

WOMEN'S SELF-HELP GROUPS - ROLE IN POVERTY NEXUS AND EMPOWERMENT

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Abstract

Self help groups have been working for the empowerment of women since its inception. In its system for destitution lightening and women empowerment, the government of India has given significant space to women's self help groups. What are the Characteristics of the women based gathering models of neediness easing and women empowerment that are being actualized in the nation? How are the poor women composed into groups? How do the group work? Also, what has been the commitment of these models to destitution lightening and women empowerment? Secondary data are used for addressing these issues. SHGs help in poverty alleviation and SHGs contribute in fighting covid 19 as well. This paper highlights the role of SHGs in Women Empowerment.

Keywords : *SHG, destitution, empowerment, poverty, alleviation.*

1. INTRODUCTION

Women are basic to a country's economic development and if there should arise an occurrence of India, where still almost 70 percent of the population dwells in towns; they got significant for flourishing rustic economy as well. In any case, it is miserable to take note of that still the greater part of the country women's are not treated similarly and denied of even a portion of the essential human rights. In such a situation, Women Self Groups started about 32 years back are doing all what they can do to enable women in rustic India and are firmly going about as the multifaceted emotionally supportive network for them. Booming economic development and creating an environment for ensuring 'spread effect of growth' have been highlighted, mostly in 1990s, for poverty alleviation. This macro- strategy contributes to the emergence of production indivisibilities [Rao 1994]. Poor should be able to respond to these stimuli for poverty alleviation [Vyas and Bhargava 1995]. However, the poor can disguise the creation resolute qualities in groups as it were. In addition, the support of the poor in the arranging and execution of hostile to destitution programs is required to decrease the chain of go-betweens between the administration and the genuine recipients and to improve their bargaining power [Rao 1994]. Further, the establishments' joint-family framework, supporter customer connections and conventional occupation-based organizations that give standardized savings to the poor are separating at the grass roots level. Accordingly, there is an institutional vacuum at the grass root level to protect the interests of poor people [Galab 1999]. In this specific situation, there is generous proof that arranging women around frugality and credit services is one of the best techniques, for reducing alleviating poverty as well as for enabling women empowerment. [World Bank 1995, 2000 /2001]. Thus, the full scale and small scale concerns are offering ascend to the interest for women put together groups focused with respect to frugality and credit services

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2. THE GROWTH OF SHGS IN INDIA

Government of India is advancing Self Help Groups (SHGs) for acknowledgment of financial improvement through the accompanying projects:

Deen dayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), under Ministry of Rural Development in the nation in a strategic with the target of arranging the country poor women's into Self Help Groups (SHGs) and constantly sustaining and supporting them to take financial exercises till they accomplish obvious increment in salary over some undefined time frame to improve their personal satisfaction and come out of servile neediness. The program plans to guarantee that in any event one women take part from each rustic poor family unit (around 9 crore) is brought into the overlap of women's SHGs and their alliances inside an unmistakable time period. The program is being executed in all the States and Union Territories, with the exception of Delhi and Chandigarh, in a staged way. As on 31st May, 2019, 5.96 crore women's have been assembled into 54.07 women ladies Self Help Groups (SHGs) under the program.

Under DAY - NRLM program, Revolving Funds (RF) @ Rs.10,000-15,000 for each SHG and Community Investment Support Fund (CISF) @ limit of Rs.2,50,000 per SHG is given to Self Help Groups (SHGs) and their Federations to take up independent work for money age. SHGs are likewise connected to banks for benefiting credits for taking up different job family units for taking up salary creating exercises both in ranch and non-ranch areas.

Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY-NULM) under Ministry of Housing and Urban Affairs plans to decrease destitution and helplessness of urban poor family units on reasonable premise. The mission is ordered to manufacture solid grassroots level foundations of poor people. Under Social Mobilization and Institution Development (SM&ID) segment, the strategic all inclusive social preparation of urban poor into Self-Help Groups (SHGs) and their Federations by bringing at any rate one part from each urban poor family unit, ideally women, under the SHG network. These groups help for poor people, to meet their monetary and social needs.

Under the Self-Employment Program (SEP), premium subvention far beyond 7 percent rate of interest is accessible to all SHGs getting to bank advances. An extra 3 percent interest subvention is additionally accessible to all women SHGs who reimburse their credit in time.

