



## **A Study on Women Empowerment through Self- Help Groups.**

**Rashmi. R**

Krist Jayanti College (Autonomous), Department of Commerce (PG), Bengaluru, Karnataka  
Email: [24mcom38@kristujayanti.com](mailto:24mcom38@kristujayanti.com)

---

### **ABSTRACT**

Women commission is a process in which women challenge the being morals and culture to effectively promote their well being. The groups (SHGS) made a significant impact on their commission both in social and provident aspect This study address women commission through tone- help groups.

Tone – help groups have a positive impact on the profitable commission of women, by erecting their confidence, developing their chops, and enhancing their socioeconomic status.

This study studies is substantially concentrated on the descriptive data, and the reference from the journals and from the secondary data.

Which gives some information about the study regarding to the women commission through tone – help groups.

---

**KEY WORDS:** Socio economic development, women- empowerment, self- help groups, impacts, socio economic status.

---

### **INTRODUCTION:**

Women Commission is a pivotal aspect of socio- profitable development, enabling women to gain families and communities. one of the most effective ways to achieve this commission is through tone help groups( SGHS) which give women with fiscal addition, social support, and entrepreneurial openings.

In India, the population formerly crosses one billion and nearly one third of its population is living under below poverty line.

In pastoral areas, the script is deplorably worse, where nearly half of its reside live hand to mouth life and below poverty line. tone Help Groups (SHGs) have come the vehicle of change in the pastoral areas in India, transubstantiating the lives of the depressed and marginalized. SHGs organize the poor, crushed and marginalized to join hands to break their problems and the system has been veritably successfully used by the government and Non-Governmental association (NGOs) in achieving several pretensions by empowering them In the transnational arena, out of 1.3 billion people who live in absolute poverty, 70 per cent are women.

In India, pastoral women though constitute nearly half of the population the participation in the labour force is only 33 per cent, while it's 56 per cent for joker. therefore 67 per cent of the womanish population is not gainfully employed. maturity of them are poverty ridden.

The government should take humorless sweats to use women force into productive employment.

They could not succeed because they hold a lot of methodical business which is making all women to step back from the phase of success.

#### **Statement of problem:**

India is developing country in Indian society women are deprived of their opportunities to a large extent. The educational levels of women are less when compared to men. Women are discriminated in wage Terms even for the same work they have performed.

They are employed as a cheap substitute manual labor

The socio – economic status is also at lower level for women.

The women often fail to identify themselves a worker they are also treated has slaves not only in family but also in the work place.

Education is the most important aspect in building the career for women all around the world which gives the family and the country to make proud of the achievements done by the women and gives the great - inspiration to all the women around the society.

Need to be given more educational opportunities for women in rural areas. Efforts to empower women and rural holistic approach addressing socio cultural barriers alongside economic and institutional reforms and also included in the leadership quality.

The problem, women's empowerment remains a critical challenge in many parts of the world particularly in rural and economically dis-advantage communities.

---

### Objectives :

- To promote gender equality and inclusion
- Reduce the poverty through job creation to the women
- Ensuring decision making platforms to the women.
- Opportunities to attended all the economic and business conferences.
- To provide skill development training to the rural area 's for women.
- Educating each and every women to be specific about there-goals and career.

---

### METHODOLOGY:

In order to conduct through evidence – based research om women's empowerment through self – help groups, this study used secondary sources to provide a descriptive analysis. content analysis is based on observations from credible journal articles reliable websites, renowned books, well- liked reports and official publications and news -paper pieces.

---

### CONSTRAINTS OF SHGs

Economic Constraints

Lack of marketing moxie and ignorance of slice – edge technology

High handling costs of fiscal institutions help them from offering services.

Operations are no sustainable

Deposits are not secure since they depend on members faith in one other.

Social Constraints Participation hindered by traditional thinking and societal scores.

#### • *Women commission and tone- Help Groups*

• Concept- Women commission- Several fields define commission as a person's independence in social, political, and profitable affairs. Giving women more authority is part of empowering them. Women's commission may be characterised as boosting women's tone- regard, capability to make their own opinions, and right to impact societal change for themselves and others. Allowing them to move from the circumferences to the centre stage. Five factors make up the empowering process cognitive, cerebral, profitable, political, and physical.

● The cognitive dimension relates to women's mindfulness of the micro- and macro-level situations and factors that contribute to their submission. It entails making opinions that may go against artistic prospects and morals,

● The cerebral aspect includes the conviction that women can take action at the individual and societal situations to enhance their living conditions;

● The profitable aspect necessitates that women have access to and control over productive coffers in order to insure some position of fiscal independence.

● The physical aspect of commission involves carrying control over one's body and fornication and the capability to defend oneself against sexual abuse.

● The political element requires that women have the capacity to assay, organise, and mobilise for social change.

Women's commission is the process through which women question prevailing conventions and culture in order to successfully promote their- well being.

---

### ADVANTAGES OF SHGs

• Profitable Benefits:

dropped poverty as a result of nonstop income flows.

Lessens reliance on husbandry for survival.

- Social Benefits:

Advanced stability and especially among women SHGs.

---

### **DISADVANTAGES OF SHGs**

A. Economic Disadvantages: Lack of up-gradation of skills weak financial management.

B. Social Dis-advantages : Lack of stability and unity , especially among women

C. There is no financial stability.

---

### **• ABCD LISTING ANALYSIS :-**

ABCD analysis requires

Methodically chancing advantages, benefits, limitations, and downsides as well as connecting those rudiments to the crucial determinants affecting them.

This study aims to take over an ABCD table of women's empowerments through SHGs by relating, analysing, and judging the utility of a business model, strategy, idea, or system

- How women's are utilizing the SHGs':

There should be more awareness to the women about the SHGs where in they can develop themselves in improving individually and making society proud.

