

Self-Help Groups and Women Empowerment

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Abstract

Self help groups play a big role in the empowerment of women. SHGs programme has proved to be an effective programme for empowerment of Women. SHGs provide financial facilities to rural women which helps in starting entrepreneurial activities and motivating women for establishing new businesses.

Women's life has undergone major transformation in recent times. The modern women is no longer confined to the four walls of the house, women are now realising their worth in every way and demanding gender equality and justice both at home and in the workplace. They have broken the glass barrier in almost every field, be it technology, space science, sports and armed forces almost every fifth woman is an entrepreneur both in urban and rural India.

Government has played a very important role in women empowerment. Empowering women through her journey to motherhood is an important agenda for the government. Schemes like the Matru Vandana Yojana give financial protection to women during their pregnancy and lactation period. A very significant move has been the modification of the maternity benefit act. Programs like Beti bachao, Beti padhao programme and Sukanya samridhi Yojana take care of the girl child right from protecting her from female foeticide to ensuring her education and financial security. Healthy women only empowered women. National Nutrition mission, Ayushman Bharat etc take care of women. SHGs under the National rural livelihoods mission have helped to make women financially independent. The World Bank has suggested that empowerment of women should be key aspect of all social development programmes.

Keywords: *Self-help Groups, entrepreneurial, empowerment, programmes, Nutrition*

Introduction

Self-Help Groups are playing a major role in women empowerment. Self-help groups are major means, women's socio-economic empowerment. Self help groups first found in Bangladesh in the year of 1976, introduced by prof mohammed yunus Chittagong university. In India self help groups scheme was introduced in Amravati in 1983. The concept of empowerment was first introduced at the international women conference in Nairobi in 1985. The prime minister Pandit Jawaharlal Nehru stated that "when the women moves forward the family moves, the villages moves and the nation moves".

Women empowerment refers to the dignity and right of the women towards their social lives especially in the field of social, political and economic spheres, In India, where women constitute nearly 50 percent of the women are literate and 27.1 percent population was living below poverty line in the rural area as per 2011 census. The United Nations claims that improving women's status is not only beneficial to themselves but also for overall social economic development of the nation.

The concept of 'Self-Help Group' it is a tool to remove poverty and improve the rural development (Sabyasa chi Das 2003). The term women's empowerment was first defined by the United Nations after the fourth world conference on "women: Action for Equality, Development and peace" in Beijing in 1995.

Self-Help Groups are in formal association of people, usually composed of 10-20 local individuals with its base in villages, pinning their hopes on empowering women to enable them to realise their full potential and powers in all spheres of life the SHGs are hard worked voluntary membership, participatory planning, education and training, resource mobilization, Self-management, empowering the members, building linkage, ensure monitoring and sustainability are some of the salient features of Self-Help Groups.

Objectives of the Study

In this paper some objectives have been framed. They are as follows.

- ★ To analyse women empowerment through Self-Help Groups.
- ★ To examine the activities undertaken by women and assess their performance.
- ★ To know the social benefits derived by the SHG members.
- ★ Narrate the economic empowerment of women through Self-Help Groups.
- ★ To suggest suitable measures for improving the SHGs.

Methodology

The present study on Self Help Groups and women empowerment is based on primary and secondary data, primary data collected from Rural Development Reports, Central and state Government reports based on study. The secondary data collected from internet, Government documents, published papers, Books and published manuals.

Review of the Literature

Satpathy and Khatua (2007) made an attempt to study the impact of micro finance in socio-economic growth in odisha. Basing on the study of SHG bank linkage programme made by NABARD, analysis was made to evaluate the success rate of the programme in the backward KBK region of odisha.

Sankarn (2009) made an attempt to an analyse the trends and problems of rural women entrepreneurs in India. The study highlighted the conceptual aspects of trends and problems of rural women entrepreneurs in India, it concluded that women have creative ability, easy adaptability and ability to cope with setbacks.

Dhanalakshmi and Rajini(2013) looks at the review of the literature around the self help groups movement in India, it is hoped that it will be useful to researchers who are studies in this area.

NREG Act, 2005

Mahatma Gandhi National Rural Employment Guarantee Act, 2005, requires that priority be given to women in such a way that at least one third of the beneficiaries be women; Mahatma Gandhi NREG schemes is a gender natural programme which promotes participation of women by providing wage parity with men, provision on of separate schedule of rates of wages for women facilities for creche, work-side sheds for children and child care services. In convergence with national rural livelihood mission. Women maters have also been introduced which again facilitate the participation of women. The programme was mainly launched in order to enhance people's livelihoods on a sustainable basis by developing the economic and social infrastructure in rural areas.

SHGs Under Day – NRLM'S Fold

Ministry of rural development is conducting a 15-day country- wide campaign from 7th to 20th of September 2022 to expedite the process of mobilization of left-out poor rural poor women across 34 state and union territories in to women's Self- Help groups under this fold women institutions from each village

will a conduct social mobilization even where each member will bring friend who is a Non-SHG member with them.

The benefits of being a part of DAY-NRLM SHGs will be highlighted and those non-member, those motivated to join will be linked with these community institutions The campaign aims ensure that SHGs are included in to higher level federations, tier two level villages organisations and there level cluster level federations, the ministry vision is that such federated structures will evolve in to community managed institutions of the poor that can lead programmes for livelihood and social development.

Analysis and Discussion

The strategy for women's economic, social and political uplift has kept on changing from time to time based upon the experiences gained. In the 1990s the strategy shifted to empowerment of women's and giving them a voice from the earlier welfare and developmental approaches. The programme for development of women and children in rural areas in 1982-83 received a boost by the addition of two new components, communities based convergent services and information, education and communication. The government also encouraged the formation of Thrift and Credit Groups of women for self-help and economic self-reliance.

Mahatma Gandhi National Rural Empowerment Guarantee Act is a rights based wage employment programme implemented in rural areas it aims at enhancing livelihood security by providing up to 100days of guaranteed wage employment. National Rural Livelihood mission seeks to reach out to all rural poor households in the country estimated at 8-10 crore and organize them into SHGs and federations at village and higher levels by 2021-22. While doing so mission ensures adequate coverage of all vulnerable groups of rural society.

Findings

- ★ The majority of the women belong to rural areas.
- ★ Women are becoming Self-Sufficient after taking loans from bank for activities.
- ★ Rural women's are feel difficulty in understanding banking business
- ★ The factors including age, education, family and distance from the market have significant impact on the participation of women is SHGs.
- ★ During the entire cycle of growth path, there will be need for rigorous monitoring and evaluation of group functioning so that corrective measures could be taken inn case of identification of some gaps and constraints.

Conclusion

The empowerment of women through SHGs provides benefits not only to individual women but also for the family and community as a whole. A number of SHGs have taken part in the implementation of various welfare and development programmes of the Government and are increasingly addressing various social issues. The MGNREGA has a tremendous scope for developing rural economy through creation of employment opportunities and durable community assets if it is properly implemented.

Many of the rural women are below- income groups and they are highly depended on men. It makes them weak yet they are capable of being independent in dealing with economic, social and political issues. The various SHGs are also helping to improve their knowledge and skills and play an effective role in managing the family and society.

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