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**EMPOWERMENT AND SKILL DEVELOPMENT THROUGH
SELF HELP GROUPS IN RAVER TALUKA**



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ABSTRACT:

Today in the world of micro-chip-era, and globalization, trade, commerce and money are decentralizing. Everyone is obtaining equal opportunity to flourish in the country. But women are still striving to get equal opportunities in several fields like education, economics, trade and business etc. in certain countries. No doubt India is one of the countries. However the scenario is changing now. The concept of Self

Help Group (SHG) is a vibrant step to elevate women in India. It is evident that there are numerous problems in India related to health unemployment, population, illiteracy and deficiency of skills but it does not mean that these problems have not any solutions. A Self Help Group is a kind of solution for these problems because an individual cannot fight alone himself/herself with his/her problem but a group of people can effectively tackle or solve any problem. A Self Help Group is a group in village comprising 10-20 local women from same area, or wards which work as a financial intermediary committee. For a self Help Group, a mix group consisting of men and women is not preferred due to some social prohibition. Hence, SHG are composed mostly of female members. These groups may be

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registered or unregistered. The SHG mostly includes the members of small scale based industries, having homogeneous social and economic background.

The present paper centres around the concept of SHG and its role in empowerment and skill development of women. It also discusses how SHG has brought a new change in life of women from rural background and how it has changed their social status and how it developed the abilities of leadership in them.

KEYWORDS

Self Help Groups, Microfinance, Poverty, Development, Empowerment.

INTRODUCTION :

"Think, dream and act" is the basic trio for becoming successful person in the current era. It was said that the women are lagging behind in the current stream of Indian life, and are being marginalized and deprived of the fundamental rights by the male-dominated society. But the current scenario has been changed by the strong will power among the Indian women. Now they are leading the country in the diverse fields such education, economics, business and entrepreneurship on the global level. The women from rural background are also playing an important role to elevate Indian woman on the global stage. The concept of Self Help Group (SHG) is associated with the group of women having rural background and sharing similar financial conditions. SHG has strengthened the rural women financially and now they have dared to commence small scaled industries to improve their skills like leaderships, self-confidence, decision making.

Since 1999, a large number of rural people especially women have been mobilized into Self Help Groups. Such groups helped the rural women to build the social capital for themselves. Initially SHG has been formed to mobilize the regular saving for lending money to the members of group for the short term purposes but subsequently the fund was used for investment to gain more profit for the group members. The functioning of SHG is very simple. It developed the link with area bank, starting with deposit and giving credit to its members. Subsequently SHG's became regular borrower of bank, but it worked as an intermediaries on the behalf of its members.

The Government of India also channelized all the poverty alleviation programme to accelerate SHG movements. The Swarnjayanti Gram Swarojgar Yojana (SGSY) is operative since 1st April, 1999 in rural area under the District Rural Development Agency on behalf of the Rural Development Department.

The SGSY is integrated scheme by restructuring the previous scheme namely Integrated Rural Development Programme (IRDP), Training of Rural Youth for Self Employment (TRYSEM), Development of Women and Children in Rural Area (DWCRA), Supply of Improved Toolkits to Rural Artisans (SITRA), Ganga Kalyan Yojana (GKY) and Million Wells Scheme (MWS). The SGSY scheme has implemented panchasutri programme for Bachat Gat.

As per the planning commission forecast for 2011-12, in India's total population 21.90 % people were Below Poverty Line. In that 25.70 % in rural area and 13.70 % in urban area for the development of these people government tries to uplift to the same by various scheme.

The ministry of Rural Development, Government of India has launched National Rural Livelihood Mission (NRLM) by restructuring Swarnajayanti Gram Swarojgar Yojana (SGSY) replacing the

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existing SGSY scheme, with effective from 1st April, 2013. NRLM is the flagship programme of Government of India for promoting poverty reduction through building strong institutions of the poor, particularly women. NRLM implement das-sutri programme.

