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CHAPTER THREE

A Study on Role of Self Help Groups for Empowering Women

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3.1 Introduction

Women empowerment and gender equality are two most important factors for the development of our economy and also for society. This is a major challenge for every Government. Government has started many schemes for women. Self -help groups are voluntary associations which are taken major role in women empowerment and gender equality. It helps poor, rural, underprivileged women for getting income and social recognition. Self -help groups increased to 3927, in which 39272 women are getting benefit in Odisha as on 31st March 2019 (Ministry of Women and Child Development, GOI). Child sex ratio is low as per 2011 census. According to Odisha Economic Survey 2018-19, maternal mortality ratio is very high. Bank deposits and savings of women is very low as per RBI,2018. Therefore the study is analyzing the role of SHGs for empowering women in Odisha. SHGs are helping women in discussing their common problem and solving it in groups. So they must aim at changes in the income generation activities; improve savings potential, borrowing capacity and their standard of living. SHGs are the potent tools of women empowerment in rural areas. After a lot of effort also SHGs are not able to do the expected result. Women are the major part of the society. In the developing country like India women are the most vulnerable part of our society. So now Government, researchers, academicians all are trying to do a lot of study and analysis on this problem. It can increase the social and economic condition of women.

In India women are suffering a lot due to financial and social problems. They are one of the important parts of every economy. All around development of India can be possible when this important part will be considered as equal to men. Women can get freedom and strength when they are financially strong. Poverty is the major problem for the development of the women. It is very important to make them independent and to fulfil their need by using their own skill. Even so many problems are there, today women are better than men in many sector. They need more motivation and support from family and society. To achieve all these targets SHGs have taken a major role in India. SHGs are not only giving credits to poor, they are giving strength to poor by