

## AN OVERVIEW OF WOMEN EMPOWERMENT THROUGH SHGS

Ramineni Nagamani

Lecturer in Political Science, BSSB Degree College,  
Tadikonda, Guntur, Andhra Pradesh India.

### ABSTRACT

Self Help Group movement in Andhra Pradesh and dwells on the present status of various types of SHGs formed under different programmers supported by the Government. It also looks at the impact of Community Based Organizations on livelihood enhancement and in building social capital. And also create among the women to have a feeling of 'We for Ourselves', to improve the status of women in the society and in family, distribute the responsibilities of decision-making power to all. Skill Development: create self-confidence, to inculcate the leadership qualities and interacting ability among the women this paper is purely based on secondary data and useful researchers and students.

**Keywords:** Community, Improve, Leaderships, Responsibilities.

### INTRODUCTION

Self Help Groups (SHGs) could be defined as the organised forum of people which is planned, shaped and structured by the people themselves to attain present/pre-identified goals and purposes. These groups are the agents of social change and catalysts for the entire empowerment and development process in a community. It is proved that the most sustainable groups in a society are the grassroots level community organisations which believe in empowerment, decentralisation, and participation. Even though these groups are small in size their advocacy power is high through their federated structure within the locality and also in the region. Many SHGs come together on one platform at local, regional, and district levels, which enables the groups to gather strength not only to influence the legislature but also to mobilise public opinion in favor of gaining adequate space and opportunities for the community members to respond to various complex issues concerning their livelihoods. SHGs are identified as socially viable community organisations having democratic values, relevant developmental orientation and oriented towards attaining individuals'/groups' own sustainability.

The primary objective of SHG includes economic and social empowerment and also the skill development. Economic Empowerment: to inculcate the habit of saving, to meet the small and emergency credit needs on their own, to use the credit for the right purpose and to teach them to repay the loan regularly, to enhance the income of the family. Social Empowerment. Common Characteristics of SHGs: Each group should contain 10 to 15 members. • The members of this group should live below the poverty line. • It has identical interest/common occupation/social heritage, homogeneity and affinity. • The self-help group inculcates the thrift and savings habit among the members of each • group. SHGs have grants from Government as well as non-government organization to • enhance the standard of living of individuals in rural areas. In the current development scenario the effective functioning of these grassroots organisations become almost inevitable and rather challenging too.

### NEED FOR SHG FORMATION

Various Reports indicate that self help programmes often in the form of savings and credit or micro credit schemes have succeeded in changing the lives of poor women in enhancing their incomes and increasing their self esteem. Therefore, it is appropriate and necessary to promote such empowered groups in the present situation. The various grounds for SHG formation are:

- As women are an important part of the community, it is necessary to build and enhance their capabilities to manage community projects;
- SHGs have been instrumental in empowering women by enabling them to work together as a collective agency;
- The participation of women in such groups is serving as an incubator for community leadership;
- SHGs have played valuable roles in reducing the vulnerability of the poor through asset creation, income and consumption smoothing, provision of emergency assistance, and empowering and emboldening women by giving them more control the over assets and increasing their self esteem and knowledge. (Zaman, 2001)

Above all, individually, a person tends to be insecure but group membership reduces the insecurity, makes him/her a more reliable borrower and provides access to community assets. Thus, the formation of a group would ensure best participation and the approach towards poverty alleviation should be 'self help'. This brings out the need for organising them into groups by which they get the benefit of collective perception, collective decision making and collective implementation of programmes for common benefit. This collective effort results from the balance between the driving forces that push for change and restraining forces that act against change. In order to make change happen, the balance of these forces must be altered so that the equilibrium moves. There either has to be an increase in the driving forces, or a decrease in the resistant forces.

### THE ENVIRONMENTAL AND POLITICAL CONTEXT

Approach Andhra Pradesh is the largest maritime state in India. AP comprises of three distinct regions—Costal Andhra, Rayalaseema . The poor natural resources base of the inland areas contributes to the area's poverty: poor soil, low and erratic rainfall, limited infrastructure and irrigation, often declining groundwater and little support to agricultural enterprise. Rain fed agricultural land is the primary livelihood resource for most farmers. Landholding distribution varies between villages, and there is widespread incidence of inequality in land distribution. Most cultivators are either small or marginal farmers and since a holding of at least two hectares is required for a household to derive subsistence, most of them are at risk. The 73rd Constitutional Amendment Act strengthened the position and role of the Panchayati Raj Institutions (the rural local bodies) as institutions of self governance responsible for planning and managing nearly all aspects of rural development. AP passed a conformity legislation to acknowledge acceptance of the principles laid down in the Amendment Act, and also conducted elections for the Panchayati Raj Institutions (PRIs) according to the Act, but it has made slow progress with respect to devolving powers and functions to PRIs. The functions of the Panchayats have been suggested in the eleventh schedule to the constitution, which includes agriculture, soil conservation, watershed development, social forestry and farm forestry, fuel and fodder and maintenance of community assets. Thus there is the legal framework available to the Panchayats to work on natural resource management such as watersheds. The recent Government Order on functional committees had given power to the community based

organisations promoted at the village level for active involvement of Panchayat bodies and in legalising the existing community based institutions. Politically it helped the government in a way that its presence is felt everywhere. The new arrangement is considered as 'a step ahead' in decentralisation. However, the new development has received different reactions from different corners and it is being commended that the implementation.

