

Self-Help Groups and Rural Women Empowerment Through Poverty Alleviation: Problems and Prospects

Krishna Saha

Assistant Professor, Department of Political Science, Sidho Kanho Birsha University, Purulia West Bengal - 723104

Abstract: Women empowerment is a big issue today and it is relevant to the development of any nation or country. To ensure women empowerment, the country has chosen several paths, the Self-Help Group is one of them and associated with income generation and poverty alleviation through women empowerment of rural areas. The study will show the working procedures of Self-Help Groups and obstacles towards its success. This paper will show some remedial ways to prevent existing obstacles.

Keywords: Women empowerment, rural women, SHGs, poverty alleviation

I. INTRODUCTION

Women represent in every society half of the population or sources. In India women contribute a big part in labour force. Their contribution in informal sector of unorganised sector is 90 percent. But the population of country does not show that and the National accounts are not accounted the ratio of contribution of women, their subordinate role reinforcing only. They work from girlhood to old age continuously. Women are active workers and producers but yet they have no regular and stable income. They have the lack of capital and assets. They suffer for low and irregular income. They have been suffering from poor working and living conditions and they also suffer for opportunities for skill upgradation (Manga.2011. p.1).

‘Women bear a disproportionate burden of the world’s poverty’ (Manga.2011. p.2). Poverty is a big issue for India and here in particular have a ‘gender’ dimension of poverty. Women of poor households must suffer for several health issues, lack of knowledge and less skilled for any work and for more unemployment. But they do any kind of work to moving their families from the poverty. Simultaneously they live without basic rights, such as lack of clean drinking water, proper sanitation facility, medical facilities and modest employment (Manga.2011. p.2).

Some estimates show that seventy percent of the world’s poor is represented by women. They have received less payment for the same work than men. The average of wage gap in 2008 was 17 percent. Women face continuous discriminations for credit to start any business or self-employment. So they are repeatedly concentrated in insecure and unsafe or low-wage work. Eighty percent of women workers are considered as vulnerable employment in South Asia. The global economic changes leave an economic burden on their livelihoods (Manga.2011.p.2).

II. LITERATURE REVIEW

Awadhesh Kumar Singh (2008) in his work *Empowering Rural Women Through Microfinancing* shows how Self-Help Groups make a path for women empowerment and Five Year Plans play a crucial role towards empowerment of women in states of India with statistics etc.

Dr. Bandana Gaur (2011) in her paper *Changing the Dimensions of Women Towards Challenging Future* focused on the status of women in past and present in the society of India. She also discussed regarding the challenges of future against women.

Dr. Bishnu Narayana Sethi (2011) in his writing *Self-Help Groups in Orissa: A Path of Economic Empowerment of Women (A Case Studies)* discussed about the Self-Help Groups in Orissa and their programme strategies, lacking etc.

Dr. B.V.L.A. Manga (2011) in her work *Women and Self Help Groups* showed that self-help groups make a path towards women empowerment, their income generating activities in Andhra Pradesh.

Prabhat Dutta and Dipankar Sinha (2008) in their work *Self-Help Groups in West Bengal: Challenges of Development and Empowerment* showed that how Self-Help Groups were function in selected areas of their survey in West Bengal and challenges faced by the groups, their working process and obstacles etc.

III. OBJECTIVES OF THE STUDY

To find out the role of Self-Help Groups on rural women empowerment and poverty alleviation in India.

To find out how SHGs support women for entrepreneurship in India.

IV. METHODOLOGY

The descriptive method of the study is used here. This study is conducted based on secondary data, like books, articles etc.

Theoretically the powers of women in India is described as goddesses like Laxmi, Saraswati, Durga and so on, so forth. Women have been symbolised of wealth, knowledge and strength. Wife and mother have got the prestigious position like 'Ardhangini' and symbol of nationality and respect. The status of women is higher than men. Practically the status of women in pre-*vedic* period and *vedic* period was high. But the status of women from the post-*vedic* period was gradually become worse to worsen till medieval period. In British period several reform movements raised, reforms were made and many laws were enacted (Gaur.2011.p.1).

In India two major Self Help Group network give institutional credit. One is National Agricultural Bank for Rural Development (NABARD) and the other is the Swarnajayanti Gram Swarozgar Yojana (SGSY). The credit based system in India was launched as a major poverty alleviation strategy (Sethi.2011. p.18).

The SGSY was launched on 1st April 1999. The costs sharing between central and state government was 75:25. Self-help Groups are major component of the SGSY scheme to being the beneficiaries above the poverty line through provide them income generating assets to them. The process was followed for this bank credit and government subsidy (Sethi.2011. p.19).

In 1980 a number of self –help groups (SHGs) were created in India to provide credit facilities to the poor. The target group is specially poor rural or urban women (Sethi.2011. p.19). Self-help groups are economically homogenous small group of rural or urban poor. Those groups are formed and work voluntarily to save and contribute to a common fund and utilise the fund to socio-economic upliftment of their families and community (Sethi.2011. p.19). It is considered as simple and effective method for poor and encourage members to make small savings. The SHGs are generally formed with the maximum members of twenty and may be less than it (15 person) and they solved issues collectively (Sethi.2011. p.19 & Singh.2008.p12). "R.S. Krishnamoorthy and Makarand Ratnaparkhi defined a self-help group as a small voluntary association of poor people, preferably from the same economic background. They come together for the purpose of solving their common problems through self-help and mutual help..." (Singh.2008. p.13). Every group selects a leader called animator, President and Secretary. The meeting in a month two to three times is called by the animator. The group members in every month save regularly rupees thirty to hundred. After stabilization and creation of funds the group members rotates their saved money to the needy members in low interest rate as per their requirement. The SHGs through B-MASS at block level and D-MASS (DRDA) at district level are being linked to the project of rural development and its external credit system. The State Bank of India now directly provides with low interest rates the financial support to the SHGs (Sethi.2011. p.20).

The Joint Appraisal Teams (JATS) visit the groups. They select the beneficiaries from the list prepared by the group to provide financial assistance for entrepreneurial development of beneficiaries and as a whole their villages. Groups also focus and undertake the non-credit services which is related to literacy, health issues, sanitation and awareness programmes, environmental issues etc. The group also avail the financial facilities offered by the financial institutions and the government (Sethi.2011. p.21).

V. CONCLUSION

The high interest credit system became a problem to poverty alleviate programme. Studies have found that large number of poor people have used the loan amount to fulfil their daily consumption needs. Self-help groups organise very poor people of unorganised sector. In groups the lacking is present in the case of transparency and accountability (Sethi.2011. p.20). The situation of the poor people, specially poor rural women improving their savings; to reduce poverty and social inequality Self-Help Groups play a crucial role through credit system (Sethi.2011. p.20). Training programmes for the

group members make them efficient and enable them to do works in a co-operative group environment (Sethi.2011. p.21). To the way of success of SHGs the major obstacle is lack of marketing channels (Datta & Sinha.2008. p.53)

VI. SUGGESTIONS

The Self-Help Groups are made as an initiative for women empowerment. But somehow it is not successful everywhere for its limitation. Poverty alleviation programme will be succeeded if the interest rate of credit will be marginal. The consciousness amidst women should be increased.

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