

**Impact
Factor
3.025**

ISSN 2349-638x

Refereed And Indexed Journal

**AAYUSHI
INTERNATIONAL
INTERDISCIPLINARY
RESEARCH JOURNAL
(AIIRJ)**

Monthly Publish Journal

VOL-IV

ISSUE-V

MAY

2017

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The Role Of Self Help Group In Economic Empowerment In Latur District**Archana Ashok Lakhadive**

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Abstract:-

SHG is a holistic programme of micro-enterprises covering all aspects of self-employment, organization of the rural poor into self Help groups and their capacity building, planning of activity clusters, infrastructure build up, technology, credit and marketing. 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. Empowerment of women is the process of controlling power and strengthening of their vitality through basic categories of empowerment - economic, social and political. It is a process, whereby women become able to organize themselves to increase their own self-reliance and assert their independent right to make choices and to control resource, which will assist in challenging and eliminating their own sub-ordination. The participation of women in self-help group (SHGs) made a significant impact on their empowerment both in social and economic aspects this study addresses women empowerment through self-help groups in Latur District, Maharashtra. There is a growing awareness to lead a better quality of life with a change in attitudes and life styles which presses them to be self-reliant and to take part in the economic development through Self Help Groups (SHGs).

Keywords: , Self-Help Group, self-reliance, Empowerment, participation, rural**Introduction:-**

Introduction "Gaon Bade ToDesh Bade" is the dictum of National Bank for Agriculture and Rural Development (NABARD) which is very true for a Latur District. India whose 70% population resides in 6,38,345 villages and 24 crore poor are engaged in microenterprises. As highlighted by the Nobel Peace Award Laureate and former Russian President Mr. Mikhail Gorbachev, the imperatives for a better future are—"peace, fighting poverty, promoting global social justice and common wealth and protecting environment". These words indicate towards social banking. The credit needs of the rural masses in general and rural poor in particular are met via rural financial markets consisting commission agents, Moneylenders and landlords etc. At this juncture Microfinance has been proposed as a possible solution for the maximum outreach and alleviation of poverty in the rural poor especially the disadvantaged sections of the society namely women, small and marginal farmers, and landless farmers.

International Fund for Agricultural Development(IFAD) has one of its strategic objective in contributing to the goal of rural poverty mitigation is to provide financial and related non- financial services in rural areas the world over. In 1992 NABARD launched a scheme to organize poor people into a group of 10-20 persons and linking that group with the banks. The scheme was broadly a replica of Bangladesh Grameen Bank. Under this scheme poor, preferably the women are organized in SHGs with the help of Banks, NGOs, Panchayat members and banks financing these SHGs were made eligible for concessional refinance by NABARD.

SHGs are believed to be the vehicle for women empowerment and poverty alleviation. According to the Planning Commission of India SHG is a self-governed, peer controlled small and informal association of the poor, from socio-economically homogeneous families who are organised around savings and credit activities. Members of SHGs meet weekly or monthly and discuss common problems and share information to come at a solution. Group members make effort to change their economic and social problem through mutual assistance.

Concept and Function of Self-Help Groups:

Generally Self-Help Group consists of 10 to 20 women. The women save some amount that they can afford. It is small amount ranging from Rs. 10 to 200 per month. A monthly meeting is organized, where apart from disbursement & repayment of loan, formal and informal discussions are held. Women share their experiences in these groups. The minutes of these meetings are documented and the accounts are written. The President, Secretary and Treasurer are three official posts in any SHG. If the SHGs are connected with some NGOs, they take part in other social activities of those NGOs. Of late, the organizational structure of various micro-financial groups is undergoing significant changes. There are Thrift groups, Credit management groups, Income generating groups, Self-help groups and Mutual help groups. Sometimes the institute that promotes the SHG, itself provides loan facilities. It is called as Micro-finance Institute. All households are living under 'Below Poverty Line' category and their income is less than Rs. 40,000 per year. The National Bank for Agriculture & Rural Development will create an Rs.15 billion fund to cater to women's Self-Help Groups in economically weaker districts in the country, after joining the self-help group the women are economically and socially empowered. It is especially focus on the SC/ST.

Need of Self Help Group In Maharashtra:-

The financial requirement is one of the basic needs of the poorer section of the society for socioeconomic development. Microfinance to Self Help Groups (SHGs) may be considered as a vital option for meeting the financial needs of those poorer sections of the society. Microfinance is the form of financial development that has its primary aim to alleviate the poverty. Governments, donors and NGOs around the world responded enthusiastically with plans and promised to work together towards the realization of these goals. The present research paper is an attempt to study the role of Micro-Finance and Self-Help-Groups (SHGs) for the socio-economic and political development of poor people living in the rural and DUSHKAL affected areas in Latur district of Maharashtra.

