



Women Empowerment Through Self-Help Groups In Himachal Pradesh: An Analysis

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Abstract

Women contributed significantly to the development of society and the economy by upholding a variety of standards, including those around procreation, home responsibilities, and productive endeavors. The majority of developing nations, however, discriminate against women based on their gender. Based on their standing in relation to other family members, women who live in the same home are subject to a number of constraints. As a result, women's power and options are constrained not just by their unique traits but also by the outside forces that have an impact on them, such as constitutional rights, societal norms, and domestic circumstances (Bolt, V. J. a. B., Kate, 2003). Even though the Indian Constitution guarantees women equal rights, cultural and sociological barriers prevent Indian women from taking advantage of this right (Sen, A., 2001). The key causes include financial dependency, the population's gender ratio, health state, pay disparities, and a lesser level of involvement in household decision-making. While the status of women has improved over the past 20 years, societal and institutional barriers continue to limit the opportunities for gender equality in areas including job, caregiving, and domestic freedoms (Stewart, S., 2004). In India, the government and non-governmental organizations are working to facilitate and improve the opportunities available to women by focusing on empowerment strategies to bring women from a condition of dependency to a state of independence. This paper is an attempt to understand the concept of Women empowerment and how the Self Help Groups as an agency used to uplift the status of women. It will also focus on the role of National Rural Livelihood Mission (NRLM) in empowering the women in Himachal Pradesh.

Keywords: Women empowerment; Women rights; Self Help Groups (SHG's); Development; Micro- credit.

Introduction

Women empowerment is defined as making women able to enjoy their rights to control and improve their economic conditions. The cornerstones of empowerment are described as having agency, being conscious of gendered power dynamics, having self-assurance, and having self-esteem. The government of India has taken many steps for the empowerment of women and enforced various measures, including constitutional measures, legal measures, and educational and economic development programs. Empowerment is a method of gaining control over a group's operations; it is defined as taking part in a group in a respectful and reflexive manner for the acquisition of equitable command over and rights to resources. It's also a practice by which the disadvantaged become conscious of the power dynamics that exist in their lives, and build abilities and expertise for getting control, exercise control without infringing on others' privileges, and encourage others in their group to become more powerful (Kabeer, N. ,1995).

The notion of women's empowerment takes its roots from the various important critics and debates brought about during the 1980s global women's movement, when feminists in the developing world voiced their displeasure with the "Women in Development," "Women and Development," and "Gender and Development" models. Because of this, the primary strategy for empowering women is to increase people's independence and capacity for self-reliance, with a focus on enhancing mindsets toward success and self-confidence. Many methods have been developed to support women's empowerment. These strategies include empowering women, reducing poverty, and achieving financial independence. Self-help groups (SHGs) have recently emerged as one of the most sophisticated and effective strategies for women's emancipation in the nation as a whole, as well as in Himachal Pradesh. These clubs are voluntarily formed by women who share common interests and collaborate to achieve social and economic goals (Mayoux, L. ,1998).

These organizations were started with the intention of mutual support and well-being. The majority of self-help groups in India are started by women, and each organization has between 10 and 20 female members. Self-help group participation brings previously unconnected women together and provides opportunity for information sharing and discussion on developmental difficulties. The self-help groups were founded with the following goals in mind: encouraging group activities for the execution of sustainable development and welfare programs with women groups' engagement. Trying to inculcate the habit of saving and financial inclusion in low-income women (McWHIRTER, E. H , 1991).

In India, the notion of self-help groups emerged in 1970, when Ella Ben Bhatt setup self -employed women's Association in Ahmedabad, which gave credit to women to assist them become self-sufficient and self-employed. In the year 1992, NABARD initiated a program to promote self help groups and provide microcredit to poor women. The government of India also initiated various programs to promote women's self-help groups by launching many schemes such. The self-help group approach not only generates women's income but also helps women to uplift their socio-economic development along with their contribution to the process of empowerment (Batliwala, S, 1995, September)..

