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WOMEN EMPOWERMENT THROUGH SELF HELP GROUP: A STUDY

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ABSTRACT

Women are generally worse off economically than men and the consequences of their poverty are more serious for future generations. Women experience greater poverty and transmit their disadvantages more readily to their children, thus carry on the cycle of poverty. In India after Independence the policy makers focused on rural development in five year plans and growing inequality between the rich and poor in rural area has brought urgency to development. To achieve the objectives of rural development, to curb inequality among rich and poor and women empowerment various schemes have been formulated time to time by the policy makers. It is the matter of concern that most of the poverty alleviation programmes could not reduce the incidence of poverty. There are various reasons found for the failure of these programmes. The key reason for failure are wrong selection of beneficiaries, leakages, corruption and malpractices, absence of backward and forward linkage in the project and inadequacy in delivery and monitoring of credit (agricultural credit review committee 1988) Hence the scheme like Integrated Rural Development Program (IRDP), Ganga Kalyan Yojana (GKY) were amalgamated by the Govt. of India and merged into single new scheme called "Swarnajayanti Gram Swarozgar Yojana" (SGSY) in April 1999. It has been considered as a holistic programme of self employment of rural poor by organization of poor into SHGs and their capacity building, training, selection of key activity, infrastructure build up, technology and marketing support. The present study attempts to focus on performance of SHGs in Ambernath Taluka under SGSY scheme.

KEYWORDS

Empowerment, Self Help Group, Swarnajayanti Gram Swarozgar Yojana.

INTRODUCTION

In most of the developing countries greater emphasis is being given on empowering rural women and their active involvement in the development process. In India, the central and state governments are taking efforts to improve status of rural women, especially those below poverty line through different schemes. In India major obstacle to growth are high rate of illiteracy and corruption. There is dire need to implement the schemes to achieve inclusive growth. Women are not physically fit to undertake all the jobs. They have no occupation, property, education or skill. Therefore to bring women in mainstream of development process government of India has declared the year 2001 as "the year of women's empowerment". The empowerment of women can be measure through a) taking part in decision making b) freedom of movement and c) access to money. Women as an individual is weaker than men, but if they function collectively rather than individual manner they can overcome the weakness through support and assistance of each other. Therefore SHG movement is considered as an effective strategy for the empowerment of women. The concept of SHGs gained significance especially after 1976 when Prof. Mohammed Yunus of Bangladesh began experimenting with micro-credit and women SHGs. The strategy was quite successful in poverty eradication by empowering poor women.

CONCEPT OF SHG

A SHG is a group of 10 to 20 members having homogenous social and economical background who voluntarily coming together to save small amounts regularly, to contribute to common fund and to meet their emergency needs on mutual help basis. The members of group use peer pressure to ensure proper end use of credit and timely repayment of credit.

SWARNJAYANTI GRAM SWARAJ YOJNA (SGSY)

Government of India also recognized that SHGs can be used as tool to eradicate poverty in rural India. All the development programs were merged in to one program i.e. "Swarn Gayanti Gram Swaraj Yojna" in April 1999. It has been considered as a holistic programme of self employment of rural poor by organization of poor into SHGs and their capacity building, training, selection of key activity, infrastructure build up, technology and marketing support. This is a credit –cum subsidy scheme in which bankers have a significant role to play. DRDA, NGOs, Banks play a very important role in the formation of SHGs under SGSY.

REVIEW OF LITERATURE

Several researches have been conducted to evaluate the performance of SHGs. A brief review of few significant works is done in this section.

According to Jaysheela (2009) there is positive correlation between credit availability and the level of women's empowerment. Indian Banking sector has been handicapped by high incidence of overdue. Microfinance institutions provide credit to poor who have no access to institutional credit. MFIs use innovative and unconventional methods to reduce lending costs. She suggested that the SHGs have to take up economically viable projects. There is need to include more NGO's for proper working of SHGs

Anita P. (2008) conducted research in Madurai District found that SGSY scheme have helped in assisting the families of women beneficiaries below poverty line. The scheme has enhanced income, Confidence level, employment generation of the respondent. Coverage of scheme of SGSY needed to be enhanced.

A.V.V.S Subbalakshmi (2005) Conducted research in Kancheepurem reveals that there is need to appoint block level monitors with exclusive responsibility to monitor the progress of the group formed earlier. The help of NGOs and College students along with the govt. agencies to study backward areas, so that the benefits of microfinance can be made available to such areas.

