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## A STUDY ON THE BEST RECOMMENDATIONS FOR WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS

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### ABSTRACT

*Self-help groups intermediated by microcredit have been shown to have positive effects on women, with some of these impacts being ripple effects. They have played valuable roles in reducing the vulnerability of the poor. Through asset creation, income and consumption smoothing, provision of emergency assistance. And empowering and emboldening women by giving them control over assets and increased self esteem and knowledge (Zaman 2001). Several recent assessment studies have also general) reported positive impacts (Sirnanowitz and Walker 2002). Impact assessment studies point to asset creation as one of the main indicators, measurable by empirical data. From field visits done by the author, and from various documented sources. It would appear that financial services, especially micro-credit, provided to self-help groups have brought about an increase in household income. For example: The 2000 United Nations Common Country Assessment for Bangladesh felt that microcredit had lessened the severity of poverty and helped to increase total income per household by 29 per cent. A World Bank study I bund that a 10 per cent increase in borrowing had led to an increase in women's non land assets by 2 percent for loans from the Grameen Bank and 1.2 percent for loans from the Bangladesh Rural Advancement Committee (BRAC) (World Bank 1998) in India, in micro credit studies done on groups dealing with dairy farming have noted positive profit levels and short payback periods for loans (La1itha and Nagarajan 2002) Earnings generated from such undertakings have been instrumental in increasing the physical well-being of the household, often through beer nutrition and sanitation. The household's asset base has also been enhanced by the addition of jewelle (a portable asset), improved housing and land purchase in some cases. The decrease of 1990 witnessed growth of various people's organization. In this context the role of self help groups (SHG's) especially of women has assumed a critical challenge as self help groups approach is the key element of social mobilization. Linked with micro finance, the SHG approach and movement has now been accepted as an effective intervention strategy for poverty alleviation. The researcher has studied and he has given some Best Recommendations for Women empowerment through self help groups. The paper shows that the detail text about Best Recommendations for Women empowerment through self helps groups.*

### KEYWORDS

self help groups, women empowerment, recommendations.

### INTRODUCTION

**S**elf Help Groups intermediated by micro credit have been shown to have positive effects on women with some of these impacts being ripple effects. They have played valuable roles in reducing the vulnerability of the poor, through asset creation, income and consumption smoothing, provision of emergency assistance, and empowering and emboldening women by giving them control over assets and increased self – esteem and knowledge (Zaman, 2001).

Studies in several countries point out that loans are sometimes used for consumption smoothing, not production. It has been pointed out that the poor often have short-term liquidity needs (frequently requiring lump-sum payments), which would normally be met by usurious moneylenders if other financial sources such as microcredit were not available. Sudden and debilitating shocks can force poor households into disempowering situations of distress. During the Asian economic crisis, self-help microcredit groups served as important cushions and safety nets. A high proportion of the funds made available for self-help microcredit scheme. Were utilized by women. Enabling them to meet the subsistence needs of their families during those difficult economic times (ESCAP 2002). Many self-help programmes have also incorporated elements of savings, which can be used for purposes such as health insurance and emergency loans, thereby serving as private safety nets.

Another set of indicators, which are more intrinsic, revolves around changing gender relations within the household. In the studies undertaken for the WA!) Gender main streaming review, women who generated increased income through self-help schemes reported that they had gained greater respect within the household, often with perceptible attitudinal change. Men have been reported to offer little resistance towards the enhanced economic activity of women because such activities were seen as contributing to wellbeing of the household. Men and older children have also been reported to be helping with household duties and with the income- generating activity. In Bangladesh, women showed a good deal of empowerment in their capacity to articulate their needs and in their receptivity to new ideas. More impressive was the emergence of women's groups as a dynamic articulate constituency (Krishna raj and Kay 2002). These first-hand observations and in-depth interviews appear to validate the findings of other studies (Cheston and Kuhn 2002).

One important indicator of empowerment is the ability to make decisions within the household. On this issue, in the field studies conducted under the IFAD gender mainstreaming review, many women interviewed indicated that they could decide on spending their own income, although men were often consulted. In some countries, where mobility outside the home is often restricted, women have reported increased mobility, simply having to inform male heads of households instead of soliciting their permission.

In the realm of self-confidence and self-esteem, the feedback from the IFAD gender mainstreaming review has been very positive. Reports indicate that women are able to articulate their views more and are able to command attention and respect within the household, and within the community. Increased self-confidence was especially pronounced when women had been exposed to training on women's rights and social and political issues.

### OBJECTIVE OF THE STUDY

The main objective of this paper is to explore Best Recommendations for Women empowerment through self help groups.



**METHODOLOGY**

The study is based on the secondary data sources. The necessary information about the Best Recommendations for women Empowerment Through self help groups and its various components are collected from various books, journals, internet source of related topics.