CONCEPT OF WOMEN EMPOWERMENT

Women are the main drivers of the economy at all levels, and empowering women is essential to ending poverty. Women's participation in reducing deprivation through both financially rewarding and non-financially rewarding action at home and at work has given members of these groups a great deal of confidence. Empowerment is the process through which a person comes to grasp the relationship between their goals and their knowledge of how to achieve them, as well as the relationship between their goals and their successes. It is a concept that describes the process of creatively leveraging one's own resources to acquire and exercise power. This has greatly boosted each group member's confidence. Additionally, a method of utilizing one's talents has offered self help group participants a great deal of self-assurance. The empowerment of women requires educating them to become more aware individuals who are engaged in politics, productive in the workplace, and self-sufficient, as well as able to engage in educated discussion on topics that have an impact on them (Deshpande, a, 2006).

The notion of women's empowerment was first proposed during the world level Women's Conference in Nairobi in the year of 1985, and that described it the transfer of societal power and resource control in favor of women.¹¹ In its definition of women's empowerment, the aspects of the United Nations Development Fund for Women are as follows:

- Attaining comprehension and knowledge of gender issues and the transformations that can be made to these relations.
- Acquiring self-worth, confidence over one's ability to bring about needed outcomes, and control over one's own lives.

In India, 2001 the country designated this year as Women's Empowerment Year. However, a pronouncement alone may not be enough to bring about the desired improvement in women's standing. Women's empowerment therefore refers to the transformation of members of underrepresented groups. It suggests that the hidden meaning of empowerment includes political, social, and cultural empowerments. Development organizations should strive towards empowering behavior rather than empowerment in order to change the conversation's focus. Thus, the "empowerment" of women should be seen as the removal or reduction of obstacles that prevent them from achieving their objectives (Panucha, S., & Khatik, A. ,2005).

WOMEN EMPOWERMENT IN THE CONTEXT OF INDIA

The government of India announced the new millennium by proclaiming 2001 as a "Women's Empowerment Year," in order to concentrate on a dream "where women are equal partners with men." The most widely used definition of "women's empowerment" is the capacity to exercise total control over one's actions.' The statuses as well as reactions of women in our society have changed dramatically during the last several decades. Policy approaches have shifted from the 1970s' "welfare" idea to the 1980s' "development," and now to the 1990s' "empowerment" idea. Some groups of women's increased awareness of their oppression in numerous facets of

domestic and public life has accelerated this process. They can indeed organize themselves around issues that might affect how they stand as a whole.

WOMEN'S EMPOWERMENT THROUGH MICRO-FINANCED (SHGS)

Micro-finance to low-income households has become almost unquestionably regarded as one of the most effective programs to relieve poverty in developing countries. Microfinance institutions, by definition, are those that provide small-cash loans and to help the impoverished in rural, and urban areas enhance their income and raise their level of living, other financial services and products are offered. This type of description covers a wide range of actions, from individual agents in the informal sector to informal groupings and formal sector institutions. Self-Help Groups (SHGs) have been widely recognized as a method to harness social capital and enhance the well-being of those who are less fortunate. Local forms of association based on trust, reciprocity standards, and networks are now mainstream development organizations' and the World Bank's social capital strategy. They build not only economic and social wealth, but also collective consciousness in the face of persecution in developing countries. The Self-Help Group was created with the goal of empowering rural women living in poverty. One of the most important requirements for women's upliftment is their social and financial empowerment, as stressed by the national women's perspective plan (GOI, 2003). Self-help groups are characterized as voluntary associations that place a high importance on interpersonal communication and helping one another in times of need that the majority of its members regard as changeable, pressing, and personal. In India, these self-help groups were promoted by NGOs, Banks and Co-operatives. The NABARD launched a pilot project for linking SHGs in February 1992. The NABARD gives 100 per cent refinance to the Banks on their lending through SHGs.

Self help Groups (SHGs) can be defined through following:

- The Self help Groups (SHGs) are essentially informal voluntary associations of people formed to attain a collective goal.
- People who are homogeneous with respect to social background, heritage, caste or traditional occupations come together for a common cause to raise and manage their collective savings for the benefit of all the group members.
- Usually, the focus is on poor and that too on women.
- The SHGs can be formed for any common cause or development activity. Normally it is found that initially though the groups are formed for a specific activity, gradually they diversify and take up more than one development activity in the area.
- SHGs practicing saving and credit along with other activities have been more successful and sustainable generally.

