

ROLE OF SELF HELP GROUPS IN REPRESENTING WOMEN IN SOCIETY

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Abstract

In the rural Indian region, this paper deals with both women's empowerment and their financial security. Since the Indian economy is based on agriculture and agriculture does not guarantee a fixed income, there is no fixed and continuous source of income for a marginal number of people with a rural background to support their family's daily needs. In rural areas, people's jobs are disguised as kind and many people depend on a single source of income or a piece of land. In order to support these people, the government has introduced a micro finance scheme, and the establishment of a self-help group (SHG) is part of the micro finance system. SHGs have proven to be a milestone in empowering women in villages, especially where a group of women (usually between 10 and 20) come together to achieve a financial goal to help each other.

Keywords: *Women empowerment, Women Entrepreneurs, Self-help groups, rural, micro finance.*

I. INTRODUCTION

With up to 70 percent of the population living in India's villages and rural areas, India is primarily an agricultural economy. Unfortunately, it is not so much the income of people engaged in agriculture that can, along with giving a sense of financial security, fully satisfy their every economic need. A number of people in rural areas have faced the problem of poverty, and the main reasons for the problem of poverty are low to no exposure to education, the availability of inadequate technology, less access to health facilities and problems with financing, etc. The question of access to finance was not resolved after India got open, there was just a source of funding [1]. This money lender used to give the loan on high interest rate, even most of the time people just pay their interest whole time but their loan amount was never be completed. These practices made them more miserable.

The Government of India has initiated a rural microfinance scheme to address these issues in rural areas. In the Indian economy, the microfinance scheme has become bigger and bigger as time passes. In order to help disadvantaged people to access quality financial services, it offers many short-term financial services, such as credit savings, money transfers, leases, insurance and so on. The self-help community is one of the important components of this approach [2]. The self-help group's main ideology is regulated by the individual's self, peer administration, and casual groups that come together to build finance and demands in a mix. In view of the economic and social context, most of the time, the history of the person is more or less the same.

The rise in the number of women in the labour market indicates an important improvement in women's work. They are still the main family breadwinners and are even more important as a long-term alternative to a safe livelihood. From the numerous findings and research, it can be understood that women are still into social media; they still want to talk, mingle and share [3]. They have the capacity to instinctively understand another person, without any need for reasonable consciousness, earlier than normal. Tolerance, multi-tasking skill, persistence, and listening, etc., are also much better than a man.

The basic law gave every person, regardless of gender, the guarantee of the fundamental right, the preamble and the Directive Principle of the Indian Constitution gave a detailed explanation of the rule to save women's rights, in addition to giving women the power to live as freely as men, and even states have the power to do so and enforce it. Despite multi-dimensional growth in almost every sector of life and business, the role of women has not been given as much significance as it should have been given. In addition to helping their families socially, though, a number of women have also attempted to engage in the mainstream in order to make their living.

II. REVIEW OF THE LITERATURE

Deininger, Klaus has published a paper in 2013 about the impact of the micro finance services in Indian people, especially in the life of the rural people. The main aim of the micro finance services is to help the poor person of the rural area by increasing their economical power. The micro finance services address their individual needs as well as help them to increase their economical potential. The study has found the measure to support the poor and step taken by the government to empower the women as well as their nutritional level. The microfinance system also includes the self help group, where a cluster of the people comes together with a common goal i.e. the financial stability [4].

Ranbir Singh et al studied that entrepreneurship is recognized as one of the most major factors contributing to society's economic growth. In initiating and sustaining socio-economic growth, entrepreneurs have been deemed instrumental. In India, the notion of women's entrepreneurship has recently arisen. Women are becoming aware of their rights and circumstances and have joined various fields of industry [5]. They have built prosperous business empires of their own. They contribute to economic development and to the development of their socio-economic conditions. The government has given prime attention to the development of women in the country and many schemes for the upliftment of women

entrepreneurs have been launched. Due to the rise in the rate of women's literacy in India, the ratio of women employees in the country is increasing [6].

