

Women Empowerment through Self Help Group in Haryana

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Abstract – The campaign was first announced by Prime Minister Narendra Modi in his 15 August 2015 address from the Red Fort. It is focused on to restrict role of States in policy domain and to get rid of "license raj" and hindrances like in land permissions, foreign investment proposal, environmental clearances. It was organized by Department of Industrial Policy and Promotion (DIPP). The present study analyzed the women empowerment through startup India. By Self Help Group (SHG) women empowerment of various aspects like as educational empowerment, social empowerment, economically empowerment and political empowerment and Standup India initiative empowerment among SCs/STs, women communities.

Key Word – SHG, Empowerment and women

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INTRODUCTION

Empowerment refers to increasing the religious, political, social or economic strength of individuals and communities. It often involves the empowered developing confidence in their own capability.

Today, the self help group movement is increasingly accepted as an innovation in the field of rural credit in many developing countries including India to help the rural poor considered a vehicle to reach the disadvantaged and marginalized section, which in the normal course cannot avail of credit facility from the bank.

CONCEPT AND ORIGIN OF SELF-HELP GROUPS

Self-help group is mainly concerned with the poor people. It is a micro-finance concept for poor people. The concept of SHGs generates confidence, self-scrutiny and self-reliance.

The concept of self help groups had its origin in the co-operative philosophy and the co-operators by and large, including the National Federations in the credit sector, could not think of any better SHG than a primary co-operative credit society itself. As SHG are small and economically homogenous affinity groups of rural poor, they are voluntarily coming together for achieving the following.

- > To save small amount of money regularly.
- > To mutually agree to contribute a common fund.
- > To meet their emergency needs.
- > To have collective decision making
- > To solve conflicts through collective leadership mutual discussion.
- > To provide collateral free loan with terms decided by the group at the market driven rates.

Women constitute half of the world's population and hardly receives ten percent of world's income and owns even less than one percent of world's property. It is a wide bitter truth in India that women had been kept in dark in the name of culture, tradition, customs and religious beliefs. The all round development of any nation would only be possible when their women develop, only when they consider women equal to men. The status of women in India has been the subject of concern over the past few millennia. In our society, women are only considered as the perfect home maker. Indian women are completely devoted to their families. Despite more than five decades of development women in India are deprived section of the society. The benefits of development are

eluded from them as a category. Opportunities for education have increased but the rate of female literacy and enrollment in educational institutions is much less than men. Women perform many activities at home and outside whose economic value goes unnoticed and unrecognized. In India, gender discrimination is a deep rooted concept, which is being practiced since from many generations. Women are discriminated and marginalized at every level in our society like in field of education, health care, access to economic activities, political and social participation. Although the Indian constitutions have given both the men and women with equal rights, gender disparity still remains. This gender discrimination violates the human rights. This discrimination against women is hindering in their way of growth.

"India has much anti-discrimination legislations designed to protect women, yet its implementations has a long way to go. Each year, approximately 1000 honour killings are done against women. Various symptoms of women disempowerment are female feticide, female infanticide, acid attacks, rapes sexual harassment and honour killings. Forty-five percent of women are treated unfairly at work place because of their gender; many others struggle to rejoin the workforce after giving birth. No place is secure for them, women are exploited everywhere whether it is home or office. Thus they need an empowerment.

Therefore, if India has to sustain its rate of growth, it will have to break down all these sizable barriers to women's empowerment, both in the private-sector workforce and in the entrepreneurial landscape.

WOMEN EMPOWERMENT

As long as women do not have the same right in law as men, as long as the birth of a girl does not receive the same welcome as that of a boy, so long we should know that India is suffering from partial paralysis. Suppression of women is inconsistent with principles of ahimsa.

'Empower' means to make one powerful or equip with the powers to face challenges of life or to overcome the disabilities, handicaps and inequalities. Empowerment is an active, multi-dimensional process which should enable women to realize their full identity and powers in all sphere of life. It would consist in providing greater access to knowledge and resources, greater autonomy in decision making, greater ability to plan their lives, greater control over the circumstances that influences their lives and freedom from the shackles imposed on them by custom, belief and practice.

