



## Empowerment of SHGs – Need for Education

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### KEYWORDS

Zinc coated wire, Tungsten wires, MRR, DOE, Surface Roughness.

Self Help Groups (SHGs) have become one of the most important means for the empowerment of poor women in almost all the developing countries including India.

Though the concept of Self Help Groups originated in Bangladesh, in India both governmental as well as non-governments (NGOs) took initiation to bring them up in India, and this concept has been promoted as one of the anti-poverty agendas. SHGs have a variety and numerous goals before them to achieve. SHGs help women to develop leadership abilities among poor people, especially women. They also motivate to increase literacy rate and school enrolments, and to control infant mortality rate and also to promote gender justice in the society.

For better performance of SHGs NGOs who are in the field of socio-economic development of the marginalized sections in the society since last four to five decades, had initially organised Credit Unions and Mahila Samajams for active participation of people in development initiations and also for thrift and credit facilities. Since, the emergence of SHG system, as per the initiatives of National Bank for Agriculture and Rural Development (NABARD), and Directives from Reserve Bank of India (RBI), from the beginning of 1990s most of these Mahila Samajams and Credit Unions converted into SHGs and linked them to financial institutions. In India there is tremendous potential in this endeavour if the vision of SHGs is expanded beyond transacting money to include local concerns about quality of life. In this context the role played by women's collective action for the emancipation and empowerment of SHGs is highly significant.

With this background the present study is aimed at focusing on the social, economic and community empowerment as well as leadership and capacity building of SHG women, by providing education, since education has been recognized as one of the most important parameters for better performance of SHGs.

### Objectives of the Study:

- To understand the importance of education
- To examine the need for education to Self Help Groups

### Methodology:

The present study is totally based on secondary data. The required information and related literature on Self Help Groups was collected from various sources which have been duly acknowledged. Further wherever necessary, relevant websites were also consulted for obtaining data. Various programmes of Government of India which centered Self Help Groups were also referred for the collection of data.

### Observation and Analysis of Data:

The practice of savings and thrift among the people was as old as banking system. The habit of savings encourages the individual to work for the development of family and also to share with others which promotes group activities in the society.

The government with the help of NGOs participation promoted several thrift programmes first in rural areas and later extended them to urban areas with the support of different departments like District Rural Development Agency (DRDA), Integrated Tribal Development Authority (ITDA) and programs like, Indira Kranthi Pathakam (IKP), etc.....

The growing social awareness across the globe has brought a number of the issues to the fore front among which gender equality and empowerment of women are very significant. The education is the highest liberating force and the rise in the levels of education which nourishes progressive outlook and the advent of industrialization and modernization have effected a sea change in the attitudes and thinking pattern of the people. Further empowerment will not succeed with the absence of education. The scheme of micro financing through SHGs has transferred the real economic power in to the hands of women and has considerably reduced the dependence on men. This has helped in empowerment of women and building self-confidence, but lack of education often comes in the way and many a times they had to seek help from their husbands for day-to-day work viz-bank accounts, maintenance of group accounts, Registers, Ledgers etc. The adult as well as non-formal educational opportunities provide these women to improve their skills. Training in different vocations and skills play an effective role in the management of SHGs.

### Concept of SHG :

A SHG is a small group of persons who come together with the intension of finding a solution to a common problem with a degree of self – sufficiency. With the development initiatives, SHGs can be formed around various issues related to livelihoods and resources. Micro finance programmes are currently being promoted as a key strategy for simultaneously addressing both poverty alleviation and women's empowerment.

The SHG concept covers the following approaches :

- Capacity building, Formation for Social Capital
- Non violent activities, Economic Development
- Community Economic Development
- Sustainable Economic Development
- Formation of Social Assets or Assets Based Community Development.
- Faith Based Community Development
- Community Organisation
- Participatory Development

### Empowerment of Women:

The women's movements and a wide spread network of Non-Government Organisations which have strong grass-roots presence and deep insight into women's concerns have contributed in inspiring initiatives for the empowerment of women.

However, there still exists a wide gap between the goals enunci-

ated in the constitution, legislation, policies, plans, programmes and related mechanisms on the one hand and the situational reality of the status of women in India, on the other.

Gender disparity manifests itself in various forms, the most obvious being the trend of continuously declining female ratio in the population in the last few decades and wide gap in the literacy rates between males and females. Women's equality in power sharing and active participation in decision making at all levels is necessary for the achievement of all kinds of empowerment. Therefore equal access to education for women and girls is must. Special measures should be taken to eliminate discrimination to provide universalization of education, eradication of illiteracy, create a gender sensitive educational system, increase enrolment and retention rates of girls to improve the quality of education to facilitate life-long learning as well as development of occupation/vocation/technical skills by women.

### Need for Education for Empowerment of SHGS

In any society education is a reasonably good indicator of development. Spread and diffusion of literacy is generally associated with essential trait of today's civilization such as modernization, urbanization, industrialization, communication and commerce.

It is evident from the census reports that there is gap between the male and female literacy rates since independence. Further according to some studies on SHG women the majority of SHG Women in India are illiterates and even not educated upto secondary school level. Women constitute 50 percent of the country's human resources and their contributions are vital for the nation's progress. Their development is regarded as an important approach to raise the levels of productivity and to break the vicious circle of poverty, for which better health and education forms important. These factors not only improve the physical well being of the individuals directly, but also enhance their productivity and ability to contribute to the 'National Income'.

