



A Study on Women Empowerment through Self Help Groups in India

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Abstract:

Due to the self-help group, employment opportunities are available in the village itself. Savings groups play a major role in women empowerment. Through the savings group, women have been helped to take the path of economic independence, and given them self-respect. Increasing participation of women in local self-government bodies is one of the achievements of the savings group. Dr. Mohammad Yunus planted the seed of self-help groups in Bangladesh. He started a rural Bank project from the savings of the poor in Jabera village. Rural Bank has 96% women members in Bangladesh today and 90% of shares are owned by women. Dr. Yunus has entrusted the means of self-help groups in the hands of people to eliminate poverty in Bangladesh and make families independent. Along these lines, rural development schemes are being implemented in India in the 1990s in collaboration with NABARD, State Government and Central Government.

Key words: SHG's, government, women empowerment, bank, NABARD, villages etc.

Introduction:

Men or women who have the same questions, the same ethical thoughts, the same opinions come together and achieve their overall development by meeting their small and big financial needs through regular savings. It is called self-help group or self-help group. The concept of a savings group is also a group formed under the leadership of members with mutual cooperation to raise capital for financial assistance from small savings made regularly. At the village level, about 15-20 like-minded, peer-oriented, charitable persons motivated by a common goal should come together to save money through self-help savings groups. Due to women's thrifty attitude, transparency in transactions and organizational skills, members of SHGs are mostly women. Due to the self-help group, employment opportunities are available in the village itself. Savings groups play a major role in women empowerment. Through the savings group, women have been helped to take the path of economic independence, and given them self-respect. Increasing participation of women in local self-government bodies is one of the achievements of the savings group.

Problems of the Study:

Almost half of the human population is female. Women continue to be treated as inferior in many ways, from neglecting to raise their standard of living to harassing and oppressing them, by discouraging them. Despite the recognition of human rights in many international treaties, women continue to remain poor and illiterate. Women have less opportunity than men in terms of medical

facilities, property ownership, credit, training and employment. They are less likely than men to be politically active, and they are much more likely to be victims of domestic violence. Changing the mindset of women is very important. In rural areas, women still cannot make decisions on their own. There they depend on the decision of men. It is necessary to increase their decision making capacity. The constitution has given many rights, the information should reach them, and they should be enlightened. We cannot accept that woman is still 100% capable.

Objectives of the Study:

The main objective of this research is to study women empowerment and self-help groups and some specific objectives have been given by the researcher as follows.

1. To Study the women empowerment in India.
2. To Study self-help groups through women empowerment.
3. To Study the economic empowerment and women empowerment together.

Significance of the Study:

Majority of women in India are engaged in housework. Low productivity and low skill jobs are given to women. Therefore, women are given a secondary position in the economic sector. The rate and speed of economic empowerment of women is low. Women are engaged in agriculture, labour, industry, dairying, etc. for their livelihood. Fields are working, but that work is never measured. Therefore, economic empowerment is not promoted. Women's empowerment is the process of providing equal rights and status to men in all economic,

social, educational and political spheres through laws and welfare programs, providing opportunities for growth, and eradicating gender inequality.

Scope of the Study:

A woman performs the role of mother, sister, wife and fulfills family responsibilities effectively. In a patriarchal culture, women do not have much right to make their own decisions as they are dependent on men. Therefore, even today, injustice and oppression are being done to them as their position is insignificant. In modern times, they should get equal opportunities with men in political, administrative and management fields, only then will their economic status improve and their contribution to the progress of the nation will increase. The problems of women at every level are different. However, if we consider the general problems, the problems can be classified as follows.

Limitation of the Study:

Improve availability of jobs in rural areas. Improving rural productivity and wages, uplifting the standard of living of the underprivileged. Basic Needs: Primary Education, Healthcare, Clean Drinking Water, Rural Roads etc. Globally, women empowerment is a major challenge. At Better Cotton, we know that a more sustainable future can only be achieved when all genders have equal rights and opportunities, which is why we are taking action to advance women's empowerment in the cotton industry through our programs and initiatives. The goal of women empowerment is to improve inclusion in our programs. We believe that championing diversity for our field employees around the world can promote greater inclusivity in the cotton communities we aim to support.

