



An increasing Role of Self-Help Groups in Women Empowerment



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Introduction

Self-Help Group is a Trust, Belief and Conviction that the Community, no matter how backward, has resources that can be mobilized for meeting individual's local needs and that of the community for making local improvements and bringing about social change. SHG is group of rural poor who have volunteered to organize themselves into a group for eradication of poverty of members. They agree to save regularly and convert their savings into a Common Fund known as the Group Corpus.

Objectives of the Study

* To Study the role of Self-Help Groups in women empowerment * To Study the overall functioning of Self-Help Groups * To Study the Self-Help Group Bank linkage programme

Self-Help Group Formation

Team Development:

* A survey is made to get the number of helpless women from each family in particular village.

* Next step is to make aware of this team to the rest of the villages.

* Illiterates of the village are also made aware of this team.

* A team consists of 12 women and members of one team are restricted to join others teams.

* Ladies from families poor in income, education, job and assets are only eligible to be the member of this self helping group.

Eligibility of membership:

* Belonging to poor family

* Residing in same village

* The teams are mainly meant for unmarried women but those women abandoned by their husbands can also be included.

* The age limit for women is between 16-60 years.

* Annual income for the family should not exceed above Rs 12,000 per year.

* First preference is given to handicapped, widows and women abandoned by husbands.

* Team should not be formed with making false offerings of loans.

* Only one person from each family can be included in teams.

Functioning of the Self-Help Groups

* The group functions democratically with 2-3 office bearers elected by a consensus of the group. Two office bearers viz. the President and Secretary are essential while a third office bearer i.e. a Treasurer is optional.

* Office bearers should rotate at least once in two years. Ideal rotation would be once every year, depending on availability of educated members to act as Secretary.

* Group meets periodically at fixed intervals for the following purpose:

* To discuss, reflect on and find solutions to socio-economic issues/problems of members, the group and of the community.

* To transact business.

* All the members' attendance and active participation at meetings is essential.

Functioning of SHG movement

Duties of representatives:

* As the representatives they have to guide their team members and motivate them to participate actively in the programmes initiated by the team.

* The representative should take care that all the members' opinions are taken or given consideration during their meetings.

* They have to keep a proper record of all the programmes done and planned by the team. They also have to check the accounts and other records are kept by the team regularly.

Institutional support for SHGs.

Issues of Loans:

* The team starts issuing the loan after 3 months and it is up to the team members about fixing the interest rate, repayment, maximum loan etc.

* The repayment of installment amount depends upon the loan, higher the repayment amount. During initial period small loans are issued so that they can be repaid completely within 6 months.

* The team also issues loan for the medical expenses, education expenses, business investment or any other emergency expenses of the members.

* They have to maintain certain crucial records such as:

* To whom has the team issued?

* How much to issue?

* When to repay?

* Their interest rate etc.

Training for Self-Help Groups

* The training timing is from morning 10:00 am to evening 5:00 pm and all the members are to be in the training campus at sharp time or else they would have to pay the fine.

* Training date and camp place have to be fixed according to the convenience of the team members to achieve 100% attendance.

* The team members have to discuss about the teachings in the meeting held immediately after the training.

Finding of the Study

* Small savings and loans has reduced the incidence of poverty through increase in income, enabled the poor to build assets and thereby reduce their vulnerability.

* It has enabled households that have access to it to spend more on education than nonclient households.

* It has empowered women by enhancing their contribution to household income, increasing the value of their assets and generally by giving them better con-

trol over decisions that affect their lives.

* In certain areas it has reduced child mortality, improved maternal health and the ability of the poor to combat disease through better nutrition, housing and health - especially among women and children.

* It has facilitated significant research into the provision of financial services for the poor and helped in building "capacity" at the SHG level.

Conclusion

Empowering women is also an indispensable tool for advancing development and reducing poverty. Empowered women contribute to the health and productivity of whole families and communities and to improved prospects for the next generation. Discrimination against women and girls including gender-based violence, economic discrimination, reproductive health inequities and harmful traditional practices remains the most pervasive and persistent form of inequality. There have been several organizations and institutions advocating for women, promoting legal and policy reforms and gender-sensitive data collection and supporting projects that improve women's health and expand their choices in life.

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