

EMPOWERMENT AMONGST RURAL WOMEN THROUGH SHG's

Varadha Raju Komanduru¹

ABSTRACT:

Rural women makes essential contributions to the economy of all developing countries, yet their access to productive resources and employment opportunities remains limited ,holding back their capacity to improve their lives and to better contribute to the economic growth, food security and sustainable development of their communities and countries. Empowerment refers to increasing the spiritual, political, social or economic strength of individuals and communities. It often involves the empowerment developing confidence in their own capacities. Empowerment also includes encouraging, and developing the skills for, self-sufficiency, with a focus on eliminating the future need for charity or welfare in the individuals of the group. Women's empowerment is very essential for the development of society. Empowerment means individuals acquiring the power to think and act freely, exercise choice and fulfil their potential as full and equal members of society. The need of the study is to know role of SHG's empowering rural women's. By empowerment women would be able to develop self – esteem and confidence, realize their potential and enhance their collective bargaining power. Women empowerment can be viewed as contribution of several inter- related and mutually reinforcing competent.

Keywords: Women empowerment, Rural Women Empowerment, SHGs

INTRODUCTION:

In India Women have not been treated on par with men in any aspect of life though their role is crucial for the sustenance of family and society as well as for the Development of economy as a whole. "Freedom depends on economic condition even more than political. If a women is not economically free and self-earning, she has to depend on her husband or son or father or someone-else and dependents are never free" said India's First prime minister, Pandit Jawaharlal Nehru. It is being increasingly realized that women's income in a family is very important in relation to the economic education and nutritional upliftment of the family. The year 2001 had been declared by the Government of India as "Women Empowerment Year" Economic independence or access to inherited or self-generated income is considered as the major means of empowerment of women, to a great extent this is true as economic condition

¹ Assistant Professor, Department of Management Studies, Swami Ramananda Tirtha Institute of Science & Technology, Nalgonda, India

is the worst form of dependence, In view of bringing improvement in the socio-economic condition of rural women, efforts were made to maximize the participation of rural women in different areas and levels hence rural women can become independent by participating in income generating activities.

OBJECTIVES OF THE STUDY:

- To understand how SHG's are empowering rural women
- To find the change in the economic and social empowerment amongst the rural women through SHG's.
- To find the satisfaction level among rural women towards the change in empowerment.

RESEARCH METHODOLOGY:

The study was carried in Nakrekal Mandal of Nalgonda district during April 2016 to June 2016. The primary data was collected by interviewing rural women who are members of SHGs. A sample of 100 respondents was considered for the present study. A structured questionnaire with each question contributing to the research objectives of the study was used for the collection of primary data and secondary data was collected from the government sources.

DEFINITIONS OF EMPOWERMENT:

Hoque, Itohara, 2009- defines empowerment as increasing welfare benefits, equality of access to resources such as educational opportunities, abolishment institutional gender discrimination, women mobilization and bargaining power with husbands.

The word women empowerment essentially means that the women have the power or capacity to regulate their day- to- day lives in the social, political and economic terms -a power which enables them to move from the periphery to the centre stage. (Dasarathi, B. 2006)

LITERATURE REVIEW:

WOMEN EMPOWERMENT:

The terms women empowerment refers to the increasing of spiritual, social ,political or economic strength of all women. It frequently seen that the empowered in their capacities develop confidence.

- Women's empowerment entails increasing the **economic, social and political** strength of women.

RURAL WOMEN EMPOWERMENT:

Rural women makes essential contribution the rural economy of developing all countries, yet their access to productive resource and employment opportunities remains limited, holding back their capacity to improve their lives and to better contribute to the economic growth, food security and sustainable development of their communities and countries.

Today ,women share equal status as men. More stress should be laid on empowering rural women and their development. A special focus should be on empowering girls and women, since it will lead to a change in the society which would be sustainable and will be in effect for ages to come. A unoted approach must be followed while empowering women it is a social cause that requires stewardship and continuos attention from every individual.

Scoiety needs to enhance its efforts for women empowerment and to boost the progress being made by women. It is society's constitutional, moral and social responsibility to confirm women's progress giving women equal opportunities and rights.

OBJECTIVES:

The objective of the government schemes are to formulate and implement various programmes for

- Social and economic empowerment of women below poverty line and
- For providing care protection and rehabilitation of children.

WOMEN'S ECONOMIC EMPOWERMENT:

Women's economic empowerment is a prerequisite for sustainable development and pro-poor growth. Achieving women's economic empowerment requires sound public policies, a holistic approach and long-term commitment and gender-specific perspectives must be integrated at the design stage of policy and programming. Women must have more equitable access to assets and services; infrastructure programmes should be designed to benefit the poor, both men and women, and employment opportunities must be improved while increasing recognition of women's vast unpaid work. Innovative approaches and partnerships include increased dialogue among development actors, improved co-ordinate and savings on amongst donors and support for women organising at the national and global level.

- Women's 'self-help and Savings Group' are on the increase and their efficiency is noteworthy. No external financial assistance has been given to them to start and conduct the operations of these groups. Deposit amounts have grown and are credited to the nearby rural banks. The banks have praised their regularity and clear accounting. Women members restrict their withdrawals to purpose which are productive of more funds.
- **Poverty Eradication**
By offering them a range of economic and social options, along with necessary support measures to enhance their capabilities.