• The various types of possible groups are: (i) Savings and Credit Groups, (ii) Social Forestry Groups, (iii) Water Users' Groups, (iv) Watershed Development Groups, (v) Farmers' Interest Groups, etc.

<http://www.mcrhrdi.gov.in/ASO/week-5/Women%20Empowerment%20Through%20SHGs.pdf>

THE SELF-HELP GROUP MOVEMENT IN HIMACHAL PRADESH

Himachal Pradesh has risen to the top among India's hill states. Himachal Pradesh covers 55,673 square kilometers and has a 68.6 lakh person population (according to 2011 Census of India). In Himachal Pradesh, the density per square kilometer is 123, the literacy rate is 83.78 percent, and the sex ratio (females per thousand males) is 972 (GOI Census, 2011). The Self-Help Group movement has taken root in this state and is now well established. With the help of human resources and financial items, the movement has grown. —In the state, 35000 Self-Help Groups (SHGs) were active. By the end of December 2007, Himachal Pradesh had 29000 Self Help Group credit tied in schemes with banks. In Himachal Pradesh, there were 16586 Self Help Group villages and 986 bank branches associated with the microcredit movement as of December 2007. The centrally funded scheme, 'Swaymsidh,' is being implemented by the department in eight blocks, namely Rohru, Baijnath, Chamba, Solan, Pachhad, Jhanduta, Lambagaon, and Kersog, for empowering women economically and socially. So far, 800 women Self-Help Groups (SHGs) have been created in these blocks under this plan, and members of SHGs have saved a total of Rs. 160.85 lakhs through this scheme as of December 2007. Under the ICDP, this scheme is entirely funded by the government. Each block has developed 100 Self Help Groups as a result of this. There are 745 Self Help Groups in the state that are affiliated to a bank for microcredit. They have disbursed a total of Rs. 268 lakhs in loans to 7196 women. Up to Rs. 10585 lakh is being saved and inter-loaned by all Self-Help Groups. SHG members engage in income-generating activities such as beekeeping, dairy farming, mushroom growing, and pickle cultivation (hp.govt.in).

In Himachal Pradesh, the National Rural Livelihood Mission (NRLM), which seeks to assist all underprivileged households and boost them so they can reduce inequality and live honorably, is being successfully carried out. About 50,000 women from BPL and low income homes in the state have been integrated into the mission through 9146 Self Help Groups (SHG). Around 11000 SHGs have been established since the NRLM's launch in 2013–14, with a total credit of Rs. 90 crores granted over such a three-year period. Additionally, a significant human resource base has been created by selecting 300 dynamic women and using a rigorous technique to transform them into community resource people. During the previous fiscal years, 52 village organizations were founded, each of which received community investment monies. Since April 2013, NRLM has started operating in the State with the objective of improving and enhancing monetary support to low-income households with the objective of reducing poverty through community inclusion, the development of agencies and competence, wealth creation, the saturation strategy, the development of skills, and a variety of sustainable rural livelihood.

The first phase of implementation has designated “Kandagaht (Solan), Mandi Sadar (Mandi), Nurpur (Kangra), Haroli (Una), and Basantpur (Shimla)” as Intensive Blocks; the other Non Intensive Blocks will be addressed in phases over the following four years. Since the program's commencement, the state contribution is Rs. 333 lakh and the Center Government has approved Rs. 1492.11 lakh for the Pradesh. All BPL families in Himachal Pradesh were first included by the NRLM, while all of the poorest and those on the verge of poverty will then be selected through a participatory detection phase and grouped into SHGs. These organizations have partnered with banks to provide microfinance. For the initial launch of their business, the Financial institution would provide every Self - help group Rs. 2-3 lakh at 7 percent interest. Based on the SHGs profitability, this loan might be extended up to Rs. 10 lakh. All women SHGs would be eligible for loans from Shimla and Mandi district's banks up to Rs 3 lakh at 7 percent interest. Additionally, these SHGs get a 3 percent financial assistance as an interest subsidy if they repay their loans on time, bringing the effective rate of interest down to 4%. (Gov. Himachalpr.in).

