ROLE OF SELF HELP GROUP IN WOMEN EMPOWERMENT

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Abstract:- Empowerment is a process. This process is both individual and collective. Awakening occurs in the person through the group and they have the ability to organize and work for change. Self help group based on the concept of power in a smooth organization. There is recognition behind the formation of these groups that scattered people can be harassed and exploited but if they are organized then they can become a big force. As such, Participation and empowerment are two sides of the same coin. Empowerment is not possible without successful and sustainable participation. Similarly participation will not be considered successful without empowerment. Working on this concept, the women’s self help group in rural India has helped in providing financial freedom to millions of illiterate rural women. It needs to be a collective voice.

Introduction:- in fact, self help groups are voluntary groups formed by homogenous rural poor in which the members of the group can easily save from mutual funds he deposits his contribution in a joint fund and the members of the group agree to give that money as a loan for productivity.

The purpose of these self help groups is to provide effective and economical means to the poor. Simultaneously, habit of saving and banking has to be made. Apart from this, leadership is to be developed among the poor, empower them to increase mutual trust and faith within the group members.

Since, the needs of the poor are linked of both consumption and purpose and generally their needs are related to small loans. For their fulfilment, banks have to
spend some business costs due to which banks hesitate to lend. In such a situation, helping each other with collective cooperation takes the form of self help group.

**Philosophy of self help group :-** The philosophy of the self help group is based on elements such as symbiosis and coexistence. These two elements, family of village life and neighborhood, have been prevalent for centuries. Self help group are not just names for people to join together, but also along with their socio-economic empowerment, there is an effort to develop their standard of living.

**Evolution and development of self help group :-**

To serve this purpose the framework of various development programs has been ensured by the five years plan in India. The first time the concept of self help group in India is included in the Swarna Jayanti Gram Swarojgar Yojana. April 1999, that Yojana had been started in India. In the same background central government reorganised the scheme as National Livelihood Mission. This mission has taken the form of a program run by the poor for the poor.

**Mode of activities :-** The group has a code of conduct to govern itself, which is determined by the help of NGOs or by mutual coordination in the group. It is improved based on the experiences gained over time. Self help group bank connectivity model adopted in India. Basis of this model, NABARD has provided small scale facilities to poor women through self help group. They have tried to contact them with organised banking service. Interest free loans are provided to the NGOs for the promotion of self help group.

**Need and importance of study :-** The success-failure criteria of various programs in India are that the benefits of the schemes reach
the concerned beneficiaries. Self help group directly strengthens the economic level of the beneficiaries through self employment. This feature distinguished self help groups from other programs. If we want to achieve faster, sustainable and more inclusive growth then giving initiative to self help groups to take initiative for self employment of women. In the village only 3-4 months of employment are available in the agriculture sector in the year, while self help groups will get continuous self employment.

**Area of research & source of data :-**

Bihar is one of the states in India where most government schemes fail but self help group has been very successful in this. Poverty peaks in Bihar, excessive resources of mineral resources and unsustainable women’s education. In view of this, Bihar government during the year 2012-2022, 10 lakh self help groups of 1.25 billion women through schemes worth Rs. 9200 crore in the state. There are about 2.75 lakh self help groups in Bihar which are associated with women.

**Benefits of self help group :**

1. In search of work from Bihar there is reduced migration.
2. Encouraged women for social activities
3. Personally, economically and socially the person at the bottom of society is connected
4. Members of self help group would be comparatively more capable in fighting problems and social evils.

**Hypothesis:**

1. In the current scale of development, women empowerment can be achieved only by strengthening the self help group.
2. This will probably be the first time in the lives of these poor rural women will get organized together on the platform of self help group and conversation your economic, social and health issues.

3. How successful is the attempt to bring the alienated sections of the society into the mainstream?

4. Are women becoming aware regarding welfare schemes?

5. Are women able to invest debt appropriately?

Methodology:- the research topic presented has been exploring the new concepts and facts through experimental study more than theoretical study. Invented field study, sample survey, report states primary resources published by the department of rural affairs has been studied. Interviews have also been taken with representatives of banks and voluntary organizations associated with in which self help group. Analytical system has been used for this. socio-economic method is used for this study. Other secondary sources have also been used.

Relevance:- Relevance to this question; how successful were voluntary groups like self help group in making women self-reliant and autonomous in Bihar and what is the need for improvement.

Conclusion: - of course, automatic self participation is the best, auto people came & organized. Become aware of their problems and work together, start rewriting our history- this is the real test of development. In this contest, the implementation of self help group is a worthwhile initiative, in which the entire community especially the weaker section and women are needed. Self help groups have a big role in changing the lives of women. Changing gender reactions at home, changing women’s perception capacity and changing their attitudes increases women’s respect. On a broader level, We can organize self help groups into associations and strengthen the
federal structure from village to the whole country in which represent women. The selected women can become the voice of a society transformed into decision-making political organization from panchayat to national level.

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