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Women empowerment through self-help group: A study of karjat taluka raigad district Maharashtra

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Abstract

For the development of family, community, region and country women play an important role. So it is very necessary to make women socially and economically strong and capable according to their interest areas. Self-help Group play an important role in the society of rural and remote areas and perform various kinds of activities in the development of society through awareness among the local people with the help of local citizens. 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 are running activites like tailoring dairy farming, farming of vegetables etc.

Keywords: Self- helps Group, Women empowerment, Karjat Taluka, Raigad

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 back grounds, 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. An 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.

1.1.1 SHG-Bank Linkage Programme

Under the SHG-Bank linkage programme, the coverage of rural households having access to regular savings through SHGs linked to banks came down by around 8% during the year to 95 million as on 31 March 2013. A similar decline of number of SHGs savings linked to Banks was also observed with only 73.18 lakh SHGs linked to Banks as against 79.60 lakh a year back.

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Number of SHGs having outstanding credit with banks, however, showed a marginal increase of 2% to 44.5 lakh as against 43.5 lakh the previous year. The average loan outstanding of SHGs with banks is `88,500 against `83,500 a

year back ^[17]. In Table-1, according to NABARD Report: Status_of_Microfinance_in_India_2012-13, more details information about progress of SHG-Bank Linkage Programme in last 3 years.

Table 1: Overall Progress under SHG-Bank Linkage for last 3 years

Particulars		2010-11		2011-12		2012-13	
		No. of SHGs (lakh)	Amount	No. of SHGs (lakh)	Amount	No. of SHGs (lakh)	Amount
SHG Savings with Banks as on 31 March	Total SHGs	74.62 (7.3%)	7016.30 (13.2%)	79.60 (6.7%)	6551.41 (-6.7%)	73.18 (-8.1%)	8217.25 (25.4%)
	Of which SGSY Groups	20.23 (19.4%)	1817.12 (40.6%)	21.23 (5.0%)	1395.25 (-23.2%)	20.47 (-3.6%)	1821.65 (30.6%)
	% of SGSY Groups to Total	27.1	25.9	26.7	21.3	28.0	22.2
	All Women SHGs	60.98 (14.8%)	5298.65 (17.8%)	62.99 (3.3%)	5104.33 (-3.7%)	59.38 (-5.7%)	6514.86 (27.6%)
	% of Women Groups to Total	81.7	75.5	79.1	77.9	81.1	79.3
Loans Disbursed to SHGs during the year	Total SHGs	11.96 (-24.6%)	14547.73 (0.01%)	11.48 (-4%)	16534.77 (13.7%)	12.20 (6.3%)	20585.36 (24.5%)
	Of which SGSY Groups	2.41 (-9.9%)	2480.37 (12.8%)	2.10 (-12.9%)	2643.56 (6.6%)	1.81 (-13.8%)	2207.47 (-16.5%)
	% of SGSY Groups to Total	20.1	17.0	18.3	16.0	14.8	10.7
	All Women SHGs	10.17 (-21.4%)	12622.33 (1.6%)	9.23 (-9.2%)	14132.02 (12.0%)	10.37 (12.4%)	17854.31 (26.3%)
	% of Women Groups to Total	85	86.8	80.4	85.5	85.1	86.7
Loans Outstanding against SHGs as on 31 March	Total SHGs	47.87 (-1.3%)	31221.17 (11.4%)	43.54 (-9.0%)	36340.00 (16.4%)	44.51 (2.2%)	39375.30 (8.4%)
	Of which SGSY Groups	12.86 (3.4%)	7829.39 (25.2%)	12.16 (-5.4%)	8054.83 (2.9%)	11.93 (-1.9%)	8597.09 (6.7%)
	% of SGSY Groups to Total	26.9	25.1	27.9	22.2	26.8	21.8
	All Women SHGs	39.84 (2.2)	26123.75 (13.4%)	36.49 (-8.4%)	30465.28 (16.6%)	37.57 (2.9%)	32840.04 (7.8%)
	% of Women Groups to Total	83.2	83.7	83.8	83.8	84.4	83.3

Source: secondary data

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 (NABARD2005). The NABARD (2006) homepage declares that more than 400 women join the SHG movement every hour and an NGO join the Micro-Finance Program every day. There are also agencies which provide bulk funds to the system through NGOs ^[2].

1.2 Women Empowerment

The word empowerment is defined as the process by which women take control and ownership of their choices. Empowerment is a process of awareness and capacity building leading to greater participation, to greater decision making power and control and transformative action. The core elements of empowerment have been defined as agency (the ability to define one's goals and act upon them), awareness of gendered power structures, self-esteem, and self-confidence. Empowerment as a concept was introduced at the International Women's Conference at Nairobi in 1985. The conference defined empowerment as "A redistribution of social power and control of resources in favor of women. It is "the process of challenging existing power relations and of gaining greater control over the sources of power" ^[1].

