



Enhancing women income through formation of self-help groups

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Indian census 2011 represents female population million which is 48 per cent of the total population. Out of this million, *i.e.* 69 per cent of the female population was from the rural areas (Zuber, 2003). Indian constitution provides equal rights to both men and women. But women still are not treated as equivalent as men (Sharma, 2014). Generally it has been found that rural women are in front of the various problems like proper medical facilities, lack of education, malnutrition, environment, health care etc. as compared to the urban women population.

Even today in India the economic status of the women is considered to be poor. In spite of having entrepreneurship qualities, the women is not able to outshine due to her poor financial status. For the socio-economic development the role of women entrepreneur requires to expand for the sustainable development. The government has been implementing various programmers to provide self-employment opportunities to unemployed youth including women. Self-help groups have proved to be successful in making women as a leader and a successful entrepreneur (Savita, 2014).

Mahatma Gandhi “Women are the noblest of God’s creation, supreme in their own sphere of activity”.

Women have entrepreneurial potential, but due to poor financial strength they are not in a position to enhance their abilities. The development of entrepreneurship among women has become an important aspect of the overall economic development. Hence, the need for designing exclusive self-employed and other development programmers for promotion of women entrepreneurship is essential. The government has been implementing various programmers to provide self-employment opportunities to unemployed youth including women like the Swarozgar credit Card Scheme, Credit Guarantee Fund Scheme for Micro and Small Enterprises. SHG play an important role in this aspect. The women led SHG is a positive proof of how to mobilize and manage thrift, appraise credit need, maintain linkage with the banks and

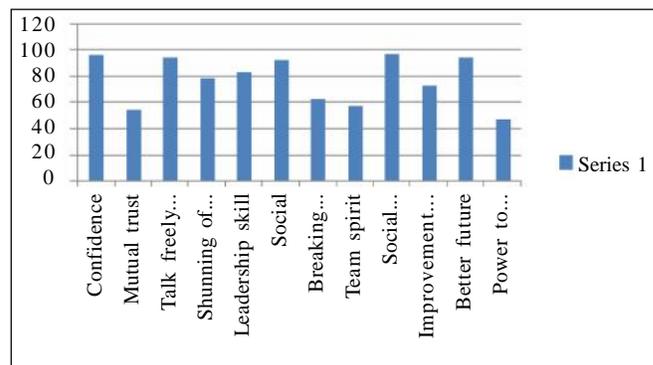
follow financial self-discipline.

Self-help groups are necessary to overcome exploitation, create confidence for the economic self-reliance of rural people, particularly among women who are mostly invisible in the social structure. Self-help groups plays an important role in differentiating between consumer credit and production credit, analyzing the credit system



for its implication and changes in economy, culture and social position of the target groups, providing easy access to credit and facilitating group / organization for effective control, ensuring repayments and continuity through group dynamics; setting visible norms for interest rates, repayment schedules, gestation period, extension, writing of bad debts and assisting group members in getting access to the formal credit institutions. Thus, self-help group disburses microcredit to the rural women

for the purpose of making them enterprising women and encouraging them to enter into entrepreneurial activities. Credit needs of the rural and urban poor women are fulfilled totally through the SHGs. SHGs enhance equality of status of women as participation, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. A survey conducted on 12 groups in Punjab reported that that team spirit (97%), confidence in dealing with people (95.50%), talk freely within family (94%), ability to aspired for a better future (93.50%) and developed social



relationships (92.50%) of 200 women had been increased after joining the group.

Functions of SHGs :

- Enabling members to become self-reliant and self-dependent.
- Providing a forum for members for discussing their social and economic problems.
- Enhancing the social status of members by virtue of their being members of the group.
- Providing a platform for members for exchange of ideas.
- Developing and encouraging the decision making

capacity of members.

- Fostering a spirit of mutual help and co-operation among members.
- Instilling in members a sense of strength and confidence for solving their problems.
- Providing organizational strength to members.
- Providing literacy and increasing general awareness among members
- Promoting numerically and equipping the poor with basic skills required for understanding monetary transactions.

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