How SHG formed

In Swarnajayanti Gram Swarozgar Yojana Self Help Groups is composed between 10 to 20 women's who lived in a same area with the same needs. The ideal size of an SHG is 10-20 members in those maximum 20 women allowed in a one bachat gat, because the communication between the members would be done easily. Members of *Mahila Bachat Gat* make a small but regular monthly saving contribution. After the completion of six month the SHG group can distribute the internal loan at an already decided rate of interest by the *Mahila Bachat Gat* in his meeting. Firstly, internal loan amount generally used by the mahila to complete the essential financial needs likely children education, daughter marriage and for hospitalization etc. The recognition of *Mahila Bachat Gat* is formal it is not necessary to register the gat. Hence, maximum bachat gat cannot be registered under the Swarnjayanti Gram swarozgar Yojana (SGSY). *Mahila Bachat Gat* can be established for own developing the women who lived below poverty line. In SGSY minimum 80 % mahila should be below poverty line (B.P.L.) and remaining 20 % other i.e. above poverty line (A.P.L.) can participate in such group. Members of women age should be 21 to 60 years.

Types of SHG

Following are the four types of Self Help Group, which is given below -

1. Women Self Help Group & Men Self Help Group

Women Self Help Group - In this type of SHG only women members can be participate the bachat gat.
Men Self Help Group – In this type of SHG only men members can be participate the bachat gat.

2. Rural Bachat Gat & Urban Bachat Gat

Rural Bachat Gat – In this group only for who is living in a village, these person i.e. men or women participate the bachat gat.
Urban Bachat Gat – In this group only for who is living in a city, these person i.e. men or women participate the bachat gat.

3. BPL Bachat Gat & APL Bachat Gat

BPL Bachat Gat – Those person/women who are below poverty line and he/she has received the specific card from the government regarding BPL these persons are eligible to form this type of bachat gat. In this bachat gat maximum 20 % APL members are allowed in the bachat gat. BPL bachat gat may receive various facilities from the government like subsidy on loan, minimum rate of interest on loan etc.

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APL Bachat Gat - Those person/women who are above poverty line i.e. general person are eligible to form this type of bachat gat. APL bachat gat cant received any facility from the government.

4.Mix SHG – i.e. Women & Men Mix Bachat Gat. These bachat gats has not allowed as per the law because some limitations may arise. The members of bachat gat members cannot be discussed freely on any type of subject.

Stages in Group formation

- 1.Forming : During this stage group members often meet together and discuss their suspicion, fear and anxiety.
- 2.Storming : This stage include in the emergence of leadership out of individual interest and group interest.
- 3.Norming (Adjusting) : In this stage, the group members develop a trust and a mutual understanding among themselves.
- 4.Performing : This is an actual operational stage of the group.

Essentials of the self help groups Phenomenon

- 1.SHG are voluntary. No Registration required in the SGSY Scheme.
- 2.Homogeneous groups come together for a common need.
- 3.All women's members assume responsible and all women has equal right.
- 4.SHG are small formed for mutual help and the accomplishment of a special task.

Opportunities of SHG

- 1.To create awareness about women rights.
- 2.To develop leadership qualities.
- 3.Women can take active part in the decision making process for our family.
- 4.To develop individual skill for SHG groups.
- 5.To develop self confidence.

Review of Literature

To establish and to prove the hypothesis the researcher has used the research works of Anant Kumar (2006), Rajendra Shinde (2009), Ashalata Sonawane (2011) and Dr. Helge (2013). Anant Kumar in his research advocated that women's participation in SHG can play a revolutionary role to achieve the gender equality. He further emphasized that the SHG can empower women to take their economic decision and to develop the leadership skills a similarly, Shinde also concludes that through the SHG, Social Mobility of rural women has increased and they have got a lot of Social exposure. Another researcher Ashalata Sonawane also expresses the positive impact of SHG on the women's confidence and their Socio-economic status Dr. Helge in his article illustrates the fact man, alone cannot fight against the evils of poverty, unemployment, and inequality. Active and equal participation of women is

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indispensable in fighting against these social evils. The macro-credit scheme has been found as an effective instrument for lifting the poor and women above the level of poverty by providing them increased self employment opportunities and making them credit worthy.

Objective of the Research Paper

- 1.To evaluate impact of Swarnajayanti Gram Swarojgar Yojana.
- 2.To access the role of SHG's in contribution of women's economic development.
- 3.To identify the reasons for joining SHG's.
- 4.To study the monthly income of members of SHG's.

Hypothesis of the study

"Mahila Bachat Gat has empowered the women from rural background".

Methodology, Data Collection and Analysis and Interpretation

Researcher collected the material and data from primary and secondary sources. Primary data was collected through well structure interview schedule and questionnaire which is filled by the members of the Self Help Groups. And Secondary data was obtained from various books, annual reports, magazines, periodicals, newspapers, information given by the Development Officer, District Rural Development Agency etc.

