



Short Communication

Empowering women's through Self-help groups with reference to Gundardehi, Balod District, CG, India

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Abstract

Today women's in rural area are suffering a lot because of the limited finance and they feels helpless because they are not enough capable to take decisions regarding the financial matters. It is a group which is developed for the peoples especially for women's to make them independent and employed. The purpose of my study is to analyze the effects of self help group to make women's empowered and also their interest towards self help groups. In this study I am using chi-square test for achieving my purpose and I have taken 156 respondents for my study. The result of the survey indicates that the peoples who are go along with self help groups they are economically benefited across the time they are associated with SHGs.

Keywords: Self help group, Chi-square test, Empowerment, Gundardehi.

Introduction

SHG is a micro finance committee; it is a group which consists of 10-30 members. Generally in SHG mixed group is not preferred. In Chhattisgarh, SHG is evolved by Chhattisgarh Mahila Kosh in 2002 and it is run by Chhattisgarh women and child development department under this department there is more than 80000 women groups have been formed.

In Rajnandgaon, district of Chhattisgarh there is a very popular Samiti i.e. Maa Bambleshwari Janhitkari Samiti which is headed 20,000 groups by Padmashree Phulbasan Yadav and she changed the socio economic condition of the women in Rajnandgaon¹.

In Gundardehi, Padmashree Shamsad Begum was successful in setting up 3000-4000 self help group in Balod district. She is associated with Sahyogi Jankalyan Samiti; it is a social welfare group which evolved education and social welfare activities for children's and women. She is also associated with NABARD for providing training to women regarding leadership skills, sex discrimination, prevention of child marriage and molestation².

In Gundardehi, C.P. Sharma is associated with the Integrated Child and Women Development Pariyojana, a social welfare group which is work for the welfare of women and children. Under his supervision there are a 1550 self help groups in Balod district both registered and un-registered groups. Under each self help group there are 10-20 members³.

Literature Review

During this study, there is a lot of author which are referred.

According to Swain and Wallentin, In their study they found that the level of women empowerment is increases day by day and the women's are not empowered in the same degree. But an average the women's are empowered due to the self help group and the members of self help group were empowered⁴.

Jyotirmayee Kar, she found in her study that in odisha most of the self help groups were not able to do their work effectively and purposively they were not doing well and due to these programs they get attentions⁵.

Nirmala and Geetha, In their study they found that in Kerala due to the microfinance or we can say due to self help group the women of that area get empowered ant the peoples are not doing differences in male and female. The females are equally contributing money for the household expenses and it also does for the welfare of the societies and its growth⁶.

Subramaniam S., In his study he found that in Tamil Nadu self help group help peoples to overcome from the poverty, the females get employed and they also serves their houses and fulfilled their needs and increasing the standard of living⁷.

Ismail Makandar, In their study they found that in Karnataka due to the self help group the women's of that area are participating in all decision which were taken regarding studies, marriages, household and property etc. they give equal importance to women's in their society⁸.

Methodology

For this study, I am using primary data as well as the secondary data for analyzing my objectives. I have collected primary data through personal interview and secondary data were collected

from subject books and websites. The sample is randomly taken from the various SHGs members in the Gundardehi block. A well structured questionnaire was framed and distributed to the SHG groups. The questionnaire was in the easy language so that the respondents can easily understand the language. The questionnaires were filled by the 156 SHG members for the study.

I am using Chi-square test and opinion survey. Chi-square tests were used for analyzing the significance of the result⁹.

Chi-square test formula:

$$X^2 = E (f_o - f_e)^2 / f_e$$

Where: f_o = observed value, f_e = expected value⁹.

Table-1: Analysis Table.

Factor	Calculated chi-square value	Degree of freedom	Accepted/ rejected
Politically benefited by SHG	9.9	6	Rejected
Socially benefited by SHG	14.9	8	Rejected
Effect of SHG	27.6	6	Rejected
Economically benefited by SHG	4.0	8	Accepted

Findings

SHGs have helped in reducing the poverty in rural areas and increase the level of standard of the peoples/poor peoples. In rural area the women's feel independent. This makes easy to pay principle amount along with interest according to the peoples who are associated with SHG. The members were accepted that after joining SHGs they are economically benefited. Over all opinion of respondent are highly satisfied.

Suggestions

In school level there must be one lesson /chapter about the self help group, with its procedures and its importance, because many of the people were not aware about the self help group. Self Help Group should promote business activities for women's so that they can feel independent and it increases the standard of living of the women's in rural area. For empowering and strengthening the women's we have to literate women and women literacy has to be promoted in rural areas. Increase the awareness of SHGs in all the areas.

Conclusion

In Gundardehi, self help group is successfully developing women's empowerment and also develop the rural areas. It helps women's to be independent and employed, it totally changes the perceptions of society towards the women's and it also changes the standard of living of rural peoples. The financial conditions of the rural people were also changed; they were started savings for securing their future. And finally, I conclude that the SHGs in Gundardehi are successful with respect to socio-economic factor.

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