

A study of trends of SHGs in Karjat Taluka Raigad District, Maharashtra

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Abstract

In India women have always retained a very highly regarded position in the society from many years according to past history. In the current socio-economic situation, the concepts of women empowerment and their security always are observed by all the political parties. Without women development, economic development will not take place. For economic empowerment of women, they must have technical knowledge, skill- training and marketing to establishing enterprises for economic stability. Despite making innumerable efforts to the women empowerment, the present socio economic status of women in India is very dejected. In 1992, NABARD launch Self-Help Group (SHG) for economic empowerment of women in India.

According to the International Encyclopedia (1999), power means having the capacity and the means to direct one's life towards desired social, political and economic goals or status. In this paper study and analysis various activities of Self-help Group to word women empowerment and what are the impacts of these Self-help Group activities in karjat taluka Raigad Maharashtra. Many activities are run toward women empowerment in Karjat Taluka by various self-help groups. These groups are Disha Kendra, Don Bosco Yuva Sanstha, Dr Vinayak Wagle Memorial Trust, Mazi Sainik Shikshan Ani Swasthya Kalyan Sanstha, Bhairi Kvj and many more. Some SHG give certificate in Auto/Car driving certificate, Home nursing certificate, Basic IT Skills certificate, Desk Top Publishing Applications certificate, Web Designing certificate, TALLY & Accounting certificate.

Keywords: Self Help Groups, Employment, Bank Linkage Programme, Women Empowerment, NABARD

1. Introduction

1.1 Self-help groups

A self-help group (SHG) is a village-based financial intermediary committee usually composed of 10–20 local women or men. A mixed group is generally not preferred. Most self-help groups are located in India, though SHGs can be found in other countries, especially in South Asia and Southeast Asia. Members make small regular savings contributions over a few months until there is enough capital in the group to begin lending. Funds may then be lent back to the members or to others in the village for any purpose. In India, many SHGs are 'linked' to banks for the delivery of micro-credit. A self-help group may be registered or unregistered. It typically comprises a group of micro entrepreneurs having homogeneous social and economic backgrounds; all voluntarily coming together to save regular small sums of money, mutually agreeing to contribute to a common fund and to meet their emergency needs on the basis of mutual help. They pool their resources to become financially stable, taking loans from the money collected by that group and by making everybody in that group self-employed. The group members use collective wisdom and peer pressure to ensure proper end-use of credit and timely repayment [16]. Self-help groups are started by non-governmental organizations (NGOs) that generally have broad anti-poverty agendas. Self-help groups are seen as instruments for goals including empowering women, developing leadership abilities among poor people, increasing school enrollments, and improving nutrition and the use of birth control.

Informal Associations of local people Development oriented government departments, Banks, Bank personnel, Mahila Mandals, Yuvak Mandals, Facilitators, other individuals (in their personal capacities) Farmers' Clubs under the Vikas

Volunteer Vahini (VVV) Programme of NABARD and Other development institutions. A SHGs originated in the year 1975 at Bangladesh by Mohammed Yunus. In the eighties, it was a serious attempt by the Government of India to promote an apex bank to take care of the financial needs of the poor, informal sector and rural areas. And then, NABARD took steps during that period and initiated a search for alternative methods to fulfill the financial needs of the rural poor and informal sector. NABARD initiated in 1986-87, but the real effort was taken after 1991-92 from the linkage of SHGs with the banks. In other words, the Self Help Group (SHG) in India has come a long way, since its inception in 1992. The spread of SHGs in India has been phenomenal. It has made dramatic progress from 500 groups in 1992 (Titus 2002) to some 16, 18,456 groups that have taken loans from banks. About 24.25 million poor households have gained access to formal banking system through SHG-bank linkage program and 90% of these groups are only women groups (NABARD 2005). The NABARD (2006) homepage declares that more than 400 women join the SHG movement every hour and an NGO joins the Micro-Finance Program every day. There are also agencies which provide bulk funds to the system through NGOs [2].

2. Review of Literature

1. Dr Uma Narang examined in her paper, title "Self Help Group: An Effective Approach to Women Empowerment in India" the women empowerment through SHGs and also explains the current position of women empowerment in India. She further explained that in many villages of India the women get their livelihood through self-help group activities.
2. Anju Singh Choudhary study in her paper, title "Economic Empowerment of Rural Women Entrepreneurs in

Rajasthan through Self- help Group: A Case of SAKHI” communicate its impact on rural women entrepreneurs of Rajasthan. Using case study and historical survey approaches, the authors formulate conclusions about the organizations linking it with the broader objective of rural women empowerment.

