

A study on economic empowerment of women through self- help groups (IWMP-Morbi Taluka)

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■ **ABSTRACT :** This paper focuses on the level of women empowerment in rural areas. Women are critical to a thriving rural economy, especially in developing countries such as India. Rural women today have been suffering a lot due to the feeling of helplessness and lack of decision-making capabilities in financial matters. Self-help groups (SHGs) are the most recent development for them which could enable them to come forward and make them self dependent and self employed. The main objective of this study is SHGs Contribution of empowerment level in rural areas women. Self –help groups have been playing considerable role in communication level of members, change in family violence, frequency of interaction with outsiders, change in the saving pattern of SHG members, achieving social harmony and sustainability-financial value.

■ **KEY WORDS:** Women empowerment, Roll of self help group, Self dependent, Self - employed

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In a country of over 135 crore people, where 83.3 crore live in rural areas and the rest stay in urban areas, only about 22 per cent of the population is considered to be below the poverty line. The continuing urbanization has indeed contributed to creating more opportunities for the people. On the other hand, some sectors like agriculture have also suffered.

“When a destitute mother starts earning an income, her dreams of success invariably center around her children. A woman’s second priority is the household. She wants to buy utensils, build a stronger roof, or find a bed for herself and her family. A man has an entirely different set of priorities. When a destitute father earns extra income, he focuses more attention on himself. Thus

money entering a household through a woman brings more benefits to the family as a whole.”What is Self help.

A self-help group (SHG) is a voluntary association of men or women in similar economic conditions. The members of the group make small savings for a duration of time until they have enough capital in the group to start their own lending process. These funds can then be utilized for lending purposes (to members or other people). In India, many SHGs are linked to banking institutions for the delivery of micro-credit.

Self-help groups are popular and famous in India and South-East Asian countries. developed this concept (along with those of micro-credit and micro-finance) for

the poorest of the poor, who were ignored and shunned by banks when it came to lending tiny sums of money.

In India, SHGs first emerged within the Mysore Resettlement and Development Agency (MYRADA) in 1985. Here is a quick timeline of the journey of SHGs in India:

- **1987:** The National Bank for Agriculture And Rural Development (NABARD) provided MYRADA with a grant of Rs. 1 million to enable it to invest resources in identifying affinity groups, building their capacities and matching their savings after a period of 3-6 months.

- **1990:** RBI accepted the SHG strategy as an alternative credit model.

- **1992:** NABARD issued guidelines to provide the framework for a strategy that would allow banks to lend directly to SHGs.

- **1992:** SHG-Bank Linkage Programme was launched.

- The Tamil Nadu Women's Empowerment Project, an IFAD-supported project implemented through the Tamil Nadu Women's Development Corporation, was the first project in the country, around 1990, to incorporate the SHG concept into a state-sponsored programme. Since then, SHGs have been associated with women.

Objectives of the study :

- To know the socio-economic profile of SHGs beneficiaries.
- To find the economic status of SHGs of women in rural area.
- To find out increase confidence with SHGs.

Scope of study:

In rural India, the high rate of illiteracy and low economic status of women need for increasing their earning power by providing the income generating assets. The present study has been undertaken to promote the women empowerment through SHGs with innovative and moderate manner to bring valuable suggestions to improve the performance of SHGs.

Sampling design / Size :

