



## Self Help Group: An Effective Approach to Women Empowerment in India

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### ABSTRACT:

The idea of Self Help Group has its foundations in country territories and it has been mooted along the rustic what's more, semi urban ladies to enhance their living conditions. Despite the fact that it is relevant to men in our nation, however it has been progressively fruitful just among ladies and they can begin monetary exercises through SHG development. In India, this plan is executed with the assistance of NABARD as a fundamental nodal office in country improvement. It is independent work age conspire for particularly country ladies, who don't have their own advantages. The word 'strengthening' implies giving force. As indicated by the International Encyclopedia (1999), control implies having the limit and the way to guide one's life towards wanted social, political and financial objectives or status. Strengthening gives a more noteworthy access to information and assets, more independence in basic leadership, more noteworthy capacity to design lives, more power over the conditions which impact lives, and opportunity from traditions, convictions and practices. In this way, strengthening of ladies and objective in itself as well as key to all worldwide advancement objectives. Strengthening is a dynamic multidimensional procedure to empower ladies to understand their character and power taking all things together circles of life. This paper inspects the ladies strengthening through SHGs and furthermore clarifies the present position of ladies strengthening in India.



**KEYWORDS:** Empowerment, Poverty Alleviation, Progress, SHG.

## **INTRODUCTION:**

In the early decades, the idea of ladies advancement was absolutely out of psyche and their condition was hopeless. However, with the changed situation, the reasoning of individuals has been changed because of instruction, mindfulness and now, the issues of ladies are viewed as the issues of social welfare and are viewed as more truly and at last fathomed as other route round especially in the past over 15 years. Because of the advancement of new arrangements, programs and even ventures, the status of ladies has completely been changed as they give help to the low salary ladies. This worry for low-pay women's needs has corresponded generally with acknowledgment of their imperative job being developed. Different mediation approaches have been created so as to address the requirements of the ladies which at last uncover adjustments not just in social arrangement ways to deal with third World Development, state strategies identifying with ladies yet additionally in the by and large monetary strategy of the nation all in all. The empowerment approach is the latest and is gone for enabling ladies through more prominent self-dependence and inward quality.

## **WOMEN EMPOWERMENT:**

The word empowerment is characterized as the procedure by which ladies take control and possession of their decisions. Empowerment is a procedure of mindfulness and limit building prompting more noteworthy cooperation, to more prominent basic leadership power and control and transformative activity. Empowerment of ladies implies saddling ladies control by conscientising their gigantic potential and urging them to move in the direction of achieving a noble and fulfilling lifestyle through certainty and ability as individual with self-regard, rights and obligations. The center components of empowerment have been characterized as organization (the capacity to characterize one's objectives furthermore, follow up on them), consciousness of gendered control 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 assets for ladies. It is "the way toward testing existing force relations and of increasing more noteworthy authority over the wellsprings of intensity". Empowerment is a multi-faceted process which incorporates numerous perspectives for example improving mindfulness, expanding access to assets of financial, social and political etc." In late years ladies empowerment has turned into a subject of incredible worry for the countries everywhere throughout the world particularly in poor and creating nations. The effect of globalization is seen inevitably on position of ladies in some shape 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. Ladies Empowerment alludes to an expansion in the quality of ladies, for example, otherworldly, political, social or monetary. The most widely recognized clarification of "Women's Empowerment" is the capacity to extract full command over one's activities. Subsequently, ladies empowerment happens in genuine sense when ladies accomplish expanded control and support in basic leadership that prompts their better access to assets it regularly includes the enabled creating trust in their own limits.

### **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 ladies are equivalent accomplices like men". Since the Constitution of India gifts uniformity to ladies in different fields of life. Previously, the situation of ladies was hopeless in the general public and even ladies were not prepared to embrace any task or occupation due to numerous reasons like dread, bashfulness, male strength in the general public and purda framework yet time has been changed at this point. Ladies of today dislike the good 'ol days. Presently, they are constantly prepared to approach and need progressively monetary freedom, their very own personality, accomplishments, rise to status in the general public and more prominent opportunity. Also, Government of India has accommodated Self Help Groups (SHGs) to them so appropriate consideration ought to be given to their financial



autonomy through self business, innovative advancement and prosperity that at last prompts its commitment. SHGs have been raised as a ground-breaking instrument so as to lighten neediness and for the empowerment of ladies in the provincial economy. SHGs through the system of business banks, co-agent banks, territorial country banks, NABARD and NGO's has been to a great extent supply driven and an ongoing methodology in the arrangement of budgetary administrations to poor people and further overhauling their status in the general public. Along these lines, SHGs are critical not exclusively to lessen provincial neediness, to advance provincial funds yet additionally to increment productive work. Remembering this, the present examination is to contemplate the development of SHGs and to dissect the present position of ladies empowerment and concentrate the financial enhancement of ladies after their joining SHGs. The data for the examination has been gathered from auxiliary sources for example different books, Journals, papers, distributed writing, sites, and yearly reports.