At the first stage, the area of research is Jalgaon district for the study especially Raver Taluka. In that the focus would be on rural area which is connected with the "Swarna Jayanti Gram Swarojgar Yojana", which is conducted by the District Rural Development Agency, Jalgaon under the Gram Vikas Mantralaya. In the study proportionate random sampling technique were used. In Raver Taluka under the SGSY 868 *Mahila Bachat* Gat established up to 2011. In that I have selected 10 % of the gat i.e. Ninety SHG were selected from five villages through lottery method in order to get accurate information about the group for analyzing the collected data the statistical tools were used percentage, annual average growth rate, CAGR etc.

Table No. 1
Formation of *Mahila Bachat Gat* in Raver Taluka

Sr. No.	Year	No. of Bachat Gat Established	Evaluation of Bachat Gat	Distribution of loan and Subsidy		
				Bachat Gat	Loan Disbursed (Rs. in Lakh)	Subsidy (Rs. in Lakh)
1	1999-2000	55	0	0	0.00	0.00
2	2000-2001	19	12	12	3.00	1.20
3	2001-2002	67	32	21	5.25	2.10
4	2002-2003	21	45	35	8.75	3.50
5	2003-2004	57	56	45	11.25	4.50
6	2004-2005	135	45	36	9.00	3.60
7	2005-2006	94	34	31	7.75	3.10
8	2006-2007	102	86	54	13.50	5.40
9	2007-2008	125	76	76	19.00	7.60
10	2008-2009	102	96	96	24.00	9.60
11	2009-2010	71	102	98	24.50	9.80
12	2010-2011	20	88	88	22.00	8.80
	Total	868	672	592	148.00	59.20
	CAGR Value	-8.08 %		19.86%	19.86 %	19.86%

Source : Project officer, District Rural Development Agency, Jalgaon

The growth of bachat gat is increasing as a year by years in relation with the government has also increased the subsidy according to the bachat gat. The researcher has acquired a CAGR of all above mentioned data in table with the help of internet.

The increasing Compound Annual Growth Rate (CAGR) for loan disbursement has shown 19.86 %. For calculating the CAGR first year i.e. 1999-2000 is the starting year there is no transaction hence for calculation researcher have taken value from the year 2000-2001.

Formula is used for CAGR is given below.

$$CAGR = \left(\frac{\text{Ending Value}}{\text{Beginning Value}} \right)^{\left(\frac{1}{\# \text{ of years}} \right)} - 1$$

Random Sampling Technique

To study the hypothesis, the researcher has selected 10 % Mahila Bachat Gat in Raver taluka in Jalgaon District. The researcher has used Random Sampling technique while selecting the *Mahila Bachat Gat*.

RESULT & INTERPRETATION

Table No. 2.
Reason for joining the SHG

Reason	Frequency	Percentage (%)
To get loan	44	49
To get facilities	12	13
For self economic development	09	10
To become self-reliant	25	28
Total	90	100

Source : Primary Data

Table No. 1 shows that the purpose of joining into the SHG's around 49 % members are joined for getting loan from SHG and Bank, 13 % of them joined the SHG for the purpose of get facilities like subsidies, 10 % of women joined the SHG for self economic development and 28 % women jointed the SHG for to become self-reliant. From the above result, we can say that after joining the SHG's women able to enhance all kind of condition.

Table No. 3
Occupation of the *Mahila Bachat Gat*

Sr. No.	Occupation	Frequency	Percentage (%)
1.	Eatable Products	14	16
2.	Grocery	4	4
3.	Dairy Products	16	18
4.	Beauty Parlour	8	9
5.	Handmade products	10	11
6.	Services	8	1
7.	No business	30	33
	Total	90	100

Source : Primary Data

Occupation : From the result of above table, result it is clear that 33 % of the Self Help Groups have not started a business. Remaining 67 % Mahila Bachat Gat started various types of business and occupations relating to raw or eating items and other. Not a single Mahila Bachat Gat started a creative production hence it not for future planning. It is only time being business. But Mahila Bachat Gat started a business with the help of SHG. It is a starting point for self development.

Table No. 4
Annual Household Income

Sr. No.	Income (Rs.)	Frequency	Percentage (%)
1.	500-1000	24	27
2.	1001-3000	28	31
3.	Above 3000	38	42
	Total	90	100

Source : Primary Data

Income : From the above table result it is clear that 42 % of the Self Help Group members income is above 3000. 31 % of the self help group's member's income is 1001-3000. And 27 % of SHG's member's income is very low i.e 500-1000. It is says that the below poverty line women's participated the SHG for self development.

