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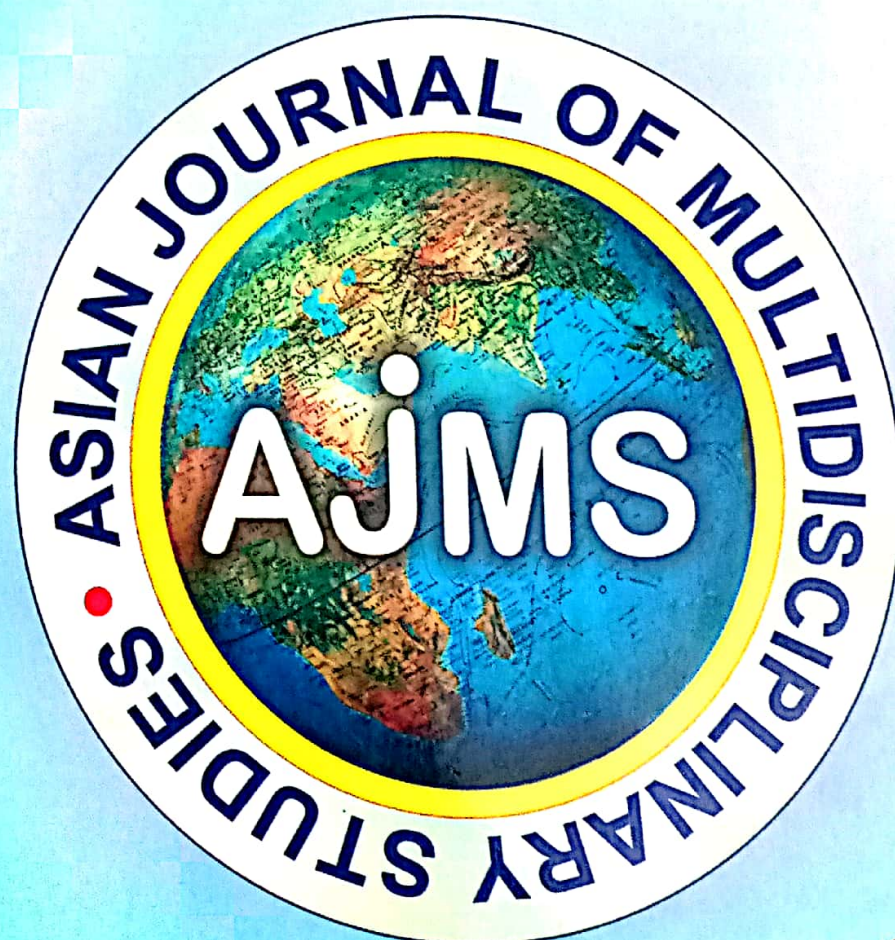
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Self Help Groups : An Emerging Power in Women empowerment

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Abstract:- Women empowerment is a process in which women challenge the existing norms and culture, to effectively promote their well being. The participation of women in Self Help Groups (SHGs) made a significant impact on their empowerment both in social and economical aspects. This study addresses self-help groups. The information required for the study has been collected from secondary sources.

Keywords:- Self Help Groups, Micro finance, Empowerment, NABARD.

Introduction:-

The concept of Self Help Groups serves to highlight the principle "for the people, by the people and of the people". The Self Help Groups is the brain child of Grameen Bank of Bangladesh, which was founded by Prof. Mohammed Yunus of Chittagong University in the year 1975. Who tried out a new approach to rural credit in Bangladesh. Grameen gave loans without asking borrowers either to provide guarantee or engage in paper work. In India the National Bank for Agriculture and Rural Development (NABARD) introduced a pilot project commonly known as SHG linkage project in 1992. With a small beginning in 1992 as a pilot project, the active participation of Government, Banks, development agencies and NGOs has made the SHG movement as the world's largest microfinance programme. India's Self Help Group (SHG) movement has emerged as the world's largest and most successful network of community based organizations (CBOs). It is mainly a women's movement. As some experts have pointed out, it is a development innovation in its own right. The literature on Self Help Group (SHG) and micro finance is relatively one of the youngest. Hence SHG and micro finance may be said as a recent movement and it is the youngest field of research. In the development model, micro-finance has evolved as a need-based programme for empowerment and alleviation of poverty to the so far neglected target groups such as women, poor etc.) and micro-finance has become one of the most effective interventions for empowerment of the poor. The experience across India and other countries has shown a strong potential of Microfinance to integrate with the development

issues thereby significantly impacting the lives of poor. This paper critically reviews the various empirical studies carried out in India on Self Help Groups and micro finance and its impact on the lives of people.

Self Help Groups:-

Self Help Groups are voluntarily formed informal groups. Self Help Groups are voluntarily formed informal groups. A SHG consists of 10-20 members. The members are encouraged to save on regular basis. They use the joint resources to meet the credit needs of the group members. The groups are democratic in nature and collectively make decisions. Since the members are neighbours and have common interest, the group is a homogenous one and cohesiveness is one of the characteristic features of the group. Regular savings, periodic meetings, compulsory attendance, proper repayment and systematic training are the salient features of the SHG. Evidences from various developing countries throughout the world have shown that the poor can be helped by organizing themselves into Self Help Groups.

