

Women Empowerment through SHGs: A Case Study of Jalgaon District of Maharashtra

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ABSTRACT

The status of women indicates the character of the country “said by Pandit Jawaharlal Nehru”. Women empowerment is a process in which women challenge the existing norms and culture, to effectively promote their well being. The participation of women in self help groups (SHG’s) made a significant impact on their empowerment both in social and economical aspects. This study addresses women empowerment through self help groups in Jalgaon District of Maharashtra. The information required for the study has been collected from both the primary and secondary sources. A Random sampling method has been followed. Average and Percentage analysis was carried out to draw meaningful interpretation of the results. The results of the study revealed that the SHG’s have had greater impact on both economic and social aspects of the beneficiaries.

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INTRODUCTION:

Self-Help Group or in-short SHGs is now a well-known concept. It is now almost two-decade old. It is reported that the SHGs have a role in hastening country’s economic development. SHGs have now evolved as movement. Mainly, members of the SHGs are women. Consequently, participation of women in the country’s economic development is increasing. They also play an important role in elevating the economic status of their families. This has led boost to the process of women’s empowerment. In the recent years, empowerment has been recognized as the central issue in determining status of women. Since women become more potent source of development empowering them is prerequisite for over all development. By empowering women not only make them to share in the development progress but also bring out their lasting efficiency. Empowerment of women is a sin qua non to achieve the goals of social development. It is necessary that women must be brought in the main stream of national development. Programmes by empowering them to discharge all types of roles. Empowerment of women cannot be ignored. While devising various

policies for socio-economic development. The economic status of women is now accepted as an indicator of an economy’s level of development. This does not mean that economic development necessarily results in improving the women who constitute about 50 percent of the population. Empowerment is the recent approach articulated by the third world countries women. It seeks to meet women’s strategic gender needs due to their subordinate position to men, through bottom up mobilization around 1 practical gender need according to their accepted role in society. It aims at increasing women’s power in terms of their self-reliance and internal strength to determine choices in life and to influence the direction of change. The empowerment of women through SHGs would lead benefits not only to the individual women but also for the family and community as a whole through collection action the development. These SHGs have collection action. Empowering women is not just for meeting their economic needs but also more holistic social development. The SHGs empower women and train them to take active part in socio-economic

progress of the nation. Formation of SHGs with women has empowered them largely SHGs are now gaining acceptance as an alternative system credit delivery for meeting the credit needs especially to the people who are the poorest of poor generally comprising small/marginal farmers and landless agricultural labors.

Statement of the Problem

Women's empowerment is a social action process that promotes participation of women in organisations and communities in gaining control over the socio economic status in their community. Women constitute about 50% of the human resource of our country, but they are yet to raise socially, economically and politically to level their male counterparts. There is a need to empower the women especially in the rural and tribal areas. Self help group is a method of organising the poor people and the marginalised to come together to solve their problem. The poor collect their savings and save it in banks. In return they receive easy access to loans with a small rate of interest to start their micro enterprises. It is one of the important tool in providing micro finance and opportunities for undertaking economic enterprises of the women in general and that of the tribal in particular. It strengthens the collective self help capacities of the poor, leading to their empowerment.

WOMEN EMPOWERMENT

"Women empowerment" and "women equality with men" is a universal issue. Women empowerment is a term that is used to encourage, inspire and celebrate women. It is also used to celebrate the strides that women and girls have taken in terms of gender equality, financial independence and high confidence.

What is the meaning of Women Empowerment?

Women empowerment is all about giving women the power and control of their lives to become anything they want and to do what they want in situations where they were not allowed once upon a time. It refers to the creation of an environment for women where they can make decisions of their own for their personal benefits as well as for the society.

Women Empowerment refers to increasing and improving the social, economic, political and legal strength of the women, to ensure equal-right to women, and to make them confident enough to claim their rights, such as:

- Freely live their life with a sense of self-worth, respect and dignity,
- Have complete control of their life, both within and outside of their home and workplace,

- To make their own choices and decisions (right to choose: to say yes or no),
- Have equal rights to participate in social, religious and public activities,
- Have equal social status in the society,
- Have equal rights for social and economic justice,
- Determine financial and economic choices,
- Get equal opportunity for education,
- Get equal employment opportunity without any gender bias,
- Get safe and comfortable working environment.

Women Empowerment of Different Types

Human Rights or Individual Rights:

A woman has the right to express her thoughts and opinions freely, without any restriction. Individual empowerment may be achieved by imparting self-confidence to articulate and assert the power of independent decision making. Women should be aware of their rights and social positions that they are entitled to constitutionally.

Social Empowerment of Women:

The most critical aspect of social empowerment of women is the promotion of gender equality. Gender equality implies that in society women and men enjoy the same opportunities, outcomes, rights and obligations in all spheres of life.

Educational Empowerment of Women:

It means enabling women to grab the knowledge, skills, and self-confidence necessary to participate fully in the development process. Giving preference to the girl child for educational opportunities is a start.

Economic and Occupational Freedom:

It means reducing the financial dependence of women on their male counterparts by making them a significant part of the human resource. A better quality of material life, within the family as well as for the overall society, can be achieved through promotion of sustainable livelihoods like cottage industries, small entrepreneurial efforts owned and managed by women.

Empowerment through Legal Knowledge:

Not only does it suggest the provision of an effective legal structure which is supportive of women empowerment, there also is the need to spread awareness among women about their legal rights and laws preventing their exploitation. It means addressing the gaps between what the law prescribes and what actually occurs.

Political Empowerment of Women:

The existence of a political system encouraging the participation of women in the political decision-making process and in governance. Indian constitution has provided the bulwarks for gender equality in the country in the following articles:-

Article 14 – Equality before law “The State shall not deny to any person equality before the law or the equal protection of the laws within the territory of India Prohibition of discrimination on grounds of religion, race, caste, sex or place of birth”

Article 16 (2) – Equal Opportunities “No citizen shall, on grounds only of religion, race, caste, sex, descent, place of birth, residence or any of them, be ineligible for, or discriminated against in respect or, any employment or office under the State”.

Article 23 – Prohibition of traffic in human beings and forced labour.

Article 39(a) – The citizen, men & women equally have the right to an adequate means of livelihood.

Article 40 (after the 73rd Amendment) – 1/3rd of seats in panchayats shall be reserved for women.

Article 42 – State shall make provisions for just and humane working conditions & maternity relief.

Article 51 A (e) – One of the duties of every citizen is to renounce practices derogatory to the dignity of woman.

