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## A STUDY ON WOMEN EMPOWERMENT THROUGH SELF HELP GROUP IN BATLAGUNDU BLOCK

### Article Particulars

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### Introduction

Empowerment is about the people, both man and women taking full control of the activities of their lives; becoming conscious of their own situation and position, setting their agendas, creating space for themselves, gaining skills, building self-confidence, solving problems, and developing self-reliance. It is not only a social and political process, but an individual one as well and it is not only a process but an outcome too. It is not possible for outsiders to empower women; only women can empower themselves, to make choice or to speak out on their own behalf. However, institutions such as Non Governmental Organizations (NGOs) and government agencies could support the processes that increase women's self-confidence and develop their self-reliance and help them to set their own agendas. Women's empowerment begins with their consciousness, a perception by a woman about herself and her rights, her capabilities and her potential, the awareness of her gender and the socio-cultural and political forces that affect her. Women empowerment is not and cannot be a separated form of empowerment. Women's struggles should be linked with the peace movements, ecology management working class movements and human rights movements for democratization and for decentralization of the society.

An empowered woman has a positive self-image and takes an active part in decision making related to herself and her family; she is conscious about herself and possesses a full knowledge about herself; she helps in the empowerment of children,

regardless of the sex of the child. Women, being the highest in population strength, play a vital role in the development of the family, the community and nation, to such an extent. Without them, there will not be any transformation or economic development in any society. In fact, since independence, it has been felt that women have been experiencing poverty to a greater extent than men have ever been. It is apparent that equality, equity, sustainability and empowerment are being insisted to be given for human resources, nationally and internationally, especially for the empowerment of women which paves the way for notably social changes. There will be spread effect of growth, if a country gives much importance to the women development program on which it can exclusively allocate funds. It is often realized that a country, a village or a family will see its progress when women grow basically. It is absolutely true as when women become the main-stream of progress, society as well as economy becomes meaningful. At the same time, a society should not only give much importance to the status should not only give much importance to the status of woman but also to their empowerment.

Pundit Jawaharlal Nehru said, "To awaken the people, it is the women who should be awakened". Once she is on the move, the family moves, the nation moves. Nehru further added that the building of India as a nation will also be judged by the position of Indian women. The World Bank report and the world conference on women also declare that women are central to the poverty alleviation efforts. Hence women's empowerment and their full participation on the basis of equality in all spares of society are fundamental for the achievement of equality, development and peace in every nation.

### **Formation of SHGs**

The formation and development of SHGs in the villages and concentrated efforts are needed by promoting agency to bring people together by confidence building among them and making them to understand and accept the objectives of the scheme. The role of promoting agency is important in bringing cohesiveness in the group and orienting group members towards group action. The evolution process for the groups to emerge as a strong and vibrant entity would take at least 6-12 months.

Group size should be in the range of 12-20. Preferences will be given for the poorest women amongst the target group, with focus on widows, deserted and handicapped women. Priority will be given SC/ST and other socially backward communities. In may case, all members must be below the poverty line. The groups must be mixed group, being composed of members from the different communities as far as possible. In case hamlets and colonies populated exclusively by members of a particular community, such exclusive groups may also be formed. Also having more than one member of the same family in the same SHG is to be strictly avoided, as this would lead to bias in decision making and group domination. Group formation should be cleared

by NGO, which would be after a period of 3 months from the commencement of group function to ensure, proper targeting of the poorest and disadvantaged section of society.

### **Review of Literature**

**Chandra** has stated that women need to be empowered at earliest. Empowerment has to be in terms of information, knowledge, skills besides social, economic and political empowerment.

**Abdhu Saamed** proved that it was the reservation that played as the most impartment favorable factor that led to the empowerment of women in kerala.

### **Objectives of the Study**

- To study the growth and development of self-help Groups in the study area.
- To Probe into the Socio-economic status of the SHG members in Batlagundu Block.
- To analyze the level of empowerment of women and the performance through SHGs in the study area.
- To offer Suitable suggestions on the basis of findings of the study.

