

An Analysis on Some Challenges of Self Help Group & Woman Empowerment: An Effective Approach

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Abstract – *The idea of Self Help Group has its underlying foundations in rural areas and it has been mooted along the rural and semi urban women to improve their living conditions. Despite the fact that it is relevant to men in our country, yet it has been increasingly fruitful just among women and they can begin economic exercises through SHG development. In India, this scheme is executed with the help of NABARD as a principle nodal office in rural development. It is self-employment generation scheme for particularly rural women, who don't have their very own advantages. The word 'empowerment' signifies giving force. Empowerment gives a more noteworthy access to knowledge and resources, more independence in basic leadership, more prominent capacity to plan lives, more power over the conditions which impact lives, and opportunity from traditions, convictions and practices. Along these lines, empowerment of women an objective in itself, however key to all global development objectives. Empowerment is a functioning multidimensional process to empower women to understand their character and power in all circles of life. This paper looks at the women empowerment through SHGs and furthermore clarifies the present position of women empowerment in India.*

This examination manages the comprehension of job of Self Help Group (SHG) in Socio-economic development of rural women of the province of Goa. The empowerment of women is imperative for the development and growth of the country. Emphatically inspiring women and carrying them into the standard of development is a noteworthy worry for the Government of India. That was the reason year 2001 was proclaimed as the "Time of women Empowerment" Women's empowerment is basic to the socio economic advancement of the network and to carry women into the standard of national development has, thusly, been a noteworthy worry of the government.

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INTRODUCTION

Self Help Groups (SHGs) are casual affiliations comprising of 10-20 individuals made to empower individuals to receive economic reward out of common help, solidarity, and joint obligation. The group-based approach empowers poor women to amass capital by method for little investment funds and encourages their entrance to formal credit offices. The idea of joint obligation implanted in the SHG empowers the individuals to defeat the issue of insurance security, a noteworthy obstruction to acquiring credit from formal establishments. It likewise prompts friend checking, that improves the rate of credit recuperations. At long last, a portion of the fundamental attributes of SHGs, similar to little size of enrollments and homogeneity of composition, achieve cohesiveness and powerful investment of individuals in the working of the group (Fernandez, 1994).

Despite the fact that policy producers and NGOs see SHGs as instruments of progress and socioeconomic

empowerment, the real proof on the accomplishment of SHGs is blended. It has been called attention to that the mind boggling sexual orientation relations prevailing inside the family unit and the quality of man centric society inside the network decides the capacity of SHGs to change the lives of its individuals. Another issue that has been brought up lately is that, so as to make prompt progress and accomplish quantitative targets, women from non-poor families, or those dynamic in the public space, are focused in such projects. While this outcomes in high rates of achievements, this may likewise misleadingly swell accomplishment of the program.

In the early decades, the idea of women development was thoroughly out of brain and their condition was hopeless. In any case, with the changed situation, the considering individuals has been changed because of education, mindfulness and now, the issues of women are viewed as the issues of social welfare and are viewed as more truly and eventually unraveled as other path round especially in the past over 15 years. Because of the development of new strategies,

programs and even ventures, the status of women has completely been changed as they give help to the low pay women. This worry for low-salary women's needs has concurred verifiably with acknowledgment of their significant job in development. Different intercession approaches have been created so as to address the necessities of the women which at last uncover adjustments not just in social policy approaches to third World Development, state arrangements identifying with women yet additionally in the by and large economic policy of the country all in all. The empowerment approach is the latest and is gone for engaging women through more noteworthy self-dependence and inner quality.

WOMEN EMPOWERMENT

The word empowerment is characterized as the process by which women take control and responsibility for decisions. Empowerment is a process of mindfulness and limit building prompting more prominent cooperation, to more prominent basic leadership power and control and transformative activity.

Empowerment of women implies outfitting women control by conscientising their colossal potential and encouraging them to work towards accomplishing a noble and fulfilling lifestyle through certainty and skill as individual with self-regard, rights and duties. The center components of empowerment have been characterized as office (the capacity to characterize one's objectives and follow up on them), attention to gendered power structures, self-regard, and self-certainty. Empowerment as an idea was presented at the International Women's Conference at Nairobi in 1985. The meeting characterized empowerment as "A redistribution of social power and control of resources for women. It is "the process of testing existing force relations and of dealing with the sources of intensity".

