and their society by Self help groups. The thought of women's empowerment is created by the women's movement all over the world and it is the result of several important analyses and discusses which the feminists raised across the world. SHG performance is the inherent guess that through volunteerism, involvement in group progress will be improved and empowerment been the required goal will be attained.

2. Review of literature

Empowerment literally means „becoming powerful“ being used today in all spheres of life as a process to strengthen the element of the society. It is both a process and the result of the process (Suguna, 2006). It is process that enables women to gain access to and control of material as well as information resources. S. Barbara and R. Mahanta (2001) in their paper maintained that the SHG's have helped to set up a number of micro-enterprises for income generation. Rastriya Gramin Vikas Nidhi's credit and saving programme in Assam has been found successful as its focus is exclusively on the rural poor. It adopted a credit delivery system

designed especially for them with the support of a specially trained staff and a supportive policy with no political intervention at any stage in the implementation of the programme.

Sumitra Bithi Kachari and Dukhabandhu Sahoo (2008) explain that self-help groups promote awareness among the women members and provide sufficient opportunities to combat with poverty. Further the self-help groups have come out as a significant factor in generation of income and occupations of the members which also requires conditions like better disbursement of the micro credit to the members and these things should be taken care of for getting more active success in this area. Women are ready to make personal sacrifices to improve their livelihoods and that of their families by building a brighter future for their children, if they are supported (Latifee, 2003). This is because women are strategic and critical actors in the process of moving their families out of poverty as they contribute a much larger share of their earnings to basic family maintenance (Taneja, 1998). According to Kumaran (2002), individual approach to poverty alleviation is increasingly replaced by group approach. This in the view of Galab and Rao (2003) has become an effective tool in the design and implementation of poverty alleviation interventions by Governmental and Non-Governmental Agencies. Puhazhendi and Badatya (2002) compared the socioeconomic conditions of the members between pre and post SHG situations to quantify the impact. Based on the findings, they concluded that SHG-Bank Linkage Programme made a significant contribution to the social and economic improvement of beneficiary SHG households.

3. Self help groups and women empowerment

3.1. Self Help Groups

Self Help Groups are willingly created informal groups. A SHG formed of 10-20 members. The members are inspired to save on usual basis. They use the mutual resources to assemble the acclaim needs of the group members. The groups are independent in nature and jointly make decisions. While the members are neighbours and have ordinary interest, the group is a similar one and unified is one of the typical features of the group. Usual savings, regular meetings, essential attendance, proper refund and logical training are the significant features of the SHG. Data from different developing countries all over the world have revealed that the poor can be helped by classifying themselves into Self Help Groups.

3.2. Present scenario of SHGs

The self-help group (SHG) scheme is a new concept into the field of rural development which key objectives are to enlarge the welfare of the poor people, offer entrance to resources and recognition, increase self-assurance, self-worth and increase their validity in all feature of lives. Self-help group is a professional and self-managed group of women, belonging to parallel socio-economic features, who come collectively to encourage savings between themselves. The poverty lessening involvement of the SHG is in the outline of task economic programmes to give employment, giving micro finance services to the poor so that they can get themselves familiar with skills and occupational modification. This new scheme was taken up by Swarnajayanti Gram Swarozgar Yojana, implemented in 1999, to arrange the poor into Self-help group.

3.3. Elements that make a SHG

- a. Communication / Meetings / Suggestion / Analysis and Action: Communication between the group members in the type of group meeting is one of the essential values in self help groups. Meetings are held at regular intervals of time.
- b. Regular Savings: All group members make a payment properly to the group savings account.
- c. Trust members in the group: All the group members have hope on the group leader and have intellect of belongingness for the group.
- d. Compromise: While the members have belief in one's nature so the group leader is certain mostly by compromise method.
- e. Records: All the groups have regular records about the number of members, amount deposited by every member, time of holding meetings etc.
- f. Key to Funds: All group members have easy and free way to funds of group which helps in decision out any dishonest activity.
- g. Team management of possessions: All the possessions of these groups are handling with equal sharing of all the members. Entire of the group function as one team with frequent goals.

