ASSESSMENT ON IMPACT OF WOMEN BASED SHG’s ON RURAL LIFE

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ABSTRACT

The Father of the Nation, Mahatma Gandhi has said, “the development of every village is nothing but the development of nation”. It is well known fact that the growth of women in turn develops her family, village and the nation in general. Many women in India strongly believe in the movement and hold it responsible for improving their livelihoods. However, women are still not empowered as per the expectation. The present study is an attempt to analyze the role and performance of SHGs in promoting women's empowerment in Chhindwara district of Madhya Pradesh. The study focuses on the role of SHGs in women empowerment, social solidarity and socio-economic betterment of the poor for their consolidation. The study highlighted the conceptual aspects of trends and problems of rural women entrepreneurs in India. It concluded that women have creative ability, easy adaptability and ability to cope with setbacks. Concept of Women Empowerment is an active multidimensional process to enable women to realize their identity, position and power in all spheres of life.

KEY WORDS: SHGs, Women Empowerment.

INTRODUCTION

The SHG model provides its members with the space and flexibility to make decisions that are appropriate to each situation. Only private moneylenders lend for such a variety of purposes with minimum fuss and paper work; all financial institutions and government schemes lend only for ‘productive’ purposes. But it is the ‘life events’ and emergencies that drive the poor to debt traps. It leads also to the diversion of loans taken from formal organizations/ government into consumption loans, which they are unable to repay”. The SHGs (Self Help Groups) are the major resource of inspiration for women’s welfare.

In an attempt to uplifting the women, the government has initiated Women Welfare Programmes through development centers, rural agencies, banks, NABARD etc. In India, most of the SHGs are lead by woman with benefits of socio-economic homogeneity smaller size, functionality, participation, voluntary operating mode and non political women. The SHGs in India operating from April, 1999, have entered into various fields like dairy farms, fisheries, ration shops, handlooms, farm cultivation, rain water harvesting etc. Special programmes have been designed for training and capacity building of women beneficiaries of the SHGs.

Self-Help Groups (SHGs) - SHG is a small group of rural peoples, who have voluntarily come forward to form a group for improvement of the social and economic status of the members. It can be formal (registered) or informal. Members of SHG agree to save regularly and contribute to a common fund. The members agree to use this common fund and such other funds (like grants and loans from banks), which they may receive as a group, to give small loans to needy members as per the decision of the group. Even though the broad objective of the study is to examine the role and performance of SHGs in promoting women’s empowerment, the study has some specific objectives. They are:

- To examine the demographic factors of the sample respondents.
- To analyze women empowerment through SHGs.
- To analyze the economic gains derived by the members after joining the SHGs.
- To examine the social benefits derived by the members.
- To analyze the operating system of SHGs for the mobilization of saving, delivery of credit to the needy, repayment of loans and in building up of opinion of SHG members regarding increase in the power of decision making.

MATERIALS AND METHODS

There are numerous studies made both by Indians and Foreigners to examine the empowerment of women and their related issues. Here SHGs are constituted with women members. The present study is based on total 319 SHGs having 3032 members under 64 villages of block Mohkhed of district Chhindwara (M.P.), benefited from SHGs and bank linkage programme (NABARD) and suggested strengthening of cooperative sectors. NABARD is the development Bank of the Nation for Fostering Rural Prosperity. Promote sustainable and equitable agriculture and rural development through participative financial and non-financial interventions, innovations, technology and institutional development for securing prosperity. The NABARD launched a pilot project for linking SHGs in February 1992. The Reserve Bank of India advises the commercial banks actively to participate in the linkage programme. Normally, after six months of existence of SHGs and after collecting a sufficient thrift fund, the groups approach the link banks (either commercial or cooperative) with its credit plan. The NABARD gives 100% refinance to the Banks on their lending through SHGs. At
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present they are also working many activities in
convergence of ATMA (Agriculture Technology
Management Agency). The ATMA at district level would
be increasingly responsible for all the technology
dissemination activities at the district level. It would have
linkage with all the line departments, research
organizations, non-governmental organizations and
agencies associated with agricultural development in the
district. Research and Extension units within the project
districts such as KVKs (Krishi Vigyan Kendra) and the
key line Departments of Agriculture, Animal Husbandry,
Horticulture and Fisheries etc. would become constituent
members or Key stake holders of ATMA.

