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 **A CONTRIBUTION OF “SELF HELP GROUPS” TO
WOMEN'S EMPOWERMENT IN APSHINGE VILLAGE
OF KOREGAON TAHSIL SATARA DISTRICT [MAHARASHTRA]**

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Abstract:-Self help group (SHG) is an informal social movement, which is otherwise called as thrift and credit groups and is the self managed group of poor people. This movement stems from people's desire to meet their needs and determines their own destinies through the principle of “by the people, for the people and of the people. The term self help refers to the provision of aid to self, emphasis on self-determination, self-sufficient, self-reliance, self-assertion, self-respect, self-governance, self-employment and self-empowerment by mobilizing internal sources of the members of the group. SHG is a small economically homogenous group of poor women drawn from BPL (Below Poverty Line) families.The present study has covered Apsinge village of koregaon taluka, Satara District. This village has selected for the study because the Self Help Groups in this village functioning very successful manner. This study is compiled with the help of primary data and secondary data.

Keywords:Women, Empowerment, Self Help Groups, movement etc.

INTRODUCTION:

Man is a social animal. The saying of Aristotle is a well known and universal truth. Since his birth man generally never lives alone. His understanding of the world is based on his face to face interaction with his family members, friends and members of his community . So we can say that , man is always lives in various groups. These groups in society server political, financial as well as social purposes when people come together with an idea and an inspiration to improve themselves to solve their common problems SHG come into existence. Self help groups have historical background. The SHG movements has flourished and spread in India on account of the success of NABARDS pilot project in 1992 and the stress given on SHG as a reliable instrument for women Empowerment in the 9th five year plan.

Definitions of Self Help Groups-

- 1]NABARD: SHGs groups are “small economical homogenous affinity groups of rural poor, voluntarily formed to save and mutually contribute a common fund to be lent to its members as per group decision.
- 3] Self Help Group is a Trust, Belief and Conviction that the Community, no matter how backward, has resources that can be mobilized for meeting individual's local needs and that of community for making local improvement and brining about social change.

STUDY REGION-

Geographically Apsinge village is located in koregaon taluka of Satara District in state of Maharashtra. Apsinge is 13.4 km distance from its main taluka is koregaon .The Latitudinal and longitudinal extension of this village is nearly 170 34' 84”N latitude and 740 03' 90”E longitude.Apsinge village nearly is 25.8 km distance from its district place.The Population of this village is nearly 5000.

OBJECTIVE-

To study the contribution of SHGs members in village Development.
 To examine the Development skill in decision making power of SHGs members in study region.
 To attempt functional characteristics of different SHGs groups in study region .
 To compare different activities of BPL and APL of SHGs group in study region.

RESEARCH METHDOLOGY-

The present research study has covered Apsinge village of koregaon taluka, satara District. The village selected for the study because the Self Help Groups in this village functioning very successful manner. This study is compiled with the help of primary data and secondary data. The primary data were collected with the help of specially prepared personal interview schedule. Primary data have collected by visiting personally to SHGs members in Apshinge village. Secondary data were collected through a books on women empowerment and SHG movement, seminars and minor research reports, magazines, Government resolutions and websites etc. While collecting information about SHGs in Apshinge village for sake of research found various information about agencies like government agencies, NGOs, bank etc. In these study there are 11 SHGs found to compare development between BPL and APL.

BELOW POVERTY LINE SHGs CHART: YEAR OF ESTABLISHMENT (2007-2012)

NAME OF SHGs	NO OF MEMBERS	DEPOSIT	TOTAL DEPOSIT	LOAN	DISTRIBUTION OF LOAN IN %	USE
1) Zashichi rani	12	100	1200	7 lake	33.33	Livestock and dairy farming
2) Aishwarya	12	100	1200	5 lake	23.80	Livestock and dairy farming
3) Jay Ambe	12	50	600	3 lake	14.28	Livestock and dairy farming
4) Gajanan	12	100	1200	6 lake	28.57	Livestock and dairy farming

ABOVE POVERTY LINE SHGs CHART: YEAR OF ESTABLISHMENT (2007-2012)

NAME OF SHGs	NO OF MEMBERS	DEPOSIT	TOTAL DEPOSIT	LOAN	DISTRIBUTION OF LOAN IN %	USE
1) Eakta	20	50	1000	2 lake	5.71	Daily need
2) Daccan cha raja	14	100	1400	5 lake	14.28	Livestock
3) dhanlaxmi	19	150	2850	8 lake	22.85	Dairy product
4) chanarani	20	50	1000	3 lake	8.57	Daily need
5) radha khrina	12	100	1200	4 lake	11.42	Agriculture
6) savitri bai phule	12	100	1200	6 lake	17.14	Ata chakki
6) ridhi sidhi	12	100	1200	7 lake	20	Dunk

CONCLUSION-

Self Help Groups may be particularly valuable and needed community resources for promoting human and family development. Thus Self Help Groups may have the potential to contribute significantly to human and family development. In this research observed that BPL groups shows more development compare to APL groups, because there is a more savings of BPL groups than APL groups. BPL groups women's are more confident and having the knowledge about bank, savings and business like livestock, Atta chakki, dunk etc. This groups have own many prizes in competitions at state level activities of SHGs. APL Groups are shows steady growth in development because of minimum savings and have problems like family matters, lack of knowledge about saving and business etc.

SUGGESTIONS-

A proper facilitation and awaking should be done among women in BPL as well as APL groups in connection to original concept and role of women Empowerment.

To promote various activities in SHGs because women empowerment is long process.

Government employees must be given proper training on large scale for changing their target oriented mind set up.

Action oriented participation of banks should be increased in the work of SHG formation & SHG bank linkage.

The self help groups and its importance must be implementing as lesson of text book among school level education.

Self Help Group is powerful tool to enrich the savings activities and poverty alleviation. In this context to support by the government and uplift the women through Self Help Group oriented developments.

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