

ROLE OF SELF-HELP GROUPS IN THE DEVELOPMENT OF RURAL WOMEN: A STUDY WITH SPECIAL REFERENCE TO ASSAM

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ABSTRACT

Rural women play a key role in supporting their households and communities in achieving food and nutrition security, generating income and improving rural livelihoods and overall well being. They contribute to agriculture and rural enterprises and fuel local and global economics. Yet, every day around the world, rural women and girls face persistent structural constraints that prevent them from fully enjoying their human rights and hamper their efforts to improve their lives as well as those of others around them. The Self- Help groups play an important role in the development of rural women. The SHGs have paved the way for economic independence of rural women. The SHGs inculcate saving habits, increase income and standard of living, alleviate poverty and promote economic independence, increase self respect and self confidence, generate self employment opportunities etc. The empowerment of women require profound changes in the minds and hearts of people and in the very structures of society. It begins with the understanding that the equality of women and men is more than a desired condition to be achieved for the common good; it is a dimension of human reality. In those aspects that make human beings human, women and men are fundamentally equal.

Keywords: Equality, Self- Help Group, Empowerment, Rural employment.

INTRODUCTION

In most of the developing countries today, more and more emphasis is laid on the need for development of women and their active participation in the mainstream of development process. It is also widely recognized that apart from managing household, bearing children, rural women bring income with productive activities ranging from traditional work in the field to working in factories or running small and petty business. They have also proven that they can be better entrepreneurs and development managers in any kind of human development activities. Therefore, it is important and utmost necessary to make rural women empowered in taking decision to enable them to be in the central part of any human development process. Although men as well as women faced difficulties in establishing an enterprise, women have barriers to overcome. Among them are negative socio-cultural attitudes, legal barriers, practical external barriers, lack of education and personal difficulties. In spite of this, women and especially poor women create Self-help groups as a strategy for economic development.

Self-Help Groups 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 and economic components. The basic objective of an SHGs is that it acts as the forum for members to provide space and support to each other and get financial sustainability through adopting micro- enterprise based on availability of market for sale of products. Group entrepreneurship is ideal for weaker sections of the society and it is an instrument which helps the poor women to overcome their poverty. It gives employment opportunities for illiterates.

OBJECTIVES:

The main objectives of this paper are as follows:

- i. To show how SHGs form and its characteristics.
- ii. To describe the role of SHGs in the development of rural women etc.

As per methodology is concerned this paper is predominantly based on secondary data collected from different research papers, journals, related books and internet. Moreover some personal experiences too are added in this paper. Hence, the discussion and interpretation are made on the basis of those collected data and information.

RESULT AND DISCUSSION:

An SHG (Self-help group), both by definition and in practice, is a group of individual members who by free association come together for a common collective purpose. In practice, SHG comprises, individuals/members known to each other coming from the same village, community and even marketing neighborhood. That is, they are homogeneous and have certain pre-group social binding factors. SHGs are formed around the ethics of saving and credit. Self-Help groups do not start with credit, they start as savers' group, with regular weekly for forth rightly saving targets. Each member of the group has to save a small amount per month. The savings are deposited in a meeting on an appointed time every week and the collected savings are lent to members, with the decision on who gets the loan being taken by the group; in many groups savings are entered in individual's accounts. Some groups pay interest on saving, others pay dividends, but most have retained their earnings as part of their capital. An account is opened with a mainline bank to deposit any surplus savings. After six months the bank where the saving was deposited examines the performance of the group and issues loans to the group. The SHG in turn increases its capacity to manage high amount of finance, develop entrepreneurial and communication skills and logical ability, cooperative sense and finally income and employment generating confidence. The main objective of SHGs is to inculcate the habit of savings and banking culture to gain economic prosperity through credit. The most important component of SHG is the mobilisation and organisation of women towards the basic strength of solidarity, informality and collective action. Self-Help Groups methodology is a novel approach in the development of economics. These groups can create a unique, alternative, need based credit delivery mechanism by pooling their insufficient resources for catering to their consumption and occupational requirement.

CHARACTERISTICS OF A GOOD SELF-HELP GROUP:

Well functioning SHG should have following structural features:

- i. An ideal SHG comprises 15-20 members.
- ii. All the members should belong to the same socio-economic strata of society specifically poor.
- iii. Group should have strong bond of affinity.
- iv. Rotational leadership should be encouraged for distribution of power and provide leadership opportunities to all the members.
- v. Members should attend meeting, save and participate in all activities voluntarily.
- vi. To provide gainful employment and to involve the poor in productive activities.
- vii. An SHG should be a socially viable institution.
- viii. The procedure of decision making in SHG should be democratic in nature.
- ix. It should be non-partisan in nature.
- x. The group frames rules and regulations which are required for its effective functioning.
- xi. To involve women in decision making and to promote leadership qualities among them.