1.2.1 Women Empowerment in India

The concept of empowerment flows from the power. It is vesting where it does not exist or exist inadequately. Empowerment of women would mean equipping women to be economically independent, self-reliant, have positive esteem to enable them to face any difficult situation and they should be able to participate in development activities. The empowered women should be able to participate in the process of decision making. In India, the Ministry of Human Resource Development (MHRD- 1985) and the National Commission for Women (NCW) have been worked to safeguard the rights and legal entitlement of women. The 73rd & 74th Amendments (1993) to the constitution of India have provided some special powers to women that for reservation of seats (33%), whereas the report HRD as March 2002 shows that the legislatures with the highest percentage of women are Sweden 42.7%, Denmark 38%, Finland 36% and Iceland 34.9%. In India "The New Panchayati Raj" is the part of the effort to empower women at least at the village level. The government of India has ratified various international conventions and human rights instruments committing to secure equal rights to women. These are CEDAW (1993), the Mexico Plan of Action (1975), the Nairobi Forward Looking Strategies (1985), the Beijing Declaration as well as the platform for Action (1995) and other such instruments.

The most positive development last few years has been the growing involvement of women in the Panchayati Raj institutions. There are many elected women representatives at the village council level. At present all over India, there are total 20, 56, 882 laces Gaon panchayat members, out of this

women members is 8, 38, 244 (40.48%), while total Anchalik panchayat members is 1, 09, 324, out of this women members is 47, 455, (40.41%) and total Zila parishad members is 11, 708, out of this women members is 4, 923 (42.05%). At the central and state levels too women are progressively making a difference. Today we have seen women chief ministers, women president, different political parties leader, well establish businessmen etc. The most notable amongst these are Mrs. pratibha Devi Singh Patil, Shila Dexit, Mayawati, Sonia Gandhi, Binda karat, Nazma Heptulla, Indira Nuye (pepsi-co), BJP leader Susma Swaraj, railway minister Mamta Benarji, 'Narmada Bajao' leader Medha patekar, Indian Iron Woman, EX-prime minister Indira Gandhi etc. Women are also involving in human development issues of child rearing, education, health, and gender parity. Many of them have gone into the making and marketing of a range of cottage products-pickles, tailoring, embroidery etc.

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 factors on empowerment.

4. Research Methodology

In this research paper the data collection has been made by primary as well as secondary sources. The primary data has collected through questionnaire, interview and so on. The secondary data has been collected through various research journals and so on.

5. women empowerment through self-help group in Karjat Taluka

Many activities are run toward women empowerment in Karjat Taluka by various NGOS. These are Sanskruti Gramin Vikas VaSanshodhan Sanstha, Sarvajanic Ganesh usotav Mandal Karjat, Ankur Trust, Disha Kendra, Don Bosco Yuva Sanstha, DrVinayak Wagle Memorial Trust, Mazi Sainik Shikshan Ani Swasthya Kalyan Sanstha, BhairiKvj, Ankur Trust and many more. 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.

Ankurtrust's project "Women right fight", in this project documents and publishes stories on Kathkari women leader of Raigad district.

Till 2006 even after having strong NGOs in Karjat the SHG movement was good at numbers at least, but presently in Karjat after the failure of Academy of Development Sciences, only Sadbhav only one active NGO working with 70 SHGs and Rastraseva, NGO dealing with 50 SHGs.

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. For the purpose of study 15 SHGs were selected in Karjat Taluka and find following information about age, education of women members.

Table 2: Age group of SHG members

S. No.	Age Group	Number of women
1	Below 20 Years	30
2	20-30 Years	68
3	30-40 Years	42
4	Above 40 Years	10

Source: primary data

The Table No.2 reveals that the average age group of the women is 20-30 and 30-40 years which indicates that the most of the women get engaged in self-help groups to attain their empowerment.

Table 3: literacy and illiteracy level among the women

Sr. No.	Literate/ Illiterate	Number of women
01	literate	52
02	Illiterate	98

The Table No.3 shows that the literacy rate among these women is very poor it is just 52 among 150 selected samples. Then also illiterate women earning their livelihood though self-help group activities.

Table 4: Number of women who completed training in various courses in last 3 years

S. No.	Training Program	Number of women
1	Tailoring	110
2	Dairy-farming	35
3	Home nursing certificate	5

Source: primary data

The Table No.4 shows that the number of women engaged in various activities through self-help group. As most of the women although illiterate they are engaged in activities such as Tailoring by which they could earn their livelihood.

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.

In the present studies it is cleared that although the women are illiterate they could survive with the self-help groups activities.

Women after joining the SHGs earn more money and increase their income level. They are economically independent and contribute to increase their household income. The increased income not only enhances the expenditure of the family but also promote the savings of the family after they join in the SHGs. This is an achievement of the women SHGs in the study area. SHGs can easily approach the banks and other institutions to get loan. All the members are responsible to repay the loan to the banks. Therefore members are repaid the loan in time. The various purposes for which loans obtained by the respondents are to start business, to educate their children, to meet medical expenses, to meet marriage expenses, to maintain house expenses, to redeems other loans and to meet festival expenses. This study area woman are get awareness after joining the SHGs. Hence SHGs are very powerful tool to the backward rural areas to develop the women empowerment

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