

The Role of Self Help Groups in the Empowerment of Women: A Sociological Study. (Special Reference to Bhadravati Taluk).

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Abstract

Self-help groups are working like governments to eradicate the problems in society. SHGs have led to the empowerment of women by empowering them economically and developing leadership qualities in them. These associations have created awareness among women that women not only actively participate in processes like voting and elections but also earn financial benefits. In the hope of votes, political parties are giving money to self-help groups; some are even giving interest-free loans. It can be seen that self-help societies are helping their self-growth and self-development by increasing their financial status by raising this money. Banks are lending easily to these associations these days. They are using this money for profitable sources as they are lending at low interest rates. This is empowering women.

Key words: economic power. Groups, empowerment, political parties, etc.

Introduction

In recent times, national governments and international committees have been placing more emphasis on women's empowerment. The possibilities of women's empowerment became important by providing credit facilities through self-help societies. Today, it is universally accepted that the establishment of self-help societies can be a very successful and effective tool to empower women socio-economically, rescue them from poverty, and help them move towards economic self-sufficiency with confidence.

These self-help societies are formed to empower illiterate women who are below the poverty line and backward and to identify some of the strengths of women and bring them to light. As the saying goes, "self-help is the best help." When women help themselves, they can achieve economic, social, and educational development along with self-reliance. These associations, formed by people to help themselves and find their economic, social, and educational upliftment, are developing in many countries around the world. Similarly, these associations have expanded their base in various states of India and in all the districts of Karnataka state.

Meaning of SHGs:

Self-help Groups are self-motivated groups of ten to twenty people based on the principle of self-help for common goals and organized efforts to help their social, educational, and economic empowerment through programs like savings, weekly meetings, and internal loans. These are called self-help societies.

Importance of the Study

Self-help Groups are helping in the development of women. These do not play a role in helping women get out of family problems and provide security to the family. Women are becoming financially empowered by becoming members of Self Help Societies. Not only this, the role of Self Help Societies is important in raising the educational level of their family members socially and educationally as well. Not only the family members but also the women of the association are becoming literate and aware of education. These have emerged as the cheapest sources of microfinance in the public sector. 563 districts of all states and union territories are covered under this scheme. A total of 56 banks including 48 commercial banks, 196 rural banks, 316 cooperative banks and 3024 non-governmental organizations have joined hands in this programme.

Objectives:

1. To identify women as self-reliant through self-help societies.
2. To know whether women are financially empowered.
3. Knowing whether it is helpful for family development.
4. To know whether there has been improvement in the status of women.

Study Area:

"Bhadravati Nagar" is selected as the area of the present study. It is a Nagar Municipal Council city in the Shimoga district of Karnataka state. Bhadravati Nagar is divided into 35 wards. It has a population of 151,102. There are 75,009 males and 76,093 females. Male literacy in Bhadravati is around 91.39%, while female literacy is 81.46 %.

Research methodology

The researcher has taken a total of 100 people as a sample in his research, and the researcher has selected a simple random sample with the help of the principle of probability. The present study was conducted using a simple random sampling design to find out the role of self-help Groups in the empowerment of women.

Primary data

After directly contacting the women selected for the research, through observation, interview techniques, the data was studied using the interview technique. Interviewing means preparing a list of questions, asking questions, and getting answers.

Data Analysis:

All the above mentioned research methods involve tabulating research data collected from various sources and analyzing the data through the use of statistical methods as necessary.

Details of Caste:

Caste helps in understanding the social background of members of SHGs. The following table provides caste details of self-help members.

Caste	Frequency	Percentage
Scheduled castes	45	45.00%
Scheduled Tribes	23	23.00%
Other Backward Classes	32	32.00%
Total	100	100.00%

From the above table it can be seen that out of 100 women members in Self Help Groups, 45% belong to Scheduled Castes. Only 23% of people belong to Scheduled Tribes. Other backward castes constitute 32%. Female members of scheduled castes are the majority in the study.

Occupation Details

Employment helps to understand the economic status of a person. The profession of female members informs their source of income. The nature of employment helps to understand the economic background of members of SHGs.

Occupation	Frequency	Percentage
Wages	45	45.00%
Agriculture	35	35.00%
Private Business	20	20.00%
Total	100	100.00%

From the above table, it can be seen that 45% of the 100 members of self-help Groups are wage earners. 35% do agriculture and 20% do private business. There are many wage-earners. Although their income is low, they are working hard to save it and turn it into capital.

Savings Details:

Savings reveal the financial status of a person. The nature of savings helps to understand the saving mindset of the members. Savings help members' financial well-being.

Savings	Frequency	Percentage
50 Rupees	21	21.00%
100 Rupees	32	32.00%
150 Rupees	18	18.00%
200 Rupees	29	29.00%
Total	100	100.00%

From the above table, it is known that 21% of women in SHGs save "Rs 50" every time, 32% save "Rs 100," and 18% save "Rs 150." 29% of women reported that they save "Rs 200." The nature of savings in self help

societies varies from society to society. Here, the members save, keeping in mind the saving of their labor income. It is known that small businessmen save 150 to 200 rupees, while wage earners save 50 to 100 rupees.

Do you believe that you will live a self-sufficient life in a self-help Groups.

A description of self-reliant living	Frequency	Percentage
Yes	74	7400%
No	26	2600%
Total	100	10000%

From the above table, it is known that from the Self-Help Gropus, 74% of women believe that they lead a self-reliant life They have and percent. Only 22% of women live independently It can be said that they did not believe that they would conduct it.

Has self help society helped our children's education

Details of Educational Assistance	Frequency	Percentage
Yes	70	70.00%
No	5	50.0%
To some extent	25	25.00%
Total	100	100.00%

From the above table, it is clear that, according to the Self Help Society, 70% of women are assisted in the education of their children. And just 5% of women said that it is not helpful for their children's education, while 25% of women said that it is to some extent.

Findings:

1. Women members of self-help groups are paying more attention to savings.
2. Self-help Society has brought about 74% self-reliance among women.
3. The association has a 95% impact on the educational background of the member's family.
4. Women are found to save a part of the labour.

Conclusion

On the whole, it is known from this study that these self-help societies are playing a special and great role in the self-reliance of women. Women are not being a cornerstone, but they are coming into the mainstream of society. It can be said that it is through self-help societies. The education level of today's women is increasing, which means that women are aware and are getting this awareness from associations. The reason why

women's knowledge level is increasing and their role is continuing in the progress of the country can be said to be the role of self-help Groups.

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