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PERFORMANCE OF SELF HELP GROUPS (SHGs): WITH SPECIAL REFERENCE TO JABALPUR DISTRICT OF (M. P.)

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Abstract:

Self Help Group (SHGs) program is growing fast in India. SHGs or microfinance is the tool of poverty alleviation and women empowerment these days. This paper examines the socio-economic background of SHGs member. This study is attempted to identify awareness and problems of SHGs. Primary data were collected from 5 blocks of Jabalpur Madhya Pradesh which have used in this study. We have found that SHGs has been changing the occupation of rural peoples. It is also find that large number of SHGs has been closed. The success of SHGs depends on mutual co-operation of SHGs member, government official and Bank.

KEYWORDS:

self- Help Groups (SHGs), Microfinance (MF)

INTRODUCTION:

Self help group (SHGs) program is very supportive for poverty alleviation, women empowerment, self employment promotion, income generation and financial inclusion. The major strength of a self help group is its ability to generate self employment. Poor people with the help of SHGs access to credit and saving that bring them out of poverty. The objective of this paper is to analyze the Socio-economic impact of SHGs on rural poverty alleviation. For this purpose we shall analyze the socio-economic impact of SHGs five blocks of District Jabalpur in Madhya Pradesh. These blocks are Kundam, Panager, Sihora, Bargi and Shahapura. Access to financial services to poor people enables them to self employment. Self employment and income generating activities are a feasible solution for poverty alleviation. Economic independence is the need of time.

The Microfinance program are increasing outreach of small financial services through SHGs. SHGs Program is implemented countrywide through Swarnjayanti Gram Swarajgar Yojana (SGSY) under block levels. SGSY started in 1st April, 1999. SHGs. Concept underlines the principle of Thrift, Credit and Self help. SHGs is a small and informal group of 10 to 20 persons. According to Amutha D. (2011) the socio-economic conditions of women have demonstrated that their status has improved since the joining of SHGs. Mishra Alok (2006) they have been recognized the impressive gains made by SHG Bank linkage program in coverage of rural population with financial services offer a ray of hope. Panda Debadutta (2008) on a personal level the average income of the members increased substantially. Chandrasekhar H.M. and Lokesh M.V. (2009) the SHGs have the power to create a socio-economic revolution in the country SHGs have paved the way to bring the rural people in the main stream of social and economic progress of the society.

OBJECTIVE

The objective of the present study is to analyze the performance of SHGs at Jabalpur district of Madhya Pradesh. More specifically:

- To know the awareness of SHGs member.
- To study the socio economic background of SHGs member.
- To analyze the economic activities of SHGs member.
- To know the financial activities of banks with SHGs.
- To know the reasons behind the closure of SHGs.

METHODOLOGY

District Jabalpur in Madhya Pradesh was selected for this study. The five blocks Kundam, Panagar, Sihora, Bargi and Shahpura were selected for present study. The SHGs were selected from each block randomly. 50 respondents (SHGs) were used in this research.

This study is based on the primary data. Data collected from 5 blocks by intervening people. Data were collected by filling the questionnaires from SHGs members. The questions related to the general information about the SHGs members age, cast group, income, education etc. In this survey we have selected SHGs which are running from years of 2004 to 2008.

ANALYTICAL PART

Figure 1(a) shows the age wise information of SHGs members. We conclude that of this figure that it shows that middle age group peoples (30 -40 age group) are much interested in joint SHGs. Lots of members are marginal farmers, landless poor and working women.

Figure 1(b) revealed the education qualification of the respondents. Among the respondents 34% of them have High School education 28% of them have secondary education 20% of them have middle education 12% of them have primary education 4% of them have graduation only 2% of them have post graduation degree. It seems that the people who have high school education are much interested in joining SHGs.

Figure 1(c) shows that 42% OBC community which is largest of the total respondent next stand is SC community which is 28% ST community with 18% of the total respondents. General groups member are 12% it is show that all groups of society is interest to participating in SHGs.

Standard of living of the people is depends on income. Figure 1(d) indicates the average income of member before joining the SHGs. It is clear that most of the members are between ranges 5000 rupees to 30000 rupees.

Figure 1(e) show the main source of income of the respondents. It is very significant that majority of respondents (64%) have labor work 24% of them have self business and only 12% of them have agriculture work. This shows that SHGs is a alternate source for labour class people this also appears that people of rural area are aware of role of SHGs their life.

Figure 1(f) shows that the members of SHGs are engaged in so many kinds of income generating activities. 54% SHGs are involved in midday meal scheme. 18% respondent takes loan from group and returned, timely the study indicates that SHGs providing financial assistance to the members.

