

A RESEARCH STUDY ON RURAL WOMEN EMPOWERMENT THROUGH SELF-HELP GROUPS, IN INDIA

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ABSTRACT

Microfinance plays an important role for the development of our Indian Country and There are various models are available in microfinance the One of Them is Self help groups which perform tremendous role in woman empowerment. Women empowerment is an necessary part for the development of any country. There are numerous steps taken by the government and various policy also available for the women empowerment the one of them is Microfinance. Regional differences is the basic feature of Indian Economy. 70% Population lives in Rural area being the largest segment and it is the backbone of the Indian economy. The rural woman is the centre of rural development in terms of mitigation of rural poverty with economic growth and stability.

Rural empowerment is mainly depends upon the rural development activities. The rural development is a wide-ranging programme of activities which include agricultural growth, development of social and economic infrastructure, housing, fair wages, public health, education, village planning, nutrition and communication.

It aims at taking an integrated view of the resources available and using them optimally for the all-sided development of the villages.

The research studies focus on the rural women empowerment through SHG. These programmes mainly aimed to solve the three major problems of rural India namely, (i) Scarcity (ii) Education System (iii) illiteracy.

Key Words: Self-Help Group, Economic Growth, Rural Empowerment.

1. INTRODUCTION:

The term finance plays an important role for the development of economy of the country and it is the life blood for small as well as big enterprise. In India 75% population engaged in agricultural sector and mostly the source of government for generating the income is agriculture and for this point of view the development of agricultural sector as well as small enterprise have also important.

The word Microfinance which means lending the finance to the small enterprises and agriculture sector. In the India it has seen that the richest become rich and poor became poorest, so far set the level and bridge to eliminate this gap micro finance system and policy necessary to remove this gap. There are various institutions which are supported for providing micro finance but they cover only 50 to 70%.It means that 30% still remaining and so that the new policy is important for the same. The microfinance is the provision credit and other financial services and product of very small amount to the poor and enabling to raise this income level and improving their standard of living. The micro financing are operated through small groups commonly referred to as a self help group.

Since woman is the equal partner in development process, the rural women always remain the main factor of the development process of Indian economy. India has 6.40 lakh villages and its 68.84% (2011-Census) of the population is living in rural areas. Since female population is 48.25% of the total population, the major chunk of it is living in rural areas. The majority of rural women are from the category of living below the poverty line. So rural poverty means rural poor woman hence there is feminization of poverty.

2. IMPORTANCE OF THE STUDY:

This study is more important because rural women are key agents for achieving the transformational economics, environmental and social changes for the sustainable development. As the Speech of our Honorable Prime Minister Narendra Modi “ for women empowerment financial independence is necessary. Women are enterprising, they don't need to be taught, only need to given opportunities to perform,’ (NDTV)

3. STATEMENT OF THE PROBLEM:

In Rural Development activities there are various limitations such as access of credit, health care and education etc. The woman orientation programme, Particularly Self-Help Group (SHG) has attained this goal.

4. OBJECTIVES OF THE STUDY:

The main objectives of this research study are

- (i) To Examine the performance of SHG in Rural Areas.
- (ii) To analyze the SHG as an instrument for women empowerment.

5. METHODOLOGY AND LIMITATIONS:

This research study is based on secondary data and it is confined to the one aspect of rural empowerment that is the empowerment of rural women through SHG programs as a pragmatic approach to rural empowerment in India.

6. REVIEW OF LITERATURE:

Pandey and Rini Roberts (2011) examined the impact of participation in Self Help Groups on the empowerment of women in Chamarajnar District of Karnataka using personal narrative method. The authors recommended that it is necessary to provide a convergence of inputs, ensuring a proactive involvement of women in the program, changing social norms and perceptions and anchoring with wider movements of social change.

Tripathy and Jain (2011) assessed the distributional implications of the world's largest ever government operated micro-finance programme and examines the suitability of the Self Help Group (SHG)-micro- enterprise framework towards effective income generation and poverty alleviation. The statistical analysis indicates that while internal savings and group corpus have a positive and significant effect on the income growth of beneficiaries, bank credit does not have any such impact.

