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One Day Interdisciplinary National Level Seminar
on
**SELF HELP GROUPS AND SOCIO-ECONOMIC
EMPOWERMENT OF WOMEN**
Friday, 27th September, 2019



Organized By

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immemorial. They are considered as the backbone of a family. But women in particular often bear the brunt of poverty and limited access to economic opportunities, including unfavorable financial access. Thus, it is very important to empower the rural women through self-help groups for economic development.

Suggestions:

- The SHGs should open Bank A/C in the nearby bank where the organization or groups are formulated.
- The group should maintain proper accounts records, savings records and loan register.
- The rural people, especially the women community should be educated about the various financial services and products offered by various financial institutions and banks.

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Women Empowerment, Through Self Help Groups

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ABSTRACT :-

The empowerment of women through self Help Groups (SHGs) would lead to benefits not only to the individual women, but also for the family and community as a whole through collective action for development. The mechanism of women self-help groups for alleviating poverty and empowering women have been functional across various parts of India over the last few decades. This mechanism aims to engage women in income generation activities and thereby make them economically self-reliant by providing them with customized savings and credit facilities for their needs, thereby removing their reliance upon local money lenders in villages. Self-help groups in India essentially comprise of poor rural women who utilize the credit facilities provided to them through the group for their basic needs as well as for setting up income generation activities which further enhances their socio- economic status.

INTRODUCTION

The concept of Self help Groups serves to underline the principle and of the people “for the people, by the people and of the people”. The Self Help Groups is the brain child of Gamelan Bank of Bangladesh, which was founded by Prof. Mohammed Yunas of Chittagong University in the year 1975. The activism within the women the women

movement has unlamented the government to the frame policies and plan for the betterment of the country. The empowerment of women through Self Help Groups (SHGs) would lead to benefit not only to the individual women but also for the family and community as a whole through collective action for development. In turn it will promote the economy of the country by its contribution of rural people, preferably women folk from the same socio-economic background. They come together for the purpose of solving the common problems through self-help and mutual help in the Self Help Groups.

OBJECTIVES OF THE STUDY

The objectives of the present study are proposed the following objectives.

1. To study the socio-economic background of the women beneficiaries and their family characteristic.
2. To find out the benefits through Self Help Group.
3. To find out the problems faced by the members in Self Help Groups.
4. To explore future strategies and to suggest measures for the better management of Self Help Groups.

REVIEW OF LITERATURE

During the course of the study, the study of several authors was referred and it is imperative that an outline of the literature survey is put to note and the following references are worth mentioning. According to Agarwal, Deepthi (2001), "Woman need to be viewed not as beneficiaries but as active participants in the participation as well as for assertion their rights in various, services related to their economic and social well being".

Vasudeva Rao (2003) conducted a study on "Self help Groups and Social change" with the objective to study (be improved status and quality of life of poor women and children in the rural areas and the involvement of community in planning. To achieve the objectives of the study a sample of 1.5 percent.

Out of 2.19 lakh, self help group in Andhra Pradesh, was taken. It is observed that the self interest and self motivation would go a long way for the sustenance of the group. The share of women in decision making regarding important domestic matter is varying between district and caste groups. The rate of illiteracy can be further reduced through the existing programmes.

Dr. S. Rajmohan in this study "opinion of the members of self help groups (2005) reveals that Self Help Group helps them to increase their status and aids to raise the standard of living of them. Women are becoming entrepreneurs with the help of Self Help Groups which avoids the exploitation of women and helps empowering them.

Mr. B. Vijayachandra Pillai, V. Harikumar (2006), in their research "SHGs in highly relevant to make the people of below poverty line" says the very existence of SHGs is highly relevant so make the people of below poverty line hopeful and self reliant, SHGs enable to increase their income improve their standard of living and status in society to the main stream ultimately, the nation reaps the advantages of socialism.

STATEMENT OF THE PROBLEM

During the planning era several efforts were made by the Government of India to increase the role of women and to improve the status of woman. Self-Help Groups (SHGs) are increasing becoming very important method of organizing women to take action and transform their situation. The strength of Self Help Groups is based upon the fact that the people who are facing problems are likely to be the most committed to solve them. The inability of formal credit institutions to cover rural poor is generally attributed to high cost of administering the large number of small loans. This has promoted large number of Non Government Organizations (NGOs) to enter the rural credit scheme for organizing the poor into informal groups. For mutual help, these groups are instrument in promoting informal structure of the poor to help

them save and promote self reliance in financing these needs through Self Help Groups. But still poor have financial crisis. Their poverty still persists. In this context study is proposed to carry out further stuffy in micro financing.

WORKING PATTERN OF SELF HELP GROUPS

- Self Help Groups collects deposit from their members and length to needy member for production purpose and for subsistence and consumption needs.
- Self Help Group also takes loans from banks to meet the needs of their members.
- Non-Government Organization helps the Self Help Groups in processing raw materials and marketing the produce.
- Entire loan amount disbursed to Self Help Groups is refinanced by National Agricultural Bank of Rural Development to the financing bank.

FINDINGS

1. Majority of the respondents are small family.
2. Most members of the respondents are married.
3. Majority of the respondents fall under category of house wife in the occupation status.
4. Self Help Group respondent's family members between 3 to
5. The respondents monthly income are below Rs.5,000/-.
6. Self Help Group from 49 percent of member's opinion by the Non Government Organizations.
7. Majority of the respondent's opinion regarding the saving for joining Self Help Group.
8. Majority of the respondents have membership period above 4 years.
9. Most time the respondents are attend the meeting weekly once.
10. Majority of the Self Help Group members Self Help Group linked with the State

Bank of India.

11. Majority members of the respondents are satisfied with economically improved their family.
12. Majority members of the respondents have positive changes in self confidence.

SUGGESTIONS

1. The self help groups and its importance must be implementing as lesson of text book among school; level education.
2. Self Help Group is powerful tool to enrich the savings and poverty alleviation. In this context to support by the Government and uplift the women through Self Help Group oriented developments.
3. More schemes can be introduced by the Government and it has not be communicated and advertised proper way to reach the Self Help Group. So the Non Government Organization and other support agencies to deals with Self Help Group with periodical intervals. In the aspects, Self Help Group members more satisfied and benefited.
4. In order to strength the women empowerment, female literacy has to be promoted.
5. Rotation to responsibility has to be made compulsory, so that it will lead to women's empowerment.
6. The group leader educates the entire team to manage the groups and maintain accounts and other record of the groups. It may lead to lopsided empowerment and not empowerment in the full sense.
7. It is suggested that the Non Government Organization should be prevented from interfacing with Self Help Groups movement. Steps should be taken to keep them as voluntary organizations and they should not be allowed to use extraneous influences.
8. Since majority of the women are ignorant of their legal rights, legal literacy classes should be organized to enhance their awareness.