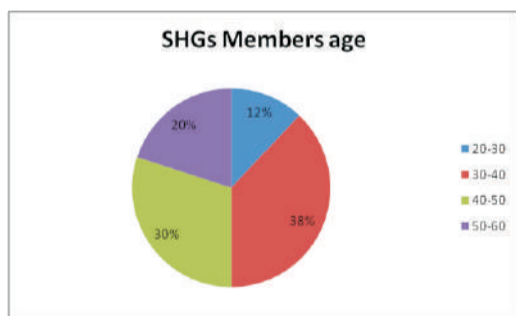


Figure 1(a) SHGs Member age

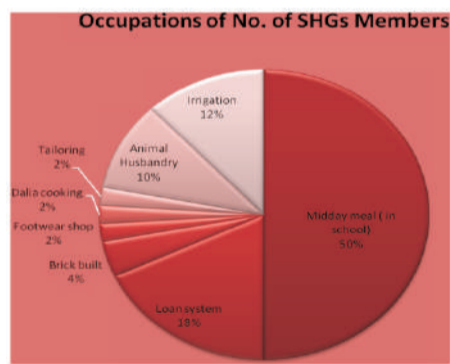


Figure 1(b) Occupations of No. of SHGs members

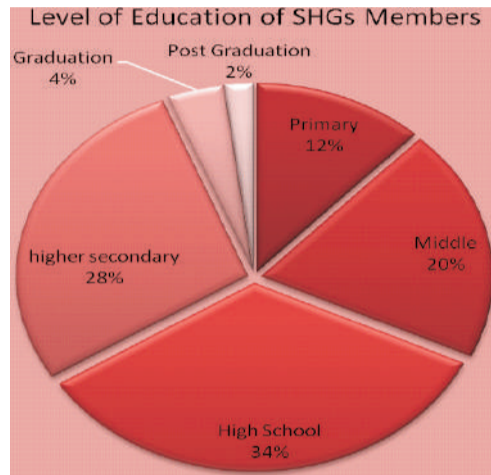


Figure 1(c) Level of education of SHGs members

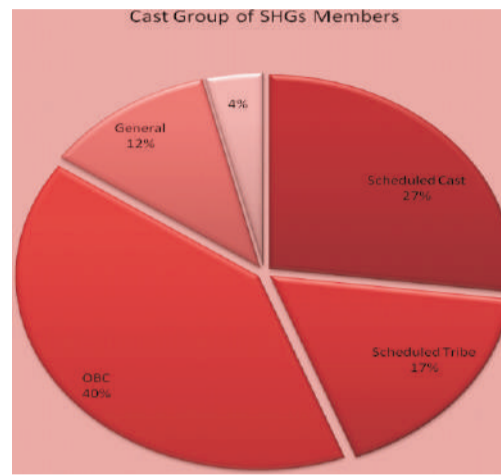


Figure 1(d) Cast group of SHGs members

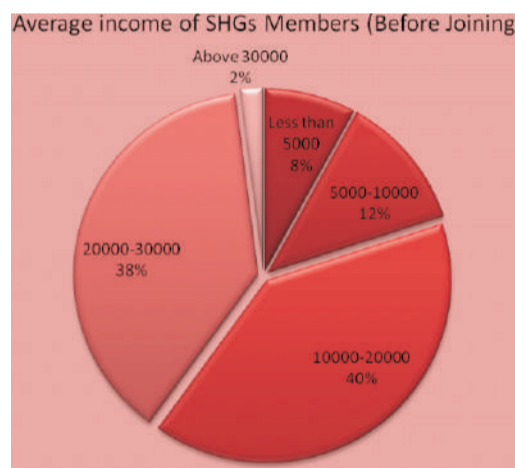


Figure 1(e) Average income of SHGs members

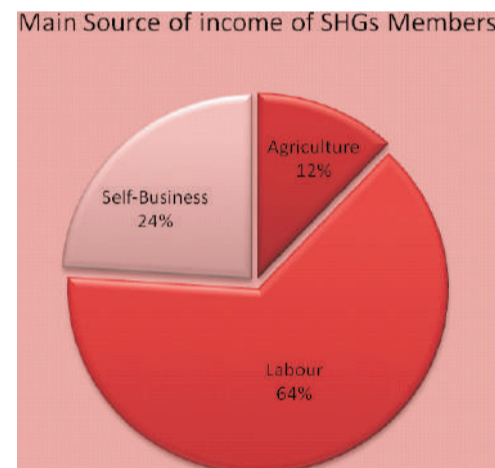


Figure 1(f) Main source of income of SHGs members

MAJOR FINDINGS

- SHGs Programmed growing fast.
- SHGs is a powerful tool for weaker section of society.
- Non forming economic activities have been growing in rural area.
- Nature of occupation has been changing with the help of SHGs
- Habit of saving and income is increasing of rural people.
- Traditional loan system (Sahukars and Mahajans) has been changing in rural area.
- Awareness and identification is changing the attitude of rural people.
- Dignity and recognition of women is changing in family and society.
- Somewhere the incomes of SHGs are not sufficient to pay their banks loan.
- Communication system between member of SHGs and implementation organization is not much better.
- Income of rural people is increasing but it is not sufficient for poverty eradication.
- Somewhere finds that grading is not conducting timely therefore further activities is not possible.
- There is lack of proper guidance to member of SHGs.
- Women are contributing to increase their household income.
- In some areas attitude of banks are very indifferent for sanction of loan.

SUGGESIONS -

Inspection and grading of SHGs should be in proper manner and it particular time.
Good communication system should be developed SHGs, Assistant Development extension officer (A.D.E.O.) and bank.
Instead of increasing quantitative number of SHGs qualitative operating system should be implemented.
Proper training essential for improving skills of SHGs members.

CONCLUSION

Present study shows that microfinance is spreading fast with SHGs programme. Rural peoples receiving new skills and easy access to bank facilities. SHGs are the boon for rural area. It is found that rural people getting self employment and income. The study revealed that all the section of society involves in SHGs programme. SHGs programme has provided strength platform women to approve their value and skills. It is seen that large number of SHGs are closed. Some area they are functioning and whereas in other area they are not much better.

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