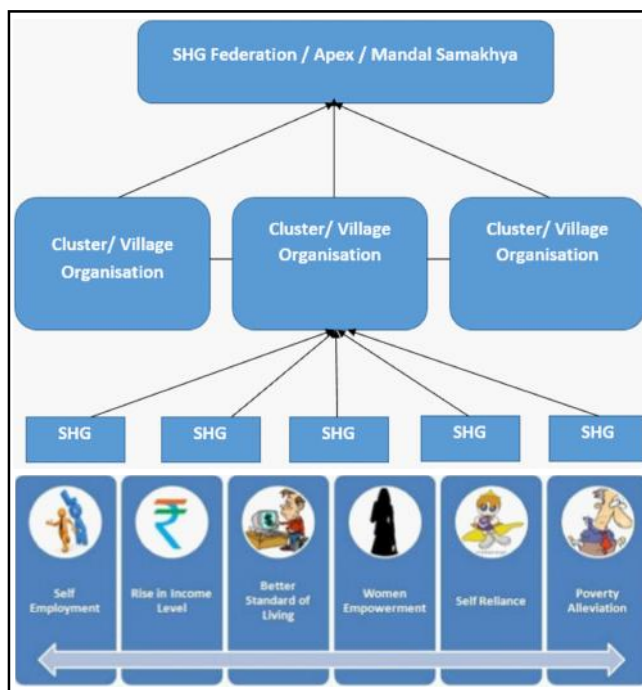
To know the status of SHGs, women empowerment through self-help group and their socio-economic impact by IWMP- Morbi self helping groups.

RESEARCH METHODS

This paper is based on techniques such as participant observation, unstructured, structured interviews and personal discussion with IWMP SHG- Groups.

Watershed development programme in Gujarat:

Watershed development programme in its present version started in Gujarat in 1994-95 with the coming into effect of the first Common Guidelines. The three main programmes under the WDP of the Ministry of Rural Development, viz., DPAP, DDP and IWDP are being implemented in different districts of Gujarat. The last batch of projects under these schemes was sanctioned for Gujarat in the year 2007-08; the abstract of these projects is given in Table 1. A total of 3806 number of projects were sanctioned during this period involving more than 34 lakh hectares of land and more than Rs. 1682 crores. Apart from the MoRD projects, Ministry of Agriculture has also undertaken 842 projects (including 35 projects by NABARD) involving 9.05 lakh hectares of land under several schemes like NWDpra, RVP, RAS, IGWDP, etc. However, after 2008, these programmes have been merged together to form a new major programme named Integrated Watershed Management Programme (IWMP). The first batch of projects under the IWMP has come to be implemented in Gujarat since 2009- 10.



Self-help groups (SHGs):

SHGs are homogeneous groups of men and/or women involved in saving and credit activities; they may engage in enterprise development initiatives as well. In the Watershed Development Programme, the objective of forming SHGs is to allocate some direct livelihood support to the land less and absolute poor.

- Wage employment and monitoring the works
- Development of common property resources
- Managing village corpus for meeting livelihood needs
- Agriculture and allied activities
- Sustained Micro Enterprise with a strong NRM linkage.

■ RESEARCH FINDINGS AND DISCUSSION

– The formation of SHGs has benefited its members by increasing their assets, incomes and employment opportunities.

– The borrowers are able to reduce their dependence on informal sources of finance and a certain degree of loyalty towards SHGs, which can work towards permanent or effective inclusion of these borrowers into the formal banking network.

– The financial inclusion attained through SHGs has led to reduced child mortality, improved maternal health and the ability of the poor to combat disease through better nutrition, housing and health – especially among women and children.

– It has empowered women by enhancing their contribution to household income, increasing the value of their assets and generally by giving them better control over decisions that affect their lives.

Conclusion:

We can conclude that many of ways of measuring women's entrepreneurship, both at the individual level and a the firm level. We find that women entrepreneurs have most Important role in the economy, women ability to create jobs for themselves and to create jobs for others. For development in rural area SHG help them to guide and also generate micro finance and market for their products. Women are leading the way for brighter future. Women in urban and rural areas should be given good opportunities so that they can bring about positive social change and contribute for growth of the country. The

report finds that women entrepreneurs play an important role in the entrepreneurial economy. Self-employment represents of the most important job opportunities for women. Women play a decisive role in initiating the advancement and growth of any society, in nations across the world the role of Women entrepreneur in economic development is also being identified and steps are being taken to. Further the progress of women entrepreneurship though there are several factors contributing to the process of coming into view of women as entrepreneurs, the a method for the women moving into entrepreneurial activity thus contributing to the social and economic development, that is help in gaining equality and equal importance for themselves.

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