



Empowering Rural Woman and Their Role in Self-Help Group

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ABSTRACT: The growing realization about education of women and empowerment all over the world has fashioned a forceful and positive impact on women's life. The discrimination of women from "womb to tomb" is well known. Existence of this situation shows the process of socio-economic development of the country. It also invites various unrest-ness in their society because their current interactions with the rest of the world cannot be avoided. It is clearly meant that the underprivileged situation of women is a main hurdle in the way of development. Growing awareness towards it is leading countries to take quick and effective actions to develop women in all perspectives of the socio-economic field. Empowerment of women will not be achieved unless the initiatives to educate women are taken and supported by the government with the self-help group of people's participation.

Key words: Women Empowerment



Introduction: Development approach includes all citizens, so development of half of the population of any country cannot be excluded. The results from the various studies have shown that the progress in human development field can be promptly achieved by considering woman's development. Despite the high growth in national income, low development is reported by middle east and south Asian Countries. The main causes are that these countries as far behind in woman related development indicators. India is also facing same problem in the process of development like other developing countries. Even having good position in economic matters, India lacks behind in social variables of human development. Patriarchal social system, low literacy among women, low status of women and slow pace of modernisation are the characteristics of most Asian countries, and India is not exception to it. These social ills are responsible factors in slowing down the pace of human development. As stated in various Human Development reports, higher the rank of a country in overall performance of human development indicators is also higher the rank in woman related indicators of development. First five countries have same ranks in gender -related development index also. In relation to the above discourse, this research is an attempt to study the development problem in relation to woman development. Since education is the first step of empowerment of woman, the role of NGO's in educating woman is imperative. Therefore, interdisciplinary approach is accepted in this study, which covers education of woman, empowerment of woman and NGO's initiatives in this regard.

Definition of Women Empowerment and their role in Self Help Groups: The situation of most of the western woman has been considered as improved; they are more active in various development activities of their social and economy. The reasons behind it are obvious, like education, positive role of economic prosperity, government support, women orientated programmes run by NGOs and government, modern technological development with opportunity for women to be active as equal to male and arising of gender literature and scholars etc. Thus, the systematic study of women related issues has been developed in the western world. But developing countries, specially, Muslim countries are far too behind in the case of women development. Lack of modern education, traditional social set up, male dominance, poverty, technological

backwardness etc, are factors that kept women underprivileged. Patriarchal social system in developing countries allows women to play just the traditional role in society that is prearranged by traditional culture and customs. Moghadam and Papnek noticeably described that the situation of women is still a fierce truth in developing countries. Cultural concept of feminine and masculine and the ideology of gender has meant that throughout the world, women continue to occupy disadvantage positions in production, and are assumed to be primarily responsible for reproduction (Biologically), but also in terms of socialization. Not Only do men and women allocate labour and receive differently, they also consume utilize and receive, goods and services quite distinctly. Gender asymmetry is a universal fact of life. In many societies around the world, women are discriminated against by law and custom, rendering them the vulnerable and disadvantage group social groups. As Papanek puts it: "Gender difference are based on the social construction of biological sex distinctions, are one of the great "fault lines " of societies – those mark of difference among categories of persons that govern the allocation of power, authority and resources ".In the developing countries, women are invisible and their rights to development have not been taken seriously either by society or by law. Women are suffering from being both economically and socially invisible. Economic invisibility stems from the perception that women are not relevant to the wage and market economy or women are disempowered to control over their economic resources and earning. Social invisibility is the result of the general status of second-class citizens, usually accorded to women. It is not surprising that development programmes, which do not take in to account the aspirations and the participation of women are not effective in achieving their objectives.

STUDIES RELATED TO THE TOPIC

Association of Indian universities carries a variety of articles covering different aspects of higher education. A proper appreciation of the role of education in national development is facilitated if different views articulated on a theme are read together in a single volume, education bringing about consistencies which helps individuals to perceive interpret criticize and finally transform their environment.

Talwar Sabanna (2007), studied gender discrimination in education and employment intensively. The study revealed that higher and professional education is necessary for new emerging jobs but women are not getting equal opportunity as men as in higher education. The situation of lower income groups and rural areas is worse than urban areas and higher income groups.

L. Mukhopadhyay (2004) studied the adaptation of inter-disciplinary approach so very necessary to comprehend the nature, role and the dynamics of the NGOs world. This book brings the perspectives from political science, public administration, social work, sociology, history, and philosophy, development emphasizing on women's empowerment and development and Nation building in India. It is certainly being said that women's empowerment plays an important role in nation building.