Government Laws and its subsequent amendments have seen larger inclusion of women with respect to their standing in the society. The Hindu Succession (Amendment) Act 2005 stating that women get equal share in the ancestral property or the Equal remuneration Act, 1976, has contributed towards a better footing in the society. The Dowry prohibition Act, 1961, Child marriage (prohibition) Act, 1929, The indecent representation of women (prohibition) Act, 1986 and the Hindu marriage Act, 1955, preventing polygamy and bigamy, and their strict enforcements has to a large extent contributed towards lessening women exploitation. Various government schemes like Rastriya Mahila Kosh and STEP (Support to training cum Employment for women) have managed to bring financial development of rural women through self-sustainable employment. The recent Beti Bachao and Beti Padhao scheme as well as the SABLA scheme has been aimed at reducing female infanticide and promoting the importance of educating the girl child. A number of councils and bodies have been established for the well-being of women such as the National Commission for Women, Department of Women and Child Development and the Parliamentary Committee

on Empowerment of Women which has reviewed various laws and recommended amendments. The National Policy for Empowerment of Women (2001) is aimed at addressing all forms of violence against women including physical, mental and that arising from customs and traditions.

Empowerment of woman is a crucial factor in the eradication of poverty, as the woman are the key contribution to the economic at all levels woman participation combating poverty though both remunerative and un-remunerative work at home and the work place the formation of self help groups has provided a lot of confidence among members of self help groups. A large member of woman in the country is gaining self- 7 reliance with the help of self-help groups. In India, self-help groups represent a unique approach to financial inclusion. Self help groups Microfinance activities helps the poor, women is not just obtaining loans but also inculcating in them habits of savings, credit and investing in micro insurance and money transfer services. Members of self help groups participate and improving access to micro credit management, marketing skills, and capacity building to promote financial inclusion, and empowerment.

Objectives

The main objectives of the study are :-

1. To study the changing socio-economic and political status of the tribal women through SHG intervention
2. To find out the suitable enterprises or economic activities that is taken up by the SHG in the study area
3. To study the level of participation of tribal women, engaged in SHGs, in PRIs(Panchayati Raj Institutions) and other decision making process.
4. To find out the other problems faced by the tribal women SHG members in carrying out their activities
5. To suggest certain measures for successful functioning of the SHGs which would lead to further socio-economic empowerment of tribal women.

Hypotheses

The main hypotheses for the proposed study are :-

1. Self help group played an important role in the empowerment of tribal women in decision making process at the household, society and political levels
2. SHGs have also empowered the tribal women economically as a result of which they are

contributing substantially in the enhancement of family income

3. Participation of tribal women in PRIs has increased after they have joined the SHGs

Methodology

Universe

The Jalgaon district is the universe for the proposed study

Census

The Chopada block of Jalgaon district is the census for the proposed study

Sample & Sampling

Chopada Block constitutes the main study area. Out of 112 Revenue Villages of the block, 10 villages i.e., Adagaon, Adwad, Ajanti Seem, Akhatwade, Akulkhede, Amalwadi, Ambade, Anwarde BK, Anwarde KH, Bahardu has taken selected on the basis of simple random sample. We have selected 10 SHGs from each of the Revenue village so as to study on the basis of simple random sample.

Review of Literature

Laxmi R. Kulshreshta and Archana Gupta (2001)¹³ made an attempt to emphasize the importance of financing the poor through Self-Help Groups as this would lead not only to reduce the intensity of poverty but also promote gender equality and socio-economic equality. The authors have discussed the problems faced by the formal banking sector, the emergence of Micro-Finance and the role of SHGs. The authors have concluded that for quick transformation of the poor from dependency to self reliance through social mobilization and awareness creation, the most cost effective strategy available is SHG strategy.

NABARD (2001) has made an attempt to bring forth the intricate challenges viewed from a variety of perspectives, areas requiring attention and thrust which promise remedies and multi-dimensional initiative and lessons from the experience of NABARD in the field of Women Empowerment. This study has emphasized on issues related to skill up gradation, training and technology transfer, marketing and exports, production of specialized handicraft items by women, networking and collaboration of various agencies, access to information and counseling, finally, simplification and popularization of existing schemes. It has concluded that utmost importance should be given for transformation of micro groups to Small/Medium Enterprises through strengthening credit delivery to women groups.

The study of **Dasgupta (2001)** is a comprehensive work analyzing the different dimensions of SHGs in

India. He analyzed the role of government in rural development through the involvement of formal Financial Institutions. The study also reviewed the international efforts in linking formal and informal systems of lending, the initiatives taken in India in this direction and the genesis and evolution of SHGs in India. Basing on the field investigation of SHGs, the study concludes that “the major factor behind the limited success of SHGs is the absence of any target approach. The involvement of governmental agencies is not prominent, but the irony is that the Government with the zeal of poverty alleviation has announced Swarna Jayanti Gram Swarajgar Yojana (SGSY) with SHG at the core”. The study suggests the creation of an environment where genuine NGOs can perform effectively as SHPIs and banks can conduct business with SHGs on their own.

Datta and Raman (2001) have evaluated the performance of SHGs in Andhra Pradesh. The study is based on 30 sample SHGs and the important findings are

1. The number of members in the selected SHGs ranged from 8 to 16 with an average of 12.
2. The caste composition of the selected SHGs has indicated heterogeneous nature of the groups at the aggregate level.
3. Absence of formal education does not come in the way of working of SHGs.
4. There is no homogeneity among and within SHGs with regard to the occupation of members.
5. Stronger acquaintance among members is assumed to guarantee repayment of loans borrowed from the SHGs by avoiding adverse selection of borrowers and mis-utilization of borrowed funds and
6. Eighty per cent of the members have reported that they are willing to put group pressure for achieving higher performance levels.

The study concludes that the success of SHGs in terms of high repayment in the study area is mostly related to the exploitation of the prevailing social ties and social cohesion found among women members.

Namoodri and Shiyani (2001) in their study on the role of SHGs pointed out the strengths and weaknesses of SHGs in rural financial deepening. The major strength of SHGs as observed by them are (i) SHGs are self sustainable system of community organizations free from Government and regular meeting of the group members enable long lasting group relationship. (ii) As most of these SHGs are promoted by NGOs/Banks, training, teaching of basic

accountancy principles etc. would enable the groups to have better administration. (iii) The social cohesion in the group and election / selection of the group leader in rotation gives a sense of responsibility to each member of the group. (iv) As consumption and production are intertwined among rural households, credit portfolio covering both consumption and production purposes helps to maintain labour productivity and income generating activities. (v) The transportation cost of the financial intermediaries would be lower as they do not lend individually. (vi) the recovery performance would be better for the banks as the loan repayment mechanism is at the group level rather than individual and (vii) financial deepening in terms of coverage is achieved through small scale savers and borrowers. The weaknesses of SHGs as pointed out by them are (i) the SHGs have limited scope for future growth in membership (ii) the loan portfolio is dominated by consumption loan and hence there is limited opportunity for income generating activities and (iii) SHGs are informal institutions. Rapid expansion of these groups without close monitoring by the sponsoring agencies may lead to their poor functioning.

