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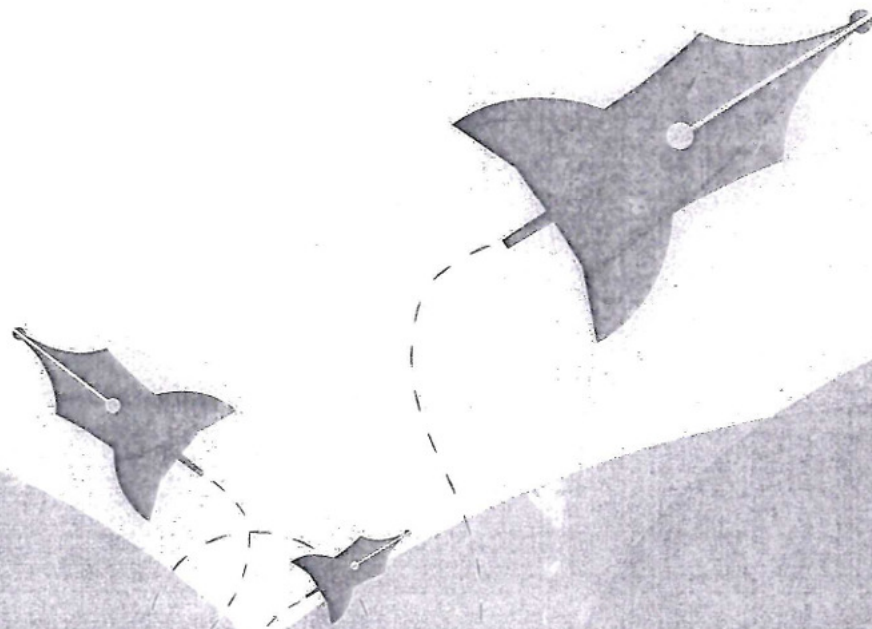
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AN INTERNATIONAL BILINGUAL PEER REVIEWED REFEREED RESEARCH JOURNAL

IMPACT OF SELF-HELP GROUPS ON THEIR MEMBERS IN RURAL AREA – A CASE STUDY OF TAKAWADE, TAL- SHIROL, DIST-KOLHAPUR (MAHARASHTRA, INDIA) □ Dr. Kamble Bajirao Namdev*

ABSTRACT

People in the rural area are trying always in this endeavour. They are adopting different means and ways. The Self-Help Groups (SHG) is one of them, They are also known as small saving groups. Particularly these groups are formed by women. People collectively try to improve their lives through the group activities. These groups consist of people having similar socio-economic condition. They are undertaking diverse activities through these groups. Thereby they are trying to earn more for better present and prosperous future. Cultivation of land on lease basis, rearing milch animals, sheeps, goats, production of bamboo crafts, brooms supply of sewing machines etc. are the few examples of diverse activities. Thereby, They are trying to improve their living standard which is the aim of several government schemes and programmes. Many of the groups have proved that they are the real SHGs Which have made their path of development. The poor countries have implemented various programmes for the poverty eradication major among them being Grameen Bank in Bangladesh and the Integrated Rural Development Programme (IRDP) in India.

Keywords : Self-Help, Rural Development, Socio-Economic

INTRODUCTION –

In recent few years empowerment of women has emerged as an important issue in India. The planners and policy makers have been eagerly searching for certain alternatives to strength women to achieve their economic, social and political growth. The finance Minister in his budget of 2000-01 had announced as 'Women Empowerment Year'. The goal of his policy was to bring about the advancement, development and empowerment of women. The NABARD has defined the SHGs as "It is an economical homogeneous affinity group of rural people voluntarily formed to save and mutually contribute to a common fund to be lent to its members as per group requirements".

The resources of rural areas are small since their capacity to save is weak. Hence the SHG – Bank linkage has been initiated to augment the credit supply to the poor members of the group. Bank have established credit link with SHGs following the Reserve Bank of India. circular

of July 24 1991 and guidelines of NABARD February 26, 1992 Different Models of SHG – Bank Linkage

Model I – SHGs formed and financed by Banks.

Model II – SHGs formed by formal agency other than Banks – NGOs and other but directly financed by banks.

Model III – SHGs financed by Bank through NGOs and other agencies as financial intermediaries.

"Rural Development is a strategy to improve the economic and social life of a specific group of people – the rural poor including small and marginal farmers, tenants and the landless" Rural Development in its dimensional segment can be stated as under.