Arun A. Goel (2004) has not only engaged our attention with towards the existing frame work of women's development but analysis it so that in the 21st century we can achieve our development goals. It further explains that a lot has to be done for women's development and empowerment.

Shireen Jejeebhoy (2001) reviews the considerable evidence about women's education and fertility in the developing world that has emerged over the last twenty years and the passes beyond the limits of provisions studies to the address major questions via how does improvement in education empower women in other areas of life such as improving their exposure to information decision-making control of resource and confidence in dealing with family and the outside world?

Further, Various attempts of NGOs in development of women by capacity building are studied in the edited book of Ranjani K Murthy (2001) in India. Various NGOs are working in slums and rural and tribal areas for women's development in India. Active role of women in NGOs and NGOs role in self help group, micro-enterprises, education of children especially of girl children and organizing women's against exploitation were part of this book.

Frank Elbers (2000) studied the second and updated education of the human rights education organization resource book. It includes directions of human rights education organizations worldwide a listing of human rights, training programs and annotated bibliography which is an overview of human rights, training programmers.

Ungel's (2000) conducted a study on what is new a significant body of learning on levels that works in favour of positive changes in girls schooling and contribute a gender equality in education.

B.T Bawani (1999) provided a compressive coverage to the course content and the requirements of the social works teachers and research scholars, executive officers to guide and work voluntary organizations for further development of women.

S.N. Pawar and J.E Ambekar and D Shrikant, in this book address themselves to the political education of NGOs as well as to issues such as ideology human rights, people's participation and good government empowerment through concrete experiments. Case studies of voluntary organization functioning in various regions of the country is influencing working of NGOs and attempts made by NGOs in women's development.

In S.K. Bhandari's(1998) study : as attempt has been made by the author , to compile all factual information and derive selective indicators for depicting the progress of women education in India during the course of the last century and to analyze the gap that still remains to be bridged towards equalization of education opportunities between boys and girls in the country.

M.I.Manvel (1998) considered relation between women and development and explained human development without paying attention towards women's education is impossible and described if we want to get development, we must improve women education.

METHODOLOGY

OBJECTIVES

- To study the contemporary development problems of women in Rural district of Ramanagara.
- To analyse the selected role of NGOs regarding the education and empowerment of women in District of Ramanagara.
- To understand the impact of the educational programmes on the target group for development and empowerment.
- To identify the obstacles for implementing the innovative educational programmes.
- To record the opinions of women and NGOs to the development of women.
- To acknowledge the importance of women empowerment.
- To examine the Self-Help Groups in Ramanagara District.
- To present the analysis of SHGs of selected villages of Ramanagara District.

HYPOTHESES

To have an "in-depth" and intensive study. Ramanagara District was selected for the field work. Ramanagar District – chosen 2 villages: Kailancha, and Harisandra.

Primary data are collected afresh and for the first time. It is the data originated by researcher specifically to the address of the research problem.

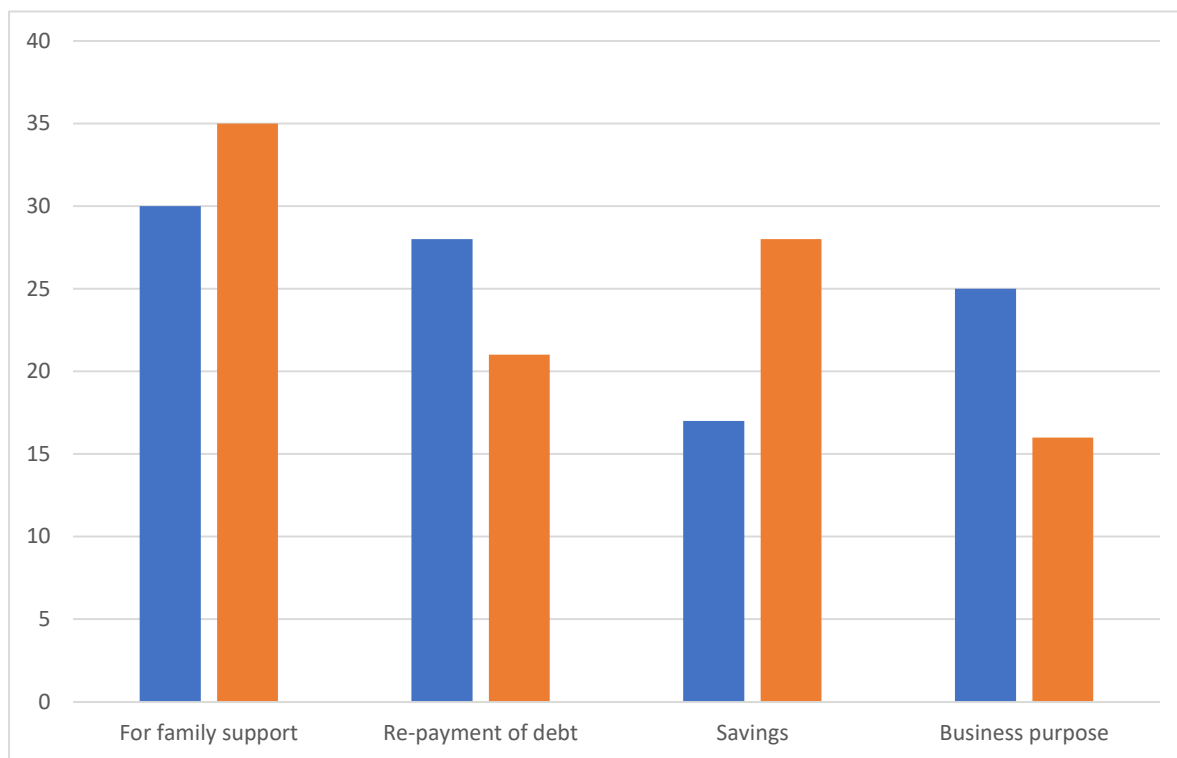
In this study, primary data is collected through;
Structured questionnaire
Personnel observation and attending meetings.
Collection data from officials.

