

THE ROLE OF SHG IN SOCIO-ECONOMIC DEVELOPMENT OF RURAL WOMEN : A BIRD'S EYE VIEW

Sangita Samal

Lecturer in Sociology
Dr. K.C.S. Women's College
Cuttack, odisha

Self-Help Groups (SHGs) are considered as one of the most significant tools to adopt participatory approach for the economic empowerment of women. It is an important institution for improving the life of women on various social components. The basic objective of an SHG is that it acts as the forum for members to provide space and support to each other. SHGs comprise of very poor people who do not have access to formal financial institutions. It enables its members to learn to co-operate and work in a group environment.

An SHG is a group of people that meets regularly to discuss issues of interest to them and to look of solutions of commonly experienced problems. The group may or may not be promoted by Government or non-government institutions. Any strategy which aims at empowering the rural poor and empowering the woman in particular must be based on an understanding of and ability to overcome causes of the lack of power which lie at the root. Poor rural woman live with the reality of double deprivation. The sources of women disempowerment have been categorized into two sections namely general source and women specific source. First, the sources of disempowerment arise because women belong to poor households but which women, because of their gender, experience more intensely than the man of the same households. Secondly, women are disempowered due to gender stratification like caste or class. These sources are called women specific sources, within these categories, the reported sources of women's lack of powers have been grouped according to whether they arise in the social or economic spheres of women's lives.

An SHG is a group of about 15-20 women from a homogeneous caste or class who come together to address their common problems. They are encouraged to make a voluntary thrift on a regular basis. This savings amount, thus pooled is rotated among the members at some nominal interest rate. This process helps the members to imbibe the essentials of financial intermediation including prioritization of needs, setting norms and conditions and keeping of accounts. This process gradually develops financial discipline, as the money involved in the lending operations is their own hard earned money and saved overtime with great hardship. Once the group attains a matured financial discipline bank linkage is attained and banks are encouraged to advance loans to SHGs in certain multiples of the accumulated savings of SHG. Banks find it easier to lend money to SHGs which have some history of credit operations and credit discipline among the members. In this way the institutional credit is made accessible to poor and helpless women.

The SHG holds power and provides strength; it can be an antidote to the helplessness of the poor women. There is great incentive to form a SHG if people feel that it is the only way to have access to institutional credit. It also inculcates propensity to save further. The following are the advantages of saving:

1. It imposes discipline on group members in developing savings habit;
2. Savings enhance the self confidence of the individual as it is a sign of group encouragement;
3. Savings cover the individual's risk against normal business risk and normal variation of income due to unforeseen external reasons;
4. Investment of a risk nature can also be considered because of saving cushion;
5. Group savings of the poor can demonstrate the strength of members.

The underlying philosophy of SHGs is that if the rural poor women are provided with credit on reasonable terms they can judge for themselves how best to increase their incomes. In addition to financial intermediation, it conducts social intermediation to make the poor both socially and individually accountable. Such accountability leads to more effective use of loans and consequently ensures loan recovery. The pilot project of linking SHGs with bank credit is an innovative programme that aims at banking with those who were considered not bankable so far. The aims of the programme are to ensure flexibility in structure and operational guidelines, creation of awareness prior to provision of credit, make conscious effort at group formation and effect economic empowerment through groups and individual effort.

In India the SHG approach to micro credit started in the early 90s and got momentum only since 1998-99. In the State of Andhra Pradesh (A.P), the SHG approach started spread throughout the state since the year 2000. The SHG as pointed out above is an attempt by the poor women to come together to fight out various economic and social problems faced by them. In India, the literacy levels of poor women being very low, their awareness regarding various issues or aspects regarding SHG formation, functional aspects of SHG is also minimal. In this context they look forward to an individual, institution or an agency which would articulate their common feelings and help them in their endeavour to bail out from their problems. In India Self-Help Group Promoting Institutions (SHGPIs) have come forward to attend and assist regarding various issues relating to SHG promotion and its functioning. The SHGPIs are four types;

- (a) SHGs promoted by government department or agency
- (b) SHGs promoted by Non-Governmental organizations (NGOs)
- (c) SHGs promoted by banks, and
- (d) SHGs promoted by individuals

As said by Margeret Thatcher:- "If you want something said, ask a man; if you want something done ask a woman." A woman today expects herself and rightly so to be treated as an individual, a living human being, entitled to the same dignity and status as her male counterparts.

