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Empowering Women's through Cultural Capital: SHGs a Custodians of Indian Knowledge System

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Abstract

SHGs empowering Women as Custodians of Indian Knowledge System is a dimension of sustainable socio-economic development, especially in rural India, where women often face poverty, limited resources, and socio-cultural barriers. Self-Help Groups (SHGs) provide an effective mechanism for poverty reduction and capacity building by fostering collective savings, credit access, and participatory decision-making. This paper uses secondary data, SHGs encourage financial discipline, social awareness, and community development through regular meetings, rotational leadership, and affordable credit systems. SHGs contribute to skill development, entrepreneurship, and leadership building, thereby strengthening women's role in governance and civil society. While their contributions in promoting savings, generating employment, and reducing poverty are remarkable, challenges remain regarding inclusivity, clarity of objectives, and limited community participation. The study also sheds insight on the government's activities. We have also concentrated on the actions that are being taken and will be taken to improve their situation. Empowering Women through Cultural Capital.

Keywords: SHGs, Indian knowledge system, Women, Cultural Capital, Fundamental Right.

Introduction

SHGs, managed in an ideal Scenario, Pronuclei a way of reducing Poverty that simultaneously improves the Capacity of its member on many levels. it is grounded in Participatory decision making. which Creates a Sense of ownership among members. this is very different from how many other poverty alienation/human development programmers with a top – down system of decision making and distance from the people most affected by these decisions.

Review of Literature

Many people have expressed interest in this topic, and many of them have informed us about the efforts made to advance the status of women. Periodically, areas that could want further improvement to have been examined, and a great deal of planning has been done from a variety of angles to improve things.

According to M. Bhavani Shankara Rao (2011), there has been a noticeable improvement in the health of women who belong to Self-Help Groups. This demonstrates unequivocally that the health of women members involves introducing them to the numerous government regulations created especially for them as well as discussing among themselves the health issues of other members and their children.

Objectives of the Study: The goals of our research on the state of women's empowerment, what is being done, and what more may be done to combat gender inequality are listed below.

- To comprehend the empowerment of women
- To comprehend the need for women's empowerment
- To ascertain the current state of women's empowerment in India
- Difficulties related to their elevation
- Other recommendations for gender equality.
- Government programs for women's empowerment

This paper uses secondary data and is descriptive in nature. Using information gathered from books, journals, magazines, newspapers, the internet, and earlier studies, among other sources, we have attempted to examine the situation of women's empowerment.

Difficulties: Women are more than just things, and they must go through a difficult time in order to be valued. They have faced numerous problems and difficulties throughout history, which are briefly covered below:

- **Lack of Education:** The majority of women continue to be denied their fundamental right to an education. Their parents compel them to handle home chores.
- **Female Foeticide:** Despite the advancements in our society and country, female foeticide is still prevalent in many places, and our government is pursuing various remedial actions to curb it.
- **Family Responsibility:** Girls are expected to take care of their families from a young age and are restricted to staying inside the four walls of their home.
- **Discrimination based on gender:** Men are prioritized over women in every significant decision-making.
- **Social Status:** It is difficult for women to stand out in the community. They are denied their rights on a social and fundamental level.

The state of Women's Empowerment in India

People are coming forward with their contributions to women's growth as a result of a shift in perspective and increased awareness. Numerous social workers, academics, and the government are taking steps to improve the status of women. They are receiving education and are becoming more aware of their rights. The government has been working to empower women for the past few decades, but only in the last two decades has it accelerated its efforts. To promote them, several initiatives are being carried out across the country.

A few of them are listed below:

- October 1993: Mahila Samridhi Yojana (MSY).
- The 1995 Indira Mahila Yojana (IMY).

• From 1997 to 1998, the Women Entrepreneur Development initiative was given primary focus.

Assistance for the Women's Training and Employment Program (STEP).

- Worker-friendly hostels.
- The Rajiv Gandhi National Child Care Program for Working Mothers' Children.
- The 2009–2010 Integrated Child Protection Scheme (ICPS).
Dhana Lakshmi (2008) is listed.
- PMRY, or the Prime Minister's Rojgar Yojana.
Mahila Samiti Yojana for example.
- Mahila Udyam Nidhi of SIBI Nidhi Mahila Vikas.
- Programs offered by National Banks for Agriculture and Rural Development.

Working of Self -Help Group in Indian System aspect

SNGs are working in Democratic manner. The upper limit of members in a group is restricted to 20. Among them a member is selected as an “animator” and two members are selected as the representatives. The animator is selected for the period of two years. The group members meet every week, they discuss about the group Savings, rotation of sangha funds. bank loan repayment of loan, Social and Community action Programmers.

