

STUDY OF THE ROLE OF SHG'S IN WOMEN EMPOWERMENT OF LATUR DISTRICT

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ABSTRACT

The present survey was conducted in Latur district of Maharashtra. It shows the impact of SHG's of women empowerment in weaker section of Latur district. The president or secretary or one of the active members of the SHG's was interviewed and sending questionnaire for collecting the data.

Today we are listening women empowerment and Self Help Group has been used commonly. SHG's have played an important role for providing economic, social and political power. SHG's create confidence, hope and positive attitude in the mind of women of weaker section. The limitations of SHGs are that, it will not able to make the women realize about their full potential discussed on the various influencing empowerment of women of weaker section.

Keywords : *women empowerment, educational, social, economic and political empowerment*

Introduction

Today women are powerful in everywhere they participate in social, political and economical region with man. The World Bank has suggested that empowerment of women should be a key aspect of social development programs (World Bank, 2001). India has also ratified various International Conventions committed to securing equal rights to women. The National Policy for The Empowerment of Women (2000) states that, "The women's movement and a widespread network of NGOs which have strong grassroots presence and deep insight into women's concerns have contributed in inspiring initiatives for the empowerment of women." However, the policy also speaks of "a wide gap between the goals enunciated in the Constitution, legislative polices, plans, programs, and the related mechanisms on the one hand and the situational reality of the status of women in India, on the other... Gender equality manifests itself in various forms, the most obvious being the trend of continuously declining female ratio in the population in the last few decades. Social stereotyping and violence at the domestic and societal levels are some of the other manifestations."

Self-Help Group in short SHG is now a well known concept. It is now almost few decades old. It is reported that the SHGs have a role in hastening country's economic development. SHGs have now evolved as a 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 elevating the economic status of their families. This has led boost to the process of women's empowerment.

Self Help Groups

Self Help Group consists 10 to 20 women they save some amount. It is small amount like ` 10 to 200 per month. In monthly meeting they discuss on disbursement and repayment of loan on many problems they share their experiences in these groups. They maintain accounts and minutes of meeting are documented. Three posts are in SHGs like the President, Secretary and Treasurer. They know the management and political process. Principles democracy functioning adopted common decision making, transparency, self-help, repayment of loan and group development.

SHG's movement which has developed a strong confidence amongst the women and its activities of Maharashtra. Self Help Groups are helpful to family not only economic development but also social status.

A self help group is a small economically weak people, like a group of the rural poor who are coming together to save small amount regularly. It means they are deposited in common fund to meet members needs, emergency and to provide free loans decided by the groups. SHGs are informal associations people who are coming together to find ways to improve their living conditions increase self confidence creditability.

Self Help Group or in short we can say SHGs which is now a well known concept. It is becoming a movement of empowerment of woman of weaker section.

Participation of women in SHGs is became the cause of increasing the economic development. They also played an important role in uplifting the status of their families. This had led boost to the process of women's empowerment projected, started in 1976 but formally recognized through an ordinance, issued by the Govt. of Bangladesh Gramin Bank provides to the landless poor women for promoting self employment.

India has adopted this model with modified form for empowerment of women of weaker section. Self employed woman workers are the founder of (SEWA) trader union of poor 1987 CMGs are same to self help group. The Annapurna Mahila Mandal in Maharashtra and Women's Forum in Tamilnadu.

Meaning of Empowerment

Empowerment is nothing but is a process of change by which individuals or groups gain power and ability to take control over their lives which was increased the participation in decision making power, controlling power, communication skill power increase self confidence self respect empowerment is a multiple concept which consists different issues economic, social, political, cultural, educational empowerment.

Origin of the Problem

India's main problem is population, plan of the Government, illiteracy, poverty, unemployment these all solve by Self Help Group due to this we know the origin of the study.

Latur is a city in the Marathwada region of Maharashtra state in India. It is the administrative headquarters of Latur district and taluka. The city is a tourist hub surrounded by many historical monuments, including the Kharosa Caves. Latur district consisted 10 block (tahsils) these are Latur, Ahmedpur, Asusa, Deoni, Shirur Anantpal, Udgir, Renapur, Nilanga, Jalkot and Chakur.

Review of Literature

- 1) 'Impact of SHG's in Socio-economic status of women in Latur', by S.K. Jadhav, Published in Advance Research Journal Vol.4, Issue 2, Dec. 2013, Pp.138-142

- 2) 'Role of Self Help Group in Rural Development', by K.R. Vamanrao (<https://shodhganga>)
- 3) 'The role of SHGs in inclusive growth in Maharashtra', 10th June 2021
- 4) National Bank Review, 'Empowerment of Rural Women by SHGs', by Puhazhendhi & Satyasai, April-June 2022
- 5) Another 11 review taken into consideration.

Objectives

- 1) To study the status of women.
- 2) To analyze the origin and development of SHG's
- 3) To study the role of SHG's in the empowerment of women of weaker section.
- 4) Develop the self-confidence of women.
- 5) Provide a platform for a dialogue and sharing of views.

Hypothesis

There is no significance difference between empowerment of woman after joining SHGs among various Self-Help Group members.

Method

The Latur district was purposively selected for the present study. Out of 150 selected SHG's for study. A study will based on the contribution of women empowerment in weaker section of Latur district. 15 SHG's from all tahsils of Latur district has been selected SHG's in Latur district empowerment to women by different schemes. No of SHG's in Latur district 7026 of which 3028 weaker section.

The required data were collected in specially designed and pretested questionnaire by personal interview method. The other data was collected from the office of DRDA Latur and other published sources. The data were analyzed by using tabular analysis and most of the findings were described.

