

# Self Help Groups: A New Paradigm Shift for Women Empowerment

**Rinku Kumari Rai**

Dept. of Commerce, Dr. C.V. Raman University, Vaishali (Bihar) India.

## ABSTRACT

*The concept of " Women Empowerment" has been advocated since the time it was introduced in India by the British. The topic has always been in the limelight as it is multidimensional in nature. One such dimension is " WOMEN EMPOWERMENT" is self help groups. Women has broken barriers emancipated themselves from the various grip of social, economical, political, caste and gender based discrimination, Notwithstanding that female gender have faced subjugation and systematic oppression throughout History ,when given the right support, women have shown brilliantly in every field. When gender stereotypes are apparently so deeply embedded ,unawareness of SHGs brought paradigm change in the activities of men and women .The role of men has remained stable where as women's role is going through the roof . Stimulation of women empowerment through developmental programmes as SHGs. Seems a promising approach to achieve positive results. SHGs help to inculcate the habit of saving with better living conditions, among rural people. Self help groups are voluntary association of members mostly women with a solo motive of bringing rapid revolutionary change in women empowerment. SHGs are formed, " by the people, for the people." Thus, it has diversified and expanded concerning the main objectives of the group. After SHGs gained popularity and brought remarkable change in the economy, Government of INDIA took the initiative to make policies and schemes for the some likewise various financial services providers assisted the SHGs in their functioning. SHGs caught the headlines with their function work during the pandemic situation of covid19 to make up the shortfall of covid19 essentials. Notwithstanding its easy informal formation, SHGs have failed to reach big part of Indian's populations.*

**Key Words:** Women empowerment, SHGs, joint responsibility, employed women's association.

## I INTRODUCTION

Self help group an owned revolutionary movement of program whose initiative encourages rural women to form alliances and empower each other through support, education financial assistance to achieve their personal and professional goals. It is a pragmatic approach for self employment is the jargon of poverty eradication."Self help groups are voluntary and informal association of 10-20 women whose purpose is to deliver microfinance services through mutual help, solidarity and joint responsibility.

The self help group may be either a registered or unregistered having homogeneous social economic backgrounds, willfully joining together with an attitude to save their money, make use of such funds to contribute to a common funds with an intention to meet their need in emergency. The Genesis of self help group in India can be traced to formation of self employed women association (SEWA) in 1970. Women's self help groups are being supported by Government of India's National Rural Livelihood Mission (NRLM) which is co finances by the World Bank. The group I is represented by two educated members, who have some responsibilities concerning the group. The group functions mutually by conducting weekly meeting.

In a country like India, which is at developing stages holding second position in the ranking of population. SHGs have given a paradigm shift and a wing to the process of women empowerment. The new shift is added by NGOs. The impact of SHGs is noteworthy in terms of self confidences and independence via self employment. The government of India and state authorities recognized the SHGs as a reliable and efficient strategy for mobilization and empowerment of rural people and other marginalized groups; consequently various policies and scheme were framed.

## II WHY SELF HELP GROUPS

Self help groups, an organization of few people gained popularity in a very short span of time as this concept moulds women as a responsible citizen of the country with social and economic status. Women are integral part of every economy and development and growth of any nation would be possibly only when women also considered as equal partners in progress with men. Self help groups are an initiative to organize women and harness their labor in the main stream of economic development. Women are provided with positive environment to entrance their participation level in the social group. The group is a suitable platform for women to bring out capabilities in women, become self reliant and hold a respectful position in family and society. Most importantly, SHGs inculcated saving habits among the rural women creating capital formation ultimately reaping the benefit of socialism.

### III OBJECTIVE OF SELF HELP GROUPS

The main motive of SHGs is to help people at below poverty line to fight back poverty and misery via saving creation and credit facilitation. It acts as a forum for the members of the group to provide space and support each other. Being in the continual phase of paradigm shifts, SHGs are focusing on sensitizing women of target area for the relevance in their empowerment, poor people are given opportunities to gain from collective wisdom in organizing and managing their own finance, now women and rural families are not strangers to loan/credits or capital resources base.