Secondary data is collected for internet, registers, records, journals, articles and magazines and annual reports of the organization.

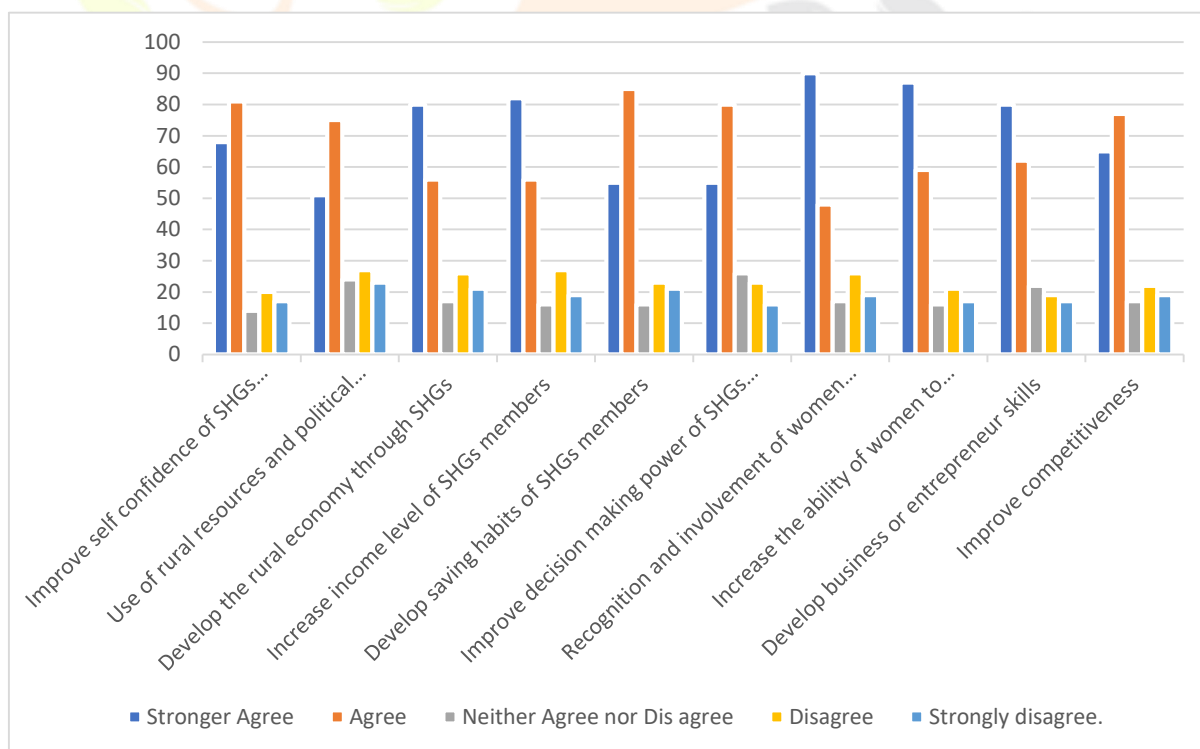
In this proposed study, the secondary data was collected through organization records, documents and literature.