The empowerment of women is one of the central issues in the process of development of economies worldwide. It is one of the most important instruments for the socio economic development of a nation. Women empowerment refers to process of

increasing the spiritual, political, social and economic strength of women. It often involves the empowerment of developing confidence in their capacities. Empowerment is the totality of the following capabilities

- > Have own decision-making power.
- > Have access to information and resources for taking proper decision.
- > Have a range of options from which they can make choices (not just yes/no, either/or)
- > Have the Ability to exercise assertiveness in collective decision making.
- > Have positive thinking on the ability to make changes.
- > Have Ability to learn skills for improving one's personal or group power.
- > Have ability to change others perceptions by democratic means.
- > Involvement in the growth process and changes that is never ending and self – initiated.
- > Increasing one's positive self – image and overcoming stigma.

Gender based discrimination is a deep rooted social malice practiced in India in many forms since thousands of years ago. Women are discriminated and marginalized at every level of society in India, such as social participation, economic opportunities, and participation in various economic activities, access to education and access to health care. Addressing the malice of gender discrimination and women empowerment is long drawn battle against powerful structural forces of the society which are against women's growth and development. It is to accept the fact that things are not going to change overnight but because of this cannot stop taking action either.

In India, although the economy has created several opportunities, a large number of women are still prevented from reaching their full potential due to combination of cultural restrictions, gender discrimination, and lack of resources.

The research done by an international consulting and management firm Booz & Company had ranked India at 115 and noted that India has the second largest population in the world and it generates 14 per cent of the global talent pool, out of which there are 5.5 million women entering

India's workforce each year, all overwhelmingly driven to succeed.

Empowerment does not mean setting women and men against each other. Indeed, it means making both men and women realize their changing roles and status and develop a consensus for harmonious living in the context of an egalitarian society. It means redistribution of work roles, and evolving new kinds of adjustments and trust with each other.

Empowerment to women is a new ideology for carrying democratic values into the family and society. It demands a basic change in the system of marriage and family, husband-wife relationship, attitude towards gender socialization, remarriage.

Empowerment of women also demands that women should involve techniques of counseling to resolve differences between the husband and wife, daughter-in-law and parents-in-law. In short, the philosophy of women's empowerment needs a total rehauling of the Indian society.

PROCESS OF WOMEN EMPOWERMENT

Both individual and collective process of empowerment is based on the following five principles:-

- > Self-reliance
- > Self-awareness
- > Collective mobilization and organizations
- > Capacity building
- > External exposure and interaction

NEED OF WOMEN EMPOWERMENT

- > To organize women i.e., develop their self-esteem, their confidence, realize their potential and enhance their collective bargaining power.
- > To make them aware that building women's status, discrimination, rights and opportunities is a vital step towards gender equality.
- > Capacity building and skill development, the ability to plan, making decisions, organizing, managing and carry out activities, how to deal with people and institutions in the world around them.
- > Enhance their participation and greater control and decision-making power in the

affairs of home, community and in the society.

- > Action to bring about greater equality between men and women.
- > To provide a suitable platform to our women.

TYPES OF WOMEN EMPOWERMENT

Women empowerment through Self Help Groups refers to the process of fostering up the strength of women such as social, political, economical, psychological and educationally. One of the most common explanations of women empowerment is the ability to exercise full control over one's action. Therefore, women empowerment in real sense refers to a situation where women achieves to get their own control and participation in decision making which leads to their better access to resources. Women can be empowered in different aspects like eradicating gender barriers in employment (economical empowerment), democratic participation of women (political empowerment), education of women (educational empowerment), awareness of their rights (social empowerment) or participation in family matters, in decision making (psychological empowerment). These aspects of women empowerment are discussed below.

WOMEN EMPOWERMENT BY STARTUP INDIA

Social Empowerment of Women

Social empowerment is generally understood as the process of developing a sense of autonomy and self confidence; and act individually and collectively in the society. According to the Indian constitution, men and women are equal. However, in real practice, women still holds a secondary place. Examples of inequalities can be seen in respect of women-men birth rate, education, and participation in financial and political matters. Atrocities are perpetrated on women .She is viewed not as a human being but as delectable thing.

Today women face many social challenges, whether it is outside home or inside home in order to secure income for their family or raising their children in the midst of the hash economic crisis. A woman is dynamic in many roles she plays.