The study of **Dadhich (2001)** on the evaluation of Oriental Grameena Project in India has shown how micro-finance can be used as an effective vehicle to alleviate rural poverty. He concludes that if properly designed and effectively implemented, microfinance can be a means not only to alleviate poverty but also to empower the women.

Barbara and Mahanta (2001) they studied on micro Finance through Self Help Groups and its impact : a case of Rashtriya Gramina Vikas Nidhi - Credit and Saving Programme in Assam. The study pointed out that the SHG's have helped to set up a number of micro-enterprises for income generation. Rastriya Gramin Vikas Nidhi's credit and saving programme in Assam has been found successful as its focus is exclusively on the rural poor. It adopted a credit delivery system designed particularly for them with the support of a specially trained staff and a supportive policy with no political intervention at any stage in the implementation of the programme.

Nair (2005) has studied on sustainability of microfinance self help groups in India. The study pointed out that variety of services provided by the federations and their benefits to SHGs, financial variability of SHGs and SHG federations and cost of promoting them, identification of constraints of promoting SHG federations, and, policy recommendations to strengthen SHG federations etc. The study found that the most common service is savings and loan facilities. Savings include general

savings and particular savings for education, housing, marriages, and festivals. Loans include both small and large loans at costs lower than those available in the market. Besides these services, the SHG federations helped SHGs to internalize all operational costs and reduce the cost of promoting new SHGs. Further, it reveals that, SHG federations provide all essential services to SHGs with minimum costs. These services were often provided by the promoting agencies in the initial stage of SHG development. They include auditing, capacity building like training the SHG members, leaders and SHG accountants, and forming a common forum for reviewing the performance of SHGs. The federations also help in resolving conflicts among SHG members, between SHGs and between SHGs and banks. Another important aspect is that they assist in reducing the transaction costs of SHG-bank linkage program by grouping 10-20 accounts into one single SHG account. The federations help in reduction of loan default-both within SHGs and from SHGs to banks. They provide micro-insurance services and social services such as education, health and livestock support.

Darling Selvi V (2007) has studied on status of women in coir industries. The study pointed out that major variables of women empowerment like self interest, low level of literacy, poverty, sharing family burden, provision of good education to children and found out 86% of the sample respondents are able to increase their income, 90% their expenditure, 100% savings, 50% have increased their fixed assets, 88% their household articles and 34% their livestock. The survey result shows a positive effect both on social and economic aspects. Further, it reveals that, they face some problems like health, continuous work, superior's ill treatment, shortage of raw materials and low payment and if these problems are properly analyzed and tackled, their joy may be doubled and as such they can work more and be useful to themselves, to the families, to the society and thereby to the nation as a whole.

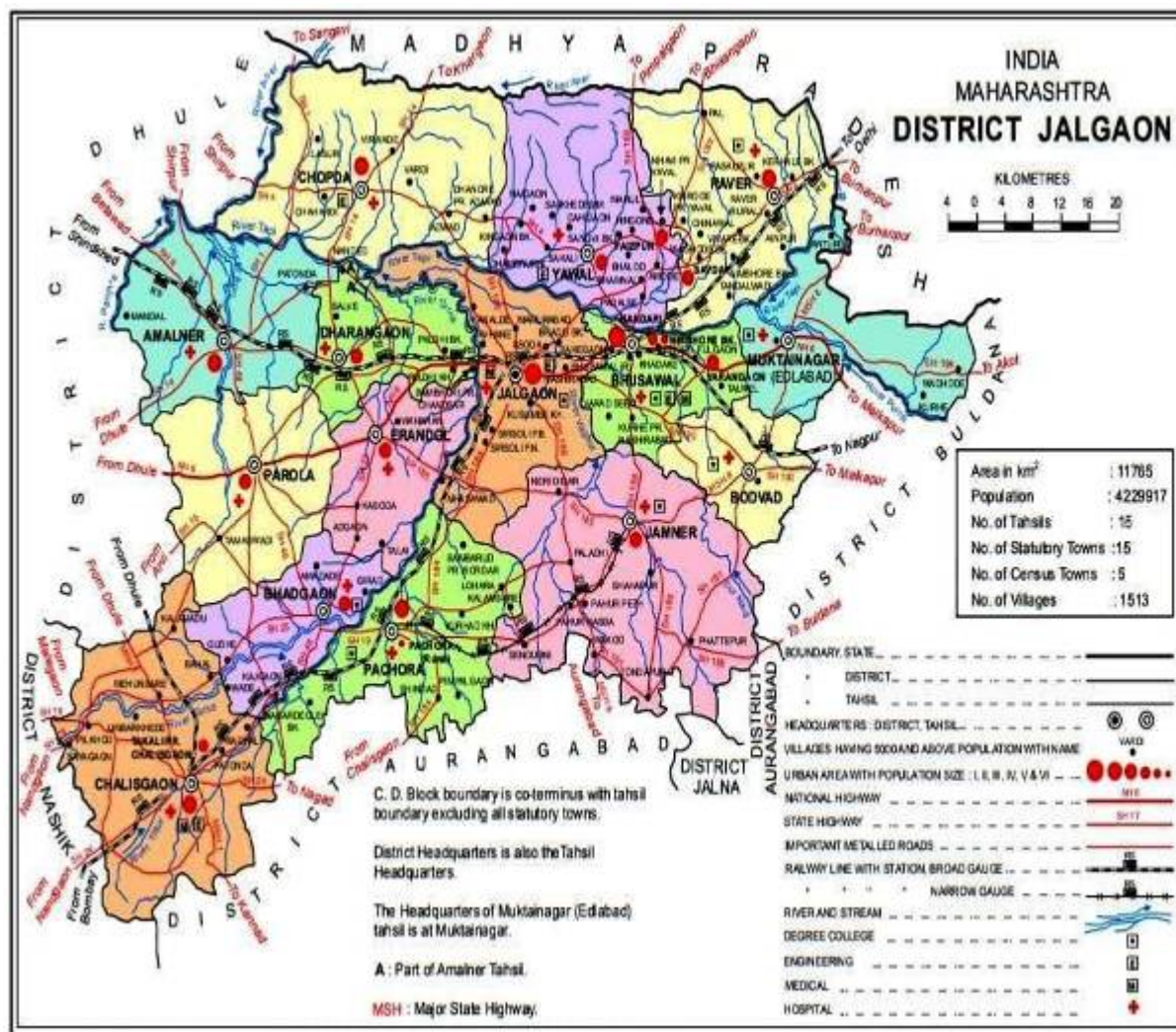
Baskar D (2009) has undertaken study on women empowerment through Self Help Groups in Kancheepuram district. The study pointed out that the women play an active role in the activities of SHGs. It was found that the income of women increased after joining the groups. Thereby, their monthly household expenditure also rose to a considerable level. The good practice of the women SHGs in the study area is repayment of loan in time. Further, it reveals that the contribution of SHG is yet another step in the up lift meant of the socio status of women and it also proved that the economic activities of

SHGs are also quite successful thereby increasing their status in Kanchipuram district of Tamilnadu

Ganapathi R and Murugesan J (2011) they studied on economic empowerment through SHGs. The scholar argues that the SHGs ensure the overall development of women and it turned to women empowerment. Further, it reveals that some people hesitant to join SHG because of they have lack of knowledge about the role of SHGs hence it is needed to changes the attitude of such types of women's through appropriate programmes.

