

# The Empowerment of Women in Rural Self Help Groups

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**Abstract - The problem of discrimination against women in a Society respective of rural and urban society. One of the powerful approaches to women empowerment through Self Help Groups (SHG's). Rural women are by promoting saving, habit, build confidence and moral support. The present study of SHG's in kanakapura majority members come under below poverty line. NGO and Government implementing program. SHG's is empowering women. The focus on how SHG's empower moral women in all spheres of social world and identify the self-confidence all SHG.s are not receiving the financial benefits from Government nor banks. SHG's are purely oriented with women empowerment and reducing poverty capacity of members SHG's members today not only Have access to resources but have also acquired knowledge. SHG need proper guidance and support definitely rural women are empowering.**

**Index Terms - Discrimination, Self Help Group, Women empowerment, Poverty reduction.**

## INTRODUCTION

Growth of women's organizations is an important development which functioned to women's Empowerment. Even before Independence women's organizations like BANGAMAHILA SAMAJA and ladies theosophical society etc, promoted modern ideas for women. Earlier at national level there were five important women organizations namely BHARAT MAHILA PARISAD started in 1904. BHARATHA STIMAHA MANDAL founded 1910.INDIAN WOMEN'S ASSOCIATION established in 1917 at madras, NATIONAL COUNCIL OF WOMEN in India founded in 1925 by Lady Aberden and Lady Tata. All India women's conference established by Margaret Cousins in 1922, the major motto of these organizations was to empower women in all spheres and fight against gender discrimination.

The problem of equality and administration against women is seen in our society irrespective of Rural and

Urban centre. Especially Rural women are lagging behind the developmental mainstream because of gender discrimination. Today Empowerment of Rural women has become the prime concern of our and society. One of the powerful approaches to women empowerment and rural entrepreneurship is the formation women organization at grass root levels through SELF HELP GROUPS (SHG's) could bring social and economic transformation among poor women by promoting saving habit, build confidence and moral support among rural women folk. The history of SHG's promotion started in Karnataka with NGO taking the lead in mid 1980 and the lead passing on to NABARD, since 1990, but the program spread rapidly from 2000-01. SHG's are very powerful in Karnataka. The initiatives of the various stake holders (the government, NGO's Bank) increased SHG coverage in Karnataka significantly at present.

The present is the study of SHG's as a rural women Empowerment in kanakapura taluk just 55 km from Bangalore and Ramanagara 28 km from kanakapura Which is in Ramanagara District, Karnataka state, the women population of kanakapura taluk as per 2019 census is 172,305 among them 1223 SHG's are there and 304 villages are there. Each SHG's consisting of 10-20 members with common ideas, values, interest, and goal. 90% members come under below poverty line; major aim of SHG's is saving, micro-finance and self-earning.

NABARD defines SHG's as a group of 20 or less people a homogenous class who are willing to come together for addressing their common problems. They regular savings and use the pooled savings to give interest bearing loans to their members. The process helps them imbibe the essentials of financial intermediation including prioritization of needs, setting self-determined terms for repayment keeping books and records. It builds financial discipline and credit history that then encourages banks to lend them

in certain multiples of their own savings and without any demand collateral security.

SHG's are not concentrating to Empower Rural Women Economically, SHG's also undertake the responsibility and involve themselves in delivering non-credit service like literacy, awareness, rural health, sanitation plantation and other developments works which are very much familiar and introduced through NREGA 2005, SHG's have created a silent social Economic and political revolution among the rural poor, weaker section and under privileged. Today SHG's are the strength of our society.

SHG's is Today seen as a panacea for poverty alleviation thousands of SHG's have been set up in kanakapura Taluk by the support of NGO's and Government many development programs are visualized as vehicles for program implementation, as we can notice rural women are facing several Economic hardship to help and strengthen SHG's is overcoming these problems and to assist in their Economic development central and state Government .through the department of women's and child development and zilla panchayat is giving financial assistance by implementing various schemes like SREE SHAKTI YOJANA, BHAGHYALAKSHMI YOJANE, free training, financial assistance to widow remarriages and Devadasi marriages. Free hostels for orphan's aged women, reservation at the time of appointments awards to the women for good leadership quality and services and Rs, 5000/- is paid to each SHG as revolving fund and also through SWARNA JAYANTHI GRAMMA YOJANA (SJSY) purely central scheme Established in the year 1990 , loans are paid to groups with the collaboration of banks, more than Rs one lakh is paid as subsidy to groups for the sake of Economic activity, which leads to rural entrepreneurship and make women power economically

#### STATEMENT OF THE PROBLEM

The present study of SHG's is Rural Women Empowerment seeks to probe empirically into the intricate realities pertaining to the SHG's in general and SHG's in Kanakapura Taluk, Ramanagara Districts, Karnataka in particular. It is aimed at analyzing the role of SHG's in empowering rural women, their motto, tasks in organizing women, their interest and level participation, their saving habits,

earnings and micro-finance leads to economic secure and development. The study also focuses on how SHG's members reflect a diverse membership covering different social and economic categories including the poor. SHG's can also be community platforms from which women become active in village affairs, and become socially, politically, and economically powerful.

#### SIGNIFICANCE OF THE STUDY

SHG's Empowering rural women in particular is an important group in a modernizing and developing country like India, India is a country known for traditions, customs, folkways, blind belief, and Gender-in equality because of rural background. SHG's represents an opportunity for social action and empowerment through women's involvement in considering, addressing, and participating in issues that affect their members and communities, including issues that affect women in particular. The extent to which this happening is perhaps less than hoped for although a beginning is being made. One reason is the huge challenge involved in rural women having the right to speak out and take a stand in still very traditional. Patriarchal societies the related reason is that social objectives too require strategic approach persistence and follow up.