REVIEW OF LITERATURE:

Mula G, Sarker S 2013 in the study made an effort to evaluate how microfinance has empowered women. It happened in the Cooch Behar area of eastern India. The sample size was 48 groups of twelve blocks with 144 people total (four SHGs from each block). Pairwise t-tests and Impact Index analyses were used to evaluate the impact. According to the survey, the majority of participants were middle-aged and from Scheduled Caste farming households. The SHGs engaged in a range of income-generating pursuits. The findings demonstrated that after joining the SHG, members' economic empowerment indices, including income (65.39%), employment (78.94%), investment (66.25%), savings (120.02%), assets (32.44%), and consumption (5.12%), had improved. At the 1% level, the calculated t-values for economic indicators were significant. A multiple regression study revealed that investments, the emergence of new employment, and assets had a substantial influence on the members' income. These components made up 83% of the whole. Economic and social emancipation gains were determined to be worth 29.30 and 36.37, respectively. In a nutshell, it seems that SHG-based microfinance is a cutting-edge, action-oriented rural development strategy that might be utilized to capitalize on the gesture for the betterment of economic and social circumstances.

Sahoo A 2013, SHGs have grown into a sizable movement in India in recent years. India has had success with Self-Help Groups (SHG) in empowering women and reducing poverty in both rural and urban regions. Many Indian women highly esteem the movement and credit it with raising their level of living. Nevertheless, women still do not have the amount of empowerment that is expected. The current study's objective is to assess SHGs' contributions to women's emancipation in the Cuttack District of Odisha. The primary objective of the study is to investigate the ways in which SHGs mobilize funds, extend loans to individuals in need, collect loan repayments, and generate opinions among SHG members on an expansion of decision-making authority.

Phan L 2013, the connection between women's empowerment and reproduction has received significant attention in studies on gender and development. It is believed that as women's standing rises, so will their chances of finding a job and excelling in school, as well as giving them more power over choices. Such improvements in women's empowerment are expected to be followed by a decline in fertility. Regarding how changes in reproduction rates are influenced by the empowerment of women, several hypotheses have been put up. The precise effects of women's empowerment on fertility have not yet been determined. This study outlines four key mechanisms by

which women's suffrage impacts their ability to conceive. Women's engagement in decision-making, female education, engagement in the labour force and use of contraceptives by women in conjunction with population policy are four facets of women's empowerment that are commonly shown to have an impact on women's fertility. Both the empowerment of women and fertility are influenced by patriarchal cultural norms such as the demand for high fecundity and sons. Increases in women's empowerment are frequently linked to lower fertility rates, whereas decreases in women's empowerment and greater fertility are frequently linked to patriarchal cultural influences.

Brain P and Joseph P 2016) in this article, gave a theoretical and empirical evaluation of a cost-saving innovation in "self help group" microfinance services, where privatized agents are compensated for their services through membership fees. Currently, agents provide members free services and are paid by an external source. In this multi-country randomized control research, we evaluate the effects of this incentive scheme's adjustment on agent performance and behavior as well as overall village-level outcomes After a year, we find that privatized agents establish organizations, recruit members, manage finances, and enable loans at a level that is equivalent to the NGO but at a far lower cost. Higher levels of borrowing, business-related savings, and business investment are observed at the village level. When self-help groups are run by persons with a clear financial incentive, we discover that they aid customers who are more business-oriented.

Sangvika B, Pawar A and Kotle A 2019, in his research discusses the features of entrepreneurial growth in India utilizing self-help groups (SHG). It is a fresh strategy for fostering entrepreneurship and generating employment. The growth and development of any nation and civilization depends on entrepreneurship. The majority of self help firms functioning in India are run by women. It offers social equality, economic progress, and self-determination to its members. A self-help group is a small, unofficial, voluntary association of persons from similar socioeconomic situations. It makes it possible for people to become self-sufficient, independent, and dependent. Because they are more adaptable and informal, self-help groups are more imaginative and creative in how they work together to solve their common problems. Although India's unemployment rate is rising and impacts women more than men, self help groups are encouraging women to start their own businesses, which has led to small increases in income and employment. The study's pilot participants were 240 members of self-help groups in India. They responded to a survey. A factor analysis was used to determine the advantages, and the study's findings reflect the operation, creativity, and difficulties of self-help group entrepreneurship. The frequency, significance, and demography of entrepreneurial self-help organizations are also examined (Participation in Household decision- making Almost 88.7% of Indian women who are now married prefer to take part in important household decisions on their own health, make significant purchases for the home, and pay visits to family members.

