



## ASSESSMENT ON IMPACT OF WOMEN BASED SHG's ON RURAL LIFE

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### ABSTRACT

The Father of the Nation, Mahatma Gandhi has said, “the development of every village is nothing but the development of nation”. It is well known fact that the growth of women in turn develops her family, village and the nation in general. Many women in India strongly believe in the movement and hold it responsible for improving their livelihoods. However, women are still not empowered as per the expectation. The present study is an attempt to analyze the role and performance of SHGs in promoting women's empowerment in Chhindwara district of Madhya Pradesh. The study focuses on the role of SHGs in women empowerment, social solidarity and socio-economic betterment of the poor for their consolidation. The study highlighted the conceptual aspects of trends and problems of rural women entrepreneurs in India. It concluded that women have creative ability, easy adaptability and ability to cope with setbacks. Concept of Women Empowerment is an active multidimensional process to enable women to realize their identity, position and power in all spheres of life.

**KEY WORDS:** SHGs, Women Empowerment.

### INTRODUCTION

The SHG model provides its members with the space and flexibility to make decisions that are appropriate to each situation. Only private moneylenders lend for such a variety of purposes with minimum fuss and paper work; all financial institutions and government schemes lend only for ‘productive’ purposes. But it is the ‘life events’ and emergencies that drive the poor to debt traps. It leads also to the diversion of loans taken from formal organizations/ government into consumption loans, which they are unable to repay”. The SHGs (Self Help Groups) are the major resource of inspiration for women’s welfare. In an attempt to uplifting the women, the government has initiated Women Welfare Programmes through development centers, rural agencies, banks, NABARD *etc.* In India, most of the SHGs are lead by woman with benefits of socio-economic homogeneity smaller size, functionality, participation, voluntary operating mode and non political women. The SHGs in India operating from April, 1999, have entered into various fields like dairy farms, fisheries, ration shops, handlooms, farm cultivation, rain water harvesting *etc.* Special programmes have been designed for training and capacity building of women beneficiaries of the SHGs.

**Self-Help Groups (SHGs)** - SHG is a small group of rural peoples, who have voluntarily come forward to form a group for improvement of the social and economic status of the members. It can be formal (registered) or informal. Members of SHG agree to save regularly and contribute to a common fund. The members agree to use this common fund and such other funds (like grants and loans from banks), which they may receive as a group, to give small loans to needy members as per the decision of the group. Even though the broad objective of the study is to examine the role and performance of SHGs in promoting women’s

empowerment, the study has some specific objectives. They are:

- To examine the demographic factors of the sample respondents.
- To analyze women empowerment through SHGs.
- To analyze the economic gains derived by the members after joining the SHGs.
- To examine the social benefits derived by the members.
- To analyze the operating system of SHGs for the mobilization of saving, delivery of credit to the needy, repayment of loans and in building up of opinion of SHG members regarding increase in the power of decision making.

### MATERIALS AND METHODS

There are numerous studies made both by Indians and Foreigners to examine the empowerment of women and their related issues. Here SHGs are constituted with women members. The present study is based on total 319 SHGs having 3032 members under 64 villages of block Mohkhed of district Chhindwara (M.P.), benefited from SHGs and bank linkage programme (NABARD) and suggested strengthening of cooperative sectors. NABARD is the development Bank of the Nation for Fostering Rural Prosperity. Promote sustainable and equitable agriculture and rural development through participative financial and non-financial interventions, innovations, technology and institutional development for securing prosperity. . The NABARD launched a pilot project for linking SHGs in February 1992. The Reserve Bank of India advises the commercial banks actively to participate in the linkage programme. Normally, after six months of existence of SHGs and after collecting a sufficient thrift fund, the groups approach the link banks (either commercial or co-operative) with its credit plan. The NABARD gives 100% refinance to the Banks on their lending through SHGs. At

present they are also working many activities in convergence of ATMA (Agriculture Technology Management Agency). The ATMA at district level would be increasingly responsible for all the technology dissemination activities at the district level. It would have linkage with all the line departments, research organizations, non-governmental organizations and agencies associated with agricultural development in the district. Research and Extension units within the project districts such as KVKs (Krishi Vigyan Kendra) and the key line Departments of Agriculture, Animal Husbandry, Horticulture and Fisheries etc. would become constituent members or Key stake holders of ATMA.