Geographical location

The present study is an attempt to fill this gap and explore the possibilities of extensive participation of women in social and political as well as economic development of society. The existing literature review on Self-help Groups and women empowerment shows at present Self-help Groups are working as a tool which accelerate social as well as economic empowerment of women in male dominated society. In this dissertation efforts would be made to highlight this point, through a study in the Jalgaon District of Maharashtra.



Location and Size

Jalgaon District lies between $20^{\circ} 10'$ and $21^{\circ} 28'$ North Latitudes and $74^{\circ} 45'$ and $76^{\circ} 28'$ East Longitude in the north-central portion of the State. It is surrounded by Dhule and Nashik Districts to the west, Aurangabad and Jalna Districts to the south, Buldana District and Madhya Pradesh State to the east and Madhya Pradesh State again to the north.

The headquarters of Jalgaon District is at Jalgaon town, having a population of 4,60,228 and is located almost in the centre of the District and the major transport lines, i.e. the Railways and the National highway pass through it. Jalgaon District has an area of 11,765 sq.km. and has a population of 42,29,917 persons. The density of population is 360 persons per sq.km.

Physiography

India has been divided into four macro level physical divisions. These are The Northern Mountains, The Great Plains, The Deccan Plateau and The Coastal Plains and Islands.

SELF HELP GROUPS (SHGs) - AN INNOVATIVE SCHEME FOR WOMEN**Management of SHGs**

All the SHGs are registered under the Society Registration Act, 1860. In the district level & block level a co-ordinator is assigned with the duty of management of SHGs. At GP level one community leader is engaged with the duty. A minimum of ten women can form an SHG, with a secretary and joint Secretary among them. With the motive of mutual saving & mutual help and Govt. can provide the loan to them for the purpose of small scale investment or business. As per their level of saving at 1st phase 1:2 (saving : loan) is given to them. If they succeed in the investment then in the subsequent phase help in the ratio of 1:3 & 1:4 can be given to them. However due to illiteracy & lack of co-operation some SHGs have become defuncting. If the SHGs are working up to the expectation some shortlisted SHGs are given subsidy & assistance.

Table – 4.11 SHG Meetings and their Timings

Sl. No	Name of the Meeting	Date / Time
1	Cluster level federation	3 rd to 23 rd of every month
2	Block Meeting	24 th of every month
3	Staff Meeting	28 th of every month
4	Executive Council Meeting	5 th of every month

Table 4.12 Revenue Village wise SHGs list of Sample Area

Sl. No	Name of the RVs	Total Nos. of SHGs	SHGs Taken & Name	Major Activities of the SHGs	Savings in Bank as on 1 st July, 2021
1.	Adagaon	12	01-Yami Devi SHG	Agarbati, Candle Making, Floriculture	₹ 31701/-
2.	Adwad	07	01-Manu Devi SHG	Mushroom Cultivation, Papad, Poultry	₹ 8270/-
3.	Ajanti Seem	14	01-Kalika Mata SHG	Ginger Cultivation, Goatery	₹ 7675/-
4.	Akhatwade	06	01-Shiragad SHG	Pisciculture, Groundnut, Vermicompost	₹ 21903/-
5.	Akulkhede	05	01-Maya Maa SHG	Banana Cultivation, Turmeric Cultivation	₹ 12109/-
6.	Amalwadi	08	01-Mukta Bai SHG	Chock Making, Paper Plate,	₹ 53652/-
7.	Ambade	09	01-Mumba Devi SHG	Vanity Bags & Purses	₹ 24,727/-
8.	Anwarde BK	11	01-Anwarde Women's Group	Vermicompost, Poultry	₹ 14587/-
9.	Anwarde KH	02	01-Patna Devi SHG	Goatery, Poultry	₹ 22794/-
10.	Bahardu	04	01- Bahardu Mahila Mandal SHG	Sugarcane	₹ 15054/-

Impact of SHGs

The SHG movement has helped the members, particularly the tribal women members to develop the habit of thrift among them. as it is seen from the particulars given, they are mostly engaged in economic enterprises. The un-institutional savings of them become institutionalized in a productive manner through these SHGs. Further it helps the tribal women to be empowered both economically & socially. They get satisfaction out of their work. Their social status has been enhanced. Their outlook also has developed due to training & exposure visits. However in some cases the system failed due to lack of understanding among the members. As a result, the members have to repay the money to the banks by doing manual works. In spite of some failure cases due to management problems on the whole, the SHGs in tribal areas have been the main medium for socio-economic empowerment of the women.

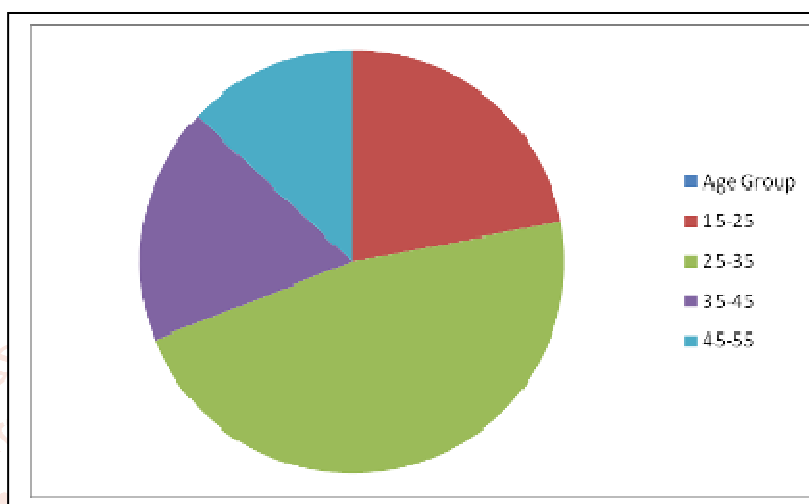
Result of Interaction With Interview Schedule

The process of women empowerment is conceptualized in terms of personal assessment, self-esteem, confidence, and ability to protect themselves as women attaining socio-political participation, economic independence and ownership of productive assets. For the empowerment of women; several programmes and schemes had been launched in past few years by the Government of India in order to fulfill its vision of expanding women's horizons of autonomous decision making and control over resources, becoming equal partners to their men folk to achieve, 'the ultimate goal of complete development'. Several programmes and schemes have brought economic and social reforms, but not in a significant manner. This leads to search for alternative ways to serve the rural poor in general and rural women in particular. In such a search, the concept of women self help group is praiseworthy and it is a new window for the development of the rural women.

