



Empowerment of Women through Self- Help Groups A Case Study of Rajasthan

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Abstract

Women empowerment is the important and primary need to balance between nature and humanity.

India is a male dominated country, here saving the girl child is the first and foremost responsibility of the society for itself. However, the alarming rise of female feticide has attracted everyone's attention and these figures have created a great concern among intellectuals and social activists. Many NGOS and Organization focused on addressing sex discrimination issues leading to gender disparities in different area of rural and urban society.

NGOS has working towards women empowerment with the formulation of Self – Help group (SHG) and created many SHGs in different district of Rajasthan. Every Group has 15 to 20 members. As per the data provided by Government of Rajasthan, 333489 women have found direct/indirect employment through SHGs in Rajasthan.

SHGs have been promoted in all district of under Deendayal Antyodaya Yojna and National Rural Livelihoods Mission and Priyadarshini Yojana.

Keywords: Micro -Finance, Women Empowerment, SHG, NGO

I. INTRODUCTION

Empowering women is key element for the development of each independence. That time governments did not have any agenda for women empowerment. Women did not have equal rights as compared to men. In rural India, women were kept deprived of education. Women's rights were limited to household chores. Slowly the people got some consciousness from the education. Women started getting education.

Women are important components of every economy. The progress and development of the country depend on the empowerment of women. Women are considered to be partners of men in progress. For the progress of the country and society, women need financial independence. It is necessary to strengthen women socially, economically.

Self-help groups were formed to promote women's empowerment in India. Self-help groups increase the social and economic social status of women. The basic principle of Self-Help Groups is dynamics.

SHGs are a group of rural economically and socially backward people, especially women, to enhance their skills, talents and abilities and empower them. They are trained in traditional business and then given loans and after this training these women are given employment. These women get employment of 10000 to 15000 months. These self-help groups contributed a lot to this GDP at the time of pandemic. During pandemic, the government has faced many challenges to boost the economy and SHG come together to create positive

impact. NGOs has working towards formulation of Self – Help country economic. Empowerment A process of change that was SHGs in different districts of country. SHGs working for women linked to power. Empowerment means economic, social, mental empowerment. Every group has 10-15 women members. During and decision-making ability. lockdown SHG community manufacturing masks etc. different state working in different way and contributing to improve the Indian society is a male dominated state, here men have more situation. Many SHG women producing masks, shoe covers, and rights than women. Even Women can't decide. What was the lab coast in bulk and supplying to the government. They are status of women in the Vedic period, what was the situation after that, and what is the situation at present? We cannot compare the running their families' expenses as their husband and fathers' present with the Vedic period. Gradually a lot of changes have jobless and some are of under BPL category. They are making 500 come with the passage of time, in the current situation, there has Rs every day during the lockdown. Across the country SHG been a change in the status of women. But still 70% of women producing 54 million masks and produced 29 trillion liters are living a second standard of life, they have social, economic sanitizers in different states and mental backwardness. The government has made a lot of efforts to improve their condition. Through self-help groups, they are being strengthened on economic basis and social basis. So that she can take his own decision in the family. Women empowerment is the important and primary need to balance between nature and humanity.

II. REVIEW OF LITERATURE

The condition of women was bad in India from the time of There is many studies and literature on Women SHGs in Rajasthan, but due to time and cost factor, only few of them been reviewed H1 There was a significant increase in employment of women after in this research paper. In the Self-Help Group (A Catalyst for Women Empowerment) book published by CUTS international 2015 joining the Self- Help Groups.

III. STATEMENT OF THE PROBLEM

The populations of Rajasthan according to the 2011 census at about 6.86 Crores. Out of which 3.55 crores are male and 2.94 crores are female with sex ratio 928 females per 1000 males. From time immemorial, women were forced to live a second life. According to the 2021 52.12 % are female literacy. A national Although the population of women in the world was half. Apart cannot development without proper development of female from this, women were unable to take an independent decision populations. whether it was social or economic. Rajasthan administrative divided into 33 districts. Rajasthan's In contrast to all these, women were respected in India and even primary sector dominated the agrarian economy, with 2/3rd of the in the present times, there is an equal status of men in the population dependent on agriculture and allied activities for their Constitution. SHG strengthened women empowerment. Women livelihoods. As per the human development index 12th rank among of rural entry lack backwardness due to lack of education and the 15 major states in India. employment. Rural women are being strengthened both financially and mentally through SHGs.

IV. SIGNIFICANCE OF THE STUDY

In Rajasthan cooperative banks are playing important role in SHG development. The co-operative bank disbursed the loan to 53% India is still called a developing country because of poverty, SHGs in Rajasthan. unemployment, illiteracy, malnutrition and lack of awareness among women in India. Women are contributing a lot in India. At present, women are working equally with men in every field. This study is from the awareness of the work of SHGs working by the women of rural areas of Rajasthan and through such

programs organized by them. In Rajasthan SHGs have been promoted in all districts of under Deendayal Antyodaya Yojna and National Rural Livelihood Mission and Priyadarshini Yojana

V. OBJECTIVE OF THE STUDY

This main focus of this paper is to analysis and contribution of SHGs in Rajasthan towards women empowerment. In this paper it gives picture of status of women in Rajasthan.

VI. HYPOTHESES

H⁰ There is no significant increase in income of women after joining Self-Help Groups.

H¹ There is a significant increase in income of women after joining Self-Help Groups.

H¹ There was no significant increase in employment of women after joining the Self-Help Groups.