Objectives of the study:-

- 1) To study SHG as a need-based programme for empowerment and alleviation of poverty.
- 2) To study various dimensions of impact of SHGs.

Methodology :-

This researcher has adopted the method of reviewing different research articles, research journals, and case studies, to collect data about SHG and micro finance. The present article is purely based on secondary data collected through literature survey.

Review of literature:-

Many research organizations, donor agencies, implementing agencies have conducted several studies, evaluations, impact studies and assessments on SHGs and their federations across the country. A brief overview of some of the large-scale studies conducted and published in the recent past is given below.





Krishnaiah (2003) in his study, has highlighted the operations of the SHGs engaged in the field of income generation, human development, environmental protection and natural resources management. The author has presented macro analysis of SHGs based on State-wide data and has made an broad study of the working of women Self-help groups. He has provided an in-depth analysis of the evolution, performance, problems and perspectives of SHGs. He has made an enquiry into the socio-economic impact of the SHGs on poverty reduction and its manifestation in Women empowerment. The author has concluded that identification of proper products for manufacturing, use of appropriate technology and creating necessary marketing channels will require greater attention for making the SHGs as viable credit depending mechanisms.

Satyasai (2003) in his study Micro finance in India: Progress and Perspective highlights on Micro finance and it's positive impact in respect of self confidence, economic and social development and skill formation in Andhra Pradesh and social empowerment in Tamil Nadu.

Vadivoo, Senthil. K., & Sekar, V. (2004) had studied on Self Help Groups a movement for women services: How the poor India could be better served in Tamil Nadu. There Conclusion is Self Help Groups movement helped women collectively struggling against direct and indirect barriers to their self development and the social, political and economic participation.

Alka Srivastava (2006) has studied the role of women self- help groups in the process of rural development. "Self Help Groups have emerged in order to help the rural poor, particularly credit and other services. It lays the foundation of Women in securing inputs like self-reliance through the building up of an institution, which has the capacity to sustain the development and empowerment process for women." The author has studied the extent to which SHGs build up confidence and mutual support for women. The SHG movement has been striving for social change by establishing a forum in which women can significantly analyze their situation and plan collective strategies to solve their problems. The study has taken various dimensions of impact of SHGs such as economic impact, health and education, capacity building, supervision and regulation of the group. The author has appreciated self-help micro-credit schemes as the most effective mechanisms to reach the poor and has suggested that care must be taken that the poor are not excluded. The author has concluded that besides literacy and numeric training, it is important to train the SHG members in legal literacy, rights and gender awareness to complement micro-credit schemes.

Joshi, Meenakshi (2006) in Uttranchal Studied on Empowering Rural Women through water Shed Project. The Author's observation is Self Help Groups brought greater awareness regarding their roles, responsibilities and rights due to the participation in group meetings, training programmes and exposure visits have led to confidence building and social self esteem among women.

Mr. B.vijayachandra pillai, V.Harikumar (2006), In their research "SHGs is highly relevant to make the people of below poverty line " says the very existence of SHGs is highly relevant to make the people of below poverty line hopeful and self reliant. SHGs enable to increase their income improve their standard of living and status in society to the main stream ultimately, the nation reaps the advantages of socialism.

A study conducted by **NCAER in 2008**, sought to assess the impact of the SHG Bank Linkage Programme (SBLP) on the socio-economic conditions of individual. SHG members by comparing their pre and post SHG scenarios across six states in five different regions of India. It concluded that the SBLP has positive impact on members by increasing their access to financial services (and reducing household poverty) as well as empowered women through an increase in their self confidence.

According to **NABARD's** publication Status of Microfinance in India 2011-12 there are disparities in the geographical spread of SHG bank linkage programme and credit deepening (Nabard, 2012). As on March 2012, out of 33 states, 22 states and union territories have less than 50% of SHGs having a savings bank account have a loan outstanding to banks; another 10 states have 50 to 80 percent of SHGs with loan outstanding; and only one state, namely Andhra Pradesh, has 80% percent of SHGs with loan outstanding to banks. The percentage of SHGs credit linked to bank is highest in Andhra Pradesh with 94% and lowest in the country in Arunachal Pradesh with 4%. Out of 33 states, 9 states & union territories namely, Andhra Pradesh (94%) Puducherry (76%), Tripura (74%), Bihar (73%), Jharkhand (71%) Odisha (58%), West Bengal (56%) and Tamil Nadu (56%) and Himachal Pradesh (55%), have more than the national scenario (55%).

Conclusion:-

Self Help Group is a path toward empowerment of women and the final goal is the improvement of social and economic status of women. Self Help Group is a participatory Endeavour of women trying to secure three types of power- social, political and psychological- that would empower them and improve their lives.





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