Reasons for joining SHGs



Options towards the benefits through SHGs



RESULT AND DICUSSION

The data was analyzed by using simple statistical tools such as average and percentages. The analyzed data were used to prepare the report from which inferences were drawn and conclusions are arrived.

The present study covers the empowerment of women through SHGs in Ramanagara District. Kailancha village and Harisandra village. The data collected. The results from collected data from women respondents of various institute in Ramanagara district where NGOs are working for the cause of women development. Analysis was made according the socio-economic background of respondents, education development among Ramanagara women, Various aspects of woman empowerment and perceptions of woman to education and empowerment. Reasons for Joining SHGs It is true that the members have come

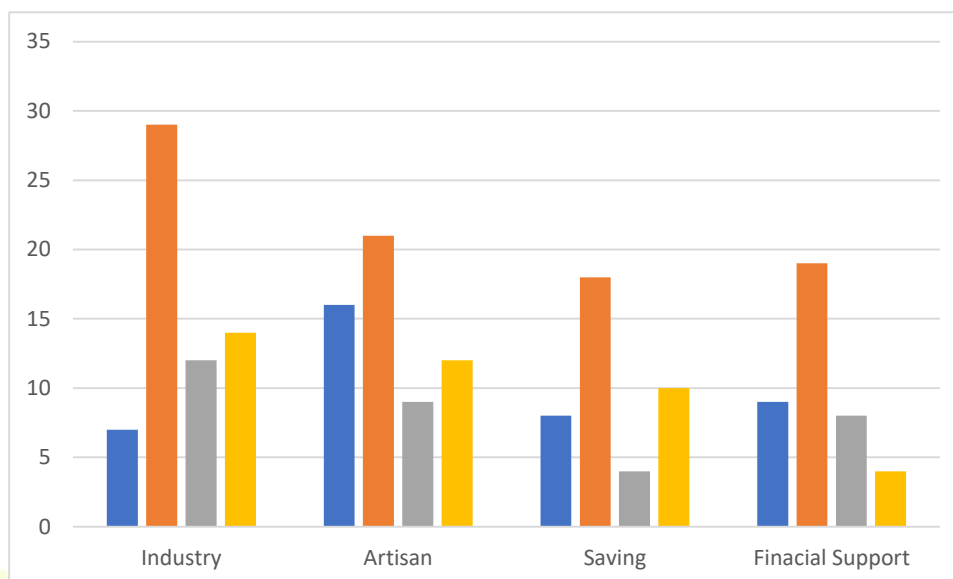
from varied economic, social and geographic background and members spirit as well as earning spirit. These are at last influenced factors to take up the membership of SHGs. The four major reasons to join in SHGs, namely, for family support, re-payment of debt, for saving and for business.

Analysis of Variance between Type of family and support of woman.

Test	F-value	P-value	Result
ANOVA Test	0.32892	0.806072	Rejected Ho

The above table 06 shows that the calculated value of (F-0.32892) is less than critical value (P-0.806072). Thus, the null hypothesis is rejected. Hence, there is significant difference among the respondents belonging to different types of family and major support taken.

Age wise distribution and nature of business



FINDINGS

The findings and results of the survey based on the questionnaire among the group members: 1. It is found that the Self-Help Group member occupation is less as compared to 37 percent of the members were having no occupation in the pre Self Help Group. 2. The financial status of households had enhanced due to improvement in access to formal credit institutions, since SHGs are linked with banks. 3. Access to credit has enabled women to undertake income generating activities. 4. Majority of the members make savings repeatedly as the norms prescribed by the groups. 5. It is observed that the on the whole i.e. socio-economic conditions of Self Help Groups increased after they have joined the Group.

CONCLUSION

The present study analyzed the socio-economic development of women SHG members and performance of SHGs in the two villages, viz., Kailancha and Harisandra. The performance of SHG was good It could be inferred that rural people has been very much benefited by SHG. The Self Help Groups have paved the way for economic independence of rural women. Thus, it can be concluded that the self-help groups contribute substantially in pushing the state of affairs of the female population, that results in poverty eradication.

Self-help Groups have been playing significant role in capacity building training of women, economic activities, marketing and technology support, communication level of members, self confidence among the respondents, reduced family violence, frequency of communication with outsiders, change in the saving pattern of SHG members, change in the cumulative saving pattern of SHG members per month, involvement in politics, achieving social harmony, achieving social justice, involvement in community action, sustainable quality and responsibility.

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