The objectives of ATMA are:
1. To strengthen research – extension – farmer linkages
2. To provide an effective mechanism for co-ordination
and management of activities of different agencies
involved in technology adaption / validation and
dissemination at the district level and below.
3. To increase the quality and type of technologies being
disseminated.
4. To move towards shared ownership of the agricultural
technology system by key shareholders.
5. To develop new partnerships with the private
institutions including NGOs.

This study revealed that these enterprises like
1. production and packing of vermicoposting
2. Rope making with waste clothes
3. Paper plates (Dona Pattal) making
4. Custard apple pulp production

School uniform and carry bag making, helped in
empowering rural women economically, socially and
individually. The marketing aspects are covered by farmer
producer company (COFE) under the supervision of
SRIJAN leaders (NGO). SRIJAN (Self Reliant Initiatives
through Joint Action) begins its operation after field
registration.

SRIJAN is engaged in the following themes: Community
Institution Building, Agriculture, Horticulture and
Livestock Resource Management.

RESULTS AND CONCLUSION
The Self-Help Group programme has become a well
known instrument for bankers, developmental agencies,
NGOs and even for corporate houses. SHGs are not only
limited to providing IRJC International Journal of Social
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www.indianresearchjournals.com 14 financial services but
also they have turned out to be focal point for purveying
various services to the poorest of the poor in many ways.
With the help of this, SHG programme has become the
common vehicle in the development process. Women can
start economic activities through SHG movement. The
SHGs are then trained in different vocations and linked
with the banks to start micro enterprises either in groups or
individually based on their interests and viability of the
vocation. The main thrust of the economic activities is to
enhance income from existing resources and create
additional opportunities of employment to optimize local
resources and skill. Our SHG’s have been engaged in
enterprises like production and packing of vermicoposting,
Rope making with waste clothes, Paper plates (Dona
Pattal) making, Custard apple pulp production, School
uniform and carry bag making and others. As earning and
contributing members of the family they are now active
players in family decisions, responsible inter loaning
bodies and operating village institutions in the
development of their villages. In the table 1 the current
position of women SHGs in Mohkhed of Chhindwara
district. The details of total number of women SHGs
shown their input cost, output cost and profit related with
area of work for the last 3 years are given in the table.

- As comparing with all SHG activities  rope making
  with waste clothes, having highest B: C ratio.
- Educational criteria of SHG women are not fixed
  because they are purely from tribal village background
  with very little educational qualifications.
- To mitigate the problem of unemployment and
underemployment, the role of women should not only
be confined to generate employment, but also to
provide employment to others. They have to undertake
entrepreneurial activities to create additional wealth for
the nation and to solve the problem of unemployment
and poverty.
- Women all over the world, including India, have been
  challenging and changing gender inequalities since the
  beginnings of history.
- Further, the majority of the SHG members have opined
  that their opinion is not taken into consideration in
  other decisions like purchase and sale of fixed assets,
construction and improvements in housing facility,
raising and repayment of loans of the family, savings
and their investment and children education. These
indicate that the members were given much freedom in
taking many important decision of their family.
## TABLE 1: Impact analysis of various SHG activities

