

## AN ANALYTICAL STUDY THE ROLE OF SELF HELP GROUPS IN WOMEN EMPOWERMENT

---

Dr. Ramesha V\*

### Abstract

According to an ILO report in 1980, women are 50 percent of the world's population, doing 70 percent of the world's work but receive only 10 percent of the income and own less than 01 percent of the property due to an accident of birth. In most of the countries, the average earnings of the women are lower than those of men. Women have confined their activities to selected professions such as education, nursing, medicine and office work. Very few women enter into fields like industry, engineering, commerce and trade. Women in traditional societies are still confined to the four walls of their home, their children, household affairs and family rituals. Very few get the opportunity to come out and enter into an economic activity. In a male dominated society, women are not treated as equal partners. Women in the past were contended to be full-time house wives. But in recent years women have made their mark in different walks of life and are competing successfully with men. We can recall a word on goat, "there is no green leave (soppu) which is untouched by the goat". Similarly saying "there is no field which is un entered by the women". This has been possible due to their education, political awaking, legal safeguards, social reforms, etc. the position and status of women also varies from urban to rural areas, the educated to the uneducated, the employed to the unemployed, the upper strata to the lower economic strata and also from job to job. In India women are working as company secretaries, teachers, typists, receptionists, air hostesses, nurses, welfare officers, painters, police, news readers and traders. Teaching profession is found to be the most suitable profession for them as it needs mental capacity than physical capacity. Now a days they are working as tourist guides, costume designers. More women are working in mass media too. The role of government in women empowerment is considerable. It takes up women empowerment through SHGs, Sthree Shakthi, AWAKE, Micro Finance and financial inclusion by commercial banks. Many people are found to hesitate while answering questions about women's empowerment. Empowering women entrepreneurs is essential for achieving the goals of sustainable development. The government of India safeguards the interests of women authorizer to bring the effective implementation and utilization of social, economic and political status of women in India. In order to face the

---

\* Assistant Professor and Coordinator, Department of PG Studies in Commerce, Govt. First Grade College for Women, Hassan, Karnataka, India.

problems faced by women entrepreneurs, the Government of India launched the scheme Trade Related Entrepreneurship Assistance and Development of Women (TREAD). Though the working-women play a key role in the economic development of our country, they encounter a lot of problems in their life. This prompted the authors to take the present study.

*Keywords: Empowerment, Mental Capacity, Accident of Birth, Sustainable Development.*

### **Introduction**

The strength of the chain is the strength of its weakest link. In a society, women are the weakest links, so that they may be strengthened for strengthening the society as a whole and that is possible only by empowering women. Nehru said, "Women should be uplifted for the upliftment of the nation, if a woman is educated, a family will be educated, society is educated and similarly if a woman is uplifted, society and nation are uplifted". According to Swami Vivekananda, "there is no chance for the well-fare of the world unless the condition of the women is improved. It is not possible for a bird to fly on one wing". Therefore, women empowerment plays a vital role in the progress of a family, community, nation and the world as a whole.

### **Objectives of the Study**

- To study the empowerment of women through Entrepreneurship Development.
- To study the role of women empowerment programs on women entrepreneurship.
- To provide suggestions for the women empowerment.

### **SHGs and Women Empowerment**

Empowerment means, betterment or improvement otherwise tremendous changes in position than previous position. Women empowerment is identified with women's ability to influence their own lives and also other decisions in the society which may be expected to result in the betterment of the socio-economic conditions of the society. SHGs provide self employment which poor women with appropriate support can take advantage of the present, an opportunity for women to gain direct access to income when they may have limited opportunities for alternative employment. And in terms of economic empowerment, they provide scope for developing and exercising competence in managing an activity handling funds, taking responsibility for business transaction and taking decisions.

### **Working of SHGs**

It is a voluntary association which works in a democratic manner. The lower and upper limit of members in a SHG is 12-20. Among them, a member is selected as an 'animator' and two members are selected as representatives of SHG. The animator is selected for the period of two years. If the animator wants to continue, the post can be extended for five years. The animator and the representatives look after administration. The group members meet twice in a month and discuss about the group savings, rotation of Sangha funds, bank loan, repayment of loan, social and community action programs.

## Women Entrepreneurship

Women empowerment means women development. Women entrepreneurship helps Women Empowerment. When an enterprise is started by a woman, she will be economically stable and able to face all problems in the society. The Government of India has also formulated various training and development cum employment generations programs for the women to start their ventures. These programmes are as follows:

- **Steps taken during Ninth Five-Year Plan**

In the Ninth five-year plan, a special chapter on the "Integration of women in development" was introduced by the Government with following suggestions.