Amita Rani and Pawan Kumar Dhiman (2012) focused on the role of Self-Help Groups (SHG's) in promoting entrepreneurial culture among the SHG's members of Jakhal block district Fatehabad Haryana. In the research primary data had been collected from 100 sample respondents from seven villages of Jakhal block district Fatehabad (Haryana) through designed schedule by conducting interview and observation method and it had been found that these groups were not working up to the mark due to conservative family culture and poor educational background of the masses. It had also been found that among surveyed group members after starting SHG activities only 6 percent of the member's family income increased more than INR 20,000 per annum, 55 percent's income increased up to INR 20,000 annually, 26 percent's income increased up to INR 10,000 and 13 percent members income had not improved in the post SHG period and forfeiting the objectives of the government policies.

SahuLopamudra and Singh (2012) made a community based qualitatively study in Pondicherry. Focus Group Discussions (FGD) were conducted among six SHG groups (one each) selected on feasibility basis. It is found that the women SHG members have gained respect and trust in society and were able to plan for the future of their families. Self Help Groups played very important role in women empowerment and should be promoted for economic development of the country.

According to Ramakrishna, (2013), Self-Help Groups are formed for addressing their common problems. They make regular savings habit and use the pooled savings for the benefit of their members through a structured process of essential financial intermediation like prioritization of needs, setting self-determined terms for repayment and keeping records. It builds financial discipline and credit history that then encourages banks to lend to them in certain multiples of their own savings and without any demand for collateral security.

7. DATA COLLECTION & ANALYSIS

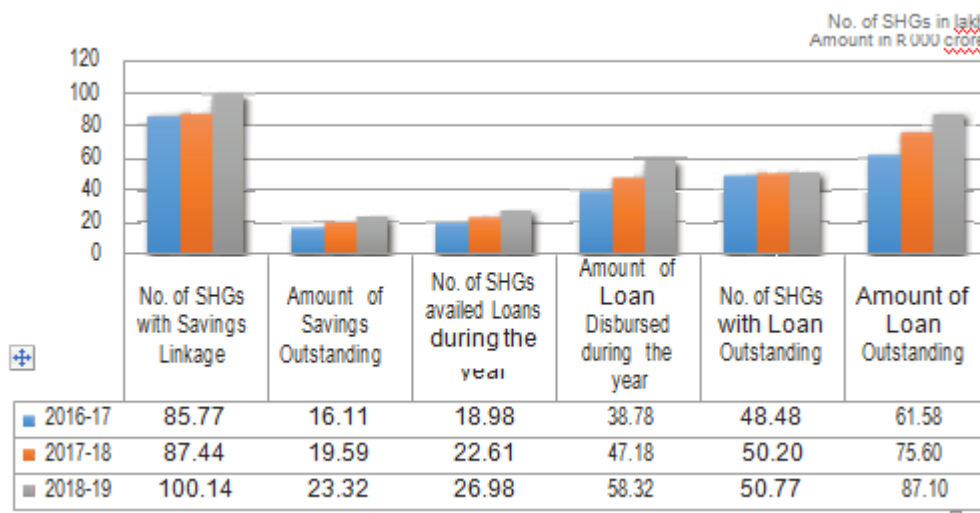
Particulars	2016-17		2017-18		2018-19		
	No. of SHGs	Amount	No. of SHGs	Amount	No. of SHGs	Amount	
SHG Savings with Banks as on 31st March	Total SHG Nos.	85.77 (8.53%)	16114.23 (17.69%)	87.44 (1.95%)	19592.12 (21.59%)	100.14 (14.52%)	23324.48 (19.05%)
	All women SHGs	73.22 (8.26%)	14283.42 (18.67%)	73.90 (0.94%)	17497.86 (22.51%)	85.31 (15.44%)	20473.55 (17.01%)
	Percentage of Women	85.36	88.64	84.51	89.31	85.19	87.78
	Of which NRLM/SGSY	37.44 (8.30%)	7552.70 (20.94%)	41.84 (11.76%)	10434.03 (38.15%)	55.80 (33.37%)	12867.18 (23.32%)
	% of NRLM/SGSY Groups	43.65	46.87	47.85	53.26	55.72	55.17
	Of which NULM/SJSRY	5.46 (22.42%)	1126.86 (11.99%)	4.25 (-22.10%)	1350.80 (19.87%)	4.39 (3.29%)	1614.42 (19.52%)
	% of NULM/SJSRY Groups	6.36	6.99	4.86	6.89	4.38%	6.92%
Loans Disbursed to SHGs during the year	Total No. of SHGs extended loans	18.98 (3.60%)	38781.16 (4.01%)	22.61 (19.13%)	47185.88 (21.67%)	26.98 (19.33%)	58317.63 (23.59%)
	All women SHGs	17.16 (5.34%)	36103.13 (4.92%)	20.75 (20.92%)	44558.74 (23.42%)	23.65 (13.98%)	53254.04 (19.51%)
	Percentage of Women Groups	90.42	93.09	91.78	94.43	87.66	91.32
	Of which NRLM/SGSY	8.86 (8.58%)	17336.26 (3.28%)	12.70 (43.41%)	25055.18 (44.52%)	16.49 (29.84%)	33398.93 (33.30%)
	% of NRLM/SGSY Groups	46.69	44.70	56.20	53.10	61.12	57.27
	Of which NULM/SJSRY	1.06 (-4.5%)	2675.77 (2.12%)	1.06 (0.17%)	2424.07 (-9.41%)	1.29 (21.70%)	3419.58 (41.07%)
	% of NULM/SJSRY Groups	5.60	6.90	4.71	5.14	4.78	5.86
Loans Outstanding against	Total No. of SHGs linked	48.48 (3.74%)	61581.30 (7.81%)	50.20 (3.55%)	75598.45 (22.76%)	50.77 (1.14%)	87098.15 (15.21%)
	No. of all Women SHGs linked	42.84 (6.14%)	56444.24 (9.75%)	45.49 (6.20%)	70401.73 (24.73%)	44.61 (-1.93%)	79231.98 (12.54%)
	Percentage Of Women SHGs	88.36	91.66	90.62	93.13	87.87	90.97
	Of which NRLM/SGSY	24.91 (13.69%)	29994.43 (12.72%)	27.93 (12.13%)	38225.29 (27.44%)	32.85 (17.62%)	54320.91 (42.11%)