- 1- **Economic Development** – This refers to accelerating rate of growth of income in the rural areas. This covers increase in agriculture production and productivity, There by increase in income of the rural people.
- 2- **Social Development** – This refers to community development This enhances access to

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- opportunities especially to socially backward section of the society.
- 3- **Educational Development** – This is most important component of rural development. This refers to the access to quality education, training program to rural people.
 - 4- **Human Resources Development** – This involves improvement in the quality of life and increase in the productivity of the people. This will help rural people to exploit opportunities for betterment of their lives.
 - 5- **Infrastructural Development** – This refers to availability of sound physical and social infrastructure which is pre-condition for rural development.

Objectives of the Study –

- 1- To study the economic impact of SHGs on the members

- 2- To study the social impact of SHGs on the members.
- 3- To study the Educational impact of SHGs on the members.

METHODOLOGY –

The present study has covered the Takar village from the Shirol taluka of Kolhapur District. This village were selected for the study because of the SHG in this village is functioning very good. This study was completed with the help of the primary data. The primary data were collected with the help of specially prepared interview schedule. The group completing five years period were selected for the purpose of the study. The population of that village is 8735 composing 4277 male and 4458 female (census report 2011) It has total 45 SHGs functioning the total member of SHGs in Takar village are 900 further 5% of the total members of SHGs are selected. simple random method Secondary data have been collected from books, Journals, news papers, internet and periodicals.

DATA ANALYSIS – 1. Age Wise

Table No.1 Age wise Distribution of Respondents.

Sr.No.	Age	No. of Respondents	Percentage
1	Less than 25 years	15	33.33
2	26 to 35 years	19	42.22
3	36 to 50 years	07	15.56
4	Above 50 years	4	8.89
	Total	45	100.00

Source – field survey.

Table No.1 Shows that the middle and young age groups people can actively participate of the respondents 42.22 percent were young aged while above 50 years

category 8.89 percent are important observation is that majority of the women's are the age groups of less than 25 years.

2. EDUCATION –

Table No.2 Distribution of SHG members according to their education

Sr.No.	Qualification	No. of Respondents	Percentage
1	Illiterate	3	6.67
2	Primary School	22	48.89
3	High School	12	26.67
4	Higher Secondary	4	8.88
5	Graduation	4	8.89
	Total	45	100.00

Source – field survey



Table No.2 shows out of 45 respondents, 6.67 percent of the respondents are illiterate. Those who have studied up to primary school are 48.89 percent. Only 8.89

percent of respondent have studies Higher secondary and graduation. Majority of the respondents has studied only up to primary school.

TYPE OF FAMILY –

Table No.3 Distribution of SHG Members. according to their family type.

Sr.No.	Type of Family	No. of Respondents	Percentage
1	Nuclear family	29	64.67
2	Joint Family	16	35.33
	Total	45	100.00

Source – field survey

Table No.3 shows that a majority of the SHG

members 64.67 percent belong to nuclear family and the rest 35.33 percent belonged to joint family type.

OCCUPATION –

Table No.4. Distribution of SHG members. according to their occupation.

Sr.No.	Occupation	No. of Respondents	Percentage
1	House wife	12	26.67
2	Agriculture labourers	22	48.89
3	Land holders	9	20.00
4	Employers	2	4.44
	Total	45	100.00

Source – field survey

Table No.4 shows that 26.67 percent are housewife and 48.89 percent are agriculture labourer Those who are land holders and employees are 20 percent and 4.44

percent respectively. Majority of the respondents are agriculture labour.

5. INCOME

Table No.5 Distribution of SHG members according to their Income Level.

Sr.No.	Monthly Income Rs.	Before joining SHG No. of Respondents	After joining SHG Percentage
1	Less than 1000	12	3
2	1001-3000	8	18
3	3001-5000	7	10
4	5001-7000	6	7
5	7001-9000	4	5
6	9001-10000		
7	No Earning	8	2
	Total	45	45

Source – field survey



Income level is one of the important indicators of one's economic status in society. There has been a marked difference in the level of income of respondents, before and after joining SHGs.

SUGGESTIONS-

With increasing educational opportunity among women giving financial assistance and market facilities, developing the self employment programmes and training new schemes and subsidies and organizing workshops, conducting research programmes etc.

CONCLUSIONS-

Through the creation of SHGs poor people can safely deposit money and accumulate funds for future investment as well as access loans for productive purpose leading to higher incomes. SHGs play an important role in empowering the women in India. One important observation is that majority of the sample respondents suggestions to improve the performance of SHGs are to provide more loans women are participating in all the productive activity and are at par with men. Government, banks and other financial institutions should come

forward to offer loans for women, introducing new schemes and technical knowledge. Therefore that the women's movement in India will work in the direction to empower more and more women in economic, cultural and in political matters.

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