

Abstract

Self Help Group is a micro fi-nance setup of 15-20 women and it is a village & urban based financial mediate. SHGs are based on monthly saving and are affiliated to NGOs and Bank. SHGs are under-age and innovative organisational setup in India for welfare and empowerment of women and it is promoted by Government. SHGs are also best means for providing opportunity to women in order to explore the inner selves and to build their leadership capacity and share ideas with each other. Empowerment is a larger process to enable women to build capacity aimed to greater participation, effective decision making and build greater leadership in them.

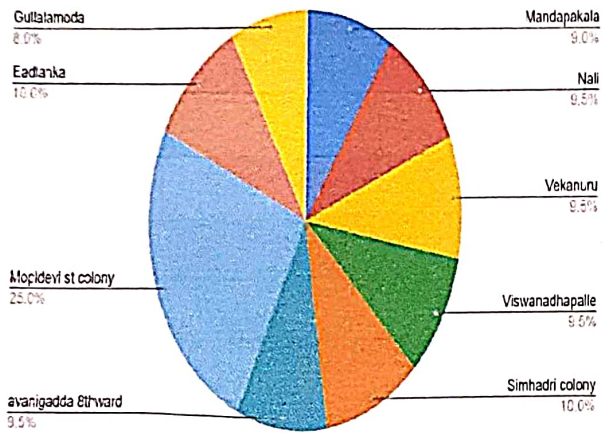
1.INTRODUCTION:

Millions of women in our hamlets know what unemployment means... Give them access to economic activities and they will have access to power and self- confidence to which they hitherto have been strangers," said Mahatma Gandhi in Young India (1930).



Self Help Groups (SHGs) could be defined as the organised forum of people which is planned, shaped and structured by the people themselves to attain present/pre-identified goals and purposes. These groups are the agents of social change and catalysts for the entire empowerment and development process in a community. It is proved that the most sustainable groups in a society are the grassroots level community organisations which believe in empowerment, decentralisation, and participation. Even though these groups are small in size their advocacy power is high through their federated structure within the locality and also in the region. Many SHGs

Count of 2) Village



out of 100 respondents

Avarigadda 8th ward - 9.5%

Molidevi ST colony - 25.0%

Eadanka - 10%

Gullalamoda - 8%

Mandapakala - 9%

Nali - 9.5%

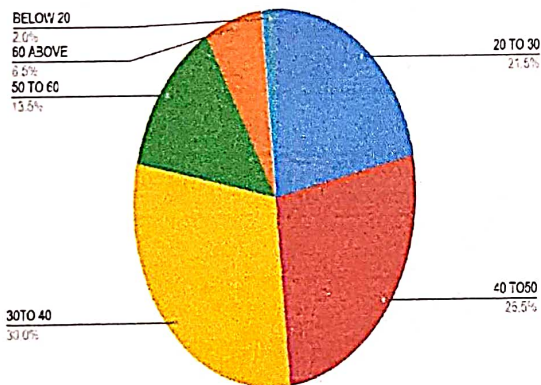
Vekanuru - 9.5%

viswandhapelli - 9.5%

simhadri colony - 9.5%

Responds Percentage of various villages in Diviseema.

Count of 4) AGE-----YEARS OLD



out of 100 respondents age group belongs to

below 20 years - 2.0%

20-30 years - 21.5%

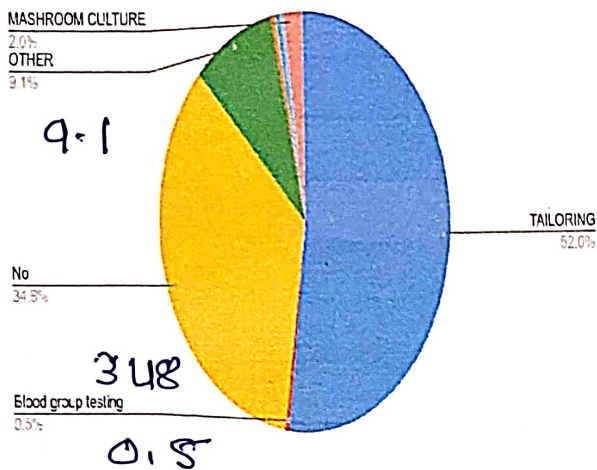
30-40 years - 30.0%

50-60 years - 13.5%

60 above - 6.5%

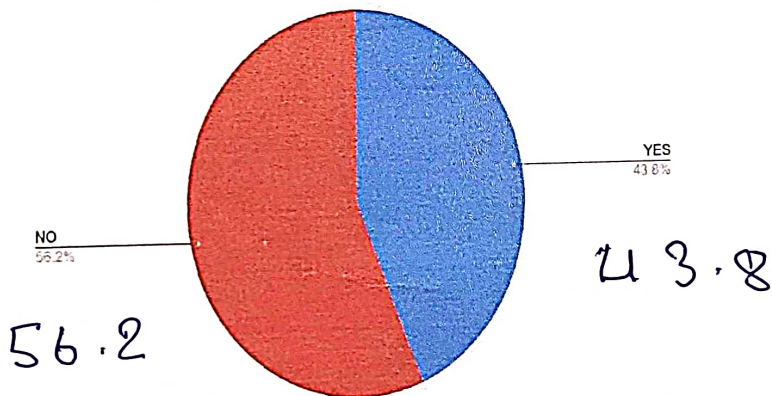
most of them are 30-40 are group.

Count of 26) WHAT KIND OF SELF EMPLOYMENT TRAINING DO YOU WANT



out of 100 respondents only 2% are interested in most room culture training 21 are most interested in culture for training in tailoring 341 are not interested in training the remaining are interested in others like web technician

Count of 29) ARE YOU ENROLL E-SRAM



out of 100 respondents 43.8% are enrolled for E-SRAM the remaining 56.2% are not enrolled for E-SRAM.

Suggestions

- SHGs are seen as drivers of rural development. However, the living conditions in rural areas remain underdeveloped.
- The government must take a pro-active role in the promotion of the SHGs at the grass-root level.
- Constant monitoring of the SHGs is the need of the hour. A separate government body to monitor the functioning and the progress of the SHGs can make it more successful.
- New financial mechanisms based on the individual needs of the particular area is also essential for the SHGs to achieve their aims and objectives.
- Therefore, the private banks and National Banks for Agriculture and Rural Development (NABARD) in cooperation with the local governing bodies must ensure that the financial inclusion is provided at the ground level – based on the diverse needs of rural India.

Conclusion

The core SHG philosophy is in ROLE OF SHGs through increasing employability, self sufficiency and inculcating a habit of saving among the rural women. Empowerment in micro-credit will inevitably involve a significant change in attitude, change in work practices and challenging vested interests. For women's empowerment to be addressed, women need to be enabled to define their priorities and demand their rights. Micro finance can be an effective strategic instrument for poverty alleviation only if it used for income generating microenterprise development. Self Help groups as per the research is successful in rural areas, especially among women. These programs have uplifted the rural woman economically and socially in the society. Women are an integral part of the economic development of the country, therefore the government should give equal importance to the women contributors and their well-being in the society.