



Self Help Groups As An Indispensable & Crucial for Women Empowerment and Deterring Gender Discrimination

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ABSTRACT

After the Modern human being Homo sapiens has been evolved from ape he has been conquering the world with his endless creeping for the resources owing to his modern technological developments he even had his footprints in space all these depicts the point that Man is the giant creature ever present on earth. But then despite his unequivocal development he still follows an irrational and unethical practice known as Gender discrimination since from the ancient times, At this juncture the women are the victims of hegemonic tendencies of men and are subjected to unfair treatment in every sphere of life-social-economical-political which culminates in a life of obliged dependence, unjust and indignity that does not make a true sense of life, Based on this backdrop the review paper stipulates that Self Help Groups-SHG'S an indispensable and incredible association of women that surely achieves the most anticipated aim of women called women empowerment. Apart from the aforesaid the practice of SHG'S also achieves Inclusive growth, financial inclusion, deterring gender discrimination, sustainable development above all it will materialize the concept of qualitative life, The paper reviews about the basic issues of self help groups it's working, Padmavathi as an effective role model SHG and deterrence to the uplifting of SHG'S. The paper extends its reviews on prudent strategic measures for the holistic development of women leading to Women empowerment that the present globalized world is awaiting for.

KEYWORDS : 1.Women empowerment 2.Self Help Groups. 3. Inclusive growth. 4. Gender discrimination.

INTRODUCTION

GENDER DISCRIMINATION & WOMEN EMPOWERMENT BY SHGS

Modern man an evolutionary giant equipped with both exploration and exploitation potentiality that aid him in expanding his foot prints across the globe and becoming the master of resources, this depicts that he has been an advanced technologically compatible free from all the societal malaises, but it's all about one side of the coin. The paper reviews and fingerings about the other side of the coin which stipulates the barbaric, unjust, unethical practice that the man is following from his ancient times called gender discrimination simply means unfair and unjust treatment of a sex in this case female coupled with giving excess priority to other sex in this case male even at the cost of dignity of female. A practice that has been following as an inheritance and as a norm owing to cultural, societal, economical factors. Therefore the paper reviews about the need for a practice which is socially mature, promoting equal distribution of resources among all vital stakeholders and having multifarious implications, the concept which can materialize all these is women empowerment. An indispensable and crucial association that brings about women empowerment is Self Help groups-SHGS.

Empowerment & Women Empowerment

Empowerment means upgrading from a stage of inactiveness to a stage of participating in decision making; it can be achieved through education, training, employed that enables a person to get access to knowledge, resources and eventually participating in decision making therefore a person mobilises from a state of inactiveness/powerlessness to Activeness/powerfulness. In the present context there is a dire need for women to be empowered who are the persons depriving in all spheres and leading an undignified life- A life of meaninglessness.

Women Empowerment enabling women to participate in productive proceedings culminating in a holistic development of herself and the nation as a whole. The paper reviews the role of SHGS in empowering women in India and discusses about its objectives, role models, prudent, proactive, preparedness vis-à-vis to SHGS.

SELF HELP GROUPS: SHGS a gate way for Women empowerment

'Self help groups are voluntary association of women (10-20) from a common socio-economical background for the sake of collective development and empowerment'. Self help groups are the major institutions working across our country for the uplifting of downtrodden and deprived section of the society which are the disconnected people

called illiterate, poor, unaware women especially in rural areas that are leading a low standard and undignified life. The major role played by the SHGs is it involves the most depriving women in a collective fashion so that they can realize their own potentiality and connect with the developmental trends and uplifts not only them but for their entire family that truly justifies the concept of women empowerment.

Objective:

'Collective participation of women to get access to knowledge, resources based on equal distribution of resources leading to overall development of society in general and individual empowerment in specific'.

Sub objectives of SHGs in general are as follows.