- **Specific Target Group**

It was suggested to treat women as a specific target groups in all major development programs of the country.

- **Developing New Equipment's**

Efforts should be made to increase their efficiency and productivity through appropriate technologies, equipment's and practices.

- **Marketing Assistance**

It was suggested to provide the required assistance for marketing the products produced by women entrepreneurs.

- **Decision-Making Process**

It was also suggested to involve the women in decision-making process.

- **Steps taken by Government during Tenth Five-Year Plan**

The Government of India devised special programs to increase employment and income-generating activities for women in rural areas. The following plans are lunched during the Tenth-Five Year Plan:

- Prime Minister Rojgar Yojana and EDPs were introduced to develop entrepreneurial qualities among rural women.
- To generate more employment opportunities for women, KVIC took special measures in remote areas.
- Several other schemes like Integrated Rural Development Programs (IRDP), Training of Rural youth for Self employment (TRYSEM) etc. were started to alleviate poverty. 30-40% reservation is provided to women under these schemes.

- **Steps taken by Government during Eleventh Five-Year Plan**

Economic development and growth is not achieved fully without the development of women entrepreneurs. The Government of India has introduced the following schemes for promoting women entrepreneurship because the future of small scale industries depends upon the women-entrepreneurs

- Women Component Plant, a special strategy adopted by Government to provide assistance to women entrepreneurs.

- Swarna Jayanti Gram Swarozgar Yojana and Swaran Jayanti Sekhari Rozgar Yojana were introduced by government to provide reservations for women and encouraging them to start their ventures.
- State Industrial and Development Bank of India (SIDBI) has introduced following schemes to assist the women entrepreneurs. These schemes are:
  - Mahila Udyam Nidhi
  - Micro Cordite Scheme for Women
  - Mahila Vikas Nidhi
  - Women Entrepreneurial Development Programmes
  - Marketing Development Fund for Women

There are different bodies such as NGOs, voluntary organizations, Self-Help Groups, institutions and individual enterprises from rural and urban areas which collectively help the women entrepreneurs in their activities.

- **Training Programmes**

The following training schemes specially for the self employment of women are introduced by government:

- Support for Training and Employment Programme of Women (STEP).
- Development of Women and Children in Rural Areas (DWCRA).
- Small Industry Service Institutes (SISIs)
- State Financial Corporations
- National Small Industries Corporations
- District Industrial Centres (DICs)

**Mahila Vikas Nidhi**

SIDBI has developed this fund for the entrepreneurial development of women especially in rural areas.

- **Rashtriya Mahila Kosh**

In 1993, Rashtriya Mahila Kosh was set up to grant micro credit to poor women at reasonable rates of interest with very low transaction costs and simple procedures.

**Women's Empowerment Principles**

The **united global nation's compact** suggested seven principles for women empowerment,

- Establish high-level corporate leadership for gender equality.
- Treat all women and men fairly at work, respect and support human rights and non-discrimination.
- Promote equality through community initiatives and advocacy.
- Measure and publicly report on progress to achieve gender equality.

### Women Empowerment Programs

- **Support to Training and Employment Program for Women (STEP):** It is initiated to increase the self-reliance and autonomy of women by enhancing their productivity and enabling them to take up income generation activities.
- **Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG): 'Sabla'** It aims at empowering Adolescent girls of 11 to 18 years by improving their nutritional and health status, up gradation of home skills, life skills and vocational skills.
- **Central Social Welfare Board (CSWB):** It works to promote social welfare activities and implementing welfare programs for women and children through voluntary organizations.
- **Rashtriya Mahila Kosh - (National Credit Fund for Women):** It extends micro-finance services through a client friendly and hassle-free loaning mechanism for livelihood activities, housing, micro-enterprises, family needs, etc to bring about the socio-economic upliftment of poor women.
- **Indira Gandhi Matritva Sahyog Yojana (IGMSY):** Its purpose is to improve the health and nutrition status of pregnant, lactating women and infants
- **Swayam Siddha:** It aims at organizing women into Self-Help Groups to form a strong institutional base.
- **Swadhar:** It support women to become independent in spirit, in thought, in action and have full control over their lives rather than be the victim of others actions.
- **Support to Training and Employment Programme for Women (STEP):** It mobilize women in small viable groups and make facilities available through training and access to credit, to provide training for skill up gradation, etc.
- **Development of Women and Children in Rural Areas (DWCRA):** It improve the socio-economic status of the poor women in the rural areas through creation of groups of women for income-generating activities on a self-sustaining basis.