E.A. Parmeshwara et. al. (2006) opined that there is need for combined efforts of both Commercial banks and specialized MFIs. Both can supplement in increasing the outreach. NABARD should show interest to motivate the bank people to co-operate and supply microfinance to the SHGs. According to him there is need to check subsidy oriented SHGs particularly in SGSY.

Satpal, Sunil Phougat and Silender Hooda (2005) conducted study on Swarnjayanti Gram Swarozgar Yojana (SGSY) in Haryana found that there is lack of diversities in the SHG activities in the state. Highest amount is spent on primary activities and less attention has been given in other areas. Non –cooperation by bank officers was found which resulted in delay of sectioning credit.

According to D'silva (2001) though women are organized into SHGs possessing huge corpus contributing to socio-economic development of the district is very low hence unable to take up production activities on large scale.

According to B. Suguna (2006) there is necessity to impart skill among women by providing regular training and education. The self help group should prepare their annual plans which will help to plan their activities. Minimum support price should be fixed for the product of SHGs so that they can compete effectively in the open market.

SCENARIO OF SELF HELP GROUPS IN INDIA

TABLE NO. 1: GROWTH OF SHGs & LOAN DISBURSED

Year	No of SHGs	Loan Disbursed (Rs. Crore)
1992-93	255	0.29
1993-94	365	0.36
1994-95	1502	1.79
1995-96	2635	3.62
1996-97	3841	5.78
1997-1998	5719	11.92
1998-1999	18678	33.31
1999-2000	81780	135.91
2000-2001	149050	287.89
2001-2002	197653	545.47
2002-2003	255882	1022.33
2003-2004	361731	1855.53
2004-2005	539365	2994.26
2005-2006	620109	4499.09

Source -NABARD Annual report

NEED OF THE STUDY

The present scenario of SHGs in the Ambarnath Taluka clearly shows the increasing financial support for women. It is however essential to study and analyze the functioning and effectiveness of SHGs in the study area. It can also provide us an insight towards better understanding of the role of SHGs in the socio – economic development of women. The present study focuses on the problems and prospects of SHGs in the study area which further may useful for the planners and financial institutions for framing their policies to get maximum output. The present study will guide to the SHGs and affiliated organizations to minimize their constraints and to reach to the ultimate goal of self reliance.

OBJECTIVES OF THE STUDY

The present study focuses on the following objectives: -

1. To study the impact of SHGs on individual income generation capacity.
2. To examine the problems faced by SHGs while functioning.
3. To recommend suggestion for improvement of SHGs.

METHODOLOGY

The present study was under taken in Ambarnath Taluka of Thane District, Maharashtra State. There are 72 villages come under taluka with 36 Gram panchayats. The present study under taken in the month of April 2010. There are 251 SHGs registered under SGSY for the year 2009 -10. From entire taluka 10 villages were selected randomly and from each village two SHGs were selected and from each SHG four members were selected as respondent. Thus 80 respondents were selected for present study. The primary data was collected through personal interview and observation method. A well structured questionnaire was prepared to collect information. The secondary data was collected from Panchyat Samiti, Ambarnath. Their published report for the year 2009-2010 was used for the study. Various journals and books were also studied to get acquainted with related concepts and methodologies used for analysis.

OBSERVATIONS AND DISCUSSION

As mentioned earlier NGOs play vital role in formation of the SHGs, the name of NGOs operating in study area are Karunya, Akar and Maharashtra Mahila Pragati Mandal. NGOs appoint animators who work in the village for formation of groups, providing basic training and skill, Banking function like opening of Saving bank a/c of SHGs and get the loan sanction from bank manager for the group to undertake economic activity

1. After formation of group each group member has to pay premium monthly Rs 50 to 100 to build corpus fund initially.
2. Group has to save for six month, after that it is eligible for revolving fund Rs. 5000 to 10000 under SGSY. If they repay the loan in time then they are eligible to get higher amount of loan with 50 % subsidy of the cost of the project or Rs. 1.25 lakh which ever is lower.
3. Once the group get the loan then next stage is to choose the income generating activities which is suitable for them. The business activities undertaken by SHG can seen from following table :

TABLE NO. 2: BUSINESS ACTIVITIES UNDERTAKEN BY SHGs

Business Activity	Number of SHGs	Percentage
1. Goat Rearing	14	17.50
2. Dairy	4	5.00
3. Growing Vegetables	15	18.75
4. Ready made garment	8	10.00
5. Petty trade	21	26.25
6. Others	18	22.50
total	80	100.00

Source: Primary Data

4. The business activities taken up by members on their own interest and they prefer traditional activities in which they are well –versed than new activities.
5. The improvement in standard of living of poor people through generation of women employment is an ultimate goal of SGSY. It therefore becomes necessary to assess the share of income earned by women through SHG activities. Following table shows monthly income of women working in different SHGs that supports their family.