Period of the Study:

To study women's empowerment and economic empowerment of families through self-help groups in India, the researchers reviewed the data from 2022-23 and completed the said research.

Research Methodology:

While conducting this research, the researcher has used many secondary researches in which research paper; article, journal, newspaper, managing audio, video, reference books, serial books, journals, magazines, annual reports, etc. have been used extensively.

Research Method:

While conducting the research the researcher has completed the research using descriptive analysis method and studied the factors of economic empowerment of women due to women empowerment and self-help groups in India.

Results and Discussion:

Participation of women in gram sabhas has increased. Decisions regarding water supply in the village are also being taken through women's savings groups. Under debate village campaign, positive pressure groups of savings groups are being

seen in many villages. Women participation is more visible in liquor barn, closure of liquor shops. The sense of cooperation among women has increased due to self-help groups and some self-help groups are also doing counseling work. The goods in the districts are being branded with specific names like Jijau, Sindhu, Savitri. Every year the goods are sold in various departmental fairs organized by the state and central government. In many places stalls or stationery shops in government office premises are run by women belonging to self-help groups. The work of school nutrition has been given to women's self-help groups. Stitching of school uniforms of Zilla Parishad is being done by the women of the savings group. In shrines like Jejuri, Ashtavinayak, Pandharpur, stalls selling pooja materials and prasad are run by women's savings groups. It is the government's policy to give priority to women savings groups while granting licenses to ration shops. There are more than two and a half lakh savings groups in Maharashtra, through which 36 lakh women have been organized. The number of savings groups in Konkan division is more than eighteen thousand. The Konkan Saras exhibition organized for the social groups in Konkan division has given the women of the social groups a platform to sell their goods. Markets have been made available from village to mall for the production of economy class goods.

Domestic Violence:

Women face many problems after their marriage. These types of problems may be different in rural and urban areas and may be of different levels. At present we have progressed in high fields like science and technology, but even today our thoughts are of a low standard. Parents are seen grieving if there is no boy and if there is a girl. Women are forced to sex the fetus against their will and if it is a girl, the woman is blamed. This feeling is automatically felt in the minds of people who have sin at their feet. That is why female infanticide is happening on a large scale. Domestic violence includes dowry sacrifice, beatings to fetch money, physical abuse due to no children or only girls, responsibility of the entire family due to an addicted husband, etc. Due to the pressure of the family, these problems do not come before everyone and a complaint is not filed with the police.

Social Violence:

In this type of society, women are harassed in various ways. It includes issues like molestation, molestation, rape. Acid attack, knife attack done out of one sided love. Also, women working in the office often face harassment. Behind all this is the secondary position of a man's written woman, the ownership he establishes over her. A man keeps thinking that since the other person is a woman is his property, it is easy to do injustice and oppress her. It takes such courage from men to assume that

she will not be able to resist. When incidents of violence against women occur, its repercussions are felt at different levels. Right from the streets to the parliament. But public awareness is less to prevent those incidents from happening.

Education problems:

Women are still lagging behind in the field of education. Even today they are not sent for education in rural areas. The idea of what to do with girls after learning is rooted in our society. But if women are given education, they can develop their family as well as the country. If a woman learns, a family learns. The government has introduced various educational schemes for women, but until the mindset of the society changes, women will not get the benefit of those schemes. Society should now come out of this mentality that women are only for hearth and children.

Health problems:

One out of every two women in India suffers from some form of weakness. 35 percent of women are severely impotent while 15 percent of women suffer from less severe impotence. Some women doctors have expressed the opinion that this problem has arisen among women due to lack of adequate medical facilities. Health is the last priority in a woman's life. It is generally believed that women do not need to go to the doctor for minor and major ailments. Therefore, these small diseases of theirs gradually become bigger and take a serious form.

Women Empowerment:

Woman is considered to be the power of creation; Moreover, it is believed that woman is responsible for the existence of human race. Women's empowerment is defined as the development and refinement of this creative power, as well as social, economic and political justice, freedom of opinion, belief, religion and worship and equality of opportunity. In other words, women empowerment means improving the social and economic status of women. so that they have equal opportunities for employment, education and economic advancement as well as social freedom and advancement. This is the only way for women to achieve their goals, just like men.

