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SELF HELP GROUPS ; A STUDY

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Abstract:-The Rural women are the marginalized groups of our society. Due to the presence of socio-economic constraints in the rural areas, women's potential for development remained far from fully utilized and they have been pushed further back into the social hierarchical systems. To bring the rural women to the fore, SHG's play crucial role in rural and urban marketing by manufacturing and selling the rural product.

Keywords: marginalized , socio-economic , hierarchical systems , manufacturing.

INTRODUCTION

Since independence India is suffering from several socio-economic problems, poverty has become a major threat to the economic development of our country. Therefore the planners and policy makers thought of identifying certain avenues and measures to check the wide spread of poverty. One such solution is the formation of SHG'S.

So the role of self help groups is very significant in present day context both in motivating women to save at least some money regularly and to use that amount as investment in some income generating activities.

It is estimated that more then 25 million rural women of India have benefited by SHG'S. The socio-economic benefits include economic self independence, participation in village affairs and awareness about education.

A Self help group may generally consist of 10-20 persons. However in difficult are like desserts, hills and area with scattered and sparse population and in case of minor irrigation and disables persons, this number may be from 5-20

Self help group is a small voluntary association of poor people, preferably from the some socio-economic back ground. They come together for the purpose of solving their common problem through self help and mutual help. This common fund is in the name of the SHG'S, usually the numbers of members in one SHG dose not exceed twenty peoples.

Self help group is one of the most fascinating yet frustrating aspects of developments. It is a means with which to achieve goals of minimum requirement of private consumption. That is adequate food, shelter, clothing and community service i.e. safe drinking water, sanitation, public transport, health and education.

“All for All” is the principle behind the concept of SHG's. It is mainly concern with the poor and it is “for the people, by the people , and of the people” SHG a mini voluntary agency for self help at micro level has been a focus on the weaker sections particularly women for their social defence. It has got a great potential in creating awareness on day affairs . promoting in saving habits developing community self assets increasing the income level etc., the concept of SHG's generates confidence, self security and self-reliance.

According to R.K. Laxmi (2001)

“Self help groups as innovations in financing the poor and revealed that a large number of institutions are at present providing credit, to the rural and tribal poor. Yet it is in adequate the SHG's can create unique alternative need based credit delivery machanisms by pooling their meager resources for entering to their consumption and occupation requirements”.

Origin of Self help groups movements:-

The origin of SHG is from the brain child of GRAMIN BANK of Bangladesh, which was found by the economist , Prof. Mohammed Yunuas of Chittaganga University in the Year 1975. this was exclusively established for the poor.

Self Help Group is a small economically homogeneous and affinity group of rural poor which is voluntarily ready to contribute to a common fund to be lent to its members as per group decision, which works for group's solidarity, Self-group awareness, social and economic empowerment in the way of democratic functioning. The self Help Group movement became a silent revolution within a short span in the rural credit delivery system in many parts of the world. It has been documented that nearly 53 developing countries including India, have taken up this on a large scale. In 1997, World Micro Credit Summit at Washington converged the developed and the developing countries to tackle the serious problem of poverty by using micro credit as a tool to empower the poorest sections. A global movement has been launched to reach 100 million of the world's poorest families by the year 2005.

According to K.P. Kumaran (2001) some of the characteristics self help groups.

- 1) Group selects two members as leaders in order to transact their saving and bank accounts if any.
- 2) Group creates a common fund by contributing fixed amount by the member on regular period usually once in a month.
- 3) Group meets regularly to discuss their problems transactions etc.
- 4) The saving generated by the group are either deposited in the bank or rotated among the members all loans for their needs.
- 5) Loans are taken by the members for various purposes.

Importance of SHG'S

- 1) To inculcate the habit of saving and banking habit among the rural women.
- 2) To build up trust and confidence between the rural women and bankers.
- 3) A via-media for development of savings habit among the poor.
- 4) An access to large quantum of resources.
- 5) To develop group activity so that various welfare and developmental programmes can be implemented in better way with the participation of these women groups.
- 6) A window for better technology and skill up gradation.

Women and Self-Help Groups:-

Indian constitution in its fundamental rights has provisions for equality, social justice, and protection of women, these goals are yet to be realised. Still women continue to be discriminated, exploited and exposed to inequalities of various levels. So the concept of empowerment as a goal of development projects and programs has been gaining wider acceptance.