Empowerment is a multi-faceted process which envelops many angles for example upgrading mindfulness, expanding access to resources of economic, social and political etc. "In ongoing years women empowerment has turned into a subject of extraordinary worry for the countries everywhere throughout the world particularly in poor and creating nations. The effect of globalization is seen in the long run on position of women in some structure or other in the vast majority of the creating nations with the variety of degree. The United Nations has likewise strived hard in a mind boggling approach to draw the due consideration of the World Community on this issue in the previous years.

Women Empowerment alludes to an expansion in the quality of women, for example, otherworldly, political, social or economic. The most widely recognized clarification of "Women's Empowerment" is the capacity to extract full authority over one's activities. In this way, women empowerment happens in

genuine sense when women accomplish expanded control and investment in basic leadership that prompts their better access to resources it frequently includes the enabled creating trust in their own abilities.

WOMEN EMPOWERMENT IN INDIA

The year 2001 had been pronounced by the Government of India as "Women's Empowerment Year" to "concentrate on a dream where women are equivalent accomplices like men". Since the Constitution of India awards fairness to women in different fields of life. Previously, the position of women was hopeless in the general public and even women were not prepared to attempt any task or employment because of many reasons like dread, modesty, male strength in the general public and purda framework yet time has been changed at this point. Women of today dislike the good 'ol days. Presently, they are constantly prepared to approach and need progressively economic autonomy, their own personality, accomplishments, equivalent status in the general public and more prominent opportunity. What's more, Government of India has accommodated Self Help Groups (SHGs) to them with the goal that appropriate consideration ought to be given to their economic freedom through self employment, entrepreneurial development and prosperity that eventually prompts its

Commitment. SHGs have been risen as an amazing instrument so as to reduce poverty and for the empowerment of women in the rural economy. SHGs through the network of business banks, co-employable banks, provincial rural banks, NABARD and NGO's has been generally supply driven and an ongoing approach in the arrangement of monetary administrations to poor people and further overhauling their status in the general public. Along these lines, SHGs are significant not exclusively to diminish rural poverty, to advance rural investment funds yet in addition to increment beneficial employment. Remembering this, the present examination is to ponder the growth of SHGs and to investigate the present position of women empowerment and concentrate the economic improvement of women after their joining SHGs. The data for the investigation has been collected from auxiliary sources for example different books, Journals, papers, distributed writing, sites, and yearly reports.

SHG AS AN EFFECTIVE APPROACH TO WOMEN EMPOWERMENT

Women and SHGs in many pieces of the country have made progress in carrying the women to the standard of basic leadership. The SHG in our country has turned into a wellspring of motivation for women's welfare arrangement of SHG is a reasonable choice to accomplish the destinations of rural development and to get network investment in

all rural development programs. SHG is likewise a practical composed set up to dispense smaller scale credit to the rural women and encouraging them together into entrepreneurial exercises. (Abdul,2007). To reduce the poverty and to enable the women, the smaller scale account, Self-Help Groups (SHGs) and credit management groups have additionally begun in India.

Self Help Group (SHG) is a little willful relationship to shape a group. It is casual and homogenous group of not in excess of twenty individuals. SHGs comprise of greatest 20 individuals on the grounds that any group having in excess of 20 individuals must be enlisted under Indian lawful framework. That is the reason, it is prescribed to be casual to ward off them from organization, debasement, superfluous authoritative use and benefit thought process. Indeed, it is a home developed model for poverty decrease which all the while works to engage and shape the lives of its individuals in a superior manner. Groups are required to be homogenous so the individuals don't have clashing interest and every one of the individuals can take an interest openly with no dread. Self-help groups (SHGs) development has activated a quiet transformation in the rural credit conveyance framework in India. SHGs have demonstrated as a viable mechanism for conveying credit to rural poor for their socioeconomic empowerment.

SHG marvel certainly brings group awareness among women, feeling of belongingness, satisfactory self certainty. Actually, what she can't accomplish as an individual, can achieve as an individual from group with adequate comprehension about her own rights, jobs, benefits and obligations as a noble individual from society in standard with man. When she turns into an individual from SHG, her feeling of public interest, amplified skyline of social exercises, high self-regard, self-regard and satisfaction in life grows and improves the nature of status of women as members, chiefs and recipients in the fair, economic social and social circles of life. At the end of the day, we can say that SHG is a powerful instrument to engage women socially and economically which eventually contributes in the general development of the country like India wherein still enormous section of women populace are oppressed, illiterate, misused and denied of essential rights of social and economic range.