(Ministry of Women and Child Development 12-July-2019)

3. WOMEN EMPOWERMENT

Empowerment word is described as the methodology by which women take control and responsibility for decisions. Empowerment is a procedure of mindfulness and limit building prompting more prominent cooperation, to more prominent dynamic force and control and transformative activity. Empowerment of women means saddling women's power by conscientising their colossal potential and urging them to move in the direction of accomplishing a stately and fulfilling lifestyle through certainty and skill as individual with sense of pride, rights and obligations. The centre 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, confidence, and self-assurance. 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 force and control of resources for women. It is "the process of challenging existing power relations and of gaining significant control of sources of power". Empowerment is a multi-faceted procedure which envelops numerous viewpoints for example improving mindfulness, expanding access to assets of monetary, social and political etc." In ongoing years women empowerment has gotten a subject of incredible worry for the countries everywhere throughout the world particularly in poor and developing nations. The effect of globalization is seen in the long run on position of women's in some structure or other in the



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's, for example, profound, political, social or financial. The most well-known clarification of "women' Empowerment" is the capacity to extract full authority over one's activities. Thus empowerment happens in genuine sense when women accomplish expanded control and interest in dynamic that prompts their better access to resources it frequently includes the enabled creating trust in their own abilities.

4. WOMEN EMPOWERMENT IN INDIA:

The year 2001 had been announced by the Government of India as "women's Empowerment Year"(swashakti) to concentrate on a dream where women are equivalent accomplices like men". Since the Constitution of India awards equity to women's in different fields of life. Previously, the situation of women was hopeless in the general public and even women's were not prepared to attempt any task or employment because of numerous reasons like dread, timidity, male strength in the general public and purdah system yet time has been changed at this point. Women of today are not like the early days. Presently, they are constantly prepared to approach and need progressively financial autonomy, their own character, accomplishments, equivalent status in the general public and more prominent opportunity. Furthermore, Government of India has accommodated Self Help Groups (SHGs) to them with the goal that legitimate consideration ought to be given to their financial freedom through independent work, pioneering improvement and prosperity that at last prompts its commitment. Self help groups have been developed as an amazing instrument so as to reduce neediness and for the Empowerment of women in the provincial economy. SHGs through the system of business banks, co-employable banks, provincial rustic banks, NABARD and NGO's has been generally supply driven and an ongoing methodology in the arrangement of money related administrations to poor people and further updating their status in the general public. Thus SHGs are significant not exclusively to diminish rustic neediness, to advance country reserve funds yet additionally to increment profitable business. Remembering this, the current examination is to contemplate the development of SHGs and to dissect the present situation of women empowerment and study the financial improvement of women's after their joining SHGs. The data for the examination has been gathered from secondary sources for example different books, Journals, papers, distributed writing, sites, and annual reports.

5. SELF-HELP GROUPS AND WOMEN EMPOWERMENT

Women and SHGs in many regions of the nation have made progress in carrying the Women to the standard of dynamic especially in decision making. The SHG in our nation has become a wellspring of motivation for women's welfare formation of SHG is a feasible alternative to attain the objectives and to get network cooperation in all rustic advancement programmes. SHG is additionally a suitable composed set up to dispense miniaturized scale credit to the rustic women's and encouraging them together into innovative activities. (Abdul, 2007). To reduce the alleviate and to empower the women, the smaller scale account, Self-Help Groups (SHGs) and credit the executives groups have also started begun in India. Self help group (SHG) is a small voluntary association to form 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 gathering having in excess of 20 individuals must be enrolled under Indian lawful framework. That is the reason, it is prescribed to be casual to get them far from organization, defilement, pointless managerial use and benefit intention. In fact, it is a home developed model for poverty elimination which at the same time attempts to enable and shape the lives of its individuals in a superior manner. Groups are relied upon to be homogenous so the individuals don't have clashing interest and all the individuals can take part unreservedly with no dread. Self help groups (SHGs)

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development has activated a quiet upheaval in the country credit conveyance framework in India. SHGs have demonstrated as a compelling mode for conveying credit to rustic poor for their financial empowerment. Self help groups SHGs have shown successful mechanism for delivering credit to rural poor for their socioeconomic empowerment.