Along with financial assistance objectives, SHGs provides emotional and mental support to encourage feeling of togetherness women. In the group, women are motivated to take up social responsibilities concerning women development. SHGs are taking initiatives to educate their own members with great activeness and enthusiasm. Notwithstanding, the efforts made by these groups, majority of active female population limits to micro and unorganized sectors.

### IV DIVERSITY AND EXPANSION OF SELF HELP GROUP

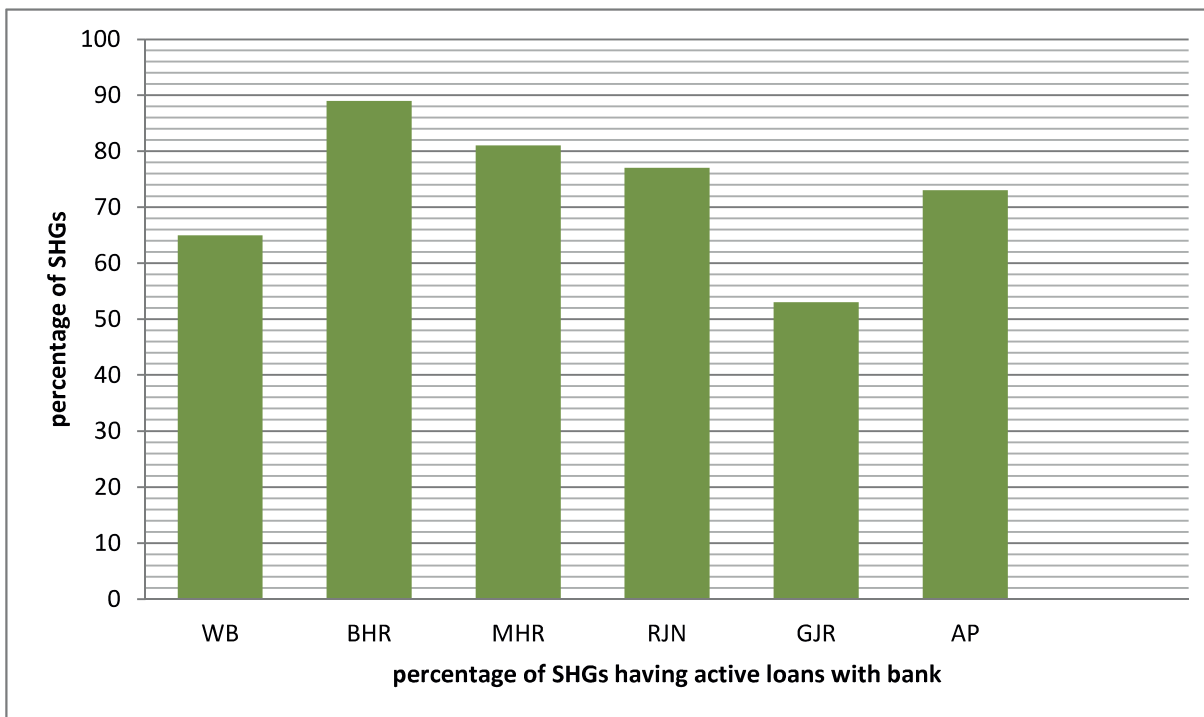
Rapid expansion of SHGs is attributed to its easy formation and its diversified nature. We all are well aware of the fact that SHGs is the product of Women Empowerment, subsequently it has actively taken part in various other social welfare programmes to promote well being of women. It is considered that the development of the SHGs is arguably one of the most significant advances in the rural section of India. Thus, these groups in a very short period of time, has gained popularity, so much so that the Government of India launched its first SHGs program in the early 1980. Consequently, the SHGs is are support by the NGO's strategically and functionally. NGO's have modified the SHGs into its modern various with training programmes and stringent selection process.

This is how a paradigm shift began, when the established system become stagnant. SHGs entered other societal issues related programmes with the support of NGO's Government of India decided to focus on strengthening of SHGs movement with manifold expansion of women SHGs network by increasing their number in every state.