All over the world there is a realisation that the best way to tackle poverty and enable the community to improve its quality of life is through social mobilization of poor. Especially women in to SHG's viewing it in the welfare programs of 9th five year plan (1997-2002) and shifting the concept of "Development of empowerment" The Indian Government adopted the approach of "self-Help group to uplift the rural poor women focussing on the following aspects :

- Direct involvement of women in programming and management.
- Effective collaboration with community organization.
- Organizing and strengthening of women's self help groups.
- Sensitization and advocacy of gender justice society.
- Organizing women in different groups to undertake certain productive activities to earn their livelihood and to develop rural community.

The concept of SHG's serves as the Principle of "by the women, of the women, and for the women" so the empowerment of women through Self-Help groups would lead to benefits not only to the individual women and women groups but also for the families and community as a whole through collective action for the development. So empowering women not just for meeting their economic needs but also through more holistic social development

METHODOLOGY

The Introduction of SHG's has been a recent and a revolutionary change in the Economic structure of our country. Since independence India is suffering from several socio-economic development of our country.

The major focus of the study is to examine the socio-economic characteristics of SHG's in Bhootramanahatti village in Belgaum District. Its aims is to socio-economic empowerment in women through self help groups.

Need & Importance of the study L-

Empowerment is closely linked to economic independence, Nothing succeeds better than the power of self help. Today self help groups of women in rural area focus around economic activities like savings, collective marketing, promotion

of individual enterprise and in the process moving into the mainstream of society. In the process, leadership qualities blossom discipline prevails and the true democracy begins to function. This also helps add value to the work they do, to their families and their communities.

The role of SHO's is very significant in the present day contest both in motivating women to save at least some money regularly and to use that amount as investment income generating activities. Thus women empowered by economic independence contributed the society and at the same time improve the standard of living where women folk will take the right path of progress.

OBJECTIVES:

To analyse the role of self help groups in socio economic and political empowerment of women.
To study the socio economic profile of the self help groups members.
To study the functioning the studies of self help groups.

HYPOTHESIS OF THE STUDY

Economic empowerment have been formulated to social empowerment in the form of better nutrition, health and general awareness.

Self Help Groups helps in promoting leadership qualities among the beneficiaries.

BHOOTRAMANHATTI VILLAGE:

Bhootramanhatti is one of the villages of Belgaum Taluka of Belgaum District is in the north direction and at 21 km away from Bangalore-Pune NH-4. And its side the new Vantamuri Village Gram Panchayat the centre place and 8 villages like Parashanatti, Sutagatti, Ukkud, Halabhavi, Bommanatti, Veerbhavi, Hosur and Maranholi belonged to this Gram Panchayat. This village has eight (8) self help groups, and among these 4 self help groups called by name "Mahila Halu Utpadakar Sangh running dairy farming. For the purpose of this, I have also selected these four self help groups to my project work.

CONCLUSION:

The sample were drawn from different age groups, both young and middle the aged 18(29.99%) of there are between 20 and 30 years, 19(31.67%) between 31 to 40 years. 13(21.68%) between 41 to 50 years and 8(16.66%) between 51 to 60 and 60 above years (see table No.3. The fact that almost the total sample was young or middle aged should be viewed in the background of propagation and encouragement of SHO's.

Socio economic background the respondents hailed from different castes and levels 44(73.34%) from upper caste background 02(3.33%) from scheduled castes and 14(23.33%) from scheduled tribes (see table No.3.4). As the SHG's are encouraged among sections which are below the poverty line (BPL) and as most of the poor hail from SC, ST and OBC sections.

Most of the respondents 45 (74.99%) are illiterates, 15 respondents are (24.91%) are literates and 10(16.67%) have primary and 05(8.34) have High School Education (see table No.3.5).

The income level of the respondents is also mostly moderate the distribution of respondents among various income groups reveals that most of the respondents that is 30 (50%) of them had on income of over Rs.1,000/- but below Rs.30,000/-, 18 (29.99%) are earned below 2000-3000 and 12 (20.03.%) are earned below 1000-2000 (see table No.3.12).

The amount saved by the largest respondents ranged it from Rs.30 to 40, some of the respondents saved from Rs.50 and above.

Most of the respondents took the loans from the group fund the main purpose of taken these loans are 30 (50%) took the loan to start daily. 18(29.19%) are sheep/goal/cattle rearing. 12 (20.03%) are the purpose of business, tailoring, petty shop, etc.