Now in the forthcoming paragraphs the findings with interview schedules are depicted in pictograph forms.

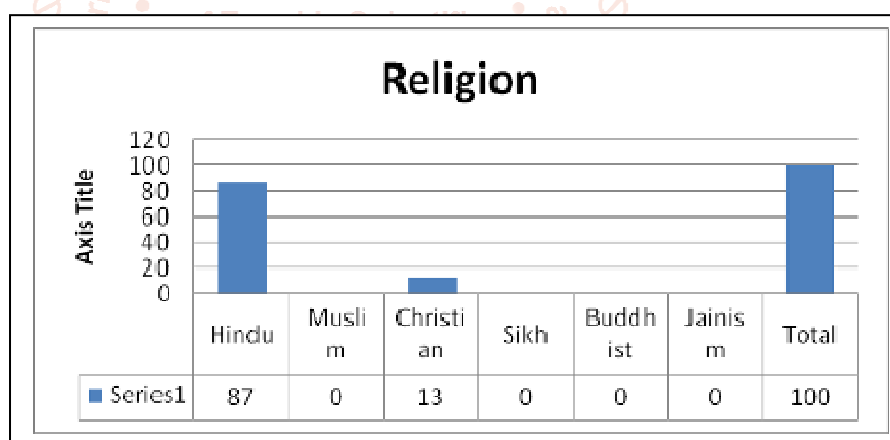
Age Group

Age Group	Number of Persons
15-25	22
25-35	47
35-45	18
45-55	13
Total	100



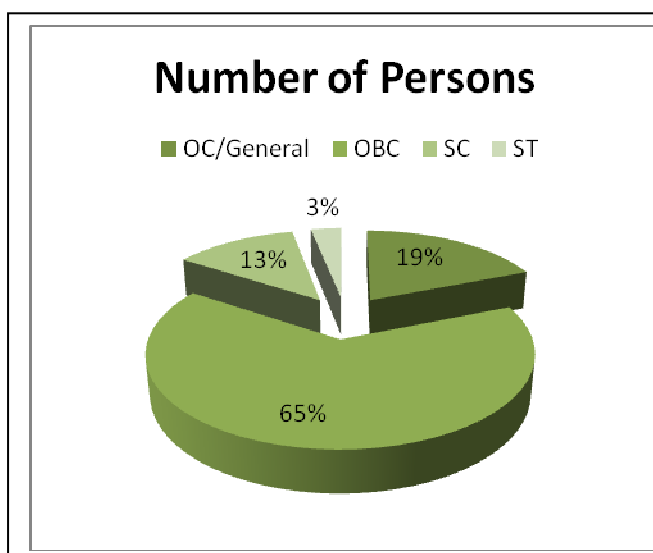
Religion

Hindu	87
Muslim	0
Christian	13
Sikh	0
Buddhist	0
Jainism	0
Total	100



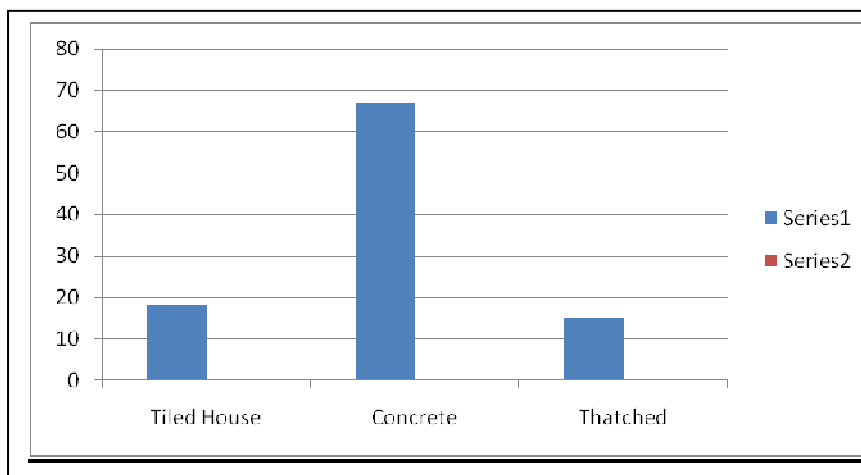
Community

Community	Number of Persons
OC/General	18
OBC	62
SC	12
ST	3
Total	100



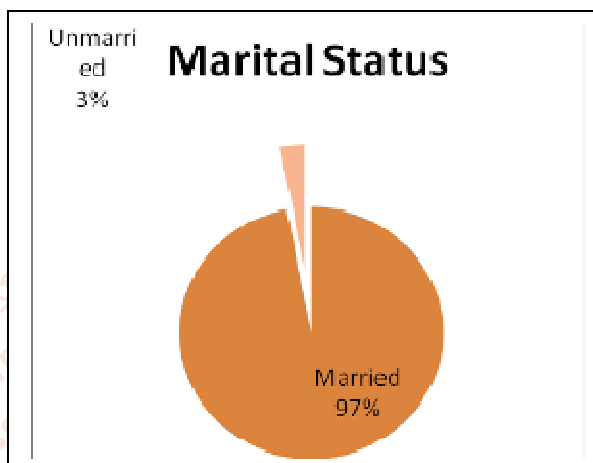
Conditions of House

House Type	Number of Persons
Tiled House	18
Concrete	67
Thatched	15
Total	100



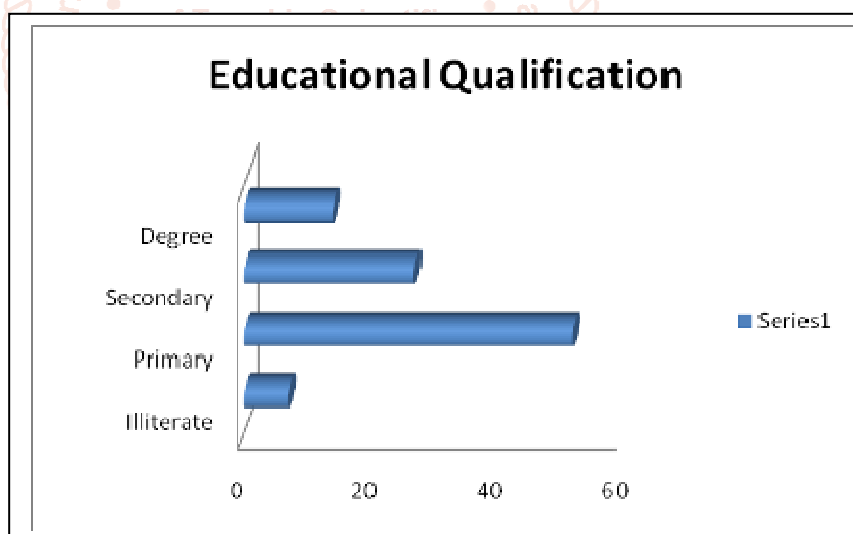
Marital Status

Married	97
Unmarried	3



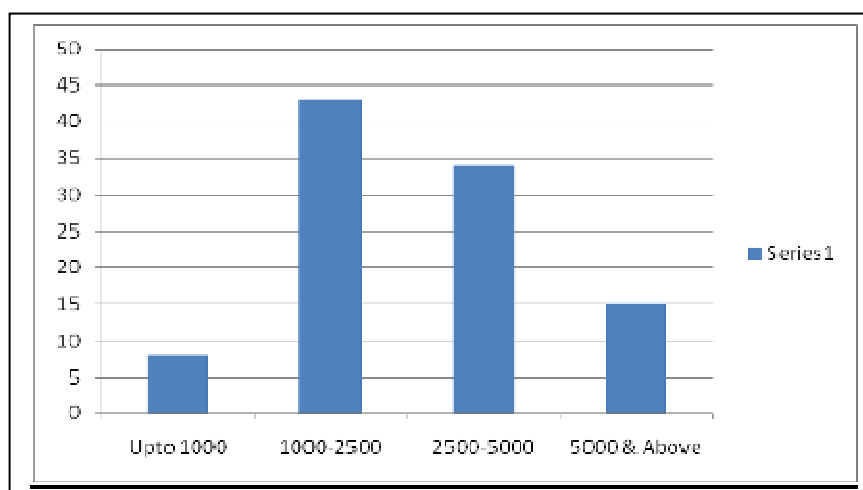
Educational Qualification

Illiterate	7
Primary	52
Secondary	27
Degree	14
Total	100



Monthly Income

Upto 1000	8
1000-2500	43
2500-5000	34
5000 & Above	15
Total Person	100



As per the statement given by the members they have joined the SHG nearly 4 years ago. Financial degradation of the family is the main factor behind joining of the SHG. Their Village kins have motivated them behind joining the group. Though there is some domestic hurdles while doing the work, they are any how adjusting both. Earlier the financial decisions were taken by the male members, now they have a voice. After joining their financial status has been increased. Now their wards were in better schools. Every members has some sorts of saving in their banks. Though earlier their husbands were consuming liquors and doing misbehaves with them, now the condition is repaired. Their social, financial and domestic status has been better. The officials has are also encouraging them in every stage, where they are difficulty.

SHG's and Empowerment Opportunities

Along this, the group members have taken loans from their savings and they are investing it to productive activities and for consumption loans; loan repayment and loan taking are the major activities of the groups and apart from this, the banks are also giving loans to the members. From these loans, the members are investing it in various activities like agriculture, candle making, animal husbandry, pickle making, dairy products etc. From these activities they have improved their socio-economic status. SHG is one of the emerging concepts, which helps to promote rural development through women empowerment. Hence, it is treated as dual benefits mechanism for the society. SHGs helps the women in uplifting their living condition and also encompass the social, economic, political and educational level to improve their empowerment level. The components of empowerment of women are access to economic resources, participation in economic decision making, opportunities for self employment, participation in socio-political decision, scope for skill development and impact on general welfare of the family and community. Analysis indicates that micro finance activities and self help group participation has a positive impact on the income, assets, occupation, saving, access to loan from bank, connectivity, self-confidence, self-respect, self-worthiness and decision making level of the participation. Micro finance loan avaiement and its productive utilization found to be having a profound role and impact on women empowerment.

1. Self Help Group: Means of Women Empowerment

Women empowerment is the major goals of development in India. Empowering poor rural women through micro-credit has been well recognized and micro-finance schemes for empowering poor women