Carinne Brody gives a systematic review that on the consequence of women's self help groups'. This systematic analysis of methods examines the effect on women's economic, social, psychological, including political empowerment of women's self-help groups (SHGs). In south east asia and other developing countries, both various non - governmental organizations expend considerable resources promoting SHGs in low- and middle-income countries, on the assumption that access to financial inclusion, training, and group support will enhance women's empowerment [7]. We find that economic SHGs for women have a positive influence on political and economic empowerment, women having mobility, and the regulation of family planning by women. The calculated effect sizes vary from standardized mean differences of 0.06–0.41. No evidence of the beneficial impact of SHGs on relational empowerment has been identified. Furthermore, qualitative research indicates that the positive effects of SHGs on empowerment run across channels that are correlated with money-handling familiarity, monetary decision-making freedom, cohesion, social networks, and household and certain community members' respect. However, the evaluations included also did not provide adequate details on the specifics of the activities conducted by the SHGs [8].

III.SELF HELP GROUP: A PATH TO INCLUSIVE GROWTH

A group of self-help is described as a pool of 10 to 20 people who come together for a common cause and aim to make their people's lives and their environment financially healthy. This community can be understood as a system of mutual assistance or a system of help in need of emergency aid. Both members of the society are committed to helping one another and striving towards financial security [4]. The initiative taken under the micro finance scheme to empower rural people is self-help groups. In the country, there are a lot of individuals currently running who inspire people. This initiative has proven to be a blessing for women, and rural women have been most helped by the self-help community's initiative.

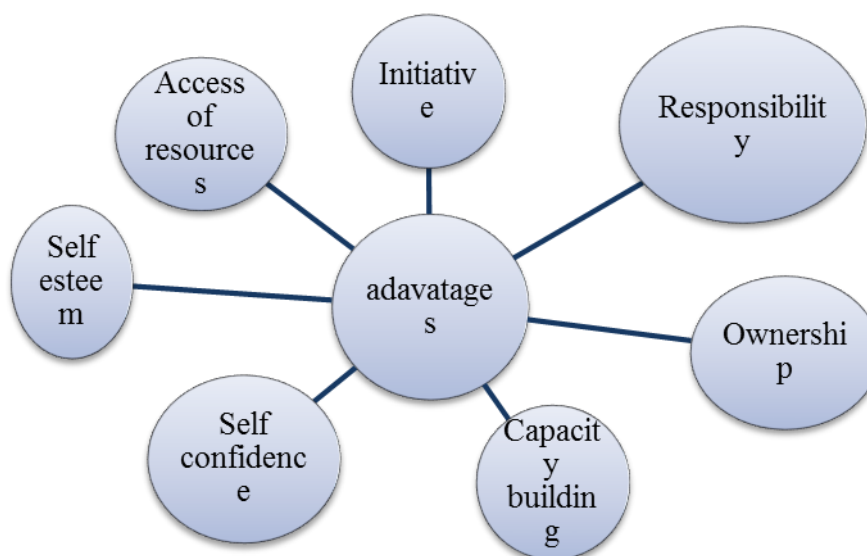


Fig. 1 Advantages of the Self help group

The underlying concept behind group creation is that it is quite likely that an individual alone will not achieve success in their venture, but the success rate of the group is very high as opposed to an individual effort. In order to alleviate poverty and develop their own financial structure, these organizations have done tremendous work. People are motivated because they are able to see without limits and restrict the possibilities open to them, such as in school, job and lifestyle. A sense of empowerment is generated by assigning reasons to make your own decisions. Empowerment includes rising women's roles in education, awareness-raising, literacy, and training. Empowering women is all about equipping and empowering women to make life-determining decisions through the various problems in society [9].

Women Empowerment:

Empowering women is a process or social action in which women elaborate and recreate what it is to be in a situation in which they have been traditionally rejected. However, empowerment means welcoming and inviting those who are on the outside of the decision-making process while talking about women's empowerment. It is possible to explain empowerment in many ways [10]. Empowerment is the process that gives people influence over their own lives, communities, and economies. This puts a strong emphasis on involvement in democratic processes and organized decision-making and, in the economic sphere, on the ability to earn an income that allows economic decision-making participation. People are empowered when they are able to access and limit the opportunities available to them without limitations, such as in education, career and lifestyle.

IV. CONCLUSION

The nation needs all of its resources, especially human resources, in order to be mobilized and fully used. Women's involvement in economic activity is significant not only from the perspective of human capital, but also from the perspective of increasing women's status in society. The status of female empowerment is now recognized as an indicator of the growth stage of societies and it is therefore necessary for the company to frame policies for women's entrepreneurial development. In order to put them into the centre of national life and development, the long-term goals of women's development programs should be aimed at raising their economic and social status. For this reason, due recognition must be given to the role and involvement of women in different social, political, economic, and cultural activities

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