### **SELF-HELP GROUPS:**

Women and SHGs in numerous parts of the nation have made progress in bringing the ladies to the standard of basic leadership. The SHG in our nation has turned into a wellspring of motivation for women's welfare development of SHG is a reasonable choice to accomplish the destinations of provincial advancement and to get network interest in all country improvement programs. SHG is additionally a reasonable composed set up to dispense smaller scale credit to the rural women and empowering them together into enterprising exercises. (Abdul, 2007). To ease the destitution and to engage the ladies, the smaller scale fund, Self-Help Groups (SHGs) and credit the board groups have likewise began in India. Self Help Group (SHG) is a little deliberate relationship to shape a group. It is casual and homogenous group of not in excess of twenty individuals. SHGs comprise of most extreme 20 individuals since any group having in excess of 20 individuals must be enrolled under Indian legitimate framework. That is the reason: it is prescribed to be casual to ward off them from organization, debasement, pointless regulatory use and benefit thought process. Actually, it is a home developed model for destitution decrease which at the same time attempts to engage and shape the lives of its



individuals in a superior way. Groups are required to be homogenous with the goal that the individuals don't have clashing intrigue and every one of the individuals can take part uninhibitedly with no dread. Self-help groups (SHGs) development has activated off a quiet upheaval in the provincial credit conveyance framework in India. SHGs have demonstrated as a viable vehicle for conveying credit to provincial poor for their financial empowerment.

### **THE GENESIS AND GROWTH OF SHG's IN INDIA:**

SHG's began in the year 1975 at Bangladesh by Mohammed Yunus. In the eighties, it was a genuine endeavor by the Government of India to elevate a pinnacle bank to deal with the money related necessities of poor people, casual part and rustic regions. And after that, NABARD made strides amid that period and started a scan for elective strategies to satisfy the money related requirements of the rustic poor what's more, casual area. NABARD started in 1986-87, yet the genuine exertion was taken after 1991-92 from the linkage of SHGs with the banks. At the end of the day, the Self Help Group (SHG) in India has progressed significantly, since its initiation in 1992. The spread of SHGs in India has been amazing. It has gained emotional ground from 500 groups in 1992 to about 16,18,456 groups that have taken credits from banks. About 24.25 million poor family units have accessed formal saving money framework through SHG-bank linkage program and 90% of these groups are just ladies groups (NABARD2005). The NABARD (2006) landing page pronounces that in excess of 400 ladies join the SHG development consistently and a NGO joins the Micro-Finance Program each day. There are additionally organizations which give mass assets to the framework through NGOs. Consequently associations occupied with smaller scale fund exercises in India might be arranged as Wholesalers, NGOs supporting, SHG Federations and NGOs straightforwardly retailing credit borrowers or groups of borrower. The spread of the SHGs is exceedingly amassed in the southern piece of the nation with not very many in the north and the east. Over a large portion of a million SHGs have been connected to banks over the long time yet a bunch of States, generally in South India, represent practically 60%. Andhra Pradesh has over 42%, Tamil Nadu and Uttar Pradesh have 12% and 11% individually, and

Karnataka has about 9% of the complete SHGs. Since the appearance of SHG in India, its development rate has been very low in the conditions of Rajasthan, Bihar, Utter Pradesh, Madhya Pradesh, and Orissa and association region of Andaman Nicobar Islands where the status of ladies is still in reverse and pitiful. The development of SHGs have profited its individuals from various perspectives; not just have the benefits, salaries and business open doors for the ladies yet in addition upgrade the correspondence of status of ladies as members, leaders and recipients in the popularity based, monetary, social also, social circles of life . The essential standards of the SHGs are group approach, shared trust, association of little and reasonable groups, group cohesiveness, sprit of thrift, request based loaning, security free, ladies benevolent credit, peer group weight in reimbursement, ability preparing limit building and empowerment .The development of self help groups in India is appeared in the table1 given underneath.