Functions of SHGs for Indian system Development:

- Create a common fund by the members through their regular savings.
- Flexible working system and pool the resources in a democratic way.
- Periodical meeting the decision making through group meeting.
- The loan amount is small and reasonable. So that easy to repay in time.
- The ratio of Interest is affordable, varying Group to Group and loan to loan. However, it is little higher than the banks but lower than the money lenders.

From the Previous studies related to SHGs, it is clearly understood that the SHGs are tool to Promote rural savings and gain you employment. through this the rural poverty is reduced considerably. therefore, women members are economically independent and their contribution to household income is also increased.

Principles of Self- Help Groups with Indian Knowledge system

1.Group Formation methods: - Getting a group formed takes time and skills. Development workers must pay your request visits to the community where the group is be formed and denote time to talk to the people and getting to know them.

2.Economic empowerment and training: - it is important that people form Poor house heals are made aware and made to recognize the signage chance of collection efforts in solving Problems that seem Impossible with Individual efforts, by voluntarily deciding to pool their efforts to help increase their access to financial Services, economic services like technology training in skill and enterprise Management, material support & marketing facilities , etc, besides a host of other Social Services too.

3.Homogeneity: - All the self-help Groups have common characteristics that are rural women, Neighbourhood, Community and occupation to generate Income.

4.Membership Requirements: - There are 15 to 20 members, and each member must have attained 18 years of age. members must be aware about the rights and obligations of the group.

5.Right and obligation of members: Every member has a right to determine goals objectives and vision of the group.

- Every member has a right to Participial in every activity of the group every

member has a right to participate in group meetings and decision making.

- Every member has a right to participate in the leadership function.
- Every member has right to access loans form the pooled corpus funds of the group.
- Every member has a right to share in the Group's Wealth.
- Every member has a right to scrutinise Group's records and inspect property.
- Every member has a right to withdraw from membership in genuine circumstances.
- Every member is under obligation to accept goals, objectives and vision of the group.
- Every member is under obligation to defend the Group's at all for all.

Governance in self-help Groups: - Strong savings and Credit groups owned and managed by the community itself need competent and committed development facilities, strong cadre of leaders, and enlightened and alert members.

Meetings: - Group meetings include times when members gather either periodically or at short notice to discuss the activities of the group and decide on its future actions.

- Meeting is a forum for group action and facilitates information sharing among members.
- Meeting is to be convened at regular in terrals as per the convenience of the members.
- Meetings must be held at a mutually decided Place, date and time. in other words, meetings are conducted at a same place on the same day and at same time each time they are held.
- Structured agenda for Group meeting with definite sequence of activities to be pursued will make meetings effective.

Suggestions and Recommendation for Empowering Indian knowledge system via SHGs

The following suggestions and recommendations may be made from the overall development of Self-Help Groups in India.

- Given the effectiveness of SHGs in reducing poverty and building capacity of members. This strategy must now move into areas such as the development of the scheduled castes the scheduled tribes and minorities.
- It is very important Programmes using The SHGs strategy to range clarity about objectives. too many objectives are unrealistic Fuzzy definition of objectives mean that they may fall by the wayside.
- Objectives relating to empowerment must be clearly defined and then supported by appropriate interventions.
- Given the low levels of Community and political participation by members this aspect must be strengthened Since SHGs members usually are people who are voiceless in the community.
- Training Programmes for panchayat members should also build capacity in CSOs such as SHGs this process will enable the emergence of a more vibrant civil society.

Conclusion:

- Self-Help Groups (SHGs) have emerged as a transformative tool for women empowerment, with knowledge system particularly in rural India. By promoting collective savings, providing access to affordable credit, and ensuring participatory decision-making, SHGs strengthen women's economic independence and enhance their role in household and community development. They not only address financial exclusion but also contribute to capacity building, leadership development, and social awareness. The democratic functioning of SHGs fosters solidarity, accountability, and

self-confidence among women, enabling them to challenge traditional barriers and actively participate in governance. However, challenges remain in terms of inclusivity, low levels of community participation, and lack of clarity in program objectives for Indian knowledge system. To maximize their impact, greater emphasis must be placed on training, skill Indian development, and integration with *Panchayati* institutions. Extending the SHG model to marginalized groups such as scheduled castes, scheduled tribes, and minorities is crucial for inclusive growth. In conclusion, Indian Knowledge system with SHGs act as engines of poverty reduction, financial resilience, and social transformation. Strengthening their structure and reach will not only empower women but also contribute significantly to sustainable rural development and a more equitable society.

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