



## Role of self help groups in women empowerment in villages

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### Abstract

The Indian women are very sincere in working and are dedicated for the family development. If women are motivated and educated properly to do the business at village and provided the facilities to make her financially independent the villages will be developed in very short span of time. Self Help groups are one of the self made groups to meet the common goal and perform various activities which are beneficial to all. Villages are lacking in proper planning and administration due to which the village population is deprived of major facilities that are available in cities. The resources in villages should be properly managed and maximum use of these resources should be made to avoid people shifting to the cities. Properly trained and motivated villagers will be the best asst to the country. The women in villages also have lot of potential to make the villages developed.

SHGs are novel and innovative organizational setup in India for the women upliftment and welfare. All women in India are given chance to join any one of SHGs for training and development, so as to be prospective entrepreneur and skilled worker. The SHGs are promoted by the Government as if women in India may not be resourceful enough to be entrepreneurs.

**Keywords:** self help groups, women empowerment, village

### 1. Introduction

#### Introduction and Concept of self help group

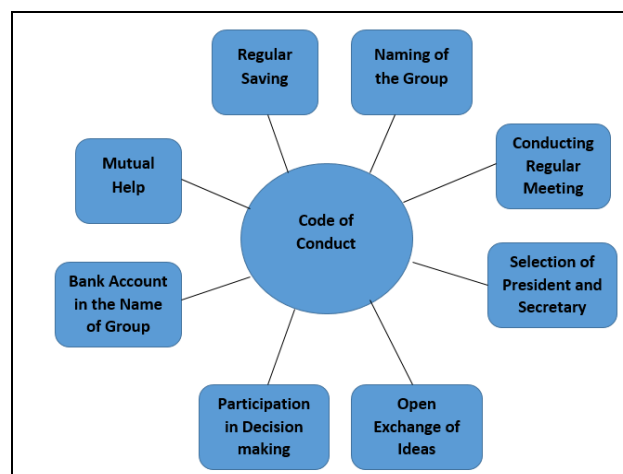
The Self help groups are very important and useful in villages to make financially independent. The concept of self help groups had its origin in the co-operative philosophy and the cooperators by and large, including the National Federations in the credit sector, could not think of any better SHG than a primary co-operative credit society itself.

As SHG are small and economically homogenous affinity groups of rural poor, they are voluntarily coming together for achieving the following.

1. To save small amount of money regularly and constantly

#### 2. Self help group code of conduct

2. to add in the savings.
2. To mutually agree to contribute a common fund and use it for better purpose.
3. To meet their emergency needs and help each other in financial requirements.
4. To have collective decision making for use of funds available.
5. To solve conflicts through collective leadership mutual discussion.
6. To provide collateral free loan with terms decided by the group at the market driven rates.



**Fig 1: Source:** <https://www.google.co.in/search?q=Role+of+Self+Help+Gr+oups+in+Women>

The code of conduct for SHG is as shown in above figure which consists of 8 important steps for proper functioning of SHG.

### 3. Self-help group mechanism



Source: <https://www.google.co.in/search?q=Role+of+Self+Help+Groups+in+Women>

Fig 2

The SHG mechanism involves above stages like government subsidy, group from BPL family, Local based training, Approval from Gram Sabha and credit from Bank.

### 4. Planing for management of human resources in Villages

The proper planning of the man power in villages through the use of management concepts and urban experts will be best to manage the Human resource available in villages. Time management and skill management in the villages is must to take the maximum benefit. The proper and quality education is the need of the village students that has to be provided by the schools and colleges in the villages. The literacy rate is also concern for the village population. The education plays a important role to get best result in village development.

### 5. Financial management in villages through shg.

The uneven distribution of the wealth is big concern for the village population to get the benefit of the major facilities. The proper financial planning and major sources of funds and money should be identified and made proper use of available funds for village development is must.

### 6. Issues in overall development of women in villages

#### Awareness

Access to assets is the single most urgent need for the upliftment of villages population in general and farm women in particular. Though the Indian legislation permits equal right of man & women in distribution of land to the landless women should also be included in the existing Govt.,

- Policies on distribution of joint land areas to husband & wife and
- Short term operational ownership of land female farmers

while giving land on leasing

The group farming sharing of common resources and lot of financial support from state and central government is only the main way by which the villages in India can be developed over a period of time.

### 7. How do we measure women empowerment in villages

The villages can not be called developed or empowered with out checking the following indicators over a period of time on the large population.

1. Increase in self-esteem, individual and collective confidence.
2. Increase in articulation, knowledge and awareness levels on issues affecting the community at large, and women in particular, such as women's health, nutrition, reproductive rights, legal rights, literacy etc.
3. Increase or decrease in personal leisure time and time for child-care.



Source: <https://www.google.co.in/search?q=Role+of+Self+Help+Groups+in+Women>

Fig 3: Self help group in process.

### 8. Conclusion

The self help groups play important role in development of villages and proper planning and motivating these groups will enhance the quality of life in villages and in turn improve the financial position of the women living in the villages. The education, natural resources and its proper use at all level and proper village administration is most important part in village development. The author has studied the problems in SHG and how we can make best of the existing resources in villages. Women empower depends on proper implementation of SHGs'.

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