The objectives of ATMA are:

1. To strengthen research – extension – farmer linkages
2. To provide an effective mechanism for co-ordination and management of activities of different agencies involved in technology adaption / validation and dissemination at the district level and below.
3. To increase the quality and type of technologies being disseminated.
4. To move towards shared ownership of the agricultural technology system by key shareholders.
5. To develop new partnerships with the private institutions including NGOs.

This study revealed that these enterprises like

1. production and packing of vermicoposting
2. Rope making with waste clothes
3. Paper plates (Dona Pattal) making
4. Custard apple pulp production

School uniform and carry bag making, helped in empowering rural women economically, socially and individually. The marketing aspects are covered by farmer producer company (COFE) under the supervision of SRIJAN leaders (NGO). SRIJAN (Self Reliant Initiatives through Joint Action) begins its operation after field registration.

SRIJAN is engaged in the following themes: Community Institution Building, Agriculture, Horticulture and Livestock Resource Management.

## RESULTS AND CONCLUSION

The Self-Help Group programme has become a well known instrument for bankers, developmental agencies, NGOs and even for corporate houses. SHGs are not only limited to providing IRJC International Journal of Social Science & Interdisciplinary Research Vol.1 Issue 8,

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www.indianresearchjournals.com 14 financial services but also they have turned out to be focal point for purveying various services to the poorest of the poor in many ways. With the help of this, SHG programme has become the common vehicle in the development process. Women can start economic activities through SHG movement. The SHGs are then trained in different vocations and linked with the banks to start micro enterprises either in groups or individually based on their interests and viability of the vocation. The main thrust of the economic activities is to enhance income from existing resources and create additional opportunities of employment to optimize local resources and skill. Our SHG's have been engaged in enterprises like production and packing of vermicoposting, Rope making with waste clothes, Paper plates (Dona Pattal) making, Custard apple pulp production, School uniform and carry bag making and others. As earning and contributing members of the family they are now active players in family decisions, responsible inter loaning bodies and operating village institutions in the development of their villages. In the table 1 the current position of women SHGs in Mohkhed of Chhindwara district. The details of total number of women SHGs shown their input cost, output cost and profit related with area of work for the last 3 years are given in the table.