were launched by government and non-government organizations. Microcredit, making credit accessible to excluded communities, is seen as a central pivot in the development space with its focus on poor women. The socio-economic empowerment of women is also reflected in the development programme of the country. In this part of the report, an attempt has been made to analyse the socio-economic profile of beneficiaries of SHGs of Amravati district.

There is an emerging need to improve women status which should start with economic empowerment. Empowerment is a concept that is of equal importance to both men and women. It is idea of sharing power, of truly giving it way. Empowerment is the process through which individual gain efficiency, defined as the degree to which an individual perceives that they control their environment. The empowerment of women involves four interrelated and mutually reinforcing components: (1) collective awareness and capacity building and skill development, (2) participation and greater control, (3) decision making power and (4) action to bring about gender equality. Most of beneficiaries are female (95.5%) belonging SHGs as compared to male (4.5%). Study reveals Self Help Groups touched upon lives of particularly poor women lived in rural areas. There is an emerging need to promote women empowerment among the rural women for eradication of rural poverty. Toward this end, delivery of microfinance to the micro-enterprises plays a significant role. Rural women with low income and lack of knowledge of available banking facilities can do little for the growth of banking habits on their own. Poverty alleviation is the ultimate goal of any nation. Studies have shown that the delivery of microfinance to the poor is productive, effective and less costly, if they are organized into SHGs. Self-employment which is the best employment in the wake of paucity of employment opportunities is emerging to be important source of livelihood for women in India. As a supplementary source of family income the SHGs proved to be boon to the rural women folk not only in enhancing the financial status but also promoting the financial status but also promoting entrepreneurship among them. The SHG member have started the business with a good intention even though low educated members have availed group loans from bank and doing traditional business like, powders and pickles, garments, dairy, sweets and bakery, kirana shops, phenyl making, candles and Agarbatti making etc. and handicraft activities and earn money to supplement family income to meet the daily needs and improved the socio-economic status of their family and society, observed during survey.

2. SHG and Economic Empowerment

Women's empowerment is synonymous with the achievement of equality and equal mindedness in society. Women's empowerment will result in traditional female value being respected in society. The empowerment of women through SHGs would lead to benefits not only to the individual woman and women's groups but also for the family and community as whole through collective action for development. They assume the role of decision maker in major and deciding aspects of the family and village community. The possible outcome of women's empowerment through group approach / SHGs at household level is self-employment (Assured wage employment through the years) sustainable livelihoods, improved health and education, enhanced social dignity and better status of women/girl child. Women's group formation increased the knowledge, consciousness, savings and income of women. This created an alternative to women's traditional social condition and contributed to their ability to speak out and thereby earn a relatively higher status in the family and in the community. The women are heard through SHGs which confirmed that participation in community and self development programme is the need of the hour to bring women to the main stream of developmental process.

