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DEVELOPMENT OF WOMEN EMPOWERMENT THROUGH SHGs

Dr. Sweta Shree

**Assistant Professor, University Department. Home Science,
Lalit Narayan Mithila University, Darbhanga.**

ABSTRACT:

This paper considers the methodologies of self improvement gathering for ladies strengthening advancement. Budgetary help is being given to ladies' SHGs as small scale fund. Smaller scale account is developing as an incredible instrument for neediness easing in the new economy. In India, small scale fund science is commanded by SHGs. Today in a large portion of the creating nations more accentuation is laid on the requirement for the improvement of ladies and their dynamic cooperation in the standard advancement process. It is broadly perceived that, aside from overseeing family units and bearing kids, provincial ladies bring salary from profitable exercises extending from conventional work in the agrarian exercises to working in manufacturing plants or running little and trivial organizations. They have likewise demonstrated that, they can be better business people and improvement supervisors in any sort of human formative exercises. Subsequently, it is significant and at most important to make rustic ladies engaged, there by helping them in basic leadership and empower them to be in the focal piece of any human formative procedures. The strengthening of ladies is considered as a functioning procedure empowering ladies to understand their full personality and power in all circles of life.



KEYWORDS: *Self Help Group, Women Empowerment, advancement, linkage SHGs and Women Empowerment.*

INTRODUCTION :

This paper considers the techniques of self improvement gathering for ladies strengthening advancement. Monetary help is being given to ladies' SHGs as small scale fund. Miniaturized scale fund is rising as a ground-breaking instrument for destitution mitigation in the new economy. In India, smaller scale money science is ruled by SHGs. Today in the vast majority of the creating nations more accentuation is laid on the requirement for the improvement of ladies and their dynamic interest in the standard advancement process. It is generally perceived that, aside from overseeing families and bearing kids, country ladies bring salary from beneficial exercises extending from customary work in the horticultural exercises to working in manufacturing plants or running little and trivial organizations. They have likewise demonstrated that, they can be better business people and improvement administrators in any sort of human formative exercises. Along these lines, it is significant and at most important to make provincial ladies engaged, there by helping them in basic leadership and empower them to be in the focal piece of any human formative procedures. The strengthening of ladies is considered as a functioning procedure empowering ladies to understand their full personality and

power in all circles of life. The target of ladies strengthening isn't just useful to acquire salary for their family yet in addition basic to the improvement of the general public and the nation. Now SHGs have become a modern economic weapon for the poor women to fight against poverty and economic depression. As a factor of capacity and skill building it encourage a diversified entrepreneurial and business talent of the women and helps them in dealing with banks and the markets more effectively and efficiently. It generates employment opportunities and creates a conducive social and economic infrastructure by empowering women. There have been constant organized efforts takes by the government agencies and NGOs to promote SHG as a mean for women empowerment.

SELF HELP GROUP(SHG)

Self Help Group is the small group formed by the women members (normally 20 members) residing in a particular locality, possessing the core skill capability of producing a product individually or in groups and have started business venture of their own with the support of the government agencies. The concept of self help group is also known as micro finance. The term micro finance is of recent issues related to poverty alleviation, financial support to micro entrepreneurs, gender development etc. There is, however, no statutory definition of micro finance. The taskforce on superlative policy and regulatory framework for micro finance has defined micro finance as "provision of thrift, credit and other financial services and product of every small amount to the poor in rural, semi-urban or urban areas for enabling them to raise their income level and improve living standards". The term "micro" literally means "small" but the task force has not defined any amount.

STATUS OF WOMEN IN SOCIO- ECONOMIC CONDITION

In most south Asian countries, the status of women is low and their socio-economic conditions are much more depressed than that of men. In India, while the constitutional and legal status of women is equal to that of men in all respects, the reality is that they suffer in all spheres of social and economic life with poverty, in fact, it is one of the aspects of their deprived condition. Women are suffering from low earning, lower wages, low level of skills, limited access to the factors of production, low literacy, low awareness to malnutrition, poor standard of health, and greater exposure to domestic violence. Rural women constitute 75% of the total female population of the country. On any given indicator of development, the rural women are disadvantaged compared to her urban counterparts. The profile of rural women is that of a poor, ignorant, illiterate, superstitious, and suppressed being with low level of skills. She is unorganized and under represented. Her access to information, assets and opportunities is also low.

ROLE OF SHG

Government of India through the state governments are developing SHGs consisting of women members who are interested in taking up entrepreneurship to set up their own business ventures jointly as a group. The groups containing members are identified through Magalir Mandrams of the rural areas by the government where the members are families which are in below poverty line, not much educated and unemployed but young and becoming entrepreneurs. Government wants to help these groups during initial period of the business to overcome the teething problems and provides support and training. SHGs normally engage themselves in the manufacturing and marketing business in the small scale level like packaged food items, readymade garments units, embroidery etc. Government provides loan at subsidized interest rate, does not insist on guarantee while providing loan and provides all supports in formation, implementation and running the business venture. Government to help the destitute women population has come out with the SHGs scheme.

WOMEN EMPOWERMENT

Women empowerment is an important tool for social development and this can be achieved when the society recognizes women as one among the social partners, provided those rights, facilitated them with equal education, health and out of these allow them to participate equally in all aspects.

Nothing succeeds better than the power of self help. Empowerment is the process of enabling or authorizing an individual to think, behave take action and central work in an autonomous way. It is the process, by which can gain control over one's destiny and the circumstance of their lives. Empowerment can be viewed as means of creating a social environment in which one can make decisions and make choice either individually or collectively for social transformation. Women empowerment enables autonomy and control over their lives. The empowered women become agents of their own development, able to exercise choice to set their own agenda and be strong enough to challenge and change their subordinate position in the society. Empowerment is a multidimensional and interlinked process of change in power relations. Empowerment is the concept which primarily concerned with those who are disempowered and are at a disadvantage.

LINKAGE BETWEEN SHGs AND WOMEN EMPOWERMENT

Concerning the capital shortages and inadequate access to financial services for both agricultural and non-farming activities, various micro enterprises has been set up in India to challenge the long standing problem of sustainable local financing. SHGs provide the financial (saving and credit) services as financial intermediaries in a cost effective and sustainable manner to facilitate the access for the rural poor and attenuate risks. Women's access to credit helps significantly to make an economic contribution by women. It makes possible an increase in asset holding by women in their name, they can exercise their increased purchasing power and get benefited with higher level of mobility, political participation and involvement in major decision making. The members were also benefited with increased confidence level and awareness regarding health and child education. Empowerment is the concept which primarily concerned with those who are disempowered and are at a disadvantage. SHGs programmes are assumed to bring out virtuous spirals by assisting poor women in giving access to credit. Therefore certain assumptions behind the positive relationship between microfinance and empowerment. Investment in women activities is also like by to enhance employment opportunities of the women and increase the income at household level. This will as also enable them to increase expenditure on the well being of themselves and the children and prevent the leakages in the household income on unproductive and harmful expenses. Access to credit will result in to improved skills, mobility, knowledge and support network. Collective action will leads to wider social and political movement. Empowerment may not be natural outcome of any micro finance programme. One has to positively design a programme which will leads to empowerment micro finance to poor women through women SHGs resulted into active participation of women in decision making SHG transfer women from wage work to self employment and retain their control over their earnings. It is also about women lifting themselves out of poverty and vulnerability. It is about women achieving economic and political, empowerment within their villages and their countries.

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