<table>
<thead>
<tr>
<th>S.No.</th>
<th>SHG Activities</th>
<th>No. of SHG's</th>
<th>No. of members</th>
<th>Year</th>
<th>Quantity sold</th>
<th>Price/Unit in Rs.</th>
<th>Input Cost/Unit in Rs.</th>
<th>Total cost</th>
<th>Gross Income in Rs.</th>
<th>Net Income in Rs.</th>
<th>B:C Ratio</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Production and packing of vermicoposting (per kg)</td>
<td>45</td>
<td>550</td>
<td>2016</td>
<td>800.00</td>
<td>5.00</td>
<td>3000.00</td>
<td>3000.00</td>
<td>4000.00</td>
<td>0.30</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>2017</td>
<td>4500.00</td>
<td>5.00</td>
<td>3000.00</td>
<td>3000.00</td>
<td>22500.00</td>
<td>6.50</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>2018</td>
<td>12000.00</td>
<td>5.00</td>
<td>3000.00</td>
<td>3000.00</td>
<td>60000.00</td>
<td>19.00</td>
<td></td>
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<tr>
<td></td>
<td><strong>Mean</strong></td>
<td><strong>5766.66</strong></td>
<td><strong>5.00</strong></td>
<td></td>
<td><strong>28833.33</strong></td>
<td><strong>600.00</strong></td>
<td><strong>25833.33</strong></td>
<td><strong>8.60</strong></td>
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<tr>
<td>2.</td>
<td>Rope making with waste cloth (per 4 feet)</td>
<td>50</td>
<td>610</td>
<td>2016</td>
<td>1000.00</td>
<td>50.00</td>
<td>2000.00</td>
<td>2000.00</td>
<td>50000.00</td>
<td>24.00</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>2017</td>
<td>1320.00</td>
<td>60.00</td>
<td>2200.00</td>
<td>2200.00</td>
<td>79200.00</td>
<td>35.00</td>
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<td></td>
<td></td>
<td>2018</td>
<td>2200.00</td>
<td>67.00</td>
<td>2800.00</td>
<td>2800.00</td>
<td>147400.00</td>
<td>51.64</td>
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<tr>
<td></td>
<td><strong>Mean</strong></td>
<td><strong>1506.66</strong></td>
<td><strong>59.00</strong></td>
<td></td>
<td><strong>92200.00</strong></td>
<td><strong>2333.33</strong></td>
<td><strong>89866.66</strong></td>
<td><strong>36.88</strong></td>
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<tr>
<td>3.</td>
<td>Paper plates (Dona Pattal) making (per dozen)</td>
<td>44</td>
<td>530</td>
<td>2016</td>
<td>500.00</td>
<td>12.00</td>
<td>8.00</td>
<td>4000.00</td>
<td>6000.00</td>
<td>0.33</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>2017</td>
<td>554.00</td>
<td>15.00</td>
<td>10.00</td>
<td>5540.00</td>
<td>8310.00</td>
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<tr>
<td></td>
<td><strong>Mean</strong></td>
<td><strong>648.00</strong></td>
<td><strong>14.33</strong></td>
<td></td>
<td><strong>6146.66</strong></td>
<td><strong>9.33</strong></td>
<td><strong>4556.66</strong></td>
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<td>4.</td>
<td>Custard apple pulp production (per kg)</td>
<td>90</td>
<td>1080</td>
<td>2016</td>
<td>230.00</td>
<td>100.00</td>
<td>10.00</td>
<td>2300.00</td>
<td>23000.00</td>
<td>9.00</td>
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<td></td>
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<td>2017</td>
<td>720.00</td>
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<td>10.00</td>
<td>7200.00</td>
<td>72000.00</td>
<td>9.00</td>
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<td></td>
<td></td>
<td></td>
<td>2018</td>
<td>1200.00</td>
<td>120.00</td>
<td>10.00</td>
<td>12000.00</td>
<td>120000.00</td>
<td>11.00</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td><strong>Mean</strong></td>
<td><strong>716.66</strong></td>
<td><strong>106.66</strong></td>
<td></td>
<td><strong>7166.66</strong></td>
<td><strong>10.00</strong></td>
<td><strong>72500.00</strong></td>
<td><strong>9.66</strong></td>
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<tr>
<td>5.</td>
<td>School uniform and carry bag making (per piece)</td>
<td>21</td>
<td>262</td>
<td>2016</td>
<td>500.00</td>
<td>280.00</td>
<td>180.00</td>
<td>9000.00</td>
<td>140000.00</td>
<td>14.55</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>2017</td>
<td>1200.00</td>
<td>300.00</td>
<td>200.00</td>
<td>240000.00</td>
<td>360000.00</td>
<td>0.50</td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>2018</td>
<td>1500.00</td>
<td>450.00</td>
<td>210.00</td>
<td>315000.00</td>
<td>675000.00</td>
<td>1.14</td>
<td></td>
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<tr>
<td></td>
<td><strong>Mean</strong></td>
<td><strong>1066.66</strong></td>
<td><strong>343.33</strong></td>
<td></td>
<td><strong>188000.00</strong></td>
<td><strong>196.66</strong></td>
<td><strong>203666.66</strong></td>
<td><strong>5.30</strong></td>
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</tbody>
</table>