3. SHG and Social Empowerment

The SHGs achieved the objectives of rural development and got community participation in all rural development programmes. SHGs has enhanced the quality of status of women as participants, decision maker and beneficiaries in democratic, economic social and cultural spheres of life. In all stages of economic and social activities, involvement of women become essential. SHGs has encouraged women to taken active part in the socio-economic progress of our nation. Apart from the socio-economic participation, members of SHGs are given priority by the state and central government for their developmental activities. Political participation of women through SHG is supported and welcomed by the political parties of state and national level. The impact of participation on social front could be assessed mainly in improvement of level of equality of life, health, standard of living. Women once considered "non-productive and non asset worthy" are now regarded as "agent of change and economic development" by participating in SHGs.

As women are oppressed in all spheres of life, they need to be empowered in all walks of life. Active participation in social, economic and political would helped in enhancing process of decision making,

empowerment and it also given women the desired self-respect and social dignity through empowerment. Empowerment is a process of awareness and capacity building leading to greater participation to greater decision-making, power and control, and transformation action.

SHGs had made significant contribution to education, formality planning, eradication of child labour, female foeticide and hygiene at the community level. Livelihoods of the individuals members of the group and the family members have been increased through the income generating activities and the saving formed by the group. These yield better economic results to the groups with the help of the external agencies. The nurturing and training activities of SHGs are done with the help of the non-governmental organization, who act as the catalyze in formation of the groups with or without the support of the government.

The woman SHGs have bring about social change and opportunities for economic development for poor woman in rural area. Even the societal altitude towards the women SHGs is found to be positive.

4. SHGs and Participation in Democratic System

SHG have been recognized as useful tool to help the poor and as an alternative mechanism to meet the urgent credit needs of poor through thrift. SHG is a media for the development of saving habit among the women. SHG enhanced the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic and cultural spheres of life. The basic principles of the SHGs are group approach, mutual trust, organization of small and manageable group, group cohesiveness; spirit of thrift, demand based lending, collateral free, and women friendly loan, peer pressure in repayment, skill training, capacity building and empowerment.

5. Importance of Training in SHGs

Through government official, most of NGO's lack quality, experience and competent trainer, the quality of training could not be ensured, training programmes have great impact on the member of SHGs. They have enabled members to take active part in group activities, decision making process, and development process, self-reliance confidence building skill development and income and learning. Maximum respondents receiving training programmes / exposures related to SHG activities like phenile making, candle making, pickle and papad making etc. again have created positive altitude of community towards functioning of SHGs. micro-financing as well as being effective on social problems.

6. SHGs: Social Movement

Decision making capacity, which is considered as one of the important indicators of development of women was enhanced through SHG. Self help groups are a potential source to empower and institutionalize participatory leadership among the marginalized identified the plan and initiated developmental activities. SHGs encouraged the marginalized women to save and utilized savings to build self-reliance and confidence and provide greater access to and control over resources. The small groups also helped women to establish a common participatory platform to voice and solve their problems. Women are organized through SHG to understand and on front the violence of a reality; a violence based on gender, caste, community, political corruption and a failure of governance, their participation in the SHGs provided them opportunity to enable and enhance them to raise questions against social issues and evils.

SHG primarily deal with economic resources which in turn empowered people through the values of equality; participation, accountability and transparency. The SHGs are created to enable the members to reap economic benefits of mutual help, solidarity and joint responsibility towards self and sustainable development for activities benefiting either individuals or communities economically. Economic empowerment is the first phase of the SHGs and later it widened its scope with social and political empowerment.

Today formation of SHG is a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes. SHG is also a viable organized set up to disburse micro-credit to the rural women and encourage them to enter into entrepreneurial activities to start enterprise for upliftment of rural poor. Participatory development approach practiced through SHGs creates an opportunity for women to take part in the development process.

7. Political Empowerment

SHGs are being showing their involvement in political engagement, which includes local, state and national level participation. SHGs not only empowered its member but also wielded a powerful political role as a group as well. At local village meetings, the leaders of SHGs often invited to attend and speak. Social harmony, social justice, community development, livelihood etc. also remain as the main agenda of today's SHGs.

They created social harmony by forming mixed group with members of different groups like. They worked for social justice against the typified backward and

abusive custom. Awareness is created about legal rights and entitlements. SHG has play important role in contesting the elections used as stepping stone.

SHG's PARTICIPATION IN SOCIAL ACTIVITIES

Social activities are carried out by SHG's for people awareness like blood donation camp, mid-day meal for child health, Immunization campaign to protect against diseases, Sport competition, and Adult education for illiterate cleanliness comp for environment clean, family planning awareness to control population growth, to stop female feticide. Alcoholism is also a disturbing and often recurring social evil that exist in the society. The women SHG members have shown a remarkable degree of appreciation of the is that arise out of alcoholism in the society and they often work as group to try and eradicate alcoholism in their area. Member also feel their daughter education should up to graduation level in they wants, to do their job after completion of her education and become independents. Most of the beneficiaries were found aware and having adequate knowledge regarding group activities such as loaning, procedure Rules and regulation in come achievements and constraints of groups.

ORGANIZATION OF MEETING

Maximum members organize their meeting at other places other than president's house and Grampanchayat. Group meeting is a very essential for all members for its smooth functioning, which is conducting once in a month. Generally all the members are attends the meeting. The agenda of meeting is being decide by majority by most of the groups (98%) SHG's decision in the meeting is taken by majority.

SAVING HABBITS

Small saving mostly Rs. 50-100 per month per member is being expositied in bank by president and secretary or members of groups. They are pay instilments regularly without delay hence SHG is a media for the development of saving hobbit among women internal lending is dons through their deposited money in bank account as per member's emergency requirement. Loan availed by the respondents for various purposes like domestic purpose, agriculture, animal husbandry, asset building, income generation activities, emergency because members in SHG's persuades every member's to save and invest in small business activities they can borrow from banks with help of SHG's the borrowed money is being invested in small business. The increased income facilities prompt repayment of loan to the lending institutions.

TRAINING to SHGs

Training is an important dimension of development of SHG's. Training is help women to improve their performance which might be achieved by helping them to solve performance problems. Maximum respondents received training programmes/ exposures related to SHG activities like Phenyl making, candle and Agarbatti making, pickle and Papad making etc have created positive attitude of community towards functioning of SHG's micro financing as well as being effective on social problems. Most of the training provided government official followed by NGO's activist.

Training enabled members to take active part in group activities decision making process and development process, enhanced confidence building, skill development, income and learning's. Most of training were provided for skill development marketing linkages, development of micro-enterprise and both in agriculture and non form sector. Training program have enabled women in improving their confidence level, skill and greater access to marketing linkages, realizing their rights and entitlements and increasing their income levels. Once the training acquired by member they approaches to government development schemes for their upliftment of rural poor.

