

WOMEN EMPOWERMENT THROUGH SELF EMPLOYMENT (SHG'S) –WITH SPECIAL REFERENCE TO KURNOOL DISTRICT

M. SRAVANI KUMARI

Assistant Professor Sri Ramakrishna Degree & P.G College,
Nandyal, Kurnool District,
(AP) INDIA

ABSTRACT

Empowerment refers to the creation of an environment for women where they can make decisions of their own for their personal benefits as well as for the society. women empowerment refers to increasing and improving the social, economic, legal strength of the women to ensure equal right to women and to make them confident enough to claim their rights. The aim of this publication is to focus on women empowerment through self help groups. Women empowerment advocates for the equality in social status, political rights, financial stability and judicial system. There should be no disparity between men and women. The study revealed that micro-enterprises are a viable pathway for improving the economic status. Independent variables like education, income and mass media contact were positively and significantly related with the role of SHG's

INTRODUCTION

Empowering women socially, politically, and legally is really a tough task. It is not going to be easy. That does not mean it is impossible. The idea of women empowerment might sound hard. All we need is a concentrated effort focussed in the right direction. The SHG's play a major role in development of women socially and economically. SHG's have been able to mobilize small savings either on weekly or monthly basis from persons who were not expected to have any savings. The basic principles of SHG's are group approach, mutual trust, organisation of small and manageable group. Spirit of thrift, skill training, capacity building and empowerment.

RESEARCH METHODOLOGY:

Data collection:

In order to collect primary data, a well structured questionnaire was prepared specially for the SHG members. Another questionnaire was prepared to collect the information, views and opinions of the office bearers of the NGOs and Bank Officers.

The secondary data was tapped from the books, reports, journals, newspapers, unpublished thesis and websites relevant to the research topic.

Data Analysis:

The data were collected and processed systematically. As per requirements, tables, charts and graphs have been used for presenting the data. For analysis purpose, simple average, percentage and ratios have been used.

Sampling Design

For the present study 200 samples were collected using Simple Random sampling technique at Kurnool.

Need of the study:

1. To mobilise the resources of the individual members for their collective economic development.
2. To uplift the living conditions of the poor.
3. To create the habit of savings, utilization of local resources.
4. To mobilize individual skills for groups interest

Scope of the study:

The study covers SHG's operating in rural as well as in urban areas of the Kurnool District. The study also covers the different promotional and financial agencies assisting SHG's in the District.

Objectives of the study:

1. To make an appraisal of the progress of SHG,s in Kurnool District
2. To study the problems and difficulties faced by SHG's and to suggest some remediesto overcome the problems.
3. To study the socio economic impact of SHG's programme on the members of thegroup.
4. To know about the financial viability of SHG's in Kurnool District and made some

recommendations in this regard.

5. To elicit the information for the collateral to or incidental with either above cited objectives.

Importance of Women empowerment:

There is amelioration of improving the position of women but still empowerment of women is awaited. Swami Vivekananda the India's greatest son quoted that there is no chance for the welfare of the world unless the condition of women is improved. It is not possible for the bird to fly only with one wing. To achieve the developed status India had to transfer colossal women to effective human resource which is possible only through the women empowerment.

Findings of the Study:

1. It is found that many women follow the written rules and regulations for running the group.
2. It is also found that 50% of the women undergo the orientation training programme.
3. It is also found that 55.5% of respondents are availing the loan from SHG's
4. It is found that 50% of respondents deposit their savings in self help group account.

Suggestions:

1. The self help groups need sufficient training programmes
2. The women should be aware of the interest rates with regard to loans.
3. The government should also concentrate on SHG's more so that employment opportunities will be created for the women who are in need.
4. Proper assistance should be provided to the women so that she can make use of loan in a proper way.

CONCLUSION:

SHGs have been identified as a way to alleviate poverty and women empowerment. Women empowerment aims at realizing their identities, power and potentiality in all spheres of lives. But the real empowerment is possible only when a woman has increased access to economic resources, more confidence and self motivation, more strength, more recognition and say in the family matter and more involvement through participation. Although it is a gradual and consistent process but women should build their mindset for taking additional effort willingly for their overall development. SHGs have the potential to have an impact on women empowerment. It also helps the women to be self employed which is the success and key factor of economic progress.

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