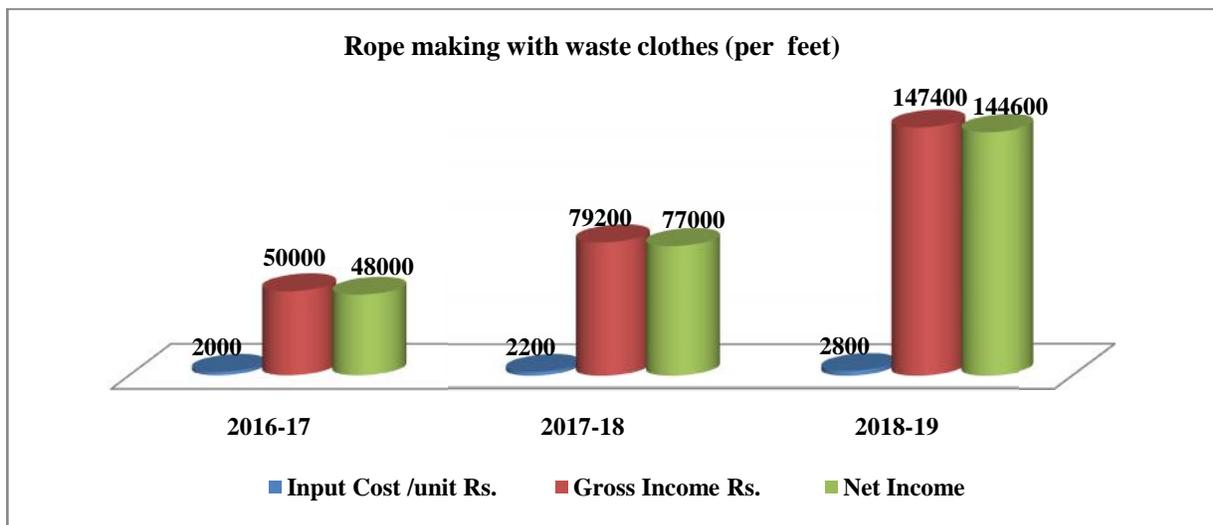
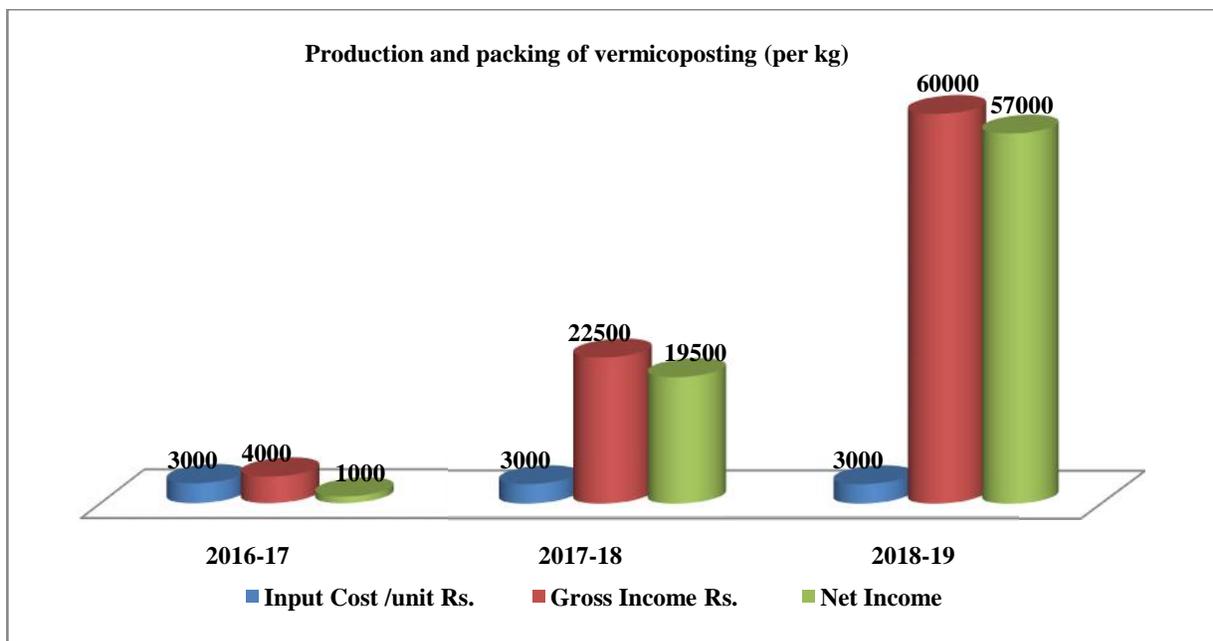
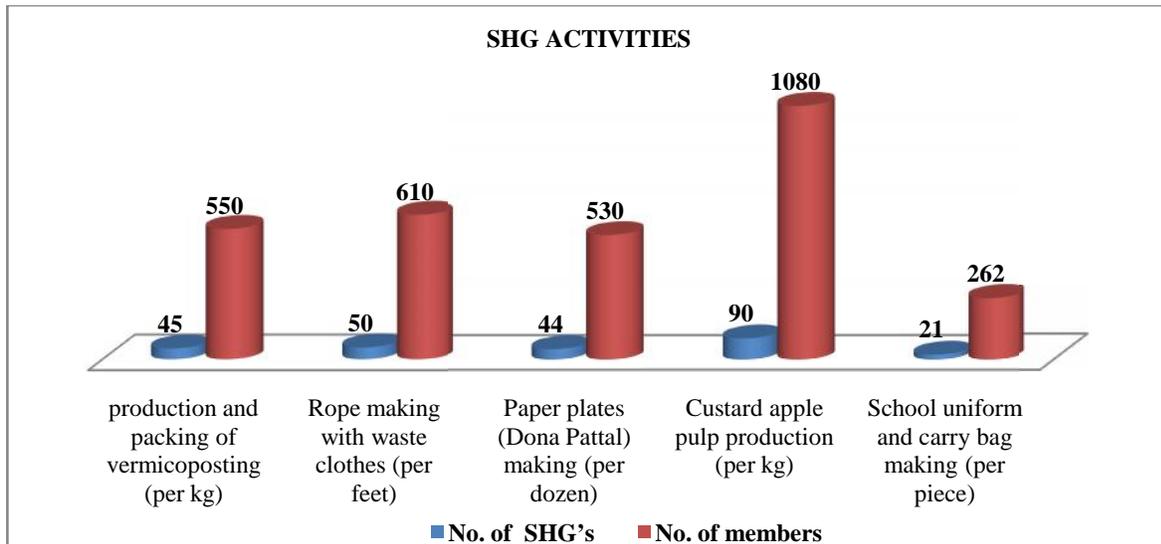
- **As comparing with all SHG activities rope making with waste clothes, having highest B: C ratio.**
- Educational criteria of SHG women are not fixed because they are purely from tribal village background with very little educational qualifications.
- To mitigate the problem of unemployment and underemployment, the role of women should not only be confined to generate employment, but also to provide employment to others. They have to undertake entrepreneurial activities to create additional wealth for the nation and to solve the problem of unemployment and poverty.
- Women all over the world, including India, have been challenging and changing gender inequalities since the beginnings of history.
- Further, the majority of the SHG members have opined that their opinion is not taken into consideration in other decisions like purchase and sale of fixed assets, construction and improvements in housing facility, raising and repayment of loans of the family, savings and their investment and children education. These indicate that the members were given much freedom in taking many important decision of their family.

