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# **AJANTA**

**AJANTA PRAKASHAN