**Note:** Cost of machine and its maintenance not included in input cost.
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SHG ACTIVITIES

<table>
<thead>
<tr>
<th>Activity</th>
<th>No. of SHG’s</th>
<th>No. of members</th>
</tr>
</thead>
<tbody>
<tr>
<td>Production and packing of vermicoposting (per kg)</td>
<td>550</td>
<td>3000</td>
</tr>
<tr>
<td>Rope making with waste clothes (per feet)</td>
<td>610</td>
<td>4000</td>
</tr>
<tr>
<td>Paper plates (Dona Pattal) making (per dozen)</td>
<td>45</td>
<td>1000</td>
</tr>
<tr>
<td>Custard apple pulp production (per kg)</td>
<td>530</td>
<td>22500</td>
</tr>
<tr>
<td>School uniform and carry bag making (per piece)</td>
<td>90</td>
<td>19500</td>
</tr>
</tbody>
</table>

Production and packing of vermicoposting (per kg)

- **2016-17**: Input Cost/unit Rs. 3000, Gross Income Rs. 4000, Net Income Rs. 1000
- **2017-18**: Input Cost/unit Rs. 3000, Gross Income Rs. 22500, Net Income Rs. 19500
- **2018-19**: Input Cost/unit Rs. 3000, Gross Income Rs. 60000, Net Income Rs. 57000

Rope making with waste clothes (per feet)

- **2016-17**: Input Cost/unit Rs. 2000, Gross Income Rs. 50000, Net Income Rs. 48000
- **2017-18**: Input Cost/unit Rs. 2200, Gross Income Rs. 79200, Net Income Rs. 77000
- **2018-19**: Input Cost/unit Rs. 2800, Gross Income Rs. 147400, Net Income Rs. 144600
Mahatma Gandhi states that the position of women the society is an index of its civilization. “Train a man and you train an individual, Train a woman and you build a nation”

Anitha and Revenkar (2007) made an attempt to study rural development through micro credit, the growth of SHGs from 1992-93 to 2003-04, and agency wise SHGs linked on March 31, 2004. They concluded that the success of SHGs not only improve the economic status of women, but also brought lot of changes in their social status. Vinayamoorthy and Pithoda (2007) made an attempt to examine women empowerment through SHGs in three villages of Tamil Nadu. They selected a sample of 398 members of 20 SHGs from Vellore, Thiruvannamalai and Dhrampur districts of the state. The main objectives of the study were to examine the income, expenditure and the savings of the members after joining SHGs and the role of SHGs in providing credit. Gudaganavar and Gudaganavar (2008) made an attempt to examine the empowerment of rural women through SHG. They highlighted the process of SHGs in India from 1992-93 to 2006-07. They also highlighted the region-wise progress of SHGs and employment of women through SHGs. They concluded that no development was possible without empowerment of women. Sankaran (2009) made an attempt to analyse the trends and problems of rural women entrepreneurs in India. The study highlighted the conceptual aspects of trends and problems of rural women entrepreneurs in India. To counter the issue of women development, the government of all over the world are working and ensuring that maximum efforts can take place in the field of women empowerment, In India as well a lot movements are running for the women empowerment even in the Millennium development goals women empowerment is one of the agendas (Millennium project, 2015, Sahu & Singh, 2012). Being an agricultural country in India female comprised an essential part of the labor force because most of the women are agriculture labor in rural areas and SHG tends to be the most effective way of women empowerment with having the objective of inculcating the habit of banking and saving in women and providing them alternative for credit so that they can be financial sustainable and this will encourage the confidence level of women to perform their responsibilities, to make it more worthy SHG- Bank linkage programme is a foremost programme which is providing financial services to the rural and vulnerable people specially for women (Suceena, 2016).

REFERENCES


