



## Self Help Groups and Human Rights - a Socio - Legal Study

### KEYWORDS

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### ABSTRACT

Self Help Groups and Human Rights are biggest concerns of state governments all over the country (India) in the present times, Self Help Group is a small economically homogeneous and affinity group of rural and urban poor which is voluntarily ready to contribute to a common fund to be lent to its members as per group decision. Which works for groups solidarity, Self Group, awareness, social and economic empowerment in the way of democratic functioning. The Self Help Group movements become a silent revolution within a short span in the rural credit delivery system in many parts of the world including India. This article communicates the status of Self Help Groups in Andhra Pradesh with reference to Human Rights

### Self Help Groups

The Groups to act of relying on their own efforts and abilities in order to solve their problems, rather than depending on other people for help - Rural Bank - People that are all the same

Self Help Groups movement had been designed to benefit women, especially in rural belt, towards providing them social status and identity. Today, Self Help Group movement has almost stabilized in the country. And most of the Self Help Groups in the country are with women as member of the groups in rural and urban.

Indian constitution guarantees fundamental rights to women without discrimination. And these constitutional guarantees have been expanded and highlighted by the Supreme Court in various decisions. But still women are fighting for equal status in society. Indian Government and International Organisations are still working for women's status.

The government of Andhra Pradesh has taken up women's empowerment as one of the main strategies to tackle socio-economic poverty through Self Help Groups there are about 10,62,000 Women Self Help Groups in Andhra Pradesh, covering nearly 1,17,09,262 of rural poor women. Today Self Help Groups of Women in Andhra Pradesh are nearly 6,00,000 and focused around economic activities like savings, collective marketing promotion of individual enterprise and in the process moving into the mainstream of society. In the process leadership qualities blossom, discipline prevails and the true democracy regain to function. This also helps add value to the work they do, to their families and their communities. Self Help Groups actively formed in Andhra Pradesh. Andhra Pradesh accounts for nearly 50% of the total Self Help Groups banks credit in the country. Self Help Groups are playing an important role in optimization of natural and human resources through peoples participation and achieving the goals of vision 2020. In Self Help Groups movement both government and non-governmental organisations are involved.

The concept of Self Help Groups serves the principle "by the women, of the women and for the women". The origin of Self Help Groups is from the brain child of GRAMIN BANK of Bangladesh, which was found by the economist,

Prof. Mohammed Yunus of Chittagong University in the year 1975. This was exclusively established for the poor.

Self Help Group is a small economically home generous and affinity group of rural and urban poor which is voluntarily ready to contribute to a common fund to be lent to its members as per group decision, which works for group's solidarity, self-group, awareness, social and economic empowerment in the way of democratic functioning. The Self Help Group movements become a silent revolution within a short span in the rural credit delivery system in many parts of the world. It has been documented that most of the developing countries including India, have taken up this on a large scale. In 1997, World Micro Credits Summit at Washington covered the development and the developing countries to tackle the serious problems of poverty by using Micro Credit as a tool to empower the poorest sections. A global movement has been launched to reach 100 million of the World's poorest families by the year 2005. Government of India and State Governments are taken lot of initiatives to strengthen the institutional rural credit system and development programmes. The Indian government adopted the approach of Self Help Groups to uplift the rural poor women focusing on direct involvement of women in programming and management, effective collaboration with community organization, organizing and strengthening of women's Self Help Groups, sensitization and advocacy of gender just society, organizing women in different groups to undertake credit productive activities to earn their livelihood and to develop rural community.

Every member in Self Help Groups has rights to determine goals, objectives vision of the group, participate in every activity of the group like meetings and decision making, leadership function, access loans from the pooled corpus funds of the group, share in the groups wealth, scrutinize group's records, inspect poverty, withdraw from the membership in genuine circumstances. And also has duties to accept goals, objectives, vision of the group, participate in all groups activities, aware and abide group norms and rules, participate in group meetings and decision making, contribute minimum agreed thrift amount to the group, act with diligence in discharge of group responsibilities, discharge debt liability by the group, participate in supervi-

sion of group finances, business, defend the group at all fora. In Self Help Groups every member is a part of management and transparency is the watch word.

