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“ECONOMIC AND SOCIAL FACTS FINDING OF WOMEN’S SELF HELP GROUPS IN CHANDRAPUR DISTRICT”

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ABSTRACT:

Women are an integral part of every economy. Overall development and harmonious growth of a nation would be possible only when women are considered as equal partner in progress with men. The empowered women become agents of their own development, able to exercise, choice to set their own agenda and be strong enough to challenge their subordinate position in the society. The study aims to show the value of rural women empowerment for the rural economy and Indian economy. The study also seeks the present socio-economic scenario of 300 rural SHGs. The study plans to find some negative contents of rural SHGs which will become obstacles in rural development.

KEYWORDS: *Tabulation of socio-economic content of women self help groups, Reflection of hypothesis, Sum up*

OBJECTIVES OF THE STUDY:

To disclose the present economic condition and to evaluate an impact of economic contents of women’s self help groups in Chandrapur District.

METHODOLOGY:

The study is based on only primary data. The data is collected from the survey of 300 rural women’s self help groups from 6 different Talukas of Chandrapur District. 50 Villages from each Talukas are selected to examine the socio-economic-demographic condition of SHGs. Also the study based on opinions of 200 self help group members who play the role of

respondents in this study. It is economic-socio-demographic study of 300 SHGs, 3069 collective members and individual 200 respondents of SHGs. Socio-economic-demographic tabulation is quoted in percentage form and explanatory method is used for extracting the details of the study.

HYPOTHESIS:

First, SHGs doesn’t bring adequate improvement in the concept of women empowerment in Indian society. Second, Self help groups are not famous micro finance source in rural sector of India. Third, SHG is not basic foundation to show the importance of rural women in Indian society.

TABULATION OF SOCIO-ECONOMIC CONTENT OF WOMEN SELF HELP GROUPS:

The survey of 300 women’s self help groups are scrutinized to reveals the actual economic and social condition of women’s self help groups from 6 different Talukas of Chandrapur District. Also 200 response sheets are prepared to know the personal opinions of self help group members. Very important information is collected from both the sources. Economic-socio-demographic approaches are now changing in consideration with the contribution of rural women’s in rural economy of India.

The research shows 34% SHGs are holding the profit volume between Rs. 1-5000, 29.33% SHGs are between

Rs 5000-10000, 13.33% are between Rs. 15000-20000 while more than 10% SHGs holding the profit above Rs. 20000. 100% SHGs is using only traditional manual method for maintenance of financial records.

0% SHGs having separate office availability for overall smooth conduction of financial activities. 97.33% SHGs take their meetings monthly to maintain financial discipline and control in group while only 2.67% SHGs meet once in a quarter to discuss about the performance of the SHGs. 94.67% SHGs don't have any possession of assets. Only 5.33 SHGs have some little bit assets in the form of Land and some small machines. 56.67% SHGs save the subscription amount range Rs. 100-200 and 34.33% SHGs save subscription upto Rs 100. Only 8.33% SHGs save more than Rs. 200. 100% SHGs collect their subscription monthly.

Almost members are loan borrowers form their SHGs. There are 42.67% SHGs where 75% strength of members are loan borrowers and 24.33% SHGs where near about 100% strength of members are loan borrower. Audit structure is almost negative about SHGs. 91.33% SHGs do not follow the audit procedure for their group. 95.67% SHGs do not prefer the digital facility of bank for their routine transactions. Near about 84% SHGs are not interested to take any government scheme for the development of their groups. 91% SHGs do not allow the money lending process to outsiders. They are limited with their members only.

Interest rate is fixed of almost SHGs. 76% SHGs charge 2% monthly interest and 16.67% charge 1% interest for their members. 9% SHGs allow money lending to outsiders and among them 59.26% SHGs charge 3% and 33.33% charge 4% monthly interest to outsiders. Almost SHGs have taken government scheme only for the one purpose. 85.42% SHGs are beneficiary of government scheme only for purchasing and rearing livestock. 100% SHGs follow only money lending income generation activity in the group.

39.33% SHGs allow loan redemption period of six months for their members while 24% SHGs allow one year tenure period of loan for their members. Only 3.33% SHGs are flexible and accept random method of loan redemption procedure for their members. 46.33% SHGs allow loan amount above Rs. 5000 and 27.33% SHGs allow loan amount below Rs. 5000. 52% SHGs ask reason while issuing loan to the members but 48% SHGs do not consider the reason while issuing loan to the members. 80.67% SHGs keep loan register to record loan issue and to know loan status of their members. 19.33% SHGs restrict to fill loan form while issuing loan to the members.

Only 8.33% SHGs have issued pass book to their members. 60.33% SHGs are linked with co-operative banks and 29.33% SHGs are linked with nationalized bank while only 10.33% SHGs are connected with private banks. 59% SHGs are having the strength of 11-15 members while 34.33% SHGs are having the strength of 6-10 members while only 6.67 SHGs are having the unity of 16-20 members. 91.67% SHGs are registered with systematic process. 68.67% SHGs retain Rs. 5000-25000 as reserve in the group for the emergency or development of SHGs. 2.66% SHGs have more than Rs 25000 as reserve in SHGs but 5.33% SHGs do not retain any reserve in SHGs.

The study reveals that 32.92% members are agro-based labours, 30.20 members are seasonal labours, 18.51% members are farmers, 1.66% members are included in private labourious work and 8.67 members are unemployed. 56.36% SHGs members are below poverty line and 38.76% members are above poverty line. 53.26% SHGs members are under the category of OBC, 34.50% members are SC, only 2.74% members are under OPEN category and very few 1%, 1.61%, 0.89% and 0.39% members are under SBC, VJ, NT and other category respectively. 66.67% SHGs select their group administrator by majority decision, 20% SHGs select their administrator by the way of voting.