VII. SCOPE OF THE STUDY

The scope of the study is to find out women's empowerment as measured by the economic development of women through income the socio-economic development of SHG members and and employment through SHGs. To find out SHG awareness in rural districts and rural women of Rajasthan.

VIII. RESEARCH METHODOLOGY

In this research paper type of study is descriptive. In the research paper study data collected from secondary source. The secondary data were collected various books journal, newspapers and websites.

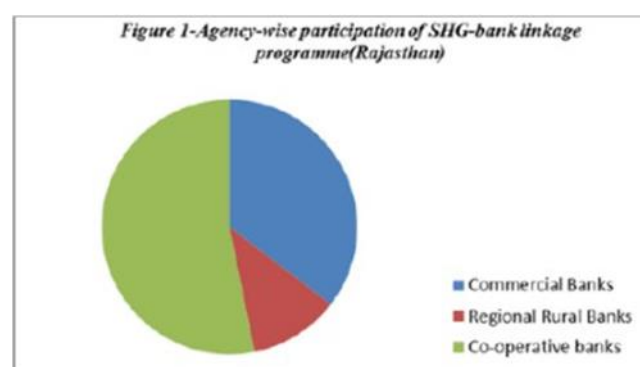
IX. Status of Empowerment of Women through SHG in Rajasthan

The populations of Rajasthan according to the 2011 census at about 6.86 Crores. Out of which 3.55 crores are male and 2.94 crores are female with sex ratio 928 females per 1000 males.

According to the 2021 52.12 % are female literacy. A national cannot development without proper development of female populations.

Rajasthan administrative divided into 33 districts. Rajasthan's primary sector dominated the agrarian economy, with 2/3rd of the population dependent on agriculture and allied activities for their livelihoods. As per the human development index 12th rank among the 15 major states in India.

In Rajasthan cooperative banks are playing important role in SHG development. The co-operative bank disbursed the loan to 53% SHGs in Rajasthan.



However, there has been an increase in the number of Self-Help Groups and their savings in the state in the recent past. But savings declined in 2014-15.

Table 1 Comparative statement of loan amount outstanding against SHGs in Rajasthan (Source: Status of microfinance in India 2014-2015)

Particulars	Rajasthan
Loan amount against SHGS (in Lacs)	108019.05
Amount of Gross NPA against SHGs (in Lacs)	9061.98
NPA as % loan outstanding	8.39%

As per the Table 1 in Rajasthan NPA is more than the national average 7.04%

Table 2: Show total number of SHGs and total member by Districts in Rajasthan, (Source: collected from nrlm.gov.in)

SR Number	District Name	Total Number of SHGS	Total Member
1	AJMER	6,227	68,780
2	ALWAR	6,051	67,801
3	BANSWARA	12,777	1,49,849
4	BARAN	7,645	85,260
5	BARMER	7,608	82,981
6	BHARATPUR	5,395	57,717
7	BHILWARA	10,767	1,23,283
8	BIKANER	4,930	53,683
9	BUNDI	5,511	63,787
10	CHITTORGARH	6,568	74,549
11	CHURU	6220	66093
12	DAUSA	5827	67835
13	DHOLPUR	5342	61236
14	DUNGARPUR	10669	131854
15	HANUMANGARH	2349	24736
16	JAIPUR	5803	66864
17	JAISALMER	1689	18247
18	JALORE	2528	26554
19	JHALAWAR	8828	100742
20	JHUNJHUNU	3532	37563
21	JODHPUR	6743	72858

22	KARALI	6381	71967
23	KOTA	6573	74391
24	NAGPUR	4013	43867
25	PALI	5694	62800
26	PRATAPGARH	5805	67918
27	RAJSAMAND	7408	85792
28	SAWAI MADHOPUR	4798	53230
29	SIKAR	4424	48079
30	SIROHI	3534	38961
31	SRI GANGANAGAR	4201	46922
32	TONK	5954	65805
33	UDAIPUR	17421	203478
Total		2,09,215	23,65,482

As per table 2 In Rajasthan total number 2,09,215 SHGs working and 23,65,482 members joined the SHGs In Rajasthan SHGs formations are supported by NGO and NABARD. SHGs have been promoted in all district of under Deendayal Antyodaya Yojna and National Rural Livelihood Mission and Priyadarshini Yojana.

X. FINDING, CONCLUSION AND SUGGESTION

Finding:

- The study also showed that there was a significant increase in income of women after joining Self-Help Groups
- In this study we find out, there was a significant increase in employment of women after joining the Self-Help Groups
- It was also seen that the women in these districts were aware of the functioning of SHGs and benefit of these group.

Suggestion:

- Most of the members in these SHGs are not educated, so SHGs should take the initiative to provide minimum education for their upliftment. So that she himself can solve the problem that comes to him.
- In order to increase employment, the government and non-government organizations should come forward and promote the activities of these groups.
- Financial plans should be made easy so that these groups can easily get benefits.
- SHGs should educate rural women so that they can participate in the family income.
- Children of rural and illiterate women should be given financial assistance for education.
- Rural and urban women should be motivated more and more to take advantage of these groups.

Consolations:

The philosophy of SHGs in women empowerment through increasing employment, self-sufficiency and make a habit of saving among the rural women.

Women Empowerment gives women the ability to make decisions, equal rights in a male dominated society. Till now women have been exploited, women empowerment empowers women, which brings their social and economic growth.

This increases their ability to contribute to the family's income and take decisions independently.

XI. List of Abbreviation Used

SHG: Self Help Groups

NABARD: National Bank for Agriculture and Rural Development

NGO: Non-Government Organizations

XII. REFERENCES

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Annexure –

1. Self Help Group in Rajasthan