3. Kappa Kondal analyzed simple statistical tools, Based on the analysis of women empowerment through self –help groups in Gajwel, the major findings of his study there was a positive impact of Self Help Groups on Women empowerment in Gajwel mandal of Medak District in Andhra Pradesh in his paper title “Women Empowerment through Self Help Groups in Andhra Pradesh, India”
4. Lakshmi. R and Vadivalagan. G have study that The participation of women in Self Help Groups (SHGs) made a significant impact on their empowerment both in social and economic aspects in their research paper with title “ Impact Of Self Help Groups On Empowerment Of Women: A Study In Dharmapuri District, Tamilnadu”.
5. The research of Sreemoyee Das, A. Mitra and Md. H. Ali, focused on some specific areas pertaining to possibilities and constraints of developing rural entrepreneurship exclusively governed by rural women SHGs. Role of SHGs for promoting rural entrepreneurship using local skills, local knowledge and local resources involving women workforce has long been emphasized. During the last three decades rural development practitioners have been focusing on SHGs as an instrument for rural-entrepreneurship development in rural sector, in their research paper with title “A Study on the Impact of Women Self-help Groups (SHGs) on Rural Entrepreneurship Development-A Case Study in Selected Areas of West Bengal”.

3. Objectives of the study

- To study of Self Help Groups movement for women empowerment.
- To identify the influence of various activities to know the trends of SHGs in Karjat Taluka

4. Research Methodology:-

Raigad district is an average district of Maharashtra state with regards of social and economically. Karjat Taluka still lack in women economic empowerment. Therefore the SHGs in this area has a very high prospect through providing gainful self-employment opportunity to the poor women for their empowerment. The present study is based on primary data as well as secondary data. The data are collected through survey method using personal interview schedule collected from the officials of area.

5. Analysis of data:-

After study of all SHGs of Karjat Taluka it is analyzed that Self-help group provide various women empower activities like tailoring and dairy-farming and managerial and technical capacity building to enable them to run a business. Some SHG give certificate in Auto/Car driving certificate, Home nursing certificate, Basic IT Skills certificate, Desk Top Publishing Applications certificate, Web Designing certificate, TALLY & Accounting certificate. These courses are certified by various well know organization in their areas. For the purpose of study

15 SHG were selected in Karjat Taluka and find following information about age of women members.

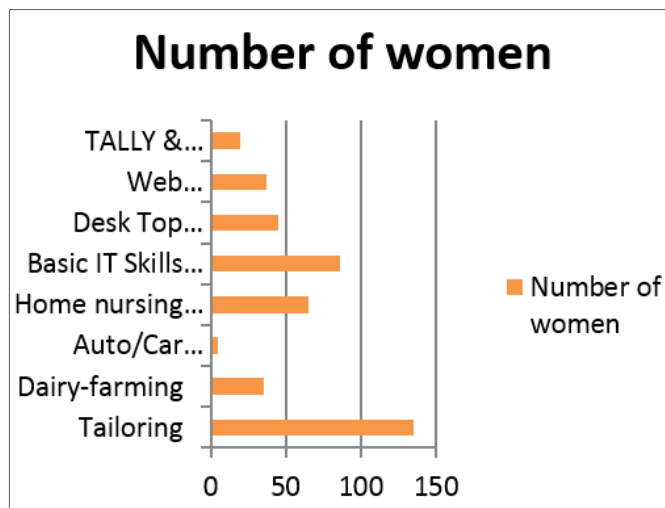
Table-1: Age group of SHG members

S. No.	Age Group	Number of women
1	Below 20 Years	125
2	20-30 Years	76
3	30-40 Years	43
4	Above 40 Years	16

The selected SHG provide various above mentioned training program for empowerment of women. Following table show various training program and number of women complete their training and working properly in those areas in last 3 years.

Table-2: Number of women who completed training in various courses in last 3 years

S. No.	Training Program	Number of women
1	Tailoring	135
2	Dairy-farming	35
3	Auto/Car driving certificate	5
4	Home nursing certificate	65
5	Basic IT Skills certificate	86
6	Desk Top Publishing Applications certificate	45
7	Web Designing certificate	37
8	TALLY & Accounting certificate	20



Graph-1: Showing number of women completed certificate in various areas

In following picture we see various activities towards women empowerment by SHGs.





6. Conclusion

Self-help groups emerge as an important strategy for empowering women and alleviating poverty. SHG is 'people's scheme' and its organization is significant step towards empowering women. Each group has its individual mission and aim for social activities. Disha Kendra wants a society free of all oppression and they believe such a society is possible. Don Bosco Yuva Sanstha run short term technical training and place youths on job, provide eco-education, to sensitize and educate students and citizens towards care and protection of environment and enable holistic development to youth through outbound and adventure activities. Mazi Sainik Shikshan Ani Swasthya Kalyan Sanstha's mission is to cater to all basic needs of children and empowerment of women of rural, Tribal and marginalized sections in and around Karjat Taluka. Some SHG give certificate in Auto/Car driving certificate, Home nursing certificate, Basic IT Skills certificate, Desk Top Publishing Applications certificate, Web Designing certificate, TALLY & Accounting certificate. These certificate courses help women toward empowerment and made them self-independent.

7. Reference

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