The study is based on primary and secondary data. The primary data were gathered from 150 SHGs women entrepreneurs visionaries through purposive testing technique for Latur district through meeting plan. Purposive testing is utilized as the examining strategy as it requires catching information on the aptitude level of women business people having a place with SHGs in Latur district who are into the animators job. The data collected were broke down to look at the self-help groups on economic empowerment and self social mindfulness utilizing measurable instruments like rate examination, Garret Rank, ANOVA test and Friedman test. The translation for the equivalent has been expressed. The secondary data were collected from books, journals, newspapers and websites.

Scope of the Study

The investment of woman in Self Help Groups (SHGs) had a huge effect on their empowerment both in social and financial perspectives. Woman empowerment is a procedure wherein woman challenge the current standards and culture, to successfully advance their well-being 15. In Maharashtra the SHGs were begun in 1989 at Latur district. Today the SHGs development is an energetic development spread over all regions of the state with about 8.57 million woman as individuals.

Table 1.1
Tahsil wise SHG's in Latur District

Sr. No.	Tahsils	SHG's	Average no. of members	Saving amount I.P.M.
1	Latur	15	250	50,000
2	Ausa	15	200	40,000
3	Nilanga	15	250	50,000
4	Renapur	15	200	40,000
5	S. Anantpal	15	200	40,000
6	Chakur	15	200	40,000
7	Deoni	15	200	40,000
8	Ahmedpur	15	200	40,000
9	Udgir	15	250	50,000
10	Jalkot	15	200	40,000
	Total	150		

Source : Primary Data

Generally SHG's consists 10 to 20 women average number of members taken into consideration. The women save some amount may be 200 per month. Total amount of saving by women is a big amount. Monthly meeting is organized distribution & repayment of loan. It is one type of micro finance institute.

It was random sampling 150 SHG's from 10 talukas were selected by this process.

SHG's are useful in generating savings, ensuring successful delivery of credit to individual poor and effect of recovery. (Sentbill and Sekar 2004)

Table 1.2
SHG's Social Category wise members in Latur District

Category	Members	Percentage to total
SC	31822	18.97
ST	4265	2.54
Minority	12310	7.34
Others	119370	71.15
Total Members	167767	100.00
Total Number of SHG's	17039	

Source : Primary Data

Table No.1 indicates the social category wise member other consists OBC, NT, SBC and EWS 19, 11%, 2% and 10% and other concern to weaker section women higher percentage of SC category women. It shows the economic and social progress.

Table no.1.14 shows that the status of members of SHGs of Shitur Anantpal taluka is 73 from other, 47 from SC, 65 from OBC and 6 from ST category.

Table 1.3

Tahsilwise SHG's in Latur District

Sr. No.	Name of Taluka	No. of SHG Sample	Members				
			SC	ST	OBC	Other	Total
1	Udgir	15	74	02	40	76	192
2	Ausa	15	29	06	44	81	160
3	Latur	15	41	01	29	90	161
4	Jalkot	15	42	15	31	78	166
5	Renapur	15	56	01	69	96	222
6	Deoni	15	34	07	09	110	160
7	Nilanga	15	41	08	26	131	206
8	Ahmedpur	15	70	09	78	66	223
9	Chakur	15	55	15	80	95	245
10	Shirur (A)	15	47	06	65	72	190
	Total	150	489	70	471	895	1925

Source : Compiled by author

Table 1.3 shows category wise SHG's members of Latur district. Other consist NT, OBC, Minority and open (poor). Total members of these 895, belongs to other and 489 to SC, 471 for OBC and 70 members belong to ST. It shows SC, ST, OBC and 53.51% and other are 46.49%

Findings

- 1) The women have started coming together to think on their problems on a scale larger than before.
- 2) At some places women have begun to consider solving their problems unitedly.
- 3) The women have acquiring courage to stand before the society.
- 4) Their confidence level is obviously increasing.
- 5) They are acquiring knowledge of day-to-day worldly affairs.
- 6) Their decision-making ability is on increase.
- 7) The woman has acquired somewhat elevated status in her family.
- 8) Women have started to come out of their homes to take part in social activities.
- 9) There is no sufficient awareness regarding women's health etc.
- 10) Women's issues are equated with problems regarding roads, electricity, water and health etc.
- 11) The efforts to solve the problems are going on, but not on big scale.
- 12) Make them useful to achieve some concrete results.
- 13) To provide the skill of marketing.
- 14) Training may be on literacy, legal matters and health issues.
- 15) Provide the skill of entrepreneurship.

- 16) Remove poverty with empowering to women.
- 17) Participation of poor of poor family in self-help group.
- 18) Creation of corporation of SHGs
- 19) Consumption of media should be increased.
- 20) Empowerment of women and social equality.
- 21) Organization of women is made by SHGs
- 22) SHGs helps for making independents of women.
- 23) Awareness of organizing power

Conclusion

The women in the SHG's thinking to their own needs, problems, their solutions, social empowerment, their confidence level is obviously increasing, decision making power is increase, improve their status. The speed of efforts solve the problems are slowly going on. The researcher wants to recommended in their SHG's.

- 1) Arrange the training camps for women for SHG's on handling the financial issues should be organized.
- 2) Make them useful to achieve some concrete results.
- 3) To provide the skill of marketing.
- 4) Training may be on various Government schemes should be implemented successfully for achieving the target of development.
- 5) Training may be on literacy, legal matters and health issues.

The movement of SHG's is aimed to improve the status of women of weaker section even though the main and prime requirement of women and their families is to fulfil their financial problems.

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