EMPOWERMENT OF WOMEN THROUGH SHGs:

Empowerment is a multi-dimensional process, which should enable an individual or a group of individuals to realize their full potential and power in all spheres of life. It consists of greater access to knowledge and resources, greater autonomy in decision making to enable them to have greater ability to plan their lives and free them from shackles imposed on them by customs, beliefs and practices. Empowerment is not about power over others, but power to achieve goals and aims. In brief, empowerment is a process of awareness and capacity building leading to greater participation to greater decision making,

THE QUILL-An Inter-disciplinary Journal of Humanities and Social Sciences // Vol. 01, June, 2024// power and control and to transformative action. Empowerment of women are an effective strategy to cope with gender based discrimination and attain gender equality. A majority of micro-finance program target women with the explicit goal of empowering them. There are varying underlying motivation for pursuing women empowerment. Some argue that women are amongst the poorest and the most vulnerable of the underprivileged and thus helping them should be a priority. Whereas others believe their investing in women's capabilities empowers them to make choices which is a valuable goal in itself, but it also contributes to greater economic growth and development. Micro-finance programs are currently being promoted as a key strategy simultaneously addressing both poverty alleviation and women's empowerment. For women to become a successful entrepreneur, she needs access to capital technical and managerial knowledge and market. The essence to empower rural women lies in catalyzing appropriate economic activities at the grassroots level and creating new opportunities for them to earn higher income in order to improve their standard of living. Although the process of empowerment varies from culture to culture, several types of changes are considered to be relevant in a wide range of cultures. Some of these changes include:

To enhance self-esteem and self-confidence in women.

- Enabling women to gain equal access to control over resources.
- To faster decision-making and action through collective process.
- To provide information, knowledge and skill for economic independence.
- Transforming the institutions such as family, education, religion, media etc. and structure such as legal, political, economic and social etc.
- To develop in them an ability to think critically.

DEVELOPMENT OF SELF-HELP GROUP:

A major rethinking on the existing strategies of rural development in general and women empowerment in particular led to the realization that a new approach is needed to help the women to help themselves. Such an approach particularly known as promotion of Self-Help group formation, was started with the objective of meeting the micro-credit needs of the poor women. A Self-Help group may be registered or unregistered. It typically comprises a group of micro-entrepreneurs having homogeneous social and economic background, all voluntarily coming together to save regular small sums of money, mutually agreeing to contribute to a common fund and to meet their emergency needs on the basis of mutual help.

With the central and state governments, along with the National Bank for Agriculture and Rural Development (NABARD), extending the required support for women SHGs as a strategy for women empowerment, the SHGs have taken firm roots in India. The movement is eventually expected to reduce gender inequalities in the country.

The major elements of the SHG approach to micro-credit include the following:

- i. Provide a cost effective approach to formal institution for expanding and reaching out to poor.
- ii. Offer an effective alternative to pursue the objective of growth by facilitating the empowerment of rural poor women.
- iii. Make micro-finance available to cater to the consumption and production needs of poor women.

Provide a platform for poor women to participate in mainstream economic activity and help incapacity building by providing greater awareness on various development and welfare programs relating to women and child health in general and education of children in particular.

CONCLUSION

India, as well as Assam, is still home to the largest population of the poor in the world. The levels of poverty are high and because of this Self Help group movement occupies a significant agenda in the poverty reduction and empowerment of women for poor people. Micro-finance program are important institutional

THE QUILL-An Inter-disciplinary Journal of Humanities and Social Sciences // Vol. 01, June, 2024// devices for providing small credit to the rural people in order to alleviate poverty and SHG bank linkage have the potential to minimize the problems of inadequate access of banking services to the poor. Many studies have highlighted that SHGs have inculcated saving habits amongst the poor and revealed that increased availability of micro-credit to the poor through SHG bank linkage programs will help rural people to take up larger productive activities, empower the poor women and decrease the dependence on money lenders.

It is still too small to create a massive impact in poverty alleviation. However, Indian experiences in the case of micro-finance and SHG shows that these strategies are suitable strategies for developing and underdeveloped countries against poverty.

Empowered Indian women can also pioneer the Self Help groups and take initiatives for creating positive social changes in rural or underdeveloped areas. There are notable examples of women Self-Help groups in India which have generated employment and income for many families in villages and small towns. Women can also contribute to the social welfare of the country. They are shining examples of what India can accomplish if lady leaders are at the helm. Women friendly policies and laws can be framed as a result of this. It can change the way the world looks at India. They can contribute significantly to the growth and development of India in multifaceted ways. Indian women play an important role in initiating socio-economic progress of the country. Women workers, scientists, politicians and economists are leading the way for a brighter future. Women in urban and rural areas of Assam should be given access to good opportunities so that they can bring about positive social changes and contribute to the growth of the whole country.

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