#### **Self Help Approach in Andhra Pradesh Women run SHGs go by various names:**

Including mothers' committees, DWCRA groups, and thrift groups. While most groups function to mobilise household savings, a few have attempted to deliver services previously rendered by government agencies. The massive growth of female-dominated SHGs illustrates a shift in the development paradigm in Andhra Pradesh. Community empowerment and reducing the role of the government to a facilitator are elements of the state government's new paradigm. Around 70% of the population of Andhra Pradesh relies on agriculture and renewable natural resources for a large part of their livelihoods. The members of a savings and credit group (SCGs) are usually neighbours, friends and fellow workers. Women in these groups may not be from the same caste/community but they have the same socio-economic background. These groups also provide an opportunity for social interaction. The regular obligation to save brings the group together and holds it together providing a base for other important activities. In some groups, opportunities for profitable investment are limited due to lack of skills, markets and opportunities. The SHGs are widely viewed as being better managers of money, more transparent, and accountable than most other community groups. Unlike most other parts of the country where NGOs have played a major role in organising people around community based organisations, in Andhra Pradesh the state machinery got actively involved. There was a clear and strong political support, with very senior leaders including the Chief Minister making public commitments to the programme. The policy not only gave the mandate to this movement, it also got the bureaucracy involved in the effort in an active manner and gave it the necessary freedom.

#### **V. Types of Self Help Groups/Community Based Organisations The community based organisations try to involve all the people in various exercises.**

The Government fosters mobilisation and organisation of the poor and empowers them to address various issues concerning poverty. The ongoing efforts are in facilitating the formation and development of the Self Help Groups of the poor, especially DWCRA groups in the rural areas, DWCUA groups in the urban areas, Mothers Committees, School Education Committees, Watershed Committees, Vanasamrakshan Samithis and CMEY groups. Through these Self Help Groups, the poor are able to harness their potential, prioritise their needs, and design and implement developmental initiatives. The government would pursue policies to support the SHG movement and their participation in the programmes is critical to poverty eradication.

There are several constraints to the proper identification of affinity groups and several programmers in operation which describe the functional units at the field level as "groups" are not SHGs in most cases. However, social mobilisation enables the poor to build their organisations (SHGs) at grassroots level, in which they participate fully and directly and take decisions on all issues concerning poverty. The means used by the interveners to identify these



affinity groups are several, a few popular ones include: SHGs organized for development of natural resources: Water Users' Associations (WUA) Watershed Development Committees (WDC) Vana Samrakshana Samithis (VSS) SHGs organised for employment generation: Women and Children in Rural Areas (DWCRA) Development of Women and Children in Urban Areas (DWCUA) Chief Minister's Empowerment of Youth (CMEY) SHGs organised for human resources development Mothers' Committees School Education Committees In addition there are a number of small groups which can be considered as Self Help Groups. These include Mahila Samakhyas, Milk Societies, etc.

### USAGES OF SELF HELP GROUPS

SHGs organized for employment generation As poverty is a complex phenomenon and manifests itself in a myriad ways, the poor not only suffer from low incomes and high unemployment but also low levels of literacy and poor health. Several poor women and youth had taken advantage of the SHG movement to set up viable self-employment ventures, to earn additional income. Women and Children in the Rural Areas (DWCRA): The Development Agenda of the state in the last few years to place people, especially women, in the forefront, has enabled the formation of a large number of SHGs throughout the length and breadth of the State. There are more than 20 lakh women from poor families who have become members of these groups. The majority of them save one rupee a day. The State Government is consciously making an effort to assist these SHGs by providing Revolving Fund under DWCRA. The DWCRA scheme has helped women earn additional monthly incomes, in addition to the economic betterment of their families. These women have taken initiatives in improving their socio-economic status by participating in Governmental Programmes of family welfare, promoting their nutritional and educational status, awareness on environment, public health through sanitation and clean drinking water.

### MAJOR CONTEXT

The majority of poor are living in rural India and the women are its main component so the poverty has taken the shape of 'feminization of poverty' in the country. With this awareness, the planning commission has focused on women empowerment issue in Ninth and Tenth Plans. To wage a direct war against poverty, the Government has introduced 'Self-Help Group' programme as an innovative and dynamic anti-poverty programme. National Bank for Agriculture and Rural Development (NABARD) is the main initiator of 'Self-Help Group' (SHG) movement started from 1986-87 in India. Now the various departments of both central and state Governments, nationalized commercial banks, regional rural banks, co-operative banks and societies and non-Governmental organizations have joined the SHG movement as promoters. SHG are the best facilitators of rural employment and income generation, income distribution and empowerment of rural women.

As stated by Amartya Sen, one should not think poverty alleviation in terms of raising national income and per capita income but it should be in terms of enhancement of people's capability to lead minimally acceptable lives. Hence Amartya Sen advocated the social indicators like safe drinking water, health care, education, clothing and shelter as the measure of poverty.

All the anti-poverty programmes so far implemented by the Government have two objectives namely (i) creation of self-employment and wage-employment and (ii) food security for rural poor. The former president APJ Abdul Kalama too suggested investments in dairy and animal husbandry, poultry, forestry, goatry, fisheries, cottage and small scale industries etc. under his PURA (Providing Urban amenities in Rural Areas) programme.

### CONCLUSIONS

Encouragement of minor irrigation, creation of self-employment opportunities and development of educational facilities in rural areas programmes will definitely help to eradicate the rural poverty.

Self-Help Groups Programme is the right approach to create self-employment opportunities so as to supplement the income and assets of the rural poor. The SHG programme provides the rural poor women the access to micro-credit. It encourages rural women entrepreneurship and rural women empowerment.

To resume the SHG programme is the right participatory approach for eradication of rural poverty and a paradigm of rural development.

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