

# The role of self-help groups in empowering women

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## **Abstract:**

The topic of the research chapter is related to the city of Gangawati, with a total of 5 wards. In all wards, there are women self-help societies, in which the study was collected through an overview questionnaire, and interviews, selecting 25 self-help groups. The scope of the study identified the statements of these 25 associations for the entire 600 associations. Several themes have been collected in this study. Developing a savings mindset for women, lending the money saved to the home industry to help alleviate poverty, and addressing women's issues unitedly. Self-help organizations play an important role in empowerment of women by projects like these. If this is the case, it is important for a self-reviewer to find out the answer to this question, given that a woman today deserves to have all the rights she deserves. A number of self-help groups are being held in A today. It is important in this chapter to develop women so that they can find their own education, employment and what programs to put in place. Some 30 questions were created on issues such as information about association members in the preliminary data, the reasons for joining the association, women's association, financial status, and household strength. It collects the information associated with it And collected information through interviews.

**Keywords:** self-help groups, empowering, women

**Introduction:**

Though the Karnataka state government has devised and implemented a number of schemes to enhance the social, economic, and all-round development of urban women, it is not very effective in enhancing the confidence and self-reliance of women. The concept of self-help association was first made in India in 1904 as a result of the success of women's programs in Bangladesh through its implementation in the country, i.e. "Self Help Society". This has given people of these associations across the country a lot of encouragement. In 2001-2002, 71284 Self Help Groups were formed in 175 taluka rural and urban areas and about 10.87 lakh women were organized. The women are making good progress by saving around Rs 26 crore. The right to form a group includes any ethnic group. But our focus group is a group of poor, women economically, academically and socially backward. Group is a group of people who strive to achieve equal economic and social development through self-interest. Includes people from a specific area of interest. Although the group is created for developmental purpose, the group has its own set of rules and regulations. This rule should be recognized in the development process of the regulation. The group should organize activities to support the all-round development of the group members. The objectives for this activity should include the realization and timeframe of achieving a specific measure. Economic progress Social change and population development have had an adverse effect on women. We see increasing exploitation, oppression, harassment and inequality day by day. So the small jungle nearby to clear them is their own labors and maneuvers and abundance.

The government has created various schemes for women's development. But it has not yet progressed to the level of water. Successful implementation of the women's development project requires an intensive global understanding of women's self-help. Be financially independent. There must be decision-making authority. All these will enable women to participate actively in development. Self-help groups say that women should be given equal opportunity at the family level so that universalization can be developed.

**Self Help Society and Women Empowerment:****Benefits of Self Help Association for Women Empowerment:**

Bank loan is given to women of the Self Help Group. They will facilitate their way of life. Extending money to members of the Self Help Society and strengthening them financially will help members explain the amount of money they have per week to be useful for the good of the present. Sheep farming gives the members of the association a sheep farm, which prompts them to make their own living. Bank supplies loans to women for home industries, encouraging them to pursue a career spirit, helping them get on the path to empowerment.

**Economic Empowerment of Women Empowerment by Self Help Groups:**

In Gangawati city, 10 to 20 poor women with like-minded volunteers organize themselves voluntarily and each week pays a sum of Rs. 5,10,20,50,100,500. Open a Rashtriya Krishna Bank A rate savings account in the name of the association. Every week someone ties up the bank with the money raised by association members. The bank pays interest on the accumulated money. Each member of the association has an accounting. There is no chance of a transaction, as each person transacts through the bank in the name of the person in the name of the association. When this specific period of time has passed all the members of the Bank A will be able to save money and use it for the necessities of life. One of the biggest benefits of this investment is that banks lend money to the pro-progress fund, which is only one lakh to three lakhs depending on its progressive income. The amount of this loan is proportional to the association's own capital. This ratio of 1: 2 or 1: 2 in the beginning of these own capital and bank loan ratios can be increased to a ratio of 1: 2 to a gradual increase in the amount of money a member of the association can receive on credit for progressive work. This is a reminder of the confidence that governments, with their knowledge, have given priority to the 7th plan, which is commemorated

here. Rural savings organizations are well-known for raising awareness of saving, and the idea of making women, the poor and self-reliant economically literate.

### **Development of Women Education in Self Help Groups:**

Self Help Groups are establishing Kishori schools for the education of women and educating women. Cradle Home Schools are set up to educate young children. Girls are child laborers by establishing a child labor school. They have been brought in and facilitated education. Adult Education Program is also being held. Night schools are an advantage for women's education. Women are given employment by the Self Help Association A who provides women with vocational training such as crafts, beadiest, knitting and knitting.

### **Women's understanding of health:**

The role of health is crucial for women empowerment; the voluntary association shall regularly inform the health committee and the benefits it will bring. To provide adequate services to local primary health care and health services. Performs a well-rounded and promising job of providing health advice to women. The community is tasked with educating women for the hygiene and cleanliness of the city.

### **Objectives of the study:**

1. Organizing and empowering poor women to develop their own co-existence and partnerships.
2. Awareness of all development sectors among the members of the association and allow them to overcome their energy shortages.
3. Identify available resources and deal with the department, association, and organization
4. The government should be aware of various programs and try to reach out to the members of the association.
5. To ensure that each member understands their rights and responsibilities.
6. To attract women to participate in the Knowledge Development and Rural Development Program.
7. To allow women to live self-reliance.