3.4. Causes for Women Empowerment

Women in India are casualties of a various socio-economic and cultural issues. They are an essential part of every wealth. All about development and peaceful growth of a nation would be probable merely when women are measured as equal partners in growth with men. Freedom of women is a pre-qualification for nation's economic growth and social development. Poverty is the major problem for development of the women. The task of women and the requirement to empower them are essential to human development programs as well as poverty lessening. In despite of different programs relating to poverty lessening has been happening, it was noticed that woman in rural areas, particularly from the poor background could be benefited. Quick growth in SHG development has now curved into an empowerment progress among women all over the country. Economic empowerment marks in women's capability to authority or make decision, improved self confidence, better position and role in household etc. The structure of SHGs is not eventually a micro credit project but an empowerment procedure. The empowerment of women during SHGs would give assistance not only to the individual women although also for the family and community as an entire through collective exploit for expansion. Self Help Groups have the following advantages:

1. They promote the poor to save. The poor turn into loyal and bankable customers and are not seen as successors. They decrease the contract cost of lenders and borrowers.
2. Women are qualified in new skills and technology and the pay earning workers develop into micro entrepreneurs.
3. They assist the poor to gain financial and social empowerment. Improved skill creation and savings, upper employment and enhanced social lives of members are the profit to the members.

4. Women Empowerment

The word empowerment is defined as the method by which women acquire control and rights of their choices. Empowerment is a method of consciousness and capability building top to greater contribution, to larger decision making power and organize and transformative exploit. Empowerment of women indicates harnessing women power by utilizing their marvellous potential and cheering them to work towards achieving a imposing and fulfilling way of life through self-assurance and aptitude as person with self-confidence, rights and tasks. The middle

elements of empowerment have been distinct as activity (the capacity to describe one's goals and operate upon them), alertness of gendered power structures, self-worth, and self-assurance.

4.1. Women Empowerment in India

In the history, the place of women was depressed in the society and yet women were not ready to carry out any task or job due to several reasons like fear, nervousness, male domination in the society and purda system but time has been transformed now. Women of nowadays are not like the early days. At present, they are forever prepared to come forward and desire more financial independence, their own uniqueness, achievements, identical status in the society and better freedom. And Government of India has offer for Self Help Groups (SHGs) to them so that suitable notice should be specified to their economic independence through self service, entrepreneurial improvement and well being that eventually leads to its contribution.

5. Training and Capacity Building through SHGs

Not just microfinance but training is also an essential element of SHGs. Stable inputs of training and ability building is necessary to maintain SHGs. There are normally two types of training offers to the SHGs.

- a. Training on SHG direction which contains SHG creation and reinforcement, book keeping, financial administration and help members and leaders to extend linkages with banks.
- b. Entrepreneurial training consists of different types of training given by SHPI to SHGs for initiating various home/ farm based microenterprises.

These are main for the society particularly women to develop employment and income earning occasions. In India SHGs have been organized in many states and they have been victorious in poverty mitigation, giving credit requirements and recovering the socio-economic environment of poor people. These groups have been huge achievement in the states of Andhra Pradesh, Kerala and Assam.

6. Bank Linkages for Micro- Financing

Fulfilment and self-initiative are the two main influential weapons to rinse poverty out of the world record this self-motivated quote of world's best chanakya has been transform to one word that is SHG. While the 1950s, expansion strategies have intended at attractive agricultural output and productivity for rural people. In India, serving the rural poor by gathering their basic wants have been extra goals. The low economic growth of this country was supposed to owe to lack of capital resources, particularly in rural areas. As November 2013 when BMB was started, the bank has announced 23 branches to maintain the banking desires of women who crave to become entrepreneurs. It has also marked deals with beauty parlours as Naturals and CavinKare's Trends in Vogue. The bank provides loans for women in the series of Rs 50,000 to Rs 5 lakh to start day-care centres. It also provides loans opening from Rs 5,000 for food preparation services and foots the project price in the ratio of 2:1 for new salons. Various systems under micro finance plan were announced by PNB for women empowerment PNB Mahila Udyam Nidhi system was taking place to meet break in equity.

In this system the women entrepreneurs will be supported for launching up of new projects in little /small scale areas and analysis of feasible ailing SSI units. NABARD is currently functioning three models of connection of bank with SHGs and Self Help Promotion Institutions (SHPIs). These institutions (SHPIs) encourage Self Help Groups (SHGs) with an endeavour of becoming the effectiveness and excellence of the SHG encouragement method and thus recovering the scope and level of monetary facility provision to rural people now with no access to formal economic services. It also gives data for potential design and execution of programmes supporting SHGs.

6.1. Impact of Microfinance programmes and the role of SHG:

Empowerment in the environment of women's growth is a way of significant, demanding and overcoming problems in a woman's life throughout which she improves her aptitude to form her life and environment. It is a lively, multidimensional practice which ought to allow women to understand their full individuality and power in all events of life. Empowerment can confer power to women to cover control over the situation of their life. Empowerment of women is important not only for their personal wellbeing but also for the enlargement of the country. Empowering women in the course of education, facts, awareness, recruitment and participatory

approach can facilitate them to take their individual decisions, make them independent and self-assured. If the goal of a microfinance plan is to authorize women, the lane to take would be rather diverse from one anywhere the clear goal is poverty decrease or credit terms alone. The later orientation controls to a supply direction, how the effort is to give micro credit to women. This can lead to empowering property, but can also guide women in to more gratitude, without providing them enhanced contact to cash and other productive possessions.