- Encouraging women on small scale savings.
- Depositing the savings collectively.
- Regular meetings, interactions for distribution of resources, repayment.
- Rotation based leadership.
- Regular assessment of accounts, financial management.
- Encouraging individual members to utilize the resources for productive purposes.
- Connecting women to developmental issues.
- Empowering women on issues viz...safe drinking water, education to children, sanitation etc...
- Alleviating poverty, and promoting financial inclusion, inclusive growth.
- Dissemination of information vis-à-vis to global issues.



Collective involvement is key for Women Empowerment
Source: www.google.images

The working of SHGs:

As the paper stipulates by reviewing that SHGs propels the most downtrodden towards the developmental trends simply by integrating the women in a collective fashion. A group of women (rural poor generally) will form an association for self and common help and to become microentrepreneur by mobilizing the funds in the form of small savings per week leading to accumulate as a common fund and disbursing the same for a beneficiary depending on the priority of urgency and the receiver will repay the debt regularly mainly by peer pressure that acts as a catalyst which sustain the institution in a productive way, at this juncture the individual members will maintain pass books to get financial accountability and transparency. In order to expand the financial strength of the SHGs the same will be connected to the banking line (commercial banks, co-operative banks, regional rural banks) in the form of opening a savings account in the name of SHG (common but not individual) the amount accumulated will be deposited then lending from the bank which may be 1 to 4 times to the principal amount and the interest will be repaid by the SHG regularly that sustain the institution. The bank will lend the credit without any collateral security as per the norms with accordance to the RBI & NABARD.

SHGs a multifarious institution → Inclusive growth, Poverty alleviation, financial inclusion, sustainable development and deterring gender discrimination

Since the SHGs involves the rural poor women it will surely alleviates the poverty by mobilizing the funds to the needy and utilizing the same for productive outcomes there by rising their earning capacity and uplifts their lives above the poverty line as the women contributes for her family the same will be uprooted from the distress of poverty this also envisages connecting the disconnected people by integrating them to the developmental trends therefore two aims poverty alleviation, inclusive growth will be fulfilled in one shot. In the name of SHGs the banking system involving the masses at the ground level by means of credit disbursement it also materializing financial inclusion. The resources under the crown of SHGs are utilizing collectively, equally, productively in an optimum and cyclical fashion reaching to the stage of sustainable development. Finally the women are upgrading themselves in all spheres driven by financial terms it will definitely change the attitude of society on women in a positive channel there by the instances of gender discrimination will gradually declined paving the way for a mature, prosperous society.

Padmavathy as an effective role model for SHG

The mahila abyudaya podupu sangam is a voluntary association of poor women (10-15) in tirupathi became an effective role model for SHGs. Different sangams are combined to form padmavathy and become a symbol for others owing to their effective financial management, 100% repayment, contributing new groups that promote holistic development of the region. It not only manages the financial issues but also other developmental issues like dissemination of governmental schemes and availing larger credits to the needy and with wider participation from divergent areas all these promotes padmavathy model as an effective SHG.

Indian Societal perspective a major setback for women empowerment

Women the most discriminated and suppressing individuals from all the developmental issues and leading a distress full and barbaric life for them development is a mirage that can never been materialized finally culminating as an orthodox homemaker/house keeping, It is this the society envisaged and witnessing women along the generations unfortunately the society does not have enough maturity to allow women to reach higher positions and becoming a major setback and hurdle for women to get through.

Conclusion

Since Women are the most underprivileged and deprived individual of the society empowering them is the moral duty of the society in general and men in particular especially getting them aware about the developmental trends, participating in decision making so that she will uplifts herself and take care of her children which in future leads to the stronger development of household and long run country as well in these regards SHGs are an effective and crucial strategic way for the women empowerment due to it's involvement of down trodden and will bring shine and glory to the life of women and eventually upgrade their quality of life so that our country will be running on the holistic developmental trend coupled with inclusive growth where in women as one of the major stake holder that truly justifies the concept of women empowerment in India which our country needs more.

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