
Summary

“A study of women empowerment through self-help group with special reference to Martin Nagar, Taj Nagar and Lashkaribag in Nagpur city, Maharashtra.”

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TOPIC OF THE STUDY

The new women's moment which is making waves all over the country today is Self- help group. It is considered as the most powerful means to strengthen the socio-economic development of women through integrated approach. It is treated as a platform to provide opportunity to its member for overall development through the self help group effort.

Social development according to Gore "is a plea for the integrated views of the scope of development which should embrace development in all aspects". It is something more than merely economic plus environmental development. It should mean growth and development in all the aspects which ensures equality, status, security, complete physical, mental and social wellbeing of the target group. The social status of women is a reliable indicator of the social development of a society.

The researchers selected women empowerment through self help group [with special reference to Martin Nagar, Taj Nagar, and Lashkaribag in Nagpur District] Maharashtra as the topic of study.

OBJECTIVES OF THE STUDY

- To study the personal & family background of the respondent.
- To find-out the role of Self Help Groups women in the house hold decision making.
- To study the Self Help Group contribution to social development of women.
- To study the Self Help Group contribution to economic development of the women.

HYPOTHESIS OF THE STUDY

- The life pattern and the living condition progressed.
- SHG helps women to make house hold decision.

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- The social status of women has increased through the SHG.
 - The economic condition of women has empowered because of SHG.

RESEARCH DESIGN:

The good research design facilitates the smooth sailing of the various research operations thereby making research as efficient as possible yielding maximal information with minimal expenditure of effort, time and money. The researcher's study helped to know the women's socio-economic empowerment through self help group, for that the researcher used partially exploratory and descriptive research designs. It helped the researcher to discover ideas and insight along with characteristics of individual SHG women and their group.

UNIVERSE OF THE STUDY

Geographically the study was confined to the three selected place of Nagpur named Taj Nagar, Martin Nagar, and Lashkaribag. At first the researchers selected 10 SHGs from each three places through sampling [probability] using lottery method. There are 30 SHGs in Martin Nagar 12 SHGs in Taj Nagar and 34 SHGs in Lashkaribag. Thus there 76 Self Help Groups and each self help group is consisted of 10 to 15 women members.

The researcher identified the self help group in the universe. Out of these the researcher selected respondents through probability sampling. At first the researcher selected 10 SHGs from each three places through unrestricted sampling using lottery and finally the respondents using the same method.

The bivariate table 6.16 explains the educational status and income generating opportunity. It is very clear that the educational status of the respondent begins from illiterate to H.S.C. None of the respondents could pursue higher education. On the other hand irrespective of their educational status they could begin a new livelihood. They could minimum income less than 2000 a month to minimum 4001 and above. The diagram 3.05 that compares the nature of job before and after SHG formation clearly reveals the fact that there are a significant number of respondents engaged in small business and self employment.

Therefore it can be said that Self help group bring about income generating opportunity to the women who could not pursue higher education is proved.

SHG helps women to make house hold decision.

From the bivariate table: 6.17 it is very clear that there is a relation between livelihood and the involvement in house hold decision making. It is very clear from the table that the greater number of the respondents are involved in household decision making either alone with their husband or they manage themselves. There are only 11 respondents who don't participate in decision making as their husbands alone take decision.

The diagram 4.01 that compares the involvement of household decision making before and after SHG joining shows that there is a significant transition in the number of respondents involved in the decision making and a extreme decrease in the number of husbands who alone take decisions. Both analysis shows that self-income generation enhances the opportunity for more active involvement in household decision making.

The social status of women has increased through SHG.

From the table 5.06 it is very clear that among 60 respondents 68.3 percent respondents status is equal to men in the community because respondents are well aware of their rights, duties and want to live a dignified lives. Women want to collaborate with men as well as other members of the community.

The economic condition of women has empowered because of SHG

The bivariate table 6.18 explains that there is only an insignificant number of respondents who take initiative to solve the community issues. The table shows that all the respondents' monthly income in the range of less than 2000 and 4001 and above. At the same time their economic empowerment has not motivated them to involve in social action. The attitude of the vast majority of the respondents shows that there is leadership deficit for social action.

The table 6.06 shows that there are only 43.3 percent respondents who take initiative. Thus the participation of women in socio-economic development is average because women are now being educated and able to earn money by utilizing various sachems of Govt. through self help group.

SUGGESTIONS

1. Women must be sensitized about the concept of SHG and its role in women empowerment so that the popular understanding of SHG as a means of loan accessibility would be replaced.
2. Women who wish to engage in range of capitalist activities should be given proper training and guidance so that they can invest the money in better prospects.
3. There should be an orientation program me in association with model SHG groups to share the insights, experiences; good practice examples and lessons learned before the new SHG begin to function. This will be a practical action for increase of rate women's economic empowerment to ensure that women genuinely participate in and benefit from growth and development.

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4. Awareness about social issues, success stories of women groups in social transformation and programmes to develop leadership qualities are essential to ensure the women's initiative in solving the issues of community they live in.
 5. The integration of economic, social, cultural and environmental aspect is a requirement for the sustainable community development. It is the development of the people and therefore approach should be participatory and holistic.
 6. Each group should have a separate minute's book and all the points discussed in the meeting should be recorded in that book.
 7. All the self help group members should act against the popular urban tendency of living an isolated life elevating them to the realization that independences is the greater value than independence thereby indulging in more sharing and involving in common issues and other's prospects.
 8. There should be a conscious effort to help the women to find free time from entrepreneurial (capitalist) activities to engage themselves in social activities.
 9. It is apparent that income generating capacity of women has enhanced their decision making power in their household matters. It should transcend the traditionally defined areas of the society to realize true gender equality.
 10. At present loan amount is fixed for all the members but it will be more pragmatic (practical) if it is fixed according to individual member's entrepreneurial activity and its requirement. It is also important to assess the feasibility (possibility) of such activities.

CONCLUSION

The study reveal that self help groups are a potential to empower and instutionalized participatory leadership among the marginalized and to self help group enhance equality of status of women as participants, decision makings and beneficiaries is the democratic economic, social and cultural spheres of life.

SHGs encourage women to save and utilize saving to build self-reliance and confidence and provide greater access to and control our resource. Their small group also helps women to establish a common participatory to notice and show their problem.

Women's empowerment is synonymous with the achievement of equality and equal mindedness in traditional female values being more respected in the society. The empowerment of women through Self Help Group would lead to benefit not only to the individual women group but also for the family and community as a whole through collective action for development.

The possible of women's empowerment through group approach, SHGs house hold level are self employment (assured wage employment through the year) sustainable livelihoods, in proved health and education, enhance social dignity and better status of women.