97% SHGs are not involved in organizing any skill orientation or training programme for the skill improvement of SHGs members. 4% SHGs are having some handicapped members. 96% SHGs are not involved in organizing any social or educational programme. 95% SHGs have not taken any environment awareness programme. 98.50% respondents have no idea about internet surfing. 94% respondents are unknown about social networking websites.

80% respondents are unknown about news channel and 100% respondents are unfamiliar with e-resources. 55.50% respondents are the members of dispute free committee of village. 93%

respondents are familiar with *sarv shiksha abhiyan*. 59% respondents are participants in *swach gram abhiyan*. 87% respondents are actively take participation in water conservation programme. 63% respondents prefer the work of tree plantation.

79.50% respondents always attend the political meetings. Only 14% respondents attend religious function in village. 89% respondents consider that they have developed positive attitude after joining SHGs membership. 58% respondents join SHGs only for the purpose of saving, 20.50% respondent join SHGs to fulfill their economic need, 3% respondents join SHGs because they like work with social connectivity and 6% respondents join SHGs to start income generation activity.

78% respondents consider that they have no importance in domestic decision making process before joining SHGs membership but after joining SHGs membership 71% respondents experiencing importance in domestic decision making. 58% respondents are sensing self esteem in Indian society. 68% respondents are negative about economic empowerment before joining SHGs membership but after joining SHGs membership 56.50% respondents are positive now about economic empowerment of women.

Bad living standard percentage is decreased by 13.50% after joining SHGs membership. 3% respondents consider that they have improved their living standard after joining SHGs membership. 68% respondents have established well interpersonal relation with the members of SHGs. 77% respondents quoted the increased in per capita income after joining SHGs membership. 100% respondents have no knowledge about the monetary or fiscal policy of India. 89% respondents are depended on SHGs while they are in urgent economic need. 89% respondents are full satisfied with their membership in SHGs. Before joining SHGs 34% Respondents are depended on "Sahukars", 17% Respondents are depended on private finance companies and other respondents are depended on relatives or friends. 39% Respondents have taken loan from SHGs to satisfy their medical need, 25% respondents have taken loan for their children education and 11% respondents have taken loan for domestic consumptions.

REFLECTION OF HYPOTHESIS:

Economic freedom, Unity, self-esteem, social recognition, domestic importance, Collective income generation activities, entrepreneurship, skill development and social connectivity all these things are improving in Indian society due to growing performance of SHGs in rural economy. In India, economic freedom is one of the most neglected factors about women but due to initiative of SHGs the concept of women empowerment is taking remarkable place in rural economy.

SHGs don't bring adequate improvement in the concept of women empowerment in Indian society. Near about 90% SHGs members are positive towards to the self employment. After joining SHGs membership 57% SHGs members are filling positive with economic empowerment concept. 44.50% adverse percentage of standard of living deceases to 30.50% after joining SHGs membership. 12% respondents are engaged in business activities and 17% respondents are going to start their economic activities with the help of SHGs. 23% SHGs members consider an increase in their per capita income. 10.67% SHGs have achieved more than 20000 annual profit. 5.33% SHGs are having their own assets. There is tremendous increase in saving capacity of SHGs. 56.67% SHGs save 200 Rs. per month continuously. 44.50% SHGs members consider an increase in their individual assets due to SHGs. All these are extraordinary achievements in rural economy and will be recognized as milestones of women empowerment in Indian context.

SHGs are most famous micro finance source in rural sector of India. SHGs are very famous about quick money erection. 91% SHGs provide loan facility only to their members. Near about 92% SHGs members are presently beneficiary of quick loan facility issued by SHGs. Also 9% SHGs are engaged in money lending business for the outsiders.

SHGs are basic foundations to show the importance of rural women in Indian society. 78% respondents quoted their positive opinion about involvement in decision making at domestic level. 58% respondents are awaked about their self esteem in society. 59% respondents are now identified the strength of unity in SHGs. 43.33% SHGs members are discussed their personal problem and 63.33%

SHGs members are discussed their village problems when they meet at SHGs meetings. It is collective thinking and proper solution finding method we get to see in SHGs members.

SUM UP:

Women constitute half of the population and contributing substantially for the socio-economic development of the families and the nation as a whole. The emergence of micro-credit system is an alternative system and it is generally recognized as a powerful tool for empowering women. Micro-credit and micro finance is emerging as a powerful instrument for poverty alleviation in the new economy. Empowerment is a process of change by which individuals or groups gain power and ability to take control over their lives.

Some concluding facts of the study where quick attention should be provided to repair the adverse condition of SHGs. 0% SHGs members don't have knowledge about economic, fiscal or monetary policy of India. It doesn't consider the connectivity of SHGs with national economy. Only 17% members have started their business activities with the help of SHGs and there are very few members who attended the employable trainings. This ratio should be increased for the adequate development of rural economy.

Government should focus on arrangement of some entrepreneurship trainings and skill orientation programmes in rural area to increase the ration of business activity. Only 8% SHGs are involved in small trading type of business. Most of the SHGs are involved in only money lending activities which will be harmful and will take place of *Sahukar* in near future. 0% SHGs are still happy in writing their audit manually and by their own way. They don't follow the way of computerized accounting. 0% SHGs don't have their personal offices. Only 5% SHGs have arranged skill improvement programmes for their members. Maximum SHGs save only Rs 100 or 200 per month the amount of saving should be increased year by year to establish big money source for rural economy and finally monitoring and communicative system should be implemented for the overall development of SHGs.

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