**RECOMMENDATIONS****Recommendations for SHGs members**

- Regular book keeping during the meetings by a member or book keeper. SHG to pay interest on savings and to be entered in pan book.
- NGOs, voluntary, village organization instructions should invite branch manager to participate in their monthly meetings.
- Self help groups and federations to take responsibility for members education.
- Multiple memberships – women to be a member of a single SHG only women from same family to have membership in different SHGs.
- One facilitator (NGO's volunteer/ Anganawadi worker) for every twenty SHGs. VO needs to remuneration from SHG.
- One SHG member to have only on loan at any given time.
- Self assessment of SHGs is necessary. Planning to be organize.
- Primarily need based training to be given C, B and A grade SHGs on priority, SHGs are going to be trained through self-assessment. Training expenditure to be borne by the SHGs.

**Recommendations for NGOs**

The Self Help group formed by government NGOs Banks and SHGs representation made the recommendation for the NGOs to consolidate and sustain the SHG movement.

- NGOs need to develop a long – term plan (5 years) to create model SHGs and support the formation and strengthening of SHG, voluntaries and village organizations to be developed in each mandal to reduce the expenditure on exposure visits.
- NGOs should participate at all stages, formation linkage, repayment, federations, promotion and lively hood opportunities.
- NGOs need to be support SHGs on a sustainable basis and provide resource from government.
- NGOs should play the role of navigator and they should not run the SHGs and create any impression that the SHGs are run by them. NGOs should not have any rate in management of money.
- NGOs should participate on their strengths; engage in social mobilization and women empowerment.
- Facilitate employment opportunities and marketing facilities for the SHGs.
- NGOs to facilitate SHGs lasting address social issues to have impact.
- SHGs should give the technical support and marketing information to be made available to the SHGs.
- NGOs should strengthen SHG leadership through training and maintain of SHG.

**Recommendations for Banks**

The small group formed by bankers, government, NGOs and SHG representation from across the state made the following recommendations for the bankers.

- Inverse loan size to SHGs, bulk loans to federation based on rating by an independent agency.
- Bankers maintain the attendance of all the members for opening the account and for issuing a loan. The lending and other transactions can be done based on a group resolution.
- Banks to fix weekly SHG days for SHGs translations.
- Bank should fix low amount of internet to SHG members.
- Training for bankers on lending to SHGs and voluntary organizations. SHGs assessment and best practices to be given.
- Loans should not be withheld for the SHGs become of family member's old debt but SHG bank record needs to be assessed banks need to issue sanction letter showing details of interest repayment, loan amount sanction, insurance and other charges to be collected etc.

Guidelines of SHG banks linkage need to be displayed in Kannada in bank branches for transparency.

- Separate loan pass book need to be issued by Banks.
- Interface between SHGs and Banks at district level needed to sort out issues quarterly meetings at taluka and district level with bankers and other stake holders need to be conducted to be solve any issues.
- Bank should, allow pre payments and not charge interest for the full loan term.
- Computerization of branches to handle large number of SHG accounts.

**Recommendations for the government**

The small group formed by Govt. officials, NGOs, Banker and SHG replacements from across the state involved in SHG promotion made the following recommendation.

- The government has given to lively hood support like micro planning training, marketing, value attitude, free publicity on print electronic media.
- The government has given special policy for collaboration with NGOs to consolidate the SHG movement and facilitate growth.
- The government should guidelines to facilitate registration of voluntary organizations.
- The government support to banks to increase loan size, flexible terms and bulk loans to SHG federation based on reacting by an independent agency.
- Investment in capacity building of SHG, voluntary organization.
- Monitoring committees for SHGs.
- Systematic grading of SHGs under the supervision of voluntary organizations.
- Systematic grading of SHGs under the supervision of Vos and NGOs. SHGs should have the freedom on deciding rate o interest to ensure their sustainability.
- Enable federation to have village book keepers and their honorarium to be become by government for 3 years.
- The government has conduct training program to SHG members
- SHGs should be trained based on grading of the SHGs, especially training on booking pre and part linkage period.
- Buildings, infrastructure is to be given to voluntary organizations and voluntaries to manage internet facility with centers.
- No frequent changes in the policies and mechanisms.
- Recognition for SHG leader and given identity cards to them.
- Officials from line departments need to attend the SHG meeting generate awareness and referral services etc.

**CONCLUSION**

Micro finance programmers are currently being promoted as a key strategy for simultaneously addressing both poverty alleviation and women's empowerment. Before 1990s credit schemes for women were almost negligible. There were certain misconceptions about the poor people that they need loan at subsidized rates of interest on soft terms, they lack skills, capacity to save, credit worthiness and therefore are not bankable. Nevertheless, the experience of several and SHGs reveal that rural poor are actually efficient managers of credit and finance. Availability of timely and adequate credit is essential for them in their enterprises rather than subsidies. Earlier government efforts through various poverty alleviation schemes for self-employment by providing credit and subsidy received little success since most of them were target based involving various government agencies and banks. so the researcher. Therefore, in order to that the Researcher has studied and made Field work about the concerned facts. Based on that, Researcher has given Best Recommendations for women empowerment through self help groups.

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