

Women Empowerment through Self Help Groups : A Study on some selected States in India

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ABSTRACT

In recent years, self help groups have turned into a significant movement in India. Women's participation in self help groups have clearly made colossal effect upon their social, economical and personal life. Self help group approach is a group based approach. A Self help group is a small, economically homogenous and attractive 10-20 group of people, which meets up to spare little sum consistently. Self help group is popularity based methodology consisting of regular basic leadership, straight forwardness, self aiding and reimbursement of advances. This paper deals with the women empowerment through self help groups on some selected states(District) in India.

1. Introduction

Meaning of Empowerment : Empowerment is a process through which women gain higher control over resources like income, knowledge, information, technology, ability and training. Women can challenge the ideology of patriarchy and take part in leadership, decision making process and enhancing the self image.

Women empowerment refers to the advent of an environment for women where they can make selections of their personal advantages. Women empowerment advocates for the equality in social status, political rights, financial stability and judicial system. There should be no disparity between men and women. The primary benefit of women empowerment is that there will be an overall development of the society.

"The women of India should play a vital role in building strong nation"(Nehru). Women constitute 48.46 percentage of whole populace in India as per census of 2011. In order to mitigate the issue of underemployment and unemployment, the job of females shouldn't merely be constrained to create employment, but in addition to offer employment to others.

Self help class essentially is compliant with the concept of "for the folks, by the masses and of the people". Microfinance is a brand new banking thought to the unbankable human beings of the planet. It creates credit, savings along with various financial services to the very poor people. The essential goal of promoting SHG is poverty alleviation and also in order to attain empowerment of females. A self help class is a team of individuals from the same socio-economic history up to twenty members. These groups are encouraged by Ngos or government authorities with the aim of solving the typical issues of group participants either financial or socially through mutual aid.

In this paper, I have analyzed the women empowerment through self help groups with some selected (Districts) states in India.

2. Review of literature:

Dr. Rashmi Rani Agnihotri H.R, Dr. Mali patil, K.S.(2018) : To bring females empowerment in the Indian culture, we have to recognize and wipe out the primary cause of sick practices against females that are patriarchal. It calls for change and openness within the thought process against females, together with the constitutional along with other legal provisions.

Tamilazhaki, P.K.Awasthi (2018) : The role in better performance of NGOs should be monitored by financing agencies like NABARD and DRDA. So, NGOs should provide quality training and Promote awareness and monitor their activities, to help them, that they can fulfill their commitments as per their objectives.

3. Objectives of the study :

The study aims to :

- i) Evaluate the women empowerment through self help groups with reference to its status and implications.
- ii) Analyze the role of microfinance through self help groups in the district level at different states in India.

4. Methodology:

The researcher followed convenience sampling randomly selected 12 states in India. Telangana, Rajasthan, Karnataka, Tamil Nadu, Andhra Pradesh (Before Bifurcation), Uttar Pradesh, Assam, Punjab, Kashmir, Orissa, west Tripura, Maharashtra. The secondary data was collected from various Journal publications in India.

Title of the paper	conclusion
1. Women Empowerment through Self Help Groups- A study in Nalgonda District, Telangana	SHGs credit is one of the primary ways in which the respondents defeat sustenance instability with disorder, ailments and improve their well being .
2. Women Empowerment through Microfinance (SHGs): A study of Ajmer District, Rajasthan.	The SHGs empowered women to be mindful about their rights, qualifications, partaking in different movement programs and monetary exercises for their generous advancement.
3. A Study on women empowerment through self help groups-with special reference to Ramnagar District, Karnataka.	The study highlighted both the positive and advancement impact on women empowerment through Self Help Groups. Self employment could be increased by providing education to the group members.
4. A study on women empowerment through self help groups with special reference to Mettupalayam Taluk in Coimbatore District.	Before Joining the Self help group, the people are migrating from one place to another place, due to absence of employment opportunities. Subsequent to Joining Self help group, they made the independent work themselves.
5. Women Empowerment through self Help Groups in Andhra Pradesh (Before Bifurcation), India.	There is a Positive Impact on their socio economic conditions, and improved the standard of living after Joining the Self Help Groups.
6. A Study on women empowerment through self Help Groups with special Reference to Ghaziabad District in Uttar Pradesh.	It reveals that the self help group members economic, social, personal development has been improved after Joining the self help groups. In Ghaziabad district they achieved women empowerment in rural areas.
7. Women Empowerment through self help groups - A case study of Barhampur Development Block in Nagaon District of Assam.	NABARD Plays an important role to improve the performance of the self help groups in rural and urban areas.
8. Empowerment of women through self help groups in Punjab	Majority of the self help group members focused on self employment. To improve the performance in future they need administrative, technical and marketing skills.
9. Women and Self Help Groups in Kashmir	The concept of Self Help Group solves the universal unemployment problem. The Self help group needs support from external society and family members.
10. Women Empowerment through SHG Revolution in Orissa.	After Joining the Self Help Groups, the literacy level improved from 14% to 68% percent. Improving the awareness on social and economic activities.
11. Empowerment of Tribal women through SHG, Khumulwngk, West Tripura.	Self help group helped the women in improving their personality, structuring the family, supporting the family economically, and living free independent life. Micro level planning is needed for the self help groups for their development.
12. Collective Empowerment of Women Through Self Help Groups - Maharastra	The study concludes that members of the old self help groups appear to be more confident, financially more secured and have more control over their lives. So, it is concluded that self help group is one of the means to achieve collective empowerment of women.

5. Findings :

The above study demonstrated that the members who are below 45 years are keen on their financial strengthening and interested to join and advance through self help groups.

Self help groups are one of the primary approaches to respondents to overcome food insecurity with infection maladies and improving the well being condition. Self help groups promote the awareness about rights, qualifications, and advancement programme activities of the women. The self help groups identify their concealed potential and improve the expectations for day to day needs by providing employment and reducing destitution in rural areas.

6. Suggestions :

Suggestions to the government :

- Government ought to urge and bolster NGOs to endeavor aggregate methodology and make positive arrangements for self help groups to open their bank account effortlessly.
- Government can take necessary steps to sell the Self help group items through civil supplies, for example good products may be sold in ration shops and agricultural depots.

Suggestions to the NGOs :

- The Self Help Group members experience the bad effects of absence of money for the development of their activities. This should be taken care of banks and other money related institutions. The NGOs may support them in getting advance from the government.

- NGOs official need to improve the proficiency dimension of the Self help group Members.

Suggestions to the groups :

- Groups should be aware of all government schemes and should make use of them for their development.
- Co-operation among the members and proper repayment of loan is the only way to get success in their scheme.

Suggestions to the bankers :

- Loan issuing rules and regulations may be simplified.
- Banks should not demand the group members to produce "No Dues" Certificate to get new credits. Instead of that, they may proceed by considering the idea of action and the advancement of the group members. Bankers should educate the self help groups about the new plans and schemes.

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7. Conclusion :

The dimensions of women empowerment are like; the individual, the family unit, the self help groups at the community level are discussed. Self help groups made certainty for social, economic and confidence among the individuals to promote gainful independent work. Self help group is a weapon to lessen destitution and improve the provincial advancement, particularly, in the women (Gowarjhan & Saradha 2010). There is a positive and dynamic effect of self help group on women empowerment in india. The empowerment is understood in relation to purposeful and planned interventions such as; electoral quotas, education, economic empowerment initiatives, legislative changes and non-governmental activities. Public action is needed for self help groups to make noteworthy impact on women empowerment.