PERCEPTION OF SOCIETY TOWARDS SHGs

The perception of community towards woman SHG's has changed significantly. Society feels towards SHG's means economic awareness the SHG's have increased self-confidence and enabled rural poor woman for organized family and improved family relationship. The SHG's have also enabled women on control over savings. Active participation in social, economic and political would helped in enhanced process of decision making process and it also given women the desired self-respect and social dignity through empowerment. Livelihood of the individuals members of the increased through income generating activities and the saving formed by the groups. Most of respondents of SHG's tell to other members to form SHGs for development of women increased self-confidence and decreased the atrocity and other respectively.

LINKING WITH DEVELOPMENT OF LEADERSHIP QUALITIES

SHG's are being showing their involvement in political engagement, which includes local, state and national level participation SHG not only empowered its members but also wielded powerful political role as group as well. At local Village meetings, the leaders of SHG's often invited to attend and speak. Every adult person have right to vote in election and contesting a election. Most of the respondents take

their own decision in voting. Participation of woman is growing in each and every field for their empowerment especially in field for their empowerment especially in field like political social and economical 93% of SHG's members were participated in election process and elected a Sarpanch of in village. Leadership qualities all developed in women because they more participative in addressing and trying to solve the social problem and acted as pressure groups against social harmony, social justice, community development livelihood etc maintained by SHG's SHG has played importance role in contesting the election used as stepping stone.

SHG's TEACHING LESSON ON GENDER EQUALITY

Gender equality is central theme to realizing trillennium development goals. Gender equality will not only empower woman to overcome poverty but also their children, families, communities and countries. Thus, gender equality produces a double dividend benefits to both women and children. However elimination gender discrimination and empowering women will require enhancing women's influence in the key decisions that save their lives. Women themselves are the most important catalyst for change. After the formation of SHG's in village, women enrolled themselves as member and their occupational status has been changing, they started their income generation activities such as dairy, farming, and handicraft product, goat farming candle and pickle malting and the like. Member of SHG's feel, their daughter should study up to graduation after joining self help group, people are aware about education of girl child.

Recommendations

- There is need to accept that women's needs are not only for self-employment. The programmes should be designed on the basis of needs of women at the micro level. Planning for self-employment for women needs a multi-pronged strategy.
- It is suggested that the government should take strict action to train every member of SHG because some of the SHGs are not trained.
- It is understood that after joining the SHG, there has been an increase in income of sample respondents in this regard, it can be suggested that in this regard women should be motivated and enhanced, it can be suggested that poverty People below the line should be motivated and encouraged to improve their living standards through SHGs and other such groups.

- It is suggested that educated and gender discriminated Dalit women should be awake. In addition they should be aware of health programs and child care programs.
- It is suggested that in addition to providing financial assistance for socio-economic uplift of Dalit women under the Women Policy, NGOOs Steps should be taken to support and promote social service centers under.
- Women need to be politically influential so that their needs and actions of public institutions can be affected. Women should join the organization at the local level so that they can work safely and they can protect their interests. They should make real efforts to make them aware of different programs and should be trained or educated to remain in their current social-political group.
- The provision of adequate marketing services at different levels and on a regular basis is a long way to improve the functioning of the units. Therefore, provision should be made to provide necessary marketing facilities for the sale of products manufactured by SHG members.
- Officers should suggest appropriate remedial measures to ensure groups for easy and uncomfortable operation. Officials should listen to members' complaints and offer as many solutions as possible; such helpful gestures will help in increasing the confidence of the members and positive contribution for the efficient functioning of the groups.
- 51% Women were participated in political activities. Now there is a growing participation of women in the political activities in the rural area. In such situation, there is a growing need to develop leadership qualities in the women. Also, they should be educated on how their participation could be useful to achieve some concrete results.
- It is found that 51% cooperation from public representative is important. So public representatives has role to play in empowerment of women. SHG is not self-reliance without cooperation from public representatives. There is urgent need of cooperation from public representatives' involvement in each and every movement of SHGs to upliftment of women.
- All record keeping has been done manually and that is very time consuming. Thus, a computer and computer-assisted programmes would go a long way in maintenance of records, accounts, correspondence and updating the same periodically.
- There should be timely release of funds and its channelization to the concerned departments and agencies. The delays in allotment of funds and their release should be discouraged and taken seriously by the high authorities, when it happens in any state. There is also a need for timely and quick approval of activities proposed.
- Marketing centers may be provided within the village to ensure better selling of products. Quality control of product is needed. There should be more budgetary allocation on market development in order to provide an effective platform for marketing of SHG products.
- The SHG members should be inculcated the feeling of collective development, social harmony and active role in development process and governance. The members should be mentally prepared for starting income generating activities and their sustainability. The study shows that 55% members of SHG are studied up to school level. There is an urgent need to provide education to all members, NGOs and SHG leaders should take initiative in this regards and for attending adult education programmes provided by government to upgrade their education status.
- It is suggested that motivational campaign may be conducted for inculcating saving habit in the minds of the members. The campaign should give exposure to savings its future benefits, how the savings of members are utilized for rotation among the members, how the amount of groups savings form a base for getting government sponsored scheme for income generating activities and the benefits to the individual member.
- The SHGs faced the problem of administrating the affairs of its business. It is suggested that suitable administrative training to all the members of the SHGs should be given or at least the animators and representatives of the groups may be given administrative training initially, the same may be given to the other member gradually. Further, extension participation programme may be arranged with extension agencies for the SHG to visit their business houses to know the functions and its administration. And also this extension participation programme will create awareness and skills of the business.
- SHGs faced the problem of inadequate loan amount. Loan amount is one of the basic

components to start an activity and also women can be financially sound when loan amount is given sufficiently. Loan amount should be increased to the extent that they can take up an income generating activity. There is need a allocation of large amount for generation of employment.

- SHGs help to promote the micro finance with the organized form of small savings. Hence the promotion of SHGs indirectly promotes the savings, economic growth and rural development. Most of the SHGs are not functioning properly and some of the SHGs function only to receive the grants and aids from the government. So, the district authorities should make serious attempts to strengthen the SHGs.
- The respondents share the view that the government is apathetic towards them. They reported delay in sanctioning and disbursement of loan to SHGs. Lack of coordination between government agencies, banks and SHGs was reported as major problem. This might have resulted in the decline of the perception of benefits by the respondents. The administrators and bankers need to infuse confidence in the minds of the members of SHGs. Efforts should be made to avoid delay in sanctioning revolving fund and loan.

Conclusion:

New issues have to be addressed to effect social and economical progress of our nation. The most important one is women's empowerment through self help groups. SHGs have undoubtedly begun to make a significant contribution in poverty alleviation and empowerment of poor, especially women in rural areas of our country. Women's contributions are the vital and their empowerment would hasten the pace of social development. Investing in women's capabilities and empowering them to achieve their choices and opportunities is the definite way to contribute to the economic growth and the overall development.

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