In order to train the staff of One Stop Centers (OSCs) across the nation on how to handle psychosocial and mental health care needs to support women facing violence and women in distress, the Ministry of Women and Child Development has contracted with the National Institute of Mental Health and Neuro Sciences (NIMHANS). Men

are beginning to appreciate women's perspectives as partners in the family in our culture, which is changing. Today, more women take part in important home choices. According to NFHS-5 data, 88.7% of women now, compared to 84% five years ago, are involved in important household decisions. In the last 10 years, there has been a significant decline in the frequency of domestic violence. According to NFHS-5 statistics, 29% of married women report having experienced marital abuse, down from 39% ten years ago and 33% five years ago (**Ministry of Women and Child Development 2022**)

Kumar N et al 2022, explained that in many developing nations, microfinance organizations are a significant source of small-scale rural loans. Inconsistent and based on small-scale projects, data on the effect of India's now common women-only savings and credit self-help groups (SHGs) on household expenditure and asset accumulation are available. In addition, nothing is known about how long impacts last at various scales. To analyze the effects of SHG participation on family spending and asset ownership, we use panel data on more than 2500 households from five Indian states. Over a four year period, we find small but significant impacts of SHG involvement on household expenditure and livestock ownership. The effect of membership time is mild, suggesting that early benefits may fade as the program scales up, despite the small sample sizes that limit our ability to draw firm conclusions. The supporting data on routes is convincing, and related research demonstrates that SHG engagement enhances access to benefits, empowerment, and knowledge. Even while the direct effects of SHG participation might not be enough to close credit access disparities that the rural poor confront, effects via these other channels could increase the advantages of these organizations.

CONCLUSION

Poverty is one of the major stumbling blocks to the economy's overall development. To alleviate poverty and promote rural development, the government launched several microcredit programs under poverty alleviation and self-employment programs. Despite the extensive network of rural bank branches and targeted poverty reduction programs, a sizable portion of the poor, especially women, continued to postpone using the official banking system. Existing banking laws, methods, and procedures, as well as deposit and loan products, were inadequate to fulfill the poor's most pressing requirements. The system was in desperate need of some motivation. In order to address the demands of the disadvantaged families, a search for fresh distribution channels, alternative distribution methods, savings and credit packages, alternative policies, approaches, and processes.

By providing conditions that are favorable to human development, the process of rural development has been aided by the delivery of minor financial goods and services to the underprivileged through SHG bank links. SHG-based microfinance has a substantial positive impact on rural people's growth. Significant improvements in SHG members living conditions have been documented, incorporating higher earnings levels, holdings, reserves, lending power, and sources of revenue. SHGs have also aided in the empowering of women and the promotion of awareness. As a result, the researcher believes that studying the activities of SHGs is worthwhile. This research

seeks to examine the economic and social transformations that SHGs have induced in the lifestyles of its participants.

A nationwide economic revolution has been brought about by organizing women via the development of microbusinesses into self-help groups, and enabling people to engage in economic activity. From ancient to modern culture, women have given their complete set of skills, but their status has diminished over time. Many limits have also been placed on women, limiting their socioeconomic activities and their psychological demands. It is critical in today's culture to recognize that women are self-sufficient, and that no society can thrive without them. Microfinance has the potential to revolutionize society, but it depends on context, dedication, and capacity to make that potential a reality. Having financial services accessible can increase the success of low income women and their families economically and in terms of communal well-being. Women are not "immediately" empowered by it. Many worldwide organizations, social activists, and philosophers contributed their knowledge and showed the world believing women can make decisions and are autonomous for the betterment of society throughout the 20th century. Different models have been developed to promote female empowerment and give them chances to thrive. The self-help group model is one of these strategies that is most successful at advancing women's socio economic as well as psychological interests and empowering them.

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