### **Scope of the study**

India is one of the countries having a large concentration on travel population. It ranks second in the world, next only to Africa. The extremely economic and educational backwardness of the people in the country have drawn the attention of the policy makers even prior to independence, the constitutional provisions and legislature measure both during the British rule and during the post independent period to protest the rights of the backward people and property had a significant hearing on the overall rural economy but they failed to make any impact on the economic conditions of SHGS members.

After the initiation of the planned development, many programme were implemented for the social-economic upliftment of the SHGSmembers both state and central government.

### **Methodology**

The study is based on primary and secondary data. The primary data were collected from the 50 women respondents from one SHGs in batlagundu block. The study based on various levels like empowerment, social status and decision making etc. In batlagundu block, the respondents engaged various agricultural activities like dairy farming, poultry, handmade works, and tailoring.

### **Tools of Analysis**

To analyze the women empowerment in batlagundu block only percentage analysis should be employed.

**Table 1 Age-Wise Classification of the sample Respondents**

Source: Primary data

S.No	Age(In years)	Respondents	Percentage
1.	Below 25	4	8
2.	26-30	7	14
3.	31-35	8	16
4.	36-40	17	34
5.	41-45	9	18
6.	Above 45	5	10
<b>Total</b>		<b>50</b>	<b>100</b>

It is inferred from the table 1 that out of the 50 overall sample respondents, 17 (34.00 percent) fall under the age group of 36-40 years and it is followed by the age group of 41-45 years, 31-35 years, 26-30 years above 45 years and below 25 years which constitute 18.00 percent, 16.00 percent, 14.00

percent, 10.00 percent and 8.00 percent respectively. It is concluded that the majority of the age group of SHGs women fall under the category of 36-40 years in Batlagundu Block.

**Table 2 Educational Status of Respondents**

Source: Primary data

S.No	Level of Education	No. of Respondents	Percentage
1.	Illiterate	12	24
2.	Primary	8	16
3.	Secondary	19	38
4	Graduate	11	22
<b>Total</b>		<b>50</b>	<b>100</b>

It is noticed from the Table 2 that the majority of the total respondents (38.00 percent) are Higher Secondary level. Even illiterate women also

participated as a member in SHG and done their work very well.

**Table 3 Marital Status-Wise Classification of the Sample Respondents**

Source: Primary data

S.No	Marital Status	No. of Respondents	Percentage
1	Married	29	58
2	Unmarried	8	16
3	Divorce	6	12
4	Widow	7	14
<b>Total</b>		<b>50</b>	<b>100</b>

The table 3 illustrates that the majority of the total respondents (58 percent) are married and it is followed by the number of unmarried, widow and separated respondents

which constitute 16 percent, 14 percent and 12 percent respectively. Thus, it is observed that the majority of the SHG women are married in Batlagundu Block.

**Table 4 Classification of the Respondents on the basis of monthly income**

Source: Primary data

S.No	Monthly Income	No. of Respondents	Percentage
1	Less than 2500	16	32
2	2500 - 5000	20	40
3	Above 5000	14	28
<b>Total</b>		<b>50</b>	<b>100</b>

It is observed from the table 4 that out of the 50 total women respondents, 20 (40 percent) of them earned monthly income of 2500 – 5000 and it is

followed by the column of the monthly income group of below 2500 and above 5000 which constitute 32 percent, 28 percent respectively. From the inference, it is concluded that the majority of the SHG women earned monthly income of 2500 to 5000 in batlagundu block.

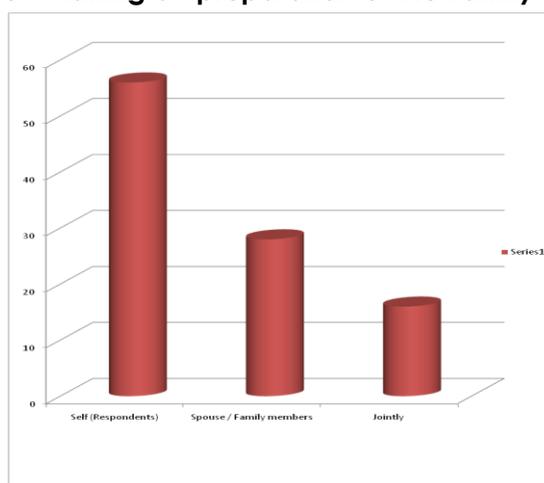
**Table 5 Decision Making on preparation of the Family Budget**

