



SOCIO-ECONOMIC EMPOWERMENT OF WOMEN THROUGH SELF HELP GROUPS

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Abstract: Self-Help Group (SHGs) represent a dynamic and inclusive approach to community development, particularly focusing on empowering women in both rural and urban settings. SHGs mutual serve a platform for knowledge exchange, skill development, and mutual support, enabling women to transcend societal barriers and take charge of their lives. In the context of economic empowerment, SHGs facilities savings and credit activities, where member s contributes regularly and acuteness loans for income generating ventures. SHGs cultivate leadership skills as women assume roles decision-making process, thereby challenging traditional gender norms and fostering a sense of self-worth.

Index Term: *Self Help Groups, Empowering, Income generating venture, decision making, skill development, mutual support, strengthen rural women. Leadership qualities.*

I. INTRODUCTION

In the early decades, the concept of women development was totally out of mind and the condition of women was miserable since they were subject to many socio-economic, and political constraints. The situation was more critical in the rural and backward areas. The role of women in economic development is related to the goal of comprehensive socio-economic development, due to the development of new policies and government programmes, the status of women has totally been changed as they provide assistance to the needy women. The empowerment approach is the most recent and it is aimed at to empowering women through self-reliance and internal strength of self-help group.

II. MEANING OF EMPOWERMENT

Women are an integral part of every economy. All round development and harmonious growth of a nation would be possible only when women are considered as equal partners in progress with men. Women are an integral part of all economy women are considered as equal partners in progress with men. Although women constitute half of world's population yet they are the largest group which is excluded from the benefits of social and economic development

The term "empowerment" is a process by which people gain greater control over the resources, actively participate in the process of change and develop skills to assert themselves.

According to Cambridge English Dictionary empowerment means "to authorize" in other words the people have to be authorized to have control over their lives that is better socio economic and political condition.

The World Bank defines it has Improving productivity of women contributes to growth, efficiency and alleviating poverty. Women empowerment refers to process of strengthening the hands of women who have been suffering from various disabilities, inequalities and gender discrimination. Empowerment is a process of providing power to women.

Women empowerment is the key to socio- economic development of the community. It is a dynamic and multi-dimensional process. It refers to increasing the social, economic and political strengths of women.

Empowered people have freedom of choice and action. This in turn enables them to better influence the course of their lives and the decisions which affect them.

The study then probes into the role of SHGs in economically strength. SHG programme clearly plays a central role in the lives of the poor. The programme is designed to provide the poor with access to saving and credit system. The programme in

various blocks all seem to be very successful in reaching poor families there is evidence of increased household income, standard of living for the program participants signed increased and also the food security is much more for the program. This is a very significant indicator of impact.

III. METHODOLOGY

- The present paper data collection is basically secondary source i.e., various acritical from print media internet government portals.
- Studying Second Harmonic Generation (SHG) typically involves a combination of experimental techniques and theoretical understanding.
- Experimental setup: design and set up an experimental arrangement that allows to perform SHG measurements. The setup will typically involve a laser source, a sample of the material.
- Sample Preparation: Preparing sample appropriately. The sample might be a crystalline material, a thin film o a surface. The samples' properties such as crystal orientation and thickness, can significantly affect the SHG signal.

Data analysis and Interpretation: Analyse the collected data to extract relevant information. This might involve comparing the SHG signal strength and polarization deepened with theoretical predictions. One can determine properties like crystal symmetry, surface orientation, and nonlinear susceptibility coefficients

Further Investigations: : Depending on your findings, one might need to delve deeper into specific aspects of the SHG process. This could involve more sophisticated experiments, collaborations with experts in related fields, or using advanced techniques like pump-probe experiments.

IV. OBJECTIVES

- ❖ To know the concept of SHGs.
- ❖ To study the Socio-Economic status of SHGs.
- ❖ To study impact of SHGs on rural development as well as individual.
- ❖ To study the empowerment of members of SHG.

V. CONCEPT

The concept of SHG services the principle, 'by the women, of the women and for the women'. Self-help groups are voluntary associations of people with common interests formed to achieve collective social and economic goals.

This process enables the poor, especially the women from the poor households, to collectively identify and analyse the problems they face in the perspective of their social and economic environment. It helps them to pool their meagre resources, human and financial, and prioritise their use for solving their own problems.

The origin of self-help group can be traced is from Grameen bank Bangladesh which was a founded by the economist prof. Mohmed Yunas of Chittagong University in the year of 1975 In India NABARD initiated in 1986-1987. to provide micro finance to rural women. In Bangladesh, macro – finance has been established as a most powerful instrument to tackle poverty. The SHG lending mechanism that he pioneered seeks to address the feminization of poverty the global.

VI. STRUCTURE

The Self-help Groups are essentially informal voluntary associations of people formed to attain a collective goal. SHG is a group formed by the community women, which has specific number of members like 15 or 20. In such a group the poorest women would come together for emergency, social reasons, economic support to each other have ease of conversation, social interaction and economic interaction.

The initial operations of SHGs start with collecting savings from members. These groups inculcate the habit of thrift among the members, by collecting small saving huge amount can be raised, SHGs to have a savings account in banks. These groups advance loans to the needy members and the total funds owned by the group are thus circulated in the form of loan among the members. Village organization Assistant maintains deposit records and other administrative operations. Once a SHG establish track records of financial discipline and effective management protocols. It can participate in formal banking programmes” The goal is to empower the target groups socially and economically, thereby allowing them to become subjects of credit.” Bank linkage and loans through Microfinance institutions.

The Genesis of SHG in India can be traced to formation of Self-Employed Women's Association in 1970. The SHG Bank Linkage Project launched by NABARD in 1992 has blossomed into the world's largest microfinance project. NABARD along with RBI permitted SHGs to have a savings account in banks from the year of 1993.

VII. ACCORDING TO THE NABARD

Twenty or less people from a homogenous class who are willing to come together for talking their common problem. They make regular savings and use the joint savings to give

VIII. ADVANTAGES OF SHGs

- SHGs members have savings.
- In their name and it gives them increased self-confidence and self-respect.
- Participation of women in SHGs improved their access to credit.
- An economically poor individual gains strength as part of a group.
- SHGs help borrowers overcome the problem of lack of collateral. Women can discuss their problem and find solutions for it.
- Culture of thrift and disciplined loan repayment.
- SHG movement created an institutional framework. Winning confidence of mainstream financial sector as credit worthy institutions.
- Besides, financing through SHGs transaction costs for both lenders and borrowers.
- SHGs have helped immensely in reducing the influence of informal lenders in rural areas.
- Where successful, SHGs have significantly empowered poor people, especially women, in rural areas to develop leadership qualities.
- Make self-employment opportunities the implementation of SHGs programme has for the poor members. To Improve for socio-economic condition.
- Entrepreneurship development.
- Linkage with institution and department.
- Social mobilization through SHGs is inevitable for political and Psychological Empowerment.

IX. CONCLUSION

The study then probes into the role of SHGs in economically strength. SHG programme clearly plays a central role in the lives of the poor. The programme in various blocks all seem to be very successful in reaching poor families there is evidence of increased household income, standard of living for the program participants has increased and also the food security is much more for the program. This is a very significant indicator of impact.

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