Need for Women Empowerment:

Women empowerment is important in India for various reasons. Compared to ancient times, the medieval period saw a significant decline in the number of Indian women. In ancient times he was highly regarded; however, during the medieval period, this relationship began to decline. While many Indian women play prominent political and administrative roles in modern times, many rural women are still forced to live in their homes and lack basic health and educational services. Women in India similarly lag behind men in terms of education. In India, the male education rate is 81.3

%, but the female rate is only 60.6 %. Urban women in India are more employable than rural women. According to statistics, more than 30% of women in urban India work in the software sector, while nearly 90% of women in rural areas work in agriculture and related occupations.

Women Empowerment and Social Status:

In many parts of India, women are forbidden to step out of the house due to outdated and conservative ideas. Women in such a society do not have the freedom to go out of the house for school or work. Living in a society dominated by old and orthodox ideas, women begin to see themselves as inferior to men and unable to change their current social and economic conditions. Workplace exploitation is another major barrier to women's empowerment. The problem is most acute in the private sector, including service businesses, the software industry, educational institutions, and hospitals. Male dominance in society creates problems for women. Violence against women in the workplace has increased dramatically in recent decades, increasing by nearly 170 % in the last few decades. In India, women are still discriminated against in jobs because of their gender. In many places, women are not allowed to go outside for school or work. They also lack the flexibility to work independently or make family-related decisions and are often treated as second-class citizens in the workplace.

Economic Conditions and SHG's:

In India, women are paid less than men and the situation is exacerbated in the unorganized sector, especially where daily wages are paid. Despite doing the same work for the same amount of time, women are paid significantly less than men, indicating a power imbalance between men and women. Women in the organized sector are paid less despite having the same experience and qualifications as their male counterparts. Issues such as illiteracy and school dropout also hamper women empowerment. In terms of education, girls in urban areas are at par with boys, but in rural areas they lag far behind. In India, the female literacy rate is 66.4 percent, while the male literacy rate is 80.9 percent. Many school-going rural girls drop out of school as they are unable to complete even the 10th standard.

Role of Government in Women Empowerment:

Government of India has many programs aimed at women empowerment. Many of these programs deal with issues such as employment, agriculture and health. These programs are tailored to the needs of Indian women to improve their participation in society. MGNREGA, Sarva Shiksha Abhiyan, Janani Suraksha Yojana are some of the major schemes. The Ministry of Women and Child Development Welfare and the Government of India are implementing the following initiatives for the

empowerment of Indian women with the hope that one day women in Indian society.

Sustainable Development and economic stability:

Empowerment of women is essential for the health and social development of families, communities and countries. Women can reach their full potential when they live safe, fulfilling and productive lives. Their skills contribute to the work force and they can raise happier and healthier children. Empowering women helps create a more fair and just society for everyone. Health and Wellness: Empowerment of women is also important to promote health and wellness. When women have access to education and health facilities, they can better take care of themselves and their families.

Social Empowerment:

Social empowerment means that all sections of society in India have equal control over their lives, are able to make important decisions in their lives and have equal opportunities. A nation can never progress without equal empowerment of all sections of the society. The true meaning of rural community empowerment can be understood as the process of increasing the capacity utilization of each individual's autonomy to utilize local resources in a productive and creative way within the rural community. Social empowerment is the process of building autonomy, power, confidence and other necessary means to bring about change and pave the way for a better future. Social empowerment happens at both individual and collective levels.

Conclusion:

Overall, the savings groups are helping the economic, social and political growth of women. Only when women become economically self-reliant and integrated will they be able to act confidently in all spheres, then they will be truly empowered. Women can certainly use this savings group as a weapon to create a pressure group for social health. Our country is progressing rapidly and energetically, but we can only sustain it if we can eliminate gender inequality and secure equal education, advancement and remuneration for men and women. Almost half of India's population is women, which indicates that this half of the population is crucial for the country's development, as women are still less empowered and face many social constraints. Gender inequality and patriarchal society have existed in India since ancient times, which necessitate women's empowerment. Due to various reasons, women are oppressed by their own family and society and face various forms of violence and discrimination in the home and society, which is not only seen in India but also in other nations. Indian civilization has a tradition of worshipping female deities as mother, sister, daughter and wife to respect women, but now it is just a fraud.

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