SHGs as on 31 March	% of NRLM/SGSY Groups to Total	51.37	48.71	55.63	50.56	64.70	62.37
	Of which NULM/SJSRY	3.18 (1.60%)	4133.29 (3.86%)	2.90 (-8.58%)	5350.63 (29.45%)	2.25 (-22.41%)	4110.73 (-23.17)
	% of NULM/SJSRY Groups to Total	6.55	6.71	5.79	7.08	4.43	4.72

(Numbers in lakh/Amount Crore)

(Source NABARD Report 2018-19)

Progress of SHG (2016-17 To 2018-19)



From the above table and Graphical representation it shows that the total number of Self Help Groups (SHGs) in the financial year 2016-17 was 16114.23 out of which NRLM 7552.7. It means that there is an growth of SHG in NRLM in rural area. In the year 2017-18 total number of SHG 19592.12 out of which NRLM 10434.03

Under National Rural Livelihoods Mission (NRLM) was 7552.70 (Crore) for the financial year 2016-17. Their number increased to 10434.03 (Crore) for the financial year 2017-18 recording a growth of 2881.33 SHGs as compared to 2016-17. In percentage terms, the progress made in the number of SHGs between 2016-17 and 2017-18 was 3.46 %.

The number of SHG promoted under National Rural Livelihoods Mission (NRLM) was 19592.12 (Crore) for the financial year 2017-18. Their number increased to 23324.48(Crore) for the financial year 2018-19 recording a growth of 3732.36 (Crore) as compared to 2017-18. In percentage terms, the progress made in the number of SHG in NRLM between 2017-18 to 2018-19 was 21.61%.

8. CONCLUSION

With regards to rural improvement as an instrument of provincial strengthening inside the structure of the advancement of the nation, it is continued that a self improvement gathering is a casual relationship of country poor women, who have approached willfully to work for their very own

financial, social and political improvement. It furnishes the rustic poor with the methods for monetary and social qualifications. In progressively exact manner, as acknowledged by different research contemplates, it avowed that the self improvement gathering is the proper way to deal with enable the rustic poor ladies who are the worldview of provincial strengthening by means of country advancement through annihilation of provincial neediness specifically and the all sided-reasonable advancement of the nation when all is said in done.

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