The women members from SHGs appear to have set out on the non-customary assignments like advertising and non-conventional enter-prises. The women have improved power over their work to this degree. Women's' entrance to and power over their investment funds, credit and pay have improved. Women have improved opportunity to move and associate with the authorities and other women's in the wake of joining the SHGs of DWCRA. The DWCRA groups themselves have extended methodology for women to expect initiative leadership position. The appropriation of family arranging and preventative techniques by the women members from SHGs demonstrate the improvement of the control of women's over their regenerative decision. All in all, plainly women's can improve power over their work, resources (saving, credit and income), opportunity to move and communicate, initiative, and conceptive decisions, somewhat. Accordingly, there is improvement somewhat with respect to 'capacity to' measurement of empowerment. But, there is no improvement in the 'power with' dimension of empowerment. This is obvious from the nonattendance of the aggregate activities of women members to arrange their sex, standing, class and other interest's visa-a-vis establishments of the market, the express, the network and family. The women's can deal with a portion of the issues identifying with their lives freely. This demonstrates 'power inside' measurement of empowerment affected because of interest in SHGs to some extent.

6. Self help groups helps in poverty alleviation:

Women are among the least fortunate and the most powerless populace of our general public. They can't receive the rewards of the different formative plans propelled by the administration for their improvement. For raising their financial conditions, the plan of Self Help Groups was begun many years ago in India. In different regions of the nation, Self-Help Groups, which are a casual relationship of women in any rural or semi-urban zone, are working very well with the goal of engaging women financially, socially, strategically, institutionally and profoundly. Majority of the women thousands in numbers in India are building their lives, their families and their society through Self help groups. The primary aim of SHG movement is to set up some enterprise to increase income on a regular base and uplift the low-income group families above the poverty line. These groups are linked with some kind of long-term economic activity, which makes them and inspires the qualities of leadership in decision making and financially well equipped. SHGs are helps in poverty alleviation some reasons will highlight.

- (1) They help borrowers overcome the problem of lack of collateral.
- (2) They can get opportune credits for assortment of purposes and at a sensible loan cost
- (3) They are building blocks of the association of the rustic poor in the country

7. Women self help groups in covid 19 situation:

In excess of 19 million covers have been created by around 20,000 SHG across 27 Indian states, notwithstanding more than 100,000 liters of sanitizer and about 50,000 liters of hand wash. Since production is decentralized, these things have reached broadly scattered populaces without the requirement for complex coordination's and transportation

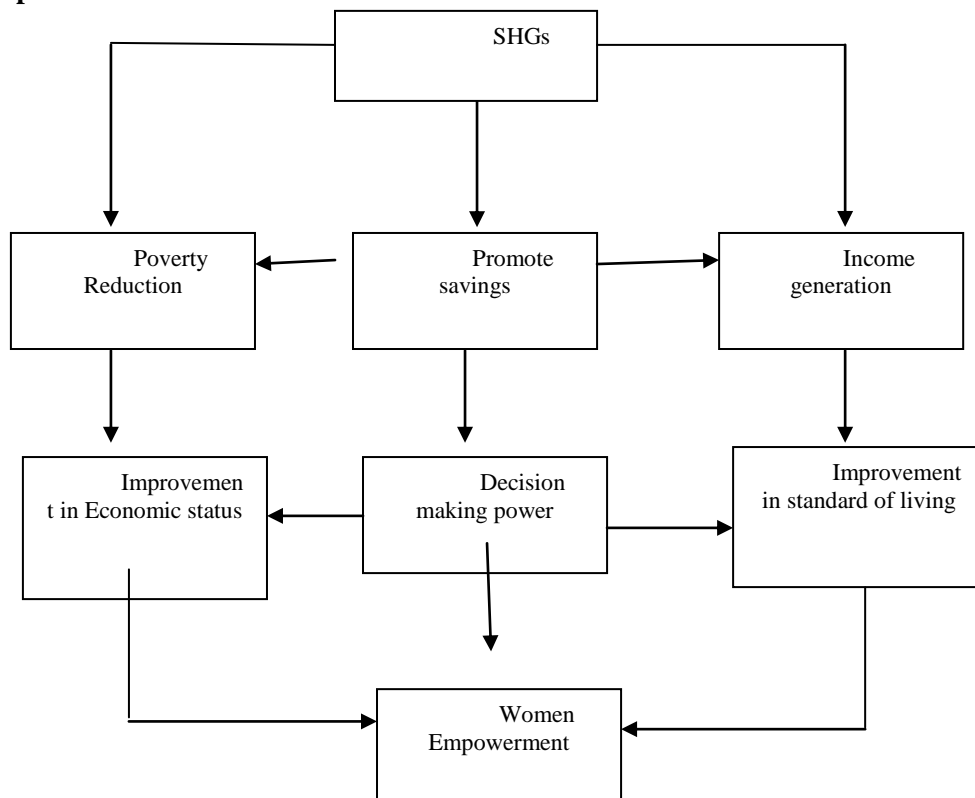
Women self help groups play an important role in deadly covid19 situation throughout the country in market operation function and price gauging situation. Contributions of some states are as under