Health is another important factor which is stimulating the women empowerment and women's social development. Health condition not only includes the maintaining of our health but also knowledge regarding various health programmes introduced by government and also acceptance and adoption of those methods. It includes the

knowledge and utility of the nutritional programmes, child care, protection from environment and occupational hazards. They are more aware of preventive health care. Being a member of Self Help Group, there is a close interaction among the members and that helped the illiterates to get information from the other literates.

Political Empowerment of Women

Legal literacy is fully missing among the members of self help groups. They are ignorant whether it is relating to equality of opportunities or prohibition, of discriminations on grounds of religion, race, creed, caste, sex etc. same is the case with regard to other important laws too. They include special protection for women and children as given in the Constitution of India, minimum wages provisions relating to marriage and divorce, maintenance and inheritance of property, provisions restricting arrest and detention of women etc. therefore it is necessary that legal awareness camp should be conducted regularly to these self help groups so as to serve the society better.

Psychological Empowerment of Women

We need to understand that the achievement of economic and or social empowerment of women may not be possible without the psychological empowerment women. When people are psychologically empowered, there will be a change in their attitude, cognition and behavior, which most assuredly will lead to a positive change in value orientation, decision making, increased patriotic actions, ability to postpone gratification of their own desires, improved self-esteem, self-sufficiency, self-consciousness as well as better psychological well-being which will culminate in a peaceful and developing society.

Economic Empowerment of Women

Self help group is a boon to women because it encourages them to work, earn and help their families. Of course, some members in the group are working in the brick industry, some in the rubber thread factory and some used to help their time by simply loitering here and there. After joining the self help group women think that they can involve themselves in some kind of income generating jobs. So Self-Help Groups has served as an instrument of encouragement to do work. Every power depends upon money power, members of self help being poised to do work are able to get income and develop their economic conditions. Women as managers of family inculcate a sense of saving for the benefit of the individual, the family and of the nation at large.

Educational Empowerment of Women

Education is the best source to the way empowerment. It gives greater exposure to the public and helps them in shouldering greater responsibilities. Education helps the folk women to adopt better methods of child care and makes them aware on the need to adopt family planning methods and the importance of having healthy and hygienic atmosphere. It helps to reduce anxiety and tension. Further it is beneficial in maintaining the harmonious relations in the family and also in the social system. Education for women has proved to be not only a means of making the women literate, but also serves in solving so many social problems such as child labour, dowry harassment, drug abuse and alcoholism etc. Members of self-help group expressed their view that as they are being the victims of illiteracy and don't want to make their children the victim of the same. They don't want their children to face the same problem.

Indicators of Women Empowerment

The indicators of women empowerment can be the followings

Qualitative Indicators

- ☐ Increase in self-esteem, individual and collective confidence.
- ☐ Increase in Articulation.
- ☐ Awareness of various health, nutrition, legal right, political activities, government policies and programmes.
- ☐ Low burden of work and more leisure time.
- ☐ Changing role and responsibilities within the family.
- ☐ Decrease in violence within the family.
- ☐ Change in attitudes towards tradition and customs like child marriage and dowry.
- ☐ Physical mobility-walk freely within the village go to the city or town, to banks, post office, and go for shopping, cinema, exhibition and visit relatives or friends.
- ☐ Become member of women's group or any other people's organization.
- ☐ Self-identity-identifies herself positively
- ☐ Decision making power within the family regarding number of children.

- Education of children, marriage of children, budgeting of the family, income and purchase or sale of family property.
- Change in attitudes towards women's participation in politics and willingness to participate in the politics.
- Control over individual and family income.
- Access to resources like land, house, jewellery, house site, etc,
- Access to information, knowledge and skills.

Quantitative Indicators

- > Increase in age for marriage.
- > Reduction in fertility rate or number of children.
- > Becoming beneficiaries of development programmes.
- > Visible changes in physical status/nutritional status.
- > Improvement in literacy level and
- > By becoming member of a political party or local self-government.

CONCLUSION

The empowerment of women is one of the central issues in the process of development of economies worldwide. It is one of the most important instruments for the socio economic development of a nation. Women empowerment refers to process of increasing the spiritual, political, social and economic strength of women. It often involves the empowerment of developing confidence in their capacities. Empowerment is the totality of the following capabilities. Self Help Groups women empowerment of various aspects likes as educational empowerment, social empowerment, economically empowerment and political empowerment

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