Self Help Groups of women in India have been recognized as an effective strategy for empowerment of women in rural as well as urban areas bringing women together from all spheres of life to fight for their rights. The access to credit can be seen as the motivational factor behind the formation of Self Help Groups and the bond sustains the groups overtime. However, Self Help Groups have a potential that goes beyond mere economics of loan management. Once a group has been formed, the credit limits established and the group meets on a regular basis and gradually the groups tend to take on a much wider social role. More precisely the Self Help Groups provide a forum in which people can meet on a regular basis and discuss various issues or concerns that the members face in their day to day life.

Non-financial institutional linkages of Self Help Groups are still rather weak within the exception in drinking water and sanitation sector. Self Help Groups truly perceived as a social capital, only after they have gone through a process starting with mobilisation, organization and functioning. During this entire process communication, leadership, decision making, conflict resolution skill have to be consciously cultivated and developed. In this, women in Self Help Groups gain greater control over resources physical, human, financial and intellectual and challenge the ideology of patriarchy and the gender based discrimination against women in all the institutions and structures of society. Self Help Groups can be measure empowerment through awareness, participation, mobility, economic independence, decision making and self-perception as six dimensions.

Self Help Groups would lead to benefits not only to the individual women and women groups but also for the families and community as a whole through collective action for development. The benefits for Self Help Groups are multifarious. Self Help is a fundamental tenant of recent expounded strategies of basic needs and self-reliance. Self Help Groups are one of the best sources to achieve constitutional goals which will improve the quality of their lives through greater access to and control over resources. Self Help Groups can be tackle poverty and enable the community to improve its quality of life through social mobilization of the poor.

The promotion of human rights in the administrative system is a vast one. Respect for basic human rights and fundamental freedoms is the hallmark of civilized society and it can be observed in the system of Self Help Groups to empower women for sustainable development. The state cannot deprive any person of the right to live with basic human dignity. Hence Self Help Groups can be provided and protected by the state through Indian constitution and other legislations.

Human Rights are those minimal rights which every individual must have against the state or other public authority by virtue of his being a "member of human family, irrespective of any other considerations". Human Rights are

natural rights and human rights means individual rights of freedom of thought to be fundamental to a civilized society. They include freedom of expression movement and association, implementation of the due process of law, equality before the law and the right not to be subjected to cruel or degrading punishment.

The universal declaration of Human Rights (UDHR) contains 28 articles and United National General Assembly adopted in Paris on 10<sup>th</sup> December 1948. The two covenants came into force in December 1976 for the observance of human rights they are the Covenant on Civil and Political Rights and the Covenant on Economic, Social and Cultural Rights. In 1967 the United Nations General Assembly adopted the declaration on the convention on Elimination of Discrimination against Women.

In India the Supreme Court has been playing a commendable role towards the development of Human Rights jurisprudence on a very solid footing. The issues of Human Rights is a dynamic, universal and complex one. There are many provisions in the law covering a wide area of personal life of women like marriage, divorce, adoption, maintenance and alimony. Property rights have been bestowed on women by Hindu succession Act and special amendments to penal legislation have been made to widen the scope of protection for women against cruelty, rape and other crimes.

The Supreme Court of India, in a number of important decisions has significantly expanded the scope and frontier of human rights. Particularly through public interest litigation too significantly expanded the scope and frontier of human rights. In this process the court has not only dispensed with the law of locus standi, but also the law of procedure. The Self Help Groups can be moved even by a letter addressed to the Judge of Supreme Court or High Court in place of ordinary process of petition supported by affidavit. Significant strides in human rights jurisprudence in the country, particularly in favour of the weaker sections had taken place as a result of the public litigation and display of judicial activism by the courts. Article 21 of the Indian constitution guarantees "Right to Life". The court held that "the Right of Life is not limited only to protection of family and it includes the right to live with dignity and all that goes with it, viz. the bare necessities of life such as food, clothing, shelter, health and education over the head.

Legal Aid is the right of every indigent and constitutional obligation of the government. The concept of Legal Aid has broadened in the social welfare state. Hence Self Help Groups can be provided representation through lawyer at state expense in court proceedings but includes legal advice, legal awareness, legal mobilization, public interest, litigation, law reforms and a variety of strategic and preventive services, which instead of assisting each individual case by case basis, will help them as a class to avoid helplessness arising from poverty and promote equal access to justice.

The protection of Human Rights of members in Self Help Groups is a dynamic concept and the best way to Human Rights Education for Self Help Groups is Rights Based Approach.

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