**TABLE 1: NUMBER OF SHGS IN INDIA (2005-06 TO 2009-10)**

<b>YEAR</b>	<b>Number of SHG's</b>	<b>Growth Rate</b>
<b>2005-06</b>	<b>2238565</b>	<b>109.47</b>
<b>2006-07</b>	<b>2924973</b>	<b>30.66</b>
<b>2007-08</b>	<b>5009794</b>	<b>71.28</b>
<b>2008-09</b>	<b>6121147</b>	<b>22.2</b>
<b>2009-10</b>	<b>6959250</b>	<b>13.6</b>

**Source: NABARD reports 2005-06 to 2009-10**

It is shown that how the number of SHGs are increased in the period 2005-06 to 2009-10. In 2004-05, 10, 68,697 SHGs were linked with the banks. In 2005-2006 the number of SHGs has been increased by 109.47 growth rate i.e. 22, 38,565. In the year 2006-07 growth rate was 30.66, in 2007-2008 growth rate was 71.28 in 2008-09 growth rate was 22.2 and in 2009-10 Growth rate is 13.6. The variation is grater in growth rate.

## **SHG AS AN EFFECTIVE APPROACH TO WOMEN EMPOWERMENT;**



One needs to trust that the advancement of any country is unavoidably connected with social and efficient situation of ladies in that specific nation. Empowerment by method for cooperation in acquire lucky changes and improvement the living states of ladies in poor and creating countries. The fundamental rule of SHG is to give to the poorest of poor people and to accomplish empowerment. Self Help Group (SHG) is a procedure by which an extensive group of ladies (10 – 20), with normal goals are encouraged to meet up deliberately to partake in the improvement exercises for example, sparing, and credit and salary age consequently guaranteeing financial freedom. SHG marvel certainly brings group cognizance among ladies, feeling of belongingness, satisfactory self certainty. Indeed, what she can't accomplish as an individual, can achieve as a individual from group with adequate comprehension about her own rights, jobs, benefits and duties as a stately individual from society in standard with man. When she turns into a part of SHG her feeling of open cooperation, broadened skyline of social exercises, high self-regard, self-regard and satisfaction in life extends and upgrades the nature of status of ladies as members, leaders and recipients in the majority rule, monetary social and social circles of life. As it were, we can say that SHG is a viable instrument to enable ladies socially and financially which at last contributes in the general advancement of the nation like India wherein still extensive section of ladies populace are underprivileged, unskilled, abused and denied of fundamental privileges of social and monetary range. The encounters of SHGs in numerous nations have been demonstrating extraordinary accomplishment as a powerful System and approach lately. Group-situated 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 improvement endeavors - harambee in Kenya, Tontines or Hui with 10 to 15 individual associated with money related 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, furthermore, Sri Lanka and India are effectively demonstrating types of small scale credit groups or SHGs. No question, The Fundamental Rights, The Directive standards of State Policy and Fundamental Obligations and so forth practically guarantee level with status to ladies and give extraordinary security that prompts ladies advancement past the monetary measurement and place accentuation on issues identifying with correspondence, independence and self dependence at the individual dimension. As a group-

arranged model, SHGs in India is a component for ladies' advancement to acquire individual and group empowerment through enhancement in both 'condition' and 'position' of ladies. Presently ladies in India are prepared to challenge aggressive behavior at home, rising costs, lawful separation, assault, youngster marriage, aggressive behavior at home and so forth. Along these lines, it plans to engage ladies with different types of intensity. A few components and procedures have been given by the SHGs that have made a positive commitment to the empowerment of ladies. These are full help and auspicious guidance for adjusting family and business duties, administration, involvement in basic leadership and discourses on social issues. Thus, the quantities of SHGs have been expanding step by step. The table 2 and 3 given beneath demonstrates the advancement of ladies SHGs amid 2007-08 and 2008-09.

**TABLE 2: PROGRESS OF WOMEN SHGS AS ON 2007-08**

Particulars	Tota SHGs (lakh)	Women SHGs (lakh)	% of women SSHGs to total SHGs	Total Amount (crore)	Women SHGs Amount (Crore)	% of women SHGs Amount to Total SHGs
Savings linked SHGs	50.1	22.38	44.67	3785.39	3108.65	82.12
Loan Distributed	12.28	10.40	84.69	8849.26	7474.25	84.46
Loan Outstanding	36.26	29.17	80.45	16999.91	13335.51	78.45

Source: Status of Microfinance 2007-08 NABARD



**TABLE 3: PROGRESS OF WOMEN SHGS AS ON 2008-09**

Particulars	Total SHGs(Lakh)	Women SHGs(Lakh)	% of Women SHGs to Total SHGs	Total Amount (Crore)	Women SHGs Amount(Crore)	% of Women SHGs Amount to Total SHGs Amount
Savings Linked SHGs	61.21	48.64	79.46	5545.62	4434.3	79.96
Loan Distributed	16,09	13.74	85.39	122253.51	10527.38	85.91
Loan Outstanding	42.24	32.77	77.58	22679.84	18583.54	81.93

Source: Status of Microfinance 2008-09 NABARD.