The encounters of SHGs in many nations have been demonstrating incredible accomplishment as a powerful strategy and approach as of late. Group-arranged endeavors as Micro-credit groups in various nations of Latin America, Africa and Asia are instances of current self-help endeavors. The grameen groups in Bangladesh, Local self-help development endeavors - harambee in Kenya, Tontines or Hui with 10 to 15 individuals associated with monetary exercises through money or kind in Vietnam, self help endeavors through credit

associations, anglers groups, town based banks, water system groups and so forth in Indonesia, the self-help groups (SHGs) in nations like Thailand, Nepal, and Sri Lanka and India are effectively demonstrating types of miniaturized scale credit groups or SHGs. Almost certainly, The Fundamental Rights, The Directive standards of State Policy and Fundamental Duties and so on for all intents and purposes guarantee equivalent status to women and give unique security that prompts women development past the economic measurement and spot accentuation on issues identifying with uniformity, independence and self dependence at the individual dimension. As a group-arranged model, SHGs in India is an instrument for women's development to acquire individual and aggregate empowerment through progress in both „condition' and „position' of women. Presently women in India are prepared to challenge aggressive behavior at home, rising costs, lawful segregation, assault, kid marriage, abusive behavior at home and so forth. Along these lines, it means to engage women with different types of intensity.

A few elements and strategies have been given by the SHGs that have made a positive commitment to the empowerment of women. These are full help and auspicious guidance for adjusting family and business duties, authority, involvement in basic leadership and exchanges on social issues. Therefore, the quantities of SHGs have been expanding step by step.

INDICATORS OF WOMEN'S EMPOERMENT

Women's empowerment is definitely not a single direction traffic. It is additionally an endless process. The whole process of women's empowerment must be assessed consistently through the input system to keep up a dynamic home insights. As indicated by Narayana (1998), "Empowerment of women is a process whereby the weak or debilitated increase a more noteworthy offer of control of resources and basic leadership". The process of overseeing self, belief system and resources, which decides control, may likewise be named as empowerment.

The pointers of empowerment are the capacity to decide, support in family unit and money related exercises, the privilege of access to property, the finesse to take cover in laws and have one's own influence to choose in regards to one's bequests and the capacity to grow one's very own area. Two of the files are normally connected for evaluation.

Women's empowerment comprise increment in self-regard and individual and aggregate certainty; increment in enunciation, knowledge and mindfulness levels on issues influencing the network everywhere, and women specifically, for example, women's health, sustenance, regenerative rights, legitimate rights, education; support in different occasions identified with their lives; increment in the haggling intensity of

women, as people in the home and the network just as in the cooperatives of women; basic leadership control over the sort of work she is doing; authority over her own salary and use and whether she is as yet subservient to male individuals in the family.

The quantitative pointers are: statistic trends, for example, death rates, ripeness rates, sex proportion, future during childbirth and normal period of marriage; number of women taking an interest in various development programs and the cooperation of women in political processes at the neighborhood levels. Residential maltreatment might be a typical "tool" utilized by spouses to reinforce their power inside the space of the family unit. The hesitance of women to restrict such viciousness and tolerate it peacefully have been very much reported (Manderson and Bennett, 2003). Interest in SHGs lessens her resilience of abusive behavior at home by enabling her economically as well as by expanding her mindfulness (Husain et al., 2012). As referenced before, the empowerment pointers utilized in created nations may not be reasonable with regards to creating nations like India where individuals are caught in social and social subjugations.

CONCLUSION

SHGs have been recognized as an approach to mitigate poverty and women empowerment. Also, women empowerment goes for understanding their characters, power and possibility in all circles of lives. Be that as it may, the genuine empowerment is conceivable just when a woman has expanded access to economic resources, more certainty and self-inspiration, more quality, more acknowledgment and state in the family matters and greater inclusion through cooperation. In spite of the fact that it is a progressive and predictable process, yet women should assemble their outlook for requiring extra exertion readily for their general development. SHGs can possibly affect women empowerment.

Self Help Group idea has been mooted along the rural and semi urban women to improve their living conditions. Despite the fact that SHG idea is appropriate to men likewise in our country, it has been increasingly fruitful just among women. To lessen poverty by empowering the poor family to get to productive self-employment and gifted compensation employment opportunities, bringing about appreciable improvement in their occupation on a sustainable premise, through structure solid grass-root organizations of poor people (SHGs) is presently the primary thought process of the a large portion of the employment schemes. Hence SHGs have been demonstrating the route ahead to ease the poverty of India along with women empowerment.

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