

LEGAL EMPOWERMENT OF RURAL WOMEN: A STUDY ON THE ROLE OF SELF-HELP GROUPS IN SOCIO-ECONOMIC DEVELOPMENT

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Liberation of rural women has become one of the critical factors in enhancing socio-economic development and introducing inclusive growth in India. The literature illustrates a significant shift in the pool of women in terms of resources, rights, and institutional support by establishing self-help groups (SHGs) as community-based groups. In this respect, Self-Help Groups are not just a collection of people but an organized space where women negotiate and mobilize the socio-legal resources. Their overall spirit has been demonstrated to augment the ability of women to attain financial autonomy, increase the decision-making ability, and increase awareness of legal rights. This paper will examine how SHGs have impacted on the socio-economic and legal empowerment of rural women. It records the way SHGs can ensure financial independence, enhance participatory governance, and enhance subtle sense of legal rights in areas as far as domestic violence to property rights and social justice.

Introduction

The position that rural women take in the social and economic context of the developing societies is essential, but is poorly understood. These are women who play significant roles towards the production of the agricultural goods, household set up, and the local economies but still have to face entrenched inequalities, as they face limited access to education, land tenure, credit systems, technological advances, and strong legal protection. These limitations not only suppress the personal progress but also negatively affect the interests of the rural development and gender equality¹. As a result, strengthening the legal empowerment of the rural women becomes a burning necessity to allow them to identify, demand, and exercise their rights as well as to be involved in the process of decision-making, which shapes their lives. The earliest form of Self-Help Groups was created as a tool of microfinance and dealing with poverty; later

evolution of the Self-Help Groups saw them become strong tools of building communities by inculcating social solidarity, women's leadership, and legal awareness among women. However, the process of holistic empowerment is a complicated one. Patriarchal systems, illiteracy, and lack of institutional support often hinder the effectiveness and coverage of SHG programs².

Concept of Legal Empowerment

The legal empowerment idea is the theoretical prism, as a result of which it is possible to recognize the disruptive potential of the marginalized groups, such as rural women, to transform their social and economic paths based on the reasonable use of the law. Theoretical construct of legal empowerment refers to giving individuals the capacity to interpret, use, and in some cases, abuse legal and institutional structures to protect their rights and seek justice and play productive roles as actors in the governance system³. The legal empowerment initiative is aimed at eliminating systematically all the obstacles impeding fair participation, through education of women about their rights, such as the legal right to protection,

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enshrined in the Indian Constitution, Hindu Succession (Amendment) Act, 2005, the Protection of Women from Domestic Violence Act, 2005, and other gender-justice acts⁴. These programs sensitize women on their rights to property, the law that regulates domestic violence, the law that outlaws dowry and their rights to inheritance thus enabling them to fight against injustices and seek redress⁶. In the following Fig. 1 the supporting factors of self help group has been shown.



Fig. 1. Factors for legal empowerment of rural women
Source: Image created by researcher

Role of Self-Help Groups in Empowerment

SHGs are made up of 10-20 individuals and they are guided by the same principles of mutual trust, cooperative effort and collective decision-making. Such framework encourages a participatory atmosphere that is supportive and promotes a sense of shared responsibility. Notably, SHGs are able to remove women out of the trap of financial exclusion and reliance on informal lenders by sharing the resources and saving and lending at significantly lowered interest rates. Such a financial approach of the community forms a fundamental part of larger economic empowerment⁷.

Also, SHGs engage in legal literacy and rights-awareness campaigns. These are implemented in partnership with Non-Governmental Organizations (NGOs), District Legal Services Authorities (DLSAs) as well as government programmes like the National Rural Livelihood Mission (NRLM) and thus providing holistic support to rural women. The above-mentioned programs enlighten the members on important laws to do with inheritance, marriage, domestic violence, and political participation so that women become more aware and exercise their rights in law⁸.

Legal and Institutional Support

- Protection of Women against Domestic violence Act, 2005: This law is an act that provides a legally binding solution to women victims of domestic violence; the act also acknowledges Self-help Group (SHGs) as a de facto support services - usually the first line of defence that may not be aware of this law - and creates awareness and empowerment of communities⁹.
- National Rural Livelihood Mission (NRLM): The mission implements on a large scale the SHG model by establishing connections between SHGs and a wide range of financial and leadership sources, thus increasing the economic agency of women and their livelihood outcomes¹⁰.

Recommendations

1. Adapt legal literacy programs: Regular soak-sessions in legal literacy should be included in any SHG training for women to access laws related to property, domestic violence, labour, and inheritance.
2. Strengthened institutional linkages: Enhanced coordination between SHGs, District Legal Services Authorities (DLSAs) and Panchayati Raj Institutions could improve legal access, and grievance redressal.

Conclusion

Finally, SHGs are an encouraging concept toward the combination of economic empowerment, legal and social change. SHGs have a direct impact in inclusive rural development by allowing rural women to understand and claim their rights, have meaningful access to the public life, and have a better control over the economic resources. Empowerment of rural women through strengthening of these institutions within the communities will be the way to go towards the development of strong rural women who can spearhead change, oppose injustices and create a fairer and more just society. □

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