Source: Primary data

S.No	Final Decision Taken	No. of Respondents	Percentage
1	Self (Respondents)	28	56
2	Spouse / Family members	14	28
3	Jointly	8	16
<b>Total</b>		<b>50</b>	<b>100</b>

It is reported from the table 5 that nearly 56 percent of the women respondents take decisions relating to the family budget independently and it is

followed by spouse / family members and jointly which constitute 28 percent and 16 percent respectively. Thus, it is inferred from that the majority of the SHG women can take decisions independently relating to family budget in the study area.

**Decision Making on preparation of the Family Budget**

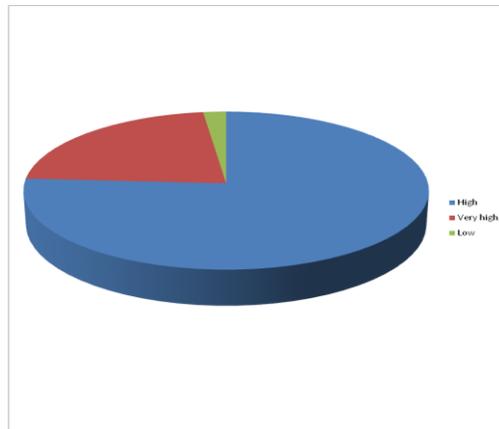
**Table 6 Level of empowerment of the sample Respondents**

Source: Primary data

S.No	Level of Empowerment	No. of Respondents	Percentage
1	High	38	76
2	Very high	11	22
3	Low	1	2
<b>Total</b>		<b>50</b>	<b>100</b>

It is noticed from the Table 2 that the majority of the total respondents (76.00 percent) are in High level of empowerment. And it is followed by the column of

the very high and low which constitute 22 percent, 2 percent respectively. From the inference, it is concluded that the majority of the SHG women empowered at high level.

**Level of empowerment of the sample Respondents****Table 7 Problem Faced by the Respondents**

S.No	Problems	No. of Respondents	Percentage
1	Lower income	5	10
2	Group conflict	7	14
3	Difference of opinion among members	9	18
4	Indifferent attitude of banks	3	6
5	Lack of marketing products	11	22
6	Difficulty to repay the loan	15	30
<b>Total</b>		<b>50</b>	<b>100</b>

Source: Primary data

This table 7 shows that the major problems faced by the respondents are difficult to repay the loan obtained from the bank. And the next problem is lack of marketing products etc.

### Major Findings of the Study

- Most of the respondents are lying in the age group between 36-40.
- The level of education of respondents is higher secondary.

- Married respondents performed their functions very well according to this study( 58% ).
- The majority of the respondents earned monthly income of 2500 to 5000 .
- The majority of the SHG women can take decisions independently relating to family budget in the study area.
- The majority of the SHG women empowered at high level.
- The major problems faced by the respondents are difficult to repay the loan obtained from the bank. And the next problem is lack of marketing products etc.

### **Suggestions**

- Various training programmes, workshop and exhibitions enable the members of various groups to interact with each other on a pleasant note which in turns will reduce unhealthy competitions between the groups. They should be encouraged to work in co-operation rather than compete each other.
- The members of SHG should be trained well to enable them to market their products.
- Enabling members of SHGs to work as a team in co-operation with each other could reduce group conflicts and bring about cordial relations between group leaders and members.
- To provide credit facilities with subsidy for actively participated SHG group
- Micro finance should also be strengthened so that the SHGs become economically self sufficient and promote the growth of their members and the group at large.

### **Conclusion**

Self-help groups represent the unity of women in India. SHGs have been playing a vital role in harmonizing the society and in strengthening the rural economy. SHGs are expected to take part in the major programs of poverty alleviation in India. If the growth and progress of the SHGs have to be satisfactory the government as well as the non-governmental organizations should provide their fullest support for the successful development of the SHGs. The unit of SHG is not a static institution; it grows with the resources and managerial skills. Thus it includes confidence and brings about the involvement of the public, private sectors and Government for the women empowerment in variegated forms.

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