The above reflects a marked change in the perceived status above women. Frequent meetings of women as routine exercises of SHG's enable them, besides setting the business matters to interact and communicate with each other and share their problems and suggest solutions which trend to boost their confidence. This, intern will have manifest and latent consequences on the inter personal relations both in the family and community.

BENEFITS OF SHG'S

Economic empowerment and improvement in economic status.
Social mobility increased through exposure to outside world.
Nutritional and health status improved through greater awareness and better utilization of health services.
Improved the sanitary conditions because of the construction of individual latrines.
Awareness on small family norm and adoption of family planning increased.

interaction with government officials and started questioning the Government agencies to get their rights. Habit of newspaper reading and watching T.V. increased to get more information about day-to-day affairs and Government Programmes.

In the family decision making capacities increased and fairly attained equality in family matters.

Our all positive changes in the life styles such as proper food habits, education of children, dress pattern, beauty conscious, personal hygiene and to on enhanced.

PROBLEMS:

Favouritism problem arise when the group leader has to decide about the lending. If the leader shows any favouritism to the persons close to the leader then certain problem crop up.

OBSTACLES for the sustainability of SHG's

The following are some of the obstacles for the sustainability of SHG's.

Irregular groups meetings.

Loans to members only on entitlement (Pro-rata) basis without reference to nature of need.

Absence of proper and up-to-date record keeping.

Absence of regular system of weekly/monthly repayment of loans by the members of SHG's

Lack of confidence among bank branches to extent loans to SHGs in the absence of NGOs.

Insistence of bank branches for blocking for extending loans to SHGs with them.

Absence of rotation in leadership positions.

STRATEGIES FOR THE SUSTINABILITY OF SHGs

The following are some of the strategies to ensure sustainability of SHGs are as follos:

Group is a compact and members by and large exhibit conforming to eligibility criteria.

High level of motivation of members and group has internalized the essential concepts of self help and mutual help as building blocks of the group.

Effective participation of all members and decisions are taken democratically on consensual basis after indepth discussions in the group meetings.

Group is able to screen the loan requests and approves loans based on the individual needs.

Collateral consists of mutual confidence and trust.

Decide upon appropriate market related interest rate and facilitate the process of internal capitalization.

Ability to scan environment for diversifying their activities with a view to increasing income levels with ork without the support of extension agents/social animators.

Ability to access required non-financial services.

Participate in social issues of mutul interest like literacy, health care and family planning, immunization, enrolment of children in schools participation in community works and others.

SHG inculcate thrift habits and increase in level of savings among rural poor.

Improvement in access to credit.

Financing of unique and non-traditional activities.

Definite shift in loaning pattern from consumption to productive activities.

Improvement in loan volumes of SHGs through internal capitalization.

Greater awareness of the need to higher economic operations.

Creation of common and community assets.

Reduction of transaction cost of banks and borrower like.

Simplified loaning procedure and documentation.

Excellent recovery performance of loans extended to SHGs.

SHGs help banks to expand good clientele base among rural poor.

SHGs provide favourable climate for conscious leadership development, decentralized decision making, peer pressure and sustainability of group action.

Participation in socio-economic development programmes like literacy, health, nutrition, housing, primary education, sanitation, etc., by matured SHGs have contributed to overall empowerment and sustainability of rural poor.

SUGGESTIONS FOR THE IMPROVEMENT OF SHGs

The following suggestions can be made for the improvement of SHGs.

Continuing education programme can be conducted for illiterate members.

The members may be given training on managerial and leadership skills and may be motivated to present themselves in panchayat elections and to take part in the political activities.

The SHG members may be motivated to prepare annual action plans in their group which will be useful in planning their activities efficiently.

Emphasis must be focused in various programmes to change the patriarchal system which will control and keep the women away from involvement and decision making.

The members must be motivated to involve legislation in developmental activities for the betterment of their community.

One important thing to be kept in mind while forming self help groups for any specific programme are intriguing questions about to be raised is the degree to which if they can be replicated or scaled up.

The self help groups are informal voluntary associations of people formed to attain a collective goal. People who are homogeneous with respect to social background heritage, caste of traditional occupations, come together for a common cause to raise, manage resources for the benefits of group members. "All for All" is the principle behind the concept of self help groups. It is mainly concerned with the poor.

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