### Current Position of Women SHGs in India 2009-10

The Self-Help Group program has turned into an outstanding instrument for brokers, formative offices and notwithstanding for corporate houses. SHGs are constrained to giving money related administrations as well as they have ended up being point of convergence for furnishing different administrations to the poorest



of the poor from various perspectives. With the help of this, SHG program has turned into the basic vehicle in the advancement procedure. Ladies can begin monetary exercises through SHG development. Indeed, even with the constrained financial help the individuals from SHGs could grow their skyline of gainful exercises which have turned into their methods for living. Monetary and social Upliftment occurred with SHG development. Along these lines, SHG idea is getting more prominent help from ladies just as from the money related foundations.

With the little start as an experimental run program propelled by NABARD by connecting 255 SHGs with banks in 1992, the program has come to connecting of 69.5 Lakh sparing connected SHGs and 48.5 Lakh credit connected SHGs and subsequently about 9.7 Crore families are secured under the program as on 2010. This has come about close around seven increment in the quantity of credit connected SHGs amid the period 2005 to 2010. In the table 4 the present position of ladies SHGs in India. The subtleties of absolute number of ladies SHGs appeared connected, credit connected and advances extraordinary throughout the previous two years are given in the table. It might be seen that the absolute number of sparing connected and credit connected SHGs, selective ladies SHGs with banks were 76.4 percent and 81.6 percent, individually. Further the level of credits exceptional of selective ladies SHGs to advances extraordinary of complete SHGs which was 8.9 percent as on 31st walk 2009 has expanded to 82.1 percent as on 31st walk 2010. It demonstrates that dominant part SHGs are ladies groups their investment in sparing and credit is expanding out of all out number of SHGs.

**TABLE 4: PROGRESS OF WOMEN SHGS AS ON 2009-10**

Particulars	Total SHGs (Lakh)	Women SHGs (Lakh)	% of Women SHGs to Total SHGs	Total Amount (Crore)	Women SHGs Amount (Crore)	% Of Women SHGs Amount to Total SHGs Amount
<b>Savings Linked SHGs</b>	<b>69.53</b>	<b>53.10</b>	<b>76.37</b>	<b>6198.71</b>	<b>4498.66</b>	<b>72.57</b>
<b>Disributed Loans</b>	<b>15.87</b>	<b>12.94</b>	<b>81.54</b>	<b>14453.30</b>	<b>12429.37</b>	<b>85.99</b>
<b>Outstanding Loans</b>	<b>48.51</b>	<b>38.91</b>	<b>80.33</b>	<b>28038.38</b>	<b>23030.36</b>	<b>82.14</b>

Source: Status of Microfinance 2009-10 NABARD

All the above tables reveal the progress of women SHGs during the year 2007-08, 2008-09 and 2009-10. It indicates that SHGs during the year 2008-09 increased over the year 2007-08 but the progress is slowed down in the year 2009-10. Loan disbursed and loan outstanding amount of women SHGs as a percentage of amounts of total SHGs has been increased during that period. It was also found that employment generation with the help of SHGs is more in below poverty line families than APL (above poverty line) families as a member of SHGs. There is an increase in the expenditure of beneficiaries from last year to the current year. That



means it shows a positive impact of SHGs on employment generation. The problems of unemployment as well as poverty in the economy can be solved in this way if SHGs continuously provide help to these people. As majority of beneficiaries of all SHGs accepted expansion of employment after getting loans. Thus SHGs leads to the way through which the problem of unemployment can be solved and poverty can be removed in the Indian economy.

### **CONCLUSION:**

SHGs have been recognized as an approach to reduce destitution and women's strengthening. What's more, women's strengthening goes for understanding their characters, power and possibility in all circles of lives. In any case the genuine strengthening is conceivable just when a lady has expanded access to monetary Assets, more certainty and self inspiration, more quality, more acknowledgment and state in the family matters and greater inclusion through support. Despite the fact that it is a progressive and reliable process, however ladies should fabricate their outlook for requiring extra exertion readily for their general advancement. SHGs can possibly affect women strengthening. Self improvement Gathering idea has been mooted along the country and semi urban ladies to make strides their living conditions. Despite the fact that SHG idea is appropriate to men likewise in our nation, it has been progressively fruitful just among ladies. To lessen neediness by empowering the poor family unit to get to beneficial independent work and talented wage business openings, bringing about considerable enhancement in their business on a reasonable premise, through building solid grass-root foundations of poor people (SHGs) is presently the principle thought process of the vast majority of the business plans. Along these lines SHGs have been demonstrating the route ahead to mitigate the neediness of India along with women strengthening.

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