7. Women in Entrepreneurship

According to the newest Global Entrepreneurship Monitor (GEM) statement, an approximate 126 million women were opening or successively new businesses in 67 economies all over the world in 2013. In adding, an approximate 98 million were running recognized businesses. These women are not only providing jobs for themselves and their partners, but are also retaining others. This is the uppermost enlarge in a years, signifying that the entrepreneurial setting has really shifted all through the world with the addition of these women.

7.1. Shg as an Efficient Approach to Women Empowerment

One has to consider that the growth of any nation is certainly correlated with social and economical dilemma of women in that particular country. Empowerment by means of contribution in SHG can bring desirable changes and improvement in the living circumstances of women in poor and developing nations. The primary principle of SHG is to offer to the poorest of the poor and to attain empowerment. Numerous factors and strategies have been given by the SHGs that have finished a positive input to the empowerment of women. These are fully maintained and apt advice for pondering family and business tasks, leadership, experience in decision making and negotiations on social factors. As a outcome, the numbers of SHGs have been rising day by day.

8. Benefits of SHGs

The major achievement of SHGs in BAIF's programmes has been in well-organized performance of development deeds such as water resources expansion, enhanced agricultural production, horti-forestry improvement and ethnic treatment. Taking into consideration the

advantages, BAIF has now begins the development of SHGs in all the cattle progress centres as well in forming programme promotion, input utilisation and marketing of the construct.

The SHGs have brilliant opportunities to open small business and to expand various vital services. These groups have the subsequent advantages:

- a. Capability to recognize the desires of the community and facilitate economically;
- b. Exposure to external business atmosphere, government programmes and policies;
- c. Improved facility to require better schemes from the local government;
- d. Enhanced networking to get better the productivity and fertility of farming and off-farm actions;
- e. Awareness on community health and ecological pollution and social factors leads to enhanced life style;
- f. Empowerment ensuing in occupies important situations in local governments, Cooperatives and social organisations.

9. Analysis

Women Empowerment denotes to a raise in the power of women such as religious, political, social or financial. The mainly universal description of “Women’s Empowerment” is the capacity to levy full control over one’s deeds. Thus, women empowerment arises in actual intellect when women attain increased control and involvement in decision making that directs to their better admission to assets it frequently involves the empowered developing self-assurance in their own facility.

10. Findings and suggestions

Empowerment in the perspective of women’s enlargement is a way of defining, demanding and overcoming obstacles in a woman’s life among which she improves her ability to structure her life and environment. It is a lively, multifaceted procedure which should facilitate women to understand their full character and influence in all speciality of life. The rural poor with the support from NGOs and different microfinance institutions have established their latent for self-help group to safe economic and economic strength. Different case studies establish that

the praise accessibility has force on women's empowerment. Frugality is a extreme main pointer of a group's achievement since reliable growth in economy is a lucid suggestion of the growing self-assurance of the members in the group. Collection of saving is a main movement of the SHGs. The poor who require money for acquire of various expenditure goods fairly often meet their possibility by borrowing from specialized money-lenders and others at high rates of interest. SHGs have been tremendously efficient in generating the habit of savings between the rural poor and organizing it for general good. Government and NGOs should look further than praise and track the 'credit with social development' process. Policy suggestions and programme features are to be outlined to attain superior results in dropping poverty and empowering women.

10. Conclusions

SHGs have been known as a mode to reduce poverty and women empowerment. And women empowerment aspires at understand their individuality, power and ability in all specialities of lives. However the actual empowerment is likely only when women has enlarged contact to economic resources, extra self-confidence and self inspiration, further strength, more appreciation and speak in the family matters and more participation through contribution. Empowerment of women and gender equality are requisites for accomplish political, community, fiscal, cultural, and environmental safety among all peoples. Microfinance scheme is that microfinance is a successful way or access point for empowering women. By acting financial property in the hands of women, microfinance organisations assist level the playing field and support gender impartiality. SHGs have the possible to have a contact on women empowerment. Self Help Group idea has been opened along the rural and semi urban women to recover their living circumstances. Therefore SHGs have been viewing the technique in front to relieve; lessen the poverty of India all along with women empowerment.

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