Introduction to Self Help Groups:

Poor people continue to face the problem of banking and financial services. It is estimated that 120 million households are facing financial exclusion. In this direction microfinance has played an important role in filling this gap by providing financial services with the help of various lending models among which SHGs are one of them. Experiments in various developing countries proved that poor can be helped by organising them into small self help groups and to touch the core of poverty, women could be the best agents. The group concept provides necessary mental courage to withstand crisis and carry on the activity without break. Moreover, the concept of group formation is the best strategy to enlighten women on certain important issues like small family norm, health, environment, education etc.

The concept of self-help groups gained significance, especially after 1976 when professor Mohammed Yunus of Bangladesh began experimenting with micro-credit and women SHGs. The strategy made a quiet revolution in Bangladesh in poverty eradication 'by empowering the poor women' (UNDP 1994). In India the concept of self-help groups can be traced back to the Gandhian Grama Swaraj movement. It was mainly concerned with the poor and it was for the people and of the people.

The existence of traditional saving groups has a long and successful history in India. There is a revival of traditional SHGs with new structure and content to support the changing needs of people.

This new concept of SHGs was introduced in India in 1985 by NABARD.

NABARD defines SHGs as "small, economically homogenous affinity groups of rural poor, voluntarily formed to save and mutually contribute to a common fund to be lent to its members

as per the group members' decision". They are usually formed by peers who have come together for mutual assistance in satisfying a common need, overcoming a common handicap or life-disrupting problem and bringing about desired social or personal change.

SHGs are formed by rural people with the objective of improving their livelihoods through collective savings and investments in income-generating activities. The rules and regulations of SHGs vary according to the preferences of the members and those facilitating their formation. These are important for the society especially women to improve employment and income earning opportunities. Almost all major donor agencies support SHGs in India in one way or another and many success stories are available, describing how membership in a SHG changed the life of a particular individual or group for the better. Many NGOs in India are promoting the SHG mechanism and linking it to various other development interventions.

SHGs play today a major role in poverty alleviation in rural India. A growing number of poor people (mostly women) in various parts of India are members of SHGs and actively engage in savings and credit (S/C), as well as in other activities (income generation, natural resources management, literacy, child care and nutrition, etc.). The savings and credit focus in the SHG is the most prominent element and offers a chance to create some control over capital, albeit in very small amounts. The SHG system has proven to be very relevant and effective in offering women the possibility to break poverty.

Socio Economic Changes Through SHGs

Villages are faced with problems related to poverty illiteracy, lack of skills health care etc. These are problems that cannot be tackled individually but can be better solved through group efforts. Today these groups known as Self help groups have become the vehicle of change for the poor and marginalized.

ABHYA HASTHAM:

Government of Andhra Pradesh introduced Velugu Pension and Insurance Scheme for the (Rural and Urban) SHG women in November 2009 to provide income security in their old age. The aim was to provide security to all enrolled SHG women with dignity in their old age.

This scheme works in principal of contribution amount Rs. 365 per annum by the SHG woman and Government co contribution amount Rs. 365 per annum into her pension amount. The interest that earned from corpus generated for each member till the completion of 60 years of her age is used for giving monthly pension from Rs. 500 to Rs. 2200 based on the age of the member. Each enrolled member under the scheme is entitled to get minimum pension of Rs.

500 after completion of 60 years of her age and all the enrolled members between age group of 18 to 59 years are eligible to get Insurance coverage under JBY scheme.

Objective:

To provide income and social security to all women SHG members to enable them to lead secure life with dignity.

STHREE NIDHI:

SthreeNidhi credit cooperative Federation Ltd., is promoted by the Government and the MandalSamkahas to supplement credit flow from banking sector and is a flagship programme of the Government. SthreeNidhi provides timely and affordable credit to the poor SHG members as a part of the overall strategy of SERP for poverty alleviation.

SHGs are comfortable to access hassle free credit from SthreeNidhi as and when required using their mobile and therefore do not see any need to borrow from other sources at usurious rates of interest. SthreeNidhi is in a position to extend credit to the SHGs even in far flung areas of the state in 48 hours to meet credit needs for exigencies like health, education and other income generation needs like agriculture, dairy and other activities. As credit availability is linked to grading of MS and VOs, community is keen to improve functioning of the same to access higher amount of credit limits from SthreeNidhi.

Goals and Objectives:

- To supplement credit to SHG members with first priority for availing of loans from banking sector.
- Sthree Nidhi will address credit needs of the SHG members to meet situations live exigencies and short term loans for business purpose.

JANASHREE BIMA YOJANA:

- Janashree Bima Yojana is a Scheme devised by the Central Government and LIC of India for the benefit of people below poverty line. The details of the scheme are as follows:

Objective:

- The object of this scheme is to provide life insurance protection to the rural and urban poor persons living below poverty line and marginally above poverty line.

FINDINGS

- 87% women are age between 18-53.
- 98% women are aware of the income generating activities of government for women empowerment.
- 73% women have married.
- 39% women self-employed.
- 80% women faced problems to join in these SHG's.
- 93% women say SHG's are helping to increase and create their income.
- 92% women are say their knowledge levels in household decision making increased after joining in the SHG's.
- 94% respondents are say their status in the community improved after joining in the SHG's.
- 98% women say their awareness regards society has increase after joining in SHG's.
- 96% women say no other savings besides with the SHG's.
- 93% women says after excluding all the expenses the income level is increased.
- 80% respondents say their awareness regarding health and nutrition has increased after joining SHG's.