The Indian government to further strength the SHGs included it in the Five year plan scheme. Subsequently, it received virtual support of finance from the financial services providers; they are National Bank for agriculture and development (NABARD), small Industries Development Bank of India (SIDBI) and Rashtriya Mahila Kosh (RMK). All the distributor level, groups are supported by commercial Banks. At present, there are about 72,000 retail credit outlets of the formal banking sector in the rural areas comprising 18,000 branches of district level cooperative banks; over 21000 branches of the Regional Rural Banks( RRBs) and over 33000 rural and semi- urban branches of commercial banks, besides almost 1,06,000 cooperatives credit societies at the villages level. NABARD launches a pilot project in 1991-92 in partnership with NGOs for grooming and promoting the SHGs. This project let to the SHGs- Bank linkage programme in 1996 as a normal banking actively of the bank.

As a process of paradigm shift, SHGs were organized into federations, which are registered as trusts or societies. To my mind, SHGs have made most distinguished and esteemed contribution last year in 2020, when the whole world was united to fight against the corona virus .These groups, confronted this extra-ordinary challenge with courage and dedication. Firstly, these groups took the initiative to meet the shortage in masks, sanitizers and protective equipment. Secondly, they curbed misinformation and rumors using vast network of whatsapp groups .Thirdly, they shares covid19 related messages among the mass rural population who are uneducated. Fourthly, during the times of complete lockdown, they established community kitchens in response to food insecurity and storages of goods and services for the needy . Government also got critical support from these groups in the most difficult times. Even now, SHGs need to be multiplied in hundred and thousands in our developing country.

The following bar graph shows the different states which got loans as financial assistance in their functioning



**V PRESENT STUDY**

India is facing multitudinous challenges in nourishing and sustaining SHGs movement, as result these groups are failing to occupy space in the mind of people. Given their most challenging and incredible the situation of pandemic, SHGs should have a gained popularity smoothly. But, unfortunately, as the situation of covid19 in India has changed for better with vaccination,

contribution of SHGs have now become a forgotten past. Towards this, the impedinents need to be identified and appropriate strategies need to be developed and implemented .The government promotional efforts need to be fastened after observing and assessing present status of SHGs in each states.

Following is the data showing no of SHGs, in relation to number of blocks and districts in different states.

STATE WISEDISTRIBUTION OF SHGs								
S.No	UNIT	WB	BHR	MHR	RJN	GJR	AP	TOTAL
1	No of districts	7	9	10	11	7	9	53
2	No of blocks	12	22	18	15	16	34	117
3	No of SHGs	262	300	295	287	173	277	1,594

WB-West Bengal; BHR- Bihar; MHR- Maharashtra, RJN- Rajasthan, GJR- Gujarat, AP- Andhra Pradesh.

Given the above data, the number of SHGs has increased over the years in almost all the states present in the data. But this tabular data also indicates show growth of SHGs in India, which need to be accelerated.

**VI CONCLUSION**

Self help groups are most dynamic concept in nature. It is worthy of all studies, research, and discussions. Besides giving women empowerment a paradigm shifts, it has also extended its strategic support for the stability of our

economy. SHGs are the major resources of inspiration for new generation women’s welfare. The terms SHGs have molded women as a responsible citizen of country with social and economic status, as they have the potential to shape the world. Many literatures are found on SHGs, yet it remains unexplored attributed to its dynamism. The concept of SHGs worth my opinion in words, I find it permutable in our country where large population is living rural life, thus government need to take required steps and along with that people, generally from rural areas are stepping forward to fight their misery.

Since the pandemic situation of covid19, words like 'masks, lockdown, social distancing, and sanitizing were diurnal headlines of TV, Journals, Newspaper, Google News, YouTube's and many more. These SHGs were working for people as 'Frontline workers'. This expresses the magnitude of audacious. Attributed to this heroic review the SHGs can be reckoned as a mechanism for change. The concept of SHGs has great scope to thrive in different sectors. Though the pace of development was steady till sometimes, there are rapid changes happening in the society. Government should consider SHGs as an important means of development and should monitor their functioning with implementation of capacity building [3]

schemes. To widen the scope of the groups measures like 'Competition 'and 'Targets' should be adopted.

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