### Empowerment of Women in India: Major Advancements Over the Years

- **Women and Education:** The Sarva Shiksha Abhiyana (SSA) has had positive outcomes for girl child education leading to an increase in the gender parity index in primary as well as upper primary education, enrolment of girls at primary level and upper primary level increased over the years. Data shows that the number of girls in schools in the age group of 5-14 years has increased from 79.6 percent in 2004-05 to 87.7 percent in 2009-10. Similarly, the number of girls in the educational system in 15-19 years age group increased from 40.3 percent to 54.6 percent over the same period. The challenge is to translate the high enrolment into high attendance rates.
- **Women and Health:** Implementation of the National Rural Health Mission has resulted in an improvement in any development indicators for women. As per the India Human Development Report, fertility rates have come and have reached replacement levels in a number of states; maternal mortality rate, though still high, has fallen to 50 per 1000 in 2009. Institutional deliveries have risen from 39 percent in 2006 to 68 percent in 2009.

- **Women and Economy:** An important strategy for financial inclusion of women, which is crucial for their integration into the economy, has been micro-finance. The model encourages access of SHGs to banks both as a means of savings and as providers of loan services. By March 2010, 69.53 Lakh Self Help Groups had been covered under NABARD's SHG-bank linkage Programme. Of these 76 percent are exclusively women SHGs, accounting for 72.5 percent of savings and 82 percent of outstanding loans.

#### **Measures Suggested for the Empowerment of Women**

- **Compulsory Education:** Eradication of illiteracy is the first step towards empowerment of women. When a woman is educated, it is in effect the whole family is educated. Researchers show that families where the women are educated, social evils such as illiteracy of girl-children, child labor, female infanticide and other superstitious practices are much less. It is education that kindles the urge for independence, hard work, achievement and self-actualization. It may be mentioned that education that inculcates human and spiritual values is of great significance for the empowerment of women.
- **Gainful Employment:** Women should find appropriate employment or occupation to support them and lead a life contributing to the economic status of her family as well as the nation. Under the present condition, self-employment is the only feasible answer that warrants economic power to the millions of women in the unorganized sector of our economy. Money is strength. Though education is the primary ingredient for empowerment, employment gives power to the life leading.
- **Formation of Self Help Groups:** Women should unite themselves into social groups called Self Help Groups for their own progress as well as that of the community. These SHGs have a common perception of need and the advantage of collective action. It is easy to government, banks and other developmental agencies to have access to the grass-root level in order to spread development process.
- **Credit Facilities:** Liberal credit facilities along with other financial and non-financial incentives will go a long way in promoting self-employment among women through micro-enterprises and SSI units. Loans must be sanctioned to them on their own capacity and security without much of hurdles. NGOs, SHGs and other developmental agencies could initiate the disbursement of credit as per the project needs of the borrowers.
- **Mental Revolution:** There should be revolutionary change in the perception and attitude of both men and women towards women. Women are in no way inferior to men and they have already imprinted their mark in most all walks of life. Emotional maturity and progressive thinking will take them to a life more rewarding and self-satisfying.

## Conclusion

Women in India now participate in all activities such as education, sports, politics, media, art and culture, service sectors, science and technology, etc. Indira Gandhi, who served as prime minister of India for an aggregate period of fifteen years is the longest serving woman prime minister. If the suggestions are implemented effectively by private as well as government, women can boost their morale and enhance their social and economic status in the society and achieve sustainable development. However, family support is playing a major role in women empowerment.

## References

- ✧ Celine Rita and Rajashekar D., "Southern Economist", October 1, 2012, Pp 8-9.
- ✧ Kavitha A and Nagraj G H, "Southern Economist", September 1, 2011, Pp 9-12.
- ✧ S S Khanka, entrepreneurial development, S Chand and company limited, New delhi, 2004, pp 18-23.
- ✧ Renu Arora, entrepreneur ship development programme, kalyani publications, 2008. pp 12-20.
- ✧ Dr. K Ramachandra and Sathya Naraya Gowda, Entrepreneurship Development, Himalaya publications, New Delhi, 2nd edition, 2006. pp 35-40.
- ✧ Dr. K Ramachandra and Shiva kumara and Chandrasekhar, Business Research Methods, Himalaya publications, New Delhi, 2nd edition, 2006.
- ✧ <http://www.publishyourarticles.net/eng/articles/step-taken-by-government-to-develop-women-entrepreneurs-inindia>.
- ✧ Empowerment Programmes.mht
- ✧ [http://www.umac.mo/curriculum\\_reform/SWOTanalysis\\_ASKmodel.html](http://www.umac.mo/curriculum_reform/SWOTanalysis_ASKmodel.html).