#### OBJECTIVES

1. To study the role of NGO, Government and Bank is formulating, supporting, and strengthening SHG's to empower them in rural areas.
2. The study focus on how SHG's empower rural women in all spheres of social world.
3. To study various problems faced by SHG's in rural areas.
4. The study identifies that nearly 60% of SHG's are not receiving better benefits from the government.
5. The present paper recognizes that SHG's are not only for the stake of earning and savings it also delivering non-credit service and awareness.
6. Qualities like innovative ideas and self-confidence were identical among the members of SHG's.
7. To study how SHG's concentrate on social economic development and also builds leadership

qualities among rural women, their participation in groups.

8. To find out social impact SHG's in Kanakapura

### METHODOLOGY

Present is theoretical paper based on both primary and secondary data, statistical information is called from Department of Women and child development, Ramanagara office gram panchayat of kanakapura taluk and various banks in kanakapura, group discussion is conducted among SHG's members, Anganavadi supervisors, NGO's, C.D.P.O, while collecting the information's. Apart from sources such as books, journals, gazettes, articles, Newspaper are used to collect the resource.

### FINDINGS

1. SHG's as an agent plays major role in empowering rural women in all spheres of social world.
2. All SHG'S are not receiving the financial benefits from Government nor banks because of local politics.
3. 90% of the respondents feel that they are empowered in comparison with the then pre-group membership status.
4. As members of SHG's almost 99% agree that they have been able to solve many of their social and economic Problems.
5. The National bank for Agriculture and rural Development launched SHG- Bank linkage program. However, between 1984 and 1985 MYRADA, non-Governmental organization, Engaged in rural development. Apart from this several cooperative societies came forward to financial support to SHG's as a result the program spread rapidly from 2000-2001 as the year 2001O is called as "WOMEN EMPOWER MENT YEAR".
6. SHG's also develops leadership qualities among rural women.
7. Though many banks come forward to provide loans to the groups based on them Savings and subsidy amount are also paid by the government Rs, 75000-125000/- due to various reasons and local politics, only 30%of SHG's are receiving loans and subsidies.
8. SHG's members are also sufferings without the nearest bank facilities as many villages are 4-5km far from the town or where banks are situated.
9. Central and state Government have formulated and implemented various women empowerment programs by providing, various job-oriented training, income generating activities, loans with subsidies, marketing for the products prepared by SHG's etc. which changes the life of poor women in rural areas.
10. SHG's not only creates social and economic awareness among Rural women, but also creates awareness about organization, equality, justice, cleanliness, awareness about current issues, health, sanitation, and community development program, yet Literacy campaigns are necessary to educate women formally.
11. SHG motto is to earn and save.
12. No doubt SHG's are the strength of the society.
13. State Government have formulated and implemented various women empowerment program for the social- economic development and plays a major role in changing the life of poor women by providing various job-oriented Training, income generating activates etc Loans with subsidies, marketing for the products prepared by SHG's etc which changes the life of the poor women in rural life.

### SUGGESTION

1. The effectiveness of SHG's in reducing poverty and building capacity of members. This strategy must now move into areas such as the development of the scheduled caste scheduled tribes and minorities.
2. Objectives relating to rural women empowerment must be clearly defined and then supported by appropriate intervention.
3. SHG's are purely oriented with women empowerment.
4. 4.Financial support from Government as subsidy through banks are reached only 30% of SHG's so the Government should provide subsidies to all the SHG's who has better savings.
5. Special care to be given to educate SHG's members as they write resolution after every meeting. They maintain cash books etc. SHG's are also called as mini banks.

6. They need education; every member of SHG's will become a leader as leader of the Group changes every year.
7. SHG's members 90% of them are BPL holder which is not fair, even middle-class rural women also needs to become members of SHG's to empower better.
8. Every village which is 3km far from bank need a bank for SHG's for banking.
9. SHG's are sufferings without a place for meeting or gathering so every village should be provided by a SHG's community Hall o" WOMEN SOUDHA."
10. As many SHG's are not receiving financial support from Government because of Local politics, while selecting and recommending from Gramma panchayat separate byelaw should be framed.

#### CONCLUSION

Empowerment of women through equal opportunities conceded both by policy makers and society. In present society SHG's have achieved new heights. Economics independence of women definitely influences decision making process. SHG's as rural women empowerment have a significant role in involvement. Organizing themselves to increase their self-reliance, asserting their independent rights to make choice and to control resource which will assist in challenging and eliminating their own subordination. SHG's are also empowering women to fights against their rights, freedom, equally and privileges. Feminist Kelly observes that 'power to' term is used in reference to 'empowerment' and it is achieved through SHG's.

SHG members today not only have access to resource but have also acquired knowledge and skills to utilize the resource for their development. From the study it is evident that no doubt SHG's are in the path of empowerment the rural women through saving habits Micro-finance leading to economic development. SHG's need proper guidance and support, as SHG's can really become a boon for empowering the rural women. SHG's is rural empowerment need to do more specially and strategically; picking up problems, addressing them as they arise, using them as issue, Example for discussion with other groups-whether issues of social harmony, injustice or mobilizing for women empowerment. NGO's and Government

support and guidance seems critical and mobilizing across groups seems most effective. Clustering of SHG's may have strong social and economic potential as in federations. Through this build in another level of capacity level and financing, leads to women empowerment.

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