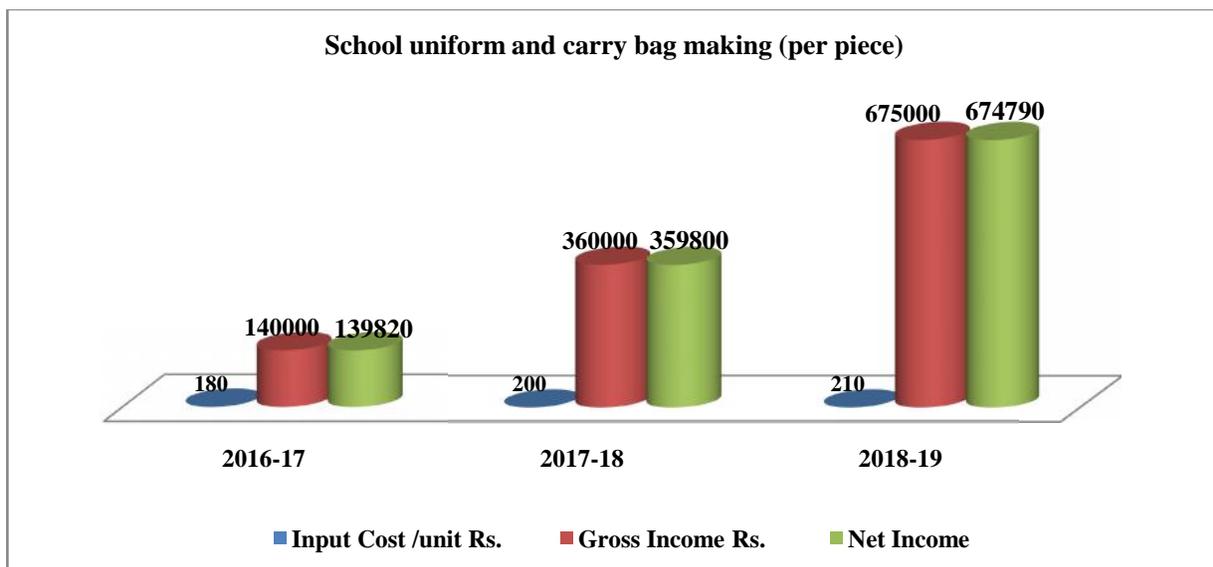
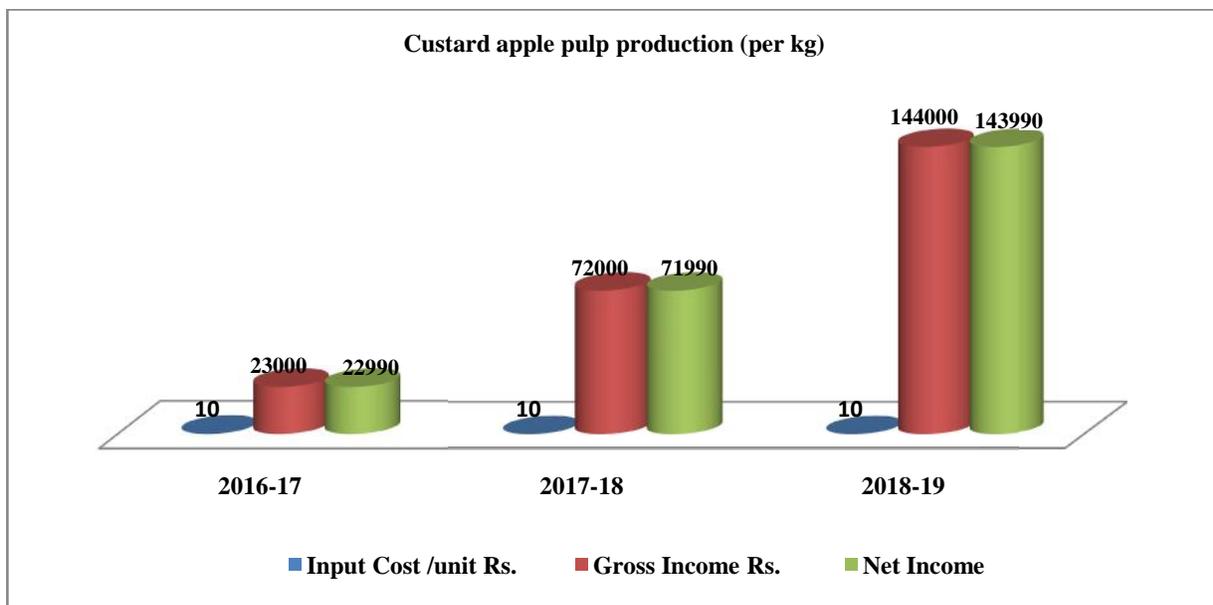
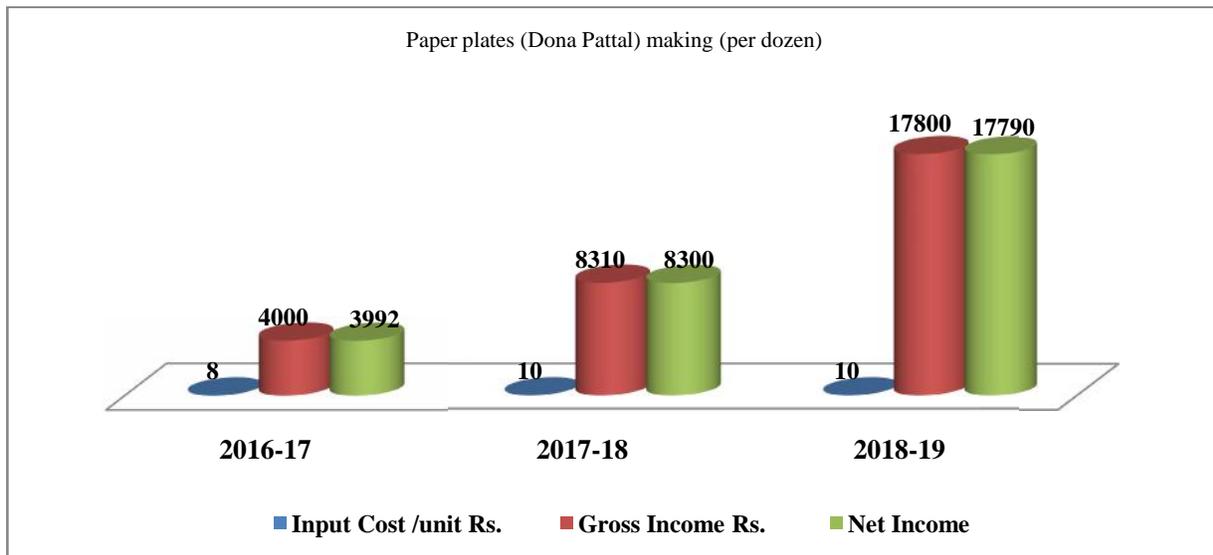
**TABLE 1: Impact analysis of various SHG activities**