In this context it is relevant to study the importance of education for women and the provisions available for women's education in India. To acquire a better quality of life, education is highly essential. The word 'education' implies the characteristics of both the types of materialistic knowledge, as well as spiritual. Mahatma Gandhi said that "education is a means for an all round drawing out of the best in child and man-body, mind and spirit. Literacy is not the end of the education or even the beginning. It is one of the means where man and woman can be educated". Thus Gandhiji's concept of education stands for the balanced and harmonious development of all the aspects of human personality. Moreover, the 'Human Rights' concept also tells that each human being has right to live with human dignity (Universal Declaration of Human Right 1948, Articles 14-26). It is nearly six decades since the UN General Assembly adopted the Declaration of Human Rights – on 10<sup>th</sup> December 1948. This declaration listed 30 Articles. Out of which:

#### The Article 26 states that:

- Everyone has the Right to Education, Education shall be free, at least in the elementary and fundamental stages. Elementary education shall be compulsory. Technical and Professional Education shall be made generally available and Higher Education shall be equally accessible to all on the basis of merit.
- Education shall be directed to the full development of the human personality and to the strengthening of human rights and fundamental freedoms. It shall promote understanding, tolerance and friendship among all nations, racial, religious groups and shall further the activities of the United Nations for the maintenance of peace.

The Constitution of India also confers on women, equal rights and opportunities in all fields – political, social, economic and legal. The Government of India, has endorsed the same through its Plans,

Policies and Programmes launched at different points of time. The article 15 of the Constitution of India prohibits any discrimination on grounds of sex (Constitution of India Article 15 (1) (3)). In spite of these, women have not been able to take full advantage of their rights and opportunities in practice for various reasons.

The magnitude of illiteracy among women in India is very high. Only 65.46 percent of women are literates as per 2011 census. It reflects that India is not utilizing the potential workers in a proper way. There is either unutilisation or under utilization of women's capacities and skills.

**The reality exposed:** In Independent India, education acquired special significance and has been supported by the Government from time to time through its policies and programmes. Therefore in recent years the education system expanded rapidly. But the gender gap in literacy rate remains conspicuous by its presence. The following facts and figures throw light on the gravity of the problem which is a reality and the seriousness of the task ahead.

### Literacy Rates from 1951 – 2011

Year	Males	Females	Total	Gap
1951	27.16	8.86	18.33	18.30
1961	40.40	15.35	28.30	25.05
1971	45.96	21.97	34.45	23.99
1981	56.38	29.76	43.57	26.62
1991	64.13	39.29	52.21	24.84
2001	75.26	63.67	64.83	11.59
2011	82.14	65.46	74.08	16.68

Source: Registrar General and Census Commissioner India 2011.

### Factors Responsible for Low Literacy Rates among Women:

The literacy rate in the country has increased from 18.33 percent in 1951 to 74.48 percent in 2011 census. The female literacy rate has also increased from 8.86% to (in 1951) to 65.46% (in 2011). It is noticed that female literacy during the period 1991-2011 has increased by 26.21% where as male literacy has rose by 18.10%. Though there is an increase in female literacy rate, still 35% of women are illiterates in India (Statistics on Women, 2011).

In spite of a number of National and International Programmes in implementation to eradicate illiteracy from our country, especially among women, the gap between male and female literacy still persists. The factors responsible for low female literacy rate in India are identified and listed below:

- Gender based inequality
- Social discrimination and economic exploitation
- Occupation of girl child in domestic chores
- Low enrolment of girls in schools
- Low retention rate and high dropout rate.
- Deprived of access to information and alienated from decision – making processes.
- Absence of female teachers in schools.
- Schools established in far away places etc.
- Cost of Education
- Not interested in studies
- Education is not considered necessary and required for household work.

In view of the reasons mentioned above women especially rural women have not utilized the available educational facilities. But for better performance of SHG women imparting skill oriented education it is very important. A number of social issues including gender and family, child labor, disability and poverty alleviation need to be addressed in the context of SHGs. If women in the SHGs are provided with proper knowledge on gender issues and minimum educational base, then the performance of SHGs will be even more significant. SHGs formations largely take place around women since they are seen as more credit worthy than men. But the process of empowerment and poverty alleviation can be more sustainable when all the members of the family are involved and

educated. Hence women's groups are taken as an entry point for the formation of men's groups. Following the success of these SHGs the state has promoted significant increase in SHGs using social mobilization approach.

### Conclusion :

There is absolutely no doubt that SHGs have led to an expansion in the economic spaces of members. The financial status of households and savings capacities have improved due to improvement in access to formal credit institutes, since SHGs are linked with banks. Access to credit has enabled women to undertake economic activities which tend to be an expansion or strengthening of existing traditional activities. Women have taken up new occupations and the diversification of occupation to non agricultural activities has enhanced the quality of income of the households by reducing the dependency on risk-based agriculture. But there is an urgent need to provide SHGs with proper skill based vocational trainings with required educational base for better and effective performance of SHGs.

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