Women Self Help Groups in India have met people's high expectations of COVID-19 (Corona virus) pandemic. They are meeting deficits in masks, sanitizers and defensive hardware, running network kitchens, battling falsehood and in any event, giving banking and monetary

answers for distant. SHGs across the nation are working furiously to make up the shortage of covers and Personal protective equipment (PPE). In Odisha, for example, poor rustic ladies who were once occupied with sewing school garbs are sewing masks. Over the recent weeks, these women's have delivered more than 1 million cotton masks, equipping police faculty and health workers, while gaining something for themselves. In Kerala, the Kudumbashree organize, one of the nation's most punctual network foundation of women's with 4.4 million people and quite a long while of providing food experience behind them, were the administration's regular decision to run some of these kitchens. these groups have drastically increase their endeavours and are currently running 1,300 kitchens over the state, while additionally conveying nourishment to those in isolate and the out of commission.

Srinagar, April 19 (Scoop News)- Jammu and Kashmir Rural Livelihood Mission (JKRLM), Kashmir has fabricated 2.82 lakh face masks by roping in Women Self Help Groups of Kashmir Division to help the organization in fighting the spread of infectious crown infection (COVID-19)disease. More than 2.82 lakh face masks have been delivered by members from these Self Help Groups in simply most recent eleven days and gave over them to the separate organizations. Extra Mission Director Kashmir JKRLM Sajid Yehaya Naqash while lauding the job of SHGs said as the risk of novel crown infection keeps on approaching over the globe wearing face masks has gotten obligatory out in the open spots. In this undertaking these SHG individuals have risen as network warriors who worked step by step out energetically to battle against the COVID-19 in close relationship with organization.

8. Conceptual framework



The above flow chart depicts the link between SHGs and Women empowerment. Thus one can say SHGS are the stepping stones for women empowerment.

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9. CONCLUSIONS:

Participation in the SHGs has expanded the access of women credit. This has helped women dressed in diminishing their reliance on moneylenders. The loan costs in casual credit segment have declined. This must be affirmed with additional proof as the loan costs are for the most part declining after some time because of the entrance of formal financial framework in the town economies. The access to credit has helped ladies to meet their utilization just as creation needs. The women have invested the credit obtained from SHGs in new economic activities and/or strengthening the old activities. They have added occupational diversification and broadening at the house-hold level. The non-agrarian exercises attempted by the women helped the families to gain income from low risk activities. In this manner, the quality of income of the families has gone up. SHGs have been recognized as a way to deal with help destitution and women empowerment. What's more, women empowerment targets understanding their characters, force 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 financial assets, 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 continuous and reliable procedure, however women should manufacture their outlook for requiring extra exertion energetically for their general turn of events. SHGs have been identified as a way to alleviate poverty and women empowerment aims at realizing their identities, power and potentiality in all spheres of lives. But the genuine empowerment is conceivable just when a woman has extended access to monetary assets, more certainty and self inspiration, more quality, more acknowledgment and state in the family matters and greater contribution through interest. Though it is a regular and normally technique, however women should manufacture their attitude for requiring additional exertion voluntary for their overall development. SHGs have the ability to have an impact on women empowerment.

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