S.No.	SHG Activities	No. of SHG's	No. of members	Year	Quantity sold	Price/Unit in Rs.	Input Cost /unit in Rs.	Total cost	Gross Income in Rs.	Net Income in Rs.	B:C Ratio
1.	Production and packing of vermicoposting (per kg)	45	550	2016	800.00	5.00	3000.00	3000.00	4000.00	1000.00	0.30
				2017	4500.00	5.00	3000.00	3000.00	22500.00	19500.00	6.50
2.	Rope making with waste clothes (per feet)	50	610	2018	12000.00	5.00	3000.00	3000.00	60000.00	57000.00	19.00
				2016	5766.66	5.00	3000.00	3000.00	28833.33	25833.33	8.60
3.	Paper plates (Dona Pattal) making (per dozen)	44	530	2016	1000.00	50.00	2000.00	2000.00	50000.00	48000.00	24.00
				2017	1320.00	60.00	2200.00	2200.00	79200.00	77000.00	35.00
4.	Custard apple pulp production (per kg)	90	1080	2018	2200.00	67.00	2800.00	2800.00	147400.00	144600.00	51.64
				2016	1506.66	59.00	2333.33	2333.33	92200.00	89866.66	36.88
5.	School uniform and carry bag making (per piece)	21	262	2017	500.00	12.00	8.00	4000.00	6000.00	2000.00	0.33
				2018	1500.00	15.00	10.00	5540.00	8310.00	2770.00	0.50
	Mean			2016	648.00	20.00	10.00	8900.00	17800.00	8900.00	1.00
				2017	230.00	14.33	9.33	6146.66	10036.66	4556.66	0.61
				2018	720.00	10.00	10.00	2300.00	23000.00	20700.00	9.00
				2016	100.00	10.00	10.00	7200.00	72000.00	64800.00	9.00
				2017	1200.00	10.00	10.00	12000.00	144000.00	132000.00	11.00
				2018	716.66	10.00	10.00	7166.66	79666.66	72500.00	9.66
				2016	500.00	280.00	180.00	9000.00	140000.00	131000.00	14.55
				2017	1200.00	300.00	200.00	240000.00	360000.00	120000.00	0.50
				2018	1500.00	450.00	210.00	315000.00	675000.00	360000.00	1.14
	Mean				1066.66	343.33	196.66	188000.00	391666.66	203666.66	5.30