Empowerment means involving oneself in decision-making, gaining control over their resources and to achieve higher quality of life. One of the important objectives of the SHG approach to micro credit is 'empowering poor women'. Empowerment of rural poor women

demands that these poor women have their own organizations that will address their economic and social needs exclusively. It is an exercise that aims to enable women to gain control over the sources of power through awareness and capacity building leading to greater participation in decision-making process, control and transformative action.

Empowerment, as an enabling process will only be achieved when an improvement in the condition of women in terms of health, education, safety and security including financial security is achieved. Government acknowledges the emerging issues such as making cybers safe place for women, redistribution of gender roles for reducing unpaid care work, review of personal and customary laws in accordance with the Constitutional provisions, ensuring the rights of women adopting artificial reproductive techniques, recognizing the needs of single women and creating an enabling environment for women to participate in entrepreneurial activities and is committed to address these challenges.

Women Empowerment is a constant battle and it is not a battle which can progress without co-operation from the society as a whole. What is required is not only a change in the mind-set. Women represent half the world's population, and gender inequality exists in every nation. Though alternative media can act as a platform or bridge to surpass the barrier of essential communication and information; education is a fundamental and pre-requisite of all human beings. Until women are given the same opportunities that men are, entire societies will be destined to perform way below their true potential

Self help groups are expected to play a vital role in bringing change in the social, economical and political status of women resulting in their empowerment. Various indicators are used to measure social, economical and political empowerment like mobility, decision making power at home, autonomy, political and legal awareness and economic stability. Under each indicator, various parameters were used to measure the impact of SHG membership on women with regard to their empowerment or otherwise.

SOCIAL EMPOWERMENT :-

All of us are well aware that in the past women did not get due recognition either from the society or from the policy makers and thus got placed most of the time at the bottom of the social ladder, facing discrimination, humiliation, lack of education and fewer job opportunities. They hardly got a place in any political and social framework, naturally remaining a neglected segment of society. Whatever they were taught had loopholes for ignored their social needs. They also have the right to join the mainstream and be considered like other inhabitants of this country and this is the only way for developing a feeling of confidence among them. With the increasing availability of choices and exposure to the good things of life they would shortly undergo a drastic change. If positive results are expected then these fundamental issues have to be put into practice by the Indian system of social integration, which is meant to be an integral part as professed by our political leaders. What to talk about their welfare and inclusion into the societal structure, the common practice is to exclude them socially through legislative measures, administrative and financial support, equality of opportunities. There is today widespread agreement that development cannot be sustainable and long-lasting unless people's participation is made central to the development process.

If equality before law-enforcing agencies do not function within the sphere allotted by the Constitution there will be no respect for people's basic rights if there is no compelling ethical code for the administration. The essence of the views of the respondents were explicit that

formulation of policies in the light of human rights and their implementation were most important. We have to create a new India and for this there is a need for concrete change in Indian politics. Good governance is not limited to regulation but to a larger effort to put in practices.

ECONOMIC EMPOWERMENT

Women are contributing equally economically to tribal economy through informal sectors, considering it to be their duty. They are financially dependent on the men, which has a negative effect on their confidence building. So women and the community should be made to consider their involvement as a contribution to family economy and economy of the area and should be involved in monetary and income-generating activities. “Eradication of poverty based on sustained economic growth, social development, environmental protection and social justice requires the involvement of women in economic and social development, equal opportunities and the full and equal participation of women and men as agents and beneficiaries of people-centred sustainable development.

Economically independent women will be a force in political decision making and development of area. Programmes for the upliftment of women economically should be formulated and strictly implemented, and new avenues for employment should be explored. The economic determinants are as important as the political or social determinants in shaping the future of a community. Unfortunately, women are not participating actively in the governmental policy decisions, have no control over gains and do not offer any resistance in matters of their concern. Within the family men control the resources and are the main decision makers and women’s status in economic and social matter is never equal to that of men. The majority of them are confined to a low status in every process .of decision making, may it be economic, social or political.

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