TABLE NO 3: IMPACT OF SGSY ON AVERAGE INCOME OF BORROWERS PER ANNUM

Income Rs./Month	Before joining the group		After joining the group	
	Frequency	Percentage	Frequency	Percentage
Nil	58	72.5	8	10
0-1000	12	15	15	18.75
1000-2000	8	10	54	67.5
2000-3000	2	2.5	2	2.5
Above 3000	Nil	Nil	1	1.25
Total	80	100	80	100

Source: Primary Data

Around 72.5% of the women respondent contributes nothing before joining the group as against 10% after joining SHG. Moreover, it has been observed that more than 72% of the women are earning more than Rs.1000 per month after joining the group. This clearly depicts that SGSY is improving income level of the family. Few women might use financial support from SHGs to clear their debts, as a result of which they could not use fund for any productive purpose.

6. The SHG movement under SGSY focuses attention on empowerment of rural women and making them financially, socially and politically capable. Following table analyses the empowerment of women in study area during survey period.

TABLE NO. 4: EMPOWERMENT THROUGH SHGs

Indicator of Empowerment	Opinion			Total
	Agree	No Opinion	Disagree	
Contribution to family income	71 (88.75)	9 (11.25)	-	80 (100)
Development of Saving habit	68 (85)	12 (15)	-	80 (100)
Skill up gradation	33 (41.25)	15 (18.75)	32 (40)	80 (100)
Ability to undertake banking	57 (71.25)	10(12.5)	13 (16.25)	80 (100)
Leadership skill & communication	43(53.75)	13(16.25)	24(30)	80 (100)
Awareness of health education	51(63.75)	5(6.25)	24(30)	80(100)
Decision making at household, community, village	42(52.50)	19(23.75)	19(23.75)	80(100)

Source: Primary Data

The above table reveals that (89%) of respondent feels that their main achievement through SHGs is contribution to family income; 85% of the respondents are of the opinion that they have developed saving habit; 71% respondent expressed their happiness on ability to understand banking operations; 71% agree that SHG enable them to become health conscious; 41% says that skill up gradation being possible only because of SHG membership; 53% respondent agree that their decision making power has improved due to joining of SHG. Analysis infers that majority of women joined SHGs to support in their family income.

SUGGESTIONS

- Credit should not be made available before group matures as an entity. It is wiser to hasten slowly and increase the supply of credit to the poor at the rate that they can handle.
- Constant encouragement by government officials followed by regular monitoring of the functions of SHGs can help in improving the present situation.
- Continuing education programme can be conducted for illiterate members along with the basic training of banking. The bank officials can do much in this context.
- The members may be given training on managerial and leadership skills and may be motivated to present themselves in *Panchayat Elections*.
- Simplification in the loaning procedure and documentation.
- Federation can play vital role in group maintenance and empowerment. Federation is best suited to provide services such as accounting, auditing, capacity-building, literacy, business development.
- More NGOs need to be involved to give training to the members to SHGs. NGOs can impart skill of leadership and give suggestions to take up new economic activity which will improve the earning. NGOs may help them by identifying marketing sources.
- Delay in sanctioning loans and also redtapism in the banks must be curbed by proper supervision by the sincere and honest officers.

CONCLUSION

Provision of financial support through easy access to bank loans and subsidy is vital for development of poor women. It is evident from the study conducted in Ambarnath taluka that SHGs have been playing a key role in the empowerment of women. Many SHG women use the financial resources to avail income generating asset. SHGs help poor women to improve standard of living. Many women inclined towards SHG which implies that these women want equality and self respect. NGOs role is appreciable as they work in rural area to train poor women to undertake different income generating activities like candle making, tailoring, agarbati making which make them economically independent and develop self confidence. Thus SHG is one of the tools to empower women in rural area.

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