



ROLE OF SELF HELP GROUPS IN WOMEN EMPOWERMENT –WITH REFERENCE TO AMRAVATI DISTRICT

**Vikram
Chintaman Dongre**

ABSTRACT Women's Co-operation in work is advancement markers and the status of Women's is the benchmark for society guarantee to Progress. Self Help Group(SHG) program is intended to use the general prosperity in a network by financially and socially engaging its Women's. The greater part of the Women's in Amravati region are not financially engaged. At the point when Women's are monetarily free numerous issues throughout their life is naturally made plans to far degree. With the end goal to engage Women's Self-enable gatherings to assume an essential job. The Scheme of Self Help Groups under Sanghamitra is the effective plan in enabling Women's in Amravati area. In this paper an endeavor is made to know the job of SHG'S in enabling Women's in Amravati region.

KEYWORDS : Self-Help Group, Human Development, Indicators, Benchmark

INTRODUCTION

Advancement of a nation could be old just when there is equivalent improvement among all gatherings of individuals of the nation. In spite of government executing numerous plans for the upliftment of Women's, financially they are confronting numerous issues throughout their life. Women's can leave her money related issue by producing salary all alone. What is the size of satisfaction a lady feels when she can begin her own venture? One can never encounter the sentiments, however one can absolutely tally the grins! For the financial improvement strengthening of Women's is fundamental. So the paper has made an endeavor to think about the Women's strengthening in Amravati area.

1.1 Self Help Groups (SHGs)

Women's support in work is important for the development of Women's status and create benchmark for society. Self-Help Gathering (SHG) program is intended to use the general prosperity in a network by monetarily and socially engaging its Women's. Twelve to twenty Women's from poor and ultra-poor families, living in an area, and having pitiful job alternatives or the individuals who are customarily business visionaries, yet have achieved a stagnation point are prepared into SHGs. The gathering individuals are profiled as far as character and private evidences, age, family estimate, work profile, pay, resources claimed, proficiency level and other ranges of abilities. Their monetary incorporation is acknowledged by opening a joint ledger in a closest available private or nationalized bank. SHG individuals are arranged on gathering dynamism, budgetary proficiency, advancing and updating endeavors. Gathering delegates are additionally prepared on initiative and records accounting. Women's are encouraged to understand their aptitudes, existing exchange openings and market openings. The whole procedure; from arrangement of SHGs straight up to big business creation; is facilitative instead of prescriptive; however exchange suitable aptitude preparing is given on solicitations from the SHG individuals.

1.2 NABARD and Women's SHGs

A scheme for promotion and financing of women self-help groups (WSHG) in association with government of India is being implemented across 150 backward districts of the country.

State	District identified	Lead bank
Maharashtra	Amravati	Janalaxmi (Jana)Bank
Maharashtra	Nagpur	Equitas

Source: NABARD

1.3 Review of Literature

There are various research literature of SHGs.

- Morduch (2002)**, in the study titled, "Analysis of the effects of Microfinance on Poverty Reduction" highlighted evidence to support the positive impact of microfinance on poverty reduction in particular. There is overwhelming evidence substantiating a beneficial effect on income smoothing and increases to income.
- Angel Anila (2012)** in her study found that SHG was an important tool which helped the rural women to acquire power for their self-supportive life.

- V. Puhazhendhi & K.L.S. Satyasai (2002)** found in the study that SHGs as institutional arrangement could positively contribute to the economic and social empowerment of the rural poor.

1.4 Statement of the problem

A large portion of the Women's in Amravati areas are not financially enabled. At the point when ladies are monetarily autonomous numerous issues throughout their life is consequently made plans to far degree. With the end goal to engage Women's Self-help group assumes a critical job. The plan of Self Help Groups under Sanghamitra is the effective plan in enabling Women's in Amravati Area.

1.5 Objectives of the Study

- To Study the Socio Economic status of women in Amravati district
- The role of SHG in empowering women in Amravati district.

METHODOLOGY

Study is based on secondary data and analysis is done based on it. Data are collected from journals, magazines, internet and various reports. The study used simple percentage as statistical tool. The study had chosen Amravati district as the study area.

2.1 Status of Women in Amravati District

In the total population of Amravati district, women population is equal to male population. But are women empowered as that of men? The following table gives the particulars regarding total population, men and women population and the percentage of women population on total according to census 2011.

Table-1: Women Population in Amravati District

Year	Women	Men	Total	% of women population
2011	14,07,677	14,80,768	28,88,445	(48.73%)

Source: Directorate of Census Operation Maharashtra

SHGs are considered as the main channel for generating income to the women in all areas particularly in rural and semi-urban areas. SHGs are improving the socio-economic status of women. Here are some more facts regarding women in Amravati district

Table-2: Information Related to Women in Amravati District

Particulars	Rural	Urban
Population (%)	48.65%	51.11%
% of Women	49.95	49.53
Sex ratio(per 1000 males)	947	957
Female literacy rate (%)	77.42%	84.92

2.2 Women Empowerment in Amravati District

The Government of Maharashtra has executed numerous plans for the Empowerment of ladies. Among small scale back program and SHGs assume a fundamental job in wage age and ladies turn out with their true abilities and gifts. "Sanghamitra" is one of the fruitful plan working through a system of ladies' SHGs. Sanghamitra venture is actualized in Amravati region from the year 1997 with the support of NGOs.

Main Objectives of Sanghamitra Scheme

- To make the reserve funds propensity for the Women's.

- To meet out the interior credit without anyone else's input.
- To enhance standard of the family by profit of Women's
- To make courses of action to profit the bank advance and advantages from government plans.

Table-3: Self Help Groups in Amravati District

District	Number of Groups Formed	% of Achievement	Activities
Amravati	9447	76%	Tailoring, catering Beauty Parlour,

Source <https://nrlm.gov.in> (from 1-4-2016 to 8-5-2019)

286 more number of SHGs are too formed in future. This clearly indicates that women are largely benefited by the above scheme.

CONCLUSION

The Bank give legitimate preparing to the self improvement gathering likewise give administration and money related instruction. Microfinance is given to individuals to make endeavor. Business visionaries are additionally assisted with bank linkages and are given market bolster moreover. The point is to make the endeavors of these women's feasible which empower them to leave the neediness trap and lead lives with expectation and poise.

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