Women's in urban areas are finding help of SHGs and utilizing it and started of there career with being an entrepreneur and educating the women all around them.

- They are providing women a micro-loans to start business.
- SHG's provide training in bookkeeping and business development .
- SHG's help women save money and build financial discipline.
- SHG's help women start-income generating activities.

---

### **• Review of Literature :-**

According to the findings of a study named" Women tone- Help Groups and Women commission A Case Study of Mahila Arthik Vikas poor women who joined SHGs had a positive impact by laboriously engaging in social- political issues, expanding their business conditioning, and achieving remarkable growth in savings, employment openings, social security, and member personality development.

The main issues facing SHG members were poor product creation, dropped profit, and a lack of acceptable training and mentoring. The author recommended setting up a vocational training programme and expanding the fiscal, marketing, and promotional services available to women's SHGs.

She also emphasised how grassroots socioeconomic conditioning may support women's commission. Lokhande, M. A. 2010

In this composition, the authors delved the problems faced by SHGs in Karur District and concluded that problems related to marketing, finance, quality product, structure, and facilitator support can be resolved by furnishing acceptable and timely finance, acceptable structure, capacity structure and skill up gradation, creation of acceptable marketing installations, effective supervision and monitoring of investment conditioning, strong political will, and examination of end products.( Prabhu, M. B. H)

---

### **FINDINGS:**

Similar as knowledge, information, ideas, and decision making in the home, community, society, and nation, According to,

- 1.SHGs give a useful forum for women to change information and promote mindfulness about their rights.
- 2. The bottom- up approach to pastoral development has offered significant profitable andnon-economic externalities to low- income families through the SHG strategy.
- 3. Members had a lesser position of socio cerebral commission than non members.

- 4. The government and non-governmental organisations(NGOs) have encouraged women in SHGs to start their own businesses using locally accessible coffers.
- 5. The government of India's Self Help Group Bank relation design ( SBLP) is intended to reduce poverty and empower women in the country.
- 6. nonetheless, the crucial difficulties faced by SHGs were their disinclination to pursue creative schemes, difficulty in playing binary places by women, lack of confidence, platoon spirit, effective leadership, operation capacities, working capital, and transportation.
- 7. Despite the fact that the SHG movement has had an influence on the lives of numerous individualities and communities, there are multitudinous sectors of society that have n't been involved in the movement.
- 8. Suggestions- SHGs may play an essential part in raising mindfulness about health enterprises by organising group meetings with women, furnishing particular capacity- structure trainings for women on health issues, exposing them to bigger issues, and so on.
- 9. numerous microfinance enterprises should regularly cover the utilisation of credit by members and encourage them to use it for formative reasons for long- term income, which may allow them to open their own bank account for savings.

---

## CONCLUSION:

The empowerment of women is essential to achieving all other international development objectives. In order to help women discover their identity and authority in all areas of life, empowerment is an active, multifaceted process[30]. Real women's empowerment occurs when the society's downtrodden, disadvantaged, poorest of the poor, and rural women receive their fair share of resources and improvements to their standard of living. SHGs must address their limitations and drawbacks in order to reach their full potential.

## REFERENCES:

---

1. Duflo, E.( 2012). Women commission and Economic Development. Journal of profitable- 79. Vijaykumar, M.P.( 2016)
2. A relative Study on Women commission through Self Help Groups with Special Reference to Rural sections of Karnataka “. Minor Research report.
3. Kotte, R. WOMEN EMPOWERMENT THROUGH tone HELP GROUPS – A STUDY OF TELANGANA.
4. Setia, M., & Tandon, M. S.( 2017). Impact study of women commission through Self Help Groups- A Study of Haryana. Global Journal of Enterprise Information System, 9( 2), 50- 53. 5. Ferdnandez.
5. A. P( 1995) Self Help Groups- the Concept. Rural Management System Series Paper- 22, 14.
6. Dr Nirmala.( 2017, MARCH).
7. Anand, P., Saxena, S., Gonzales Martinez, R., & Dang, H. A. H.( 2020). Can women's tone- help groups contribute to sustainable development? substantiation of capability changes from Northern India. Journal of Human Development and Capabilities, 21( 2), 137- 160.
8. Lokhande, M. A.( 2010). Women tone- Help Groups and Women commission- A Case Study of Mahila, Indian Arthik Journal Vikas of Marketing, 40( 8), 52- 61.
9. Prabhu, M. B. H., & Vinayaga, P.( 2019). PROBLEMS FACED in tone HELP GROUPS WITH REFERENCE IN KARUR DISTRICT A MICRO STUDY.
10. Kondal, K.( 2014). Women commission through tone help groups in Andhra Pradesh, India. International Research Journal of Social lores, 3( 1), 13- 16. 11.
11. Pandey, P., & Rai, G.( 2017). commission of Women through Economic Independency in Patna Metropolitan Cit. National Geographical Journal of India, 63( 02), 93- 102.
12. Thangamani, S., & Muthuselvi, S.( 2013). A study on women commission through tone- help groups with special reference to Mettupalayam Taluk District. Journal of in Coimbatore Business and Management, 8( 6), 17- 24. 13.
13. Alam, P., & Nizamuddin, S.( 2012). part of Micro Finance & Self Help Groups in Women commission A Case Study of District Mewat. International Journal of Entrepreneurship & Business Environment Perspectives, 1( 2). 14.
14. Reddy, C. S., & Manak, S.( 2005). tone- help groups A cornerstone of microfinance in India women commission and social security. Andhra Pradesh Mahila Abhivruddhi Society( APMAS). India Hyderabad.