Objectives Of The Study:-

- To study the structure, conduct and performance and the impact of the SHG programme on empowering women in social, economic and political aspects in Latur district.
- To analyse the impact of SHG-bank linkage programme on promotion of financial inclusion in terms of access to banks, savings, borrowing and insurance by the SHG member participants as compared with non-participants.
- To assess the changes in the social conditions of member's households due to their association with SHGs in Latur district.
- To study the SHG constitution and functioning, decision-making, collective action, social empowerment, economic empowerment and political empowerment in Latur district.

Hypotheses:-

- There is no significant difference in the performance of SHGs and tenure of existence, literacy level of the leader and size of membership of the groups.
- There is no significant difference in the social and economic condition of the members before joining SHGs and afterwards.
- There is no significant difference in the perception scores of the different groups of members and social factors and the attitude of the members.

Methodology:-

The present study is based on both primary and secondary data. The primary data were collected through two interview schedule, one for SHGs and another for SHG's members. The secondary data were collected from books, journals and websites.

Statement of Research Problem

In 1985, the government introduced the concept of women self-help groups in urban areas to eradicate poverty and empowering the women. The slum women joined in 20 members SHG started their monthly savings and became active in accessing loans from the SHGs. The objectives of SHGs include various aspects, such as empowering women, eradication of poverty and community development. Thus, the financial needs of the poor people remained unfulfilled. They could not participate in the economic development of the country and thereby they could not improve their living conditions. To overcome this problem, NABARD desired and introduced bank linkage programme to cover unbanked poor people in India. Accordingly banks were instructed to offer microcredit by having linkages with self-help groups. Thus, the movement of self-help groups especially formed by women gained momentum in Latur district.

Analysis:-

This part of the paper deals with the analysis and interpretation of the primary data that has been collected through survey conducted among the members of selected SHGs promoted by in Latur district of Maharashtra region. A sample of 10 SHGs consisting of 162 members has been taken for the present study and the data has been analyzed with respect to general profile of SHGs, social impact and empowerment of SHG members.

Social Impact And Empowerment Of Shg Members:-

A. Communication Level of Members:-

It is found that there has been 48 per cent increase in SHG members, who can now freely talk in the meetings while there has been a decrease of 17 per cent and 31 per cent members, who sometimes talks or hesitates to talk. It can be concluded that Microfinance movement is having a good impact on members, in their ability to express their feelings and has made people more confident to express themselves.

B. Self Confidence among Sample Members:-

The group formation brought out the hidden talent and leadership qualities among the members. It can be seen that there has been an increase of 45.6 per cent in SHG members with respect to confidence building factors. Therefore, it can be concluded that after joining the SHG the members have improved their status in family, become helpful in family finance and sometimes helped others too.

C. Change in Family Violence Family violence:-

Involvement with SHG has reduced family violence in 25 per cent cases especially due to reduction in economic difficulties. In most of cases the members revealed that their husbands should also be involved in SHGs.

D. Status of Access to Amenities:-

Since SHG programme has economic as well social implications, it is necessary to evaluate the various dimensions of the programme. Lack of infrastructure facilities, access to amenities like health, sanitation, education, market, water supply, affect the economic and overall development of the members. It can be seen that there has been an increase of 40.53 per cent in SHG members in terms of their status of access to amenities factors. Therefore, it can be concluded that after joining the SHG the members have improved in getting access to amenities like medical, sanitation, education, market, water supply, transport.

Economic Impact Of Shg Members**Change in the saving pattern of SHG members:-**

I found that there has been almost 80 per cent and 15 per cent increase in SHG members, who are now saving their money in Bank & Post Offices and SHG, while there has been a decrease of 85 per cent and 10 per cent members, who were earlier having cash in hand and provided loans to relatives. It can be concluded that SHG is having a good impact on members, in their ability to save their hard earned money.

Change in the cumulative saving pattern of SHG members per month

I found that there has been 74 per cent increase in SHG members who are currently saving more than Rs. 2000 per month, who were earlier saving nothing in the pre SHG period, while there has been a decrease of 10.5 per cent, 50 per cent and 13.6 per cent members, who were earlier saving between zero and Rs. 500, Rs. 500 and 1000 & Rs. 1000- 1500 per month and there has been no change in 8 members who were earlier also in the range of Rs. 1500 and 2000 per month. It can be concluded that SHG is having a good impact on the saving of the members.

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