**NOTE:** - cost of machine and its maintenances not included in input cost

Impact of women based SHG's on rural life





**Mahatma Gandhi states that the position of women the society is an index of its civilization. "Train a man and you train an individual, Train a woman and you build a nation"**

Anitha and Revenkar (2007) made an attempt to study rural development through micro credit, the growth of SHGs from 1992-93 to 2003-04, and agency wise SHGs linked on March 31, 2004. They concluded that the success of SHGs not only improve the economic status of women, but also brought lot of changes in their social status. Vinayamoorthy and Pithoda (2007) made an attempt to examine women empowerment through SHGs in three villages of Tamil Nadu. They selected a sample of 398 members of 20 SHGs from Vellore, Thiruvannamalla and Dharmapur districts of the state. The main objectives of the study were to examine the income, expenditure and the savings of the members after joining SHGs and the role of SHGs in providing credit. Gudaganavar and Gudaganavar (2008) made an attempt to examine the empowerment of rural women through SHG. They highlighted the process of SHGs in India from 1992-93 to 2006-07. They also highlighted the region-wise progress of SHGs and employment of women through SHGs. They concluded that no development was possible without empowerment of women. Sankaran (2009) made an attempt to analyse the trends and problems of rural women entrepreneurs in India. The study highlighted the conceptual aspects of trends and problems of rural women entrepreneurs in India. To counter the issue of women development, the government of all over the world are working and ensuring that maximum efforts can take place in the field of women empowerment, In India as well a lot movements are running for the women empowerment even in the Millennium development goals women empowerment is one of the agendas (Millennium project, 2015, Sahu & Singh, 2012). Being an agricultural country in India female comprised an essential part of the labor force because most of the women are agriculture labor in rural

areas and SHG tends to be the most effective way of women empowerment with having the objective of inculcating the habit of banking and saving in women and providing them alternative for credit so that they can be financial sustainable and this will encourage the confidence level of women to perform their responsibilities, to make it more worthy SHG- Bank linkage programme is a foremost programme which is providing financial services to the rural and vulnerable people specially for women (Suceena, 2016).

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