Table No. 5
Saving of the *Mahila Bachat Gat*

Sr. No.	Monthly Saving Amount	Frequency	Percentage (%)
1.	Rs. 50	13	14
2.	Rs. 100	20	22
3.	Rs. 150	25	28
4.	Rs. 200	32	36
	Total	90	100

Source : Primary Data

Saving : From the above table result shows that 14 % Mahila Bachat Gat members saving is Rs. 50/-, 22 % of *Mahila Bachat Gat* members saving is Rs. 100/-, 28 % Mahila Bachat Gat members saving is Rs. 150/-, and 36 % *Mahila Bachat Gat* members saving is Rs. 200/- per month. From the analysis we can conclude that the women in SHG's are do saving in increasingly order i.e. the habit of saving of mahila is increasing. It is positive impact of the bachat gat for economically good condition. The members of the group agree to use this common fund and such other fund that they may receive as a group through a common management.

Table No. 6
Mahila Bachat Gat received loan from Bank

Sr. No.	Response	Frequency	Percentage (%)
1.	Yes	82	91
2.	No	08	09
	Total	90	100

Source : Primary Data

Loan : From the above table result shows that 91 % members of *Mahila Bachat Gat* members says, that they have received loan from bank and only 08 % *Mahila Bachat Gat* members says that they have not received loan from bank. Major of mahila says that they have received loan.

Table No. 7
 Economic condition of the *Mahila Bachat Gat*

Sr. No.	Response	Frequency	Percentage (%)
1.	Yes	81	91
2.	No	09	09
	Total	90	100

Source : Primary Data

Economic Condition : From the above table result shows that 81 % members of *Mahila Bachat Gat* members says our economically condition is increasing and only 09 % members of *Mahila Bachat* is says no, our economically condition not increased. Overall mahila's economical condition increased so it is better for them.

Table No. 8
Social condition of the *Mahila Bachat Gat*

Sr. No.	Response	Frequency	Percentage (%)
1.	Increasing Prestige	32	36
2.	Decision making participation in family	29	32
3.	Participation in Public process	12	19
4.	Appropriate response from outsiders	12	13
5.	None of these	05	06
	Total	90	100

Source : Primary Data

Social Condition : From the above table result shows that 36 % members of *Mahila Bachat Gat* members says their prestige is increasing. 32 % members of *Mahila Bachat Gat* is says family decision are taken jointly, 19 % members of *Mahila Bachat Gat* says that they are taking part into the public process. 13 % members of *Mahila Bachat Gat* says that community response appropriately and only 06 % members of *Mahila Bachat Gat* replies none of these options. From the analysis the researcher concludes that after joining the SHG's the women are able to participate all kind of decision making in the family.

SUGGESTION

The researcher has suggested the following suggestions

- 1.While founding the *Mahila Bachat Gat*, the women should come together with self-inspiration.
- 2.It is necessary to educate women for maintaining books of accounts of *Mahila Bachat Gat*. Additionally, the training should be given to them.
- 3.The quality of goods produced by *Mahila Bachat Gat* should be standard.
- 4.The excursion should be organized to increase the confidence of women in *Mahila Bachat Gat*.
- 5.The mental perspective of society about the women members in *Mahila Bachat Gat* should become positive.
- 6.The work should be done in democratic way in *Mahila Bachat Gat*.

CONCLUSION

From the above analytical study it is concluded on the line of the conclusion of Anant Kumar, Rajendra Shinde, Ashalata Sonawane and Dr. E.J.Helge. What these researchers conclusion is applicable to all *Mahila Bachat Gat* irrespective of regions. The hypothesis of the study has been proved

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through the figures shown in the tables 1, 2, 3. In similar way i.e. *Mahila Bachat* Gat has empowered the women from the rural background. Besides this, SHG has also played a pivotal role in the overall development of various business skills in women. It also assisted by the government schemes to reduce the poverty in rural area. It has increased the abilities in women and improved their socio economic condition. SHG has helped the women to cope up with the problem of unemployment. Thus SHG in India represents an innovative approach towards the development of the SHG members.

With the help of SHG keen interest in eliminating poverty by bringing up self employment opportunities to the poor women. The SHG movement has absorbed all these programmes positively and benefited to the SHG women members. Thus, the hypothesis for the research study is proved or addressed. The SHG have been successful in empowering rural women through various activities.

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