### **Scope of the study:**

The topic of the research is related to the city of Gangavathi, with a total of 5 wards. In all wards, there are women self-help societies, in which the study was collected through an overview questionnaire, and interviews, selecting 25 self-help groups. The scope of the study identified the statements of these 25 associations for the entire 600 associations.

### **Significance of the study:**

Several themes have been collected in this study. Developing a savings mindset for women, lending the money saved to the home industry to help alleviate poverty, and addressing women's issues untidily. Self-help organizations play an important role in empowerment of women by projects like these. If this is the case, it is important for a self-reviewer to find out the answer to this question, given that a woman today deserves to have all the rights she deserves.

A number of self-help groups are being held in A today. It is important in this chapter to learn how to develop and empower women so that they can pursue their own education and employment and what programs to employ. And "Nabarda", which provides bank support, 100% restructuring assistance and liaison programs for

banks' self-help associations at an annual interest rate of 7%, and a special training program to raise awareness of bank officials. This helps to understand the importance.

### Research methodology:

- Observation Method:
- Questionnaire Method:
- Interview Method:

### Observation Method:

I have chosen the topic "Role of Self Help Groups in Empowering Women". I have selected 4 Self Help Groups in Gangavati. Vinayaka Women's Association (Lakshmana Camp Gangawati), Sri Mahalakshmi Women's Association (Gundammakya A Gangavathi), Basaveshwara Women's Society (Chaluvadi Oni Gangavathi.), Saraswati Women's Society (Devinagar Gangavathi).

### Questionnaire Method:

This methodology is composed of about 5 questions about issues such as information about association members in the primary data, the reason for joining the association, the financial status of women in the association, and information about households. It collects the information associated with it and collected information through interviews.

### Interview Method:

Interviewing means the literal joining and responding to one-on-one consultation. The purpose is not a pretentious conversation or an act of speech, but an exchange of opinion and information. Getting a person's opinion is an interview of their data collection on any one topic.

### Analysis of data:

**Table -1: Details of the caste species**

Sl.no	caste	informants	%
1	Scheduled Caste	10	25%
2	Scheduled Tribe	07	17.5%
3	backward classes	21	52.5%
4	Others	02	05%
	Total	40	100%

The table above shows the species information of those interviewed. Scheduled Caste, Scheduled Tribes, Backward Classes, and Others. Scheduled Caste 10(25%) Scheduled Tribe 07 (17.5%) were found to be 21 (52.5%) of the backward classes while the other 2 (5%) were found to be the backward classes.

**Table -2: Details of employment**

Sl.no	employment	informers	%
1	Agriculture	17	42.5%
2	laborer	21	52.5%
3	Government	-	-
4	Non-government	02	05%
	Total	40	100%

The table above shows the interview job information. It employs 17 (42.5%) people on agriculture. 21 (52%) of the mercenaries do. There are 2 (05%) non-governmental people. It is known that women who are hired together are mostly members of the association.

**Table -3: Change in your personal life after joining Sangha**

Sl.no	Change in personal life	informers	%
1	yes	40	100%
2	No	-	-
	Total	40	100%

The above association addresses changes in the personal lives of women. Upon joining the association, women have been told that little has changed in a big way.

**Table -4: Family Monthly Income Profile:**

Sl.no	Monthly Income Profile	Informants	%
1	300-500	21	52.5%
2	500-1000	15	37.5%
3	1000-2000	04	10%
	Total	40	100%

The table above indicates monthly income. 300 to 500 Rs. 21 (52%) are receiving monthly income. 500 to 1000 Rs. Monthly Income 15 (37.5%) are receiving monthly income. 1000 to 2000 Rs. Only 4 (10%) receive monthly income. It is seen that they are on the brink of poverty, with a total income of Rs. 300-500.

**Table -5: A description of the main purpose of the Self Help Groups**

Sl.no	The main purpose	Informants	%
1	Providing vocational training	-	-
2	To provide financially educated	24	60%
3	Making independent	16	40%
	Total	40	100%

The table above is the main purpose of the Self Help Groups. The answer to that question is as follows. A total of 40 respondents stated the objectives of the Self Help Groups in two ways. 24 (60%) said to be financially educated and 16 (40%) stated this. But having financial success helps educate it, and the goal of self-reliance is often found.

**Table 6: Details of those who are working in the spare time**

Sl.no	What works?	Informants	%
1	Craftsman	-	-
2	Labour work	25	62.5%
3	small business	10	25%
4	Animal husbandry	05	12.5%
	Total	40	100%

The above table is for those who work in their spare time, including those in the association. This table shows that wage work is 25 (65.5%), small business 10 (25%), animal husbandry, 05 (12%) are busy in their spare time.

### Conclusion:

The Self Help Groups is the most responsible organization in developing women. Giving women a sense of self-reliance and giving them a wealth of knowledge and understanding of what is happening in the society is the solution to this problem. Men are to be treated as equals In all walks of life, women are given equal rights and equal opportunities, and women are weaker than men because of biological causes.

1. A woman in self-help group A thrives on borrowing.
2. Their caregiver can develop by training in self-help group.
3. She manages her family by gaining business knowledge of self-help group.
4. A woman of self-help group.
5. A woman grows up politically, socially and economically in self-help group.
6. A weak woman in self-help group A becomes empowered.
7. Saving money for self-help group A will make her a model woman in society.
8. Self-help groups give women the power of thinking and the power of family management.
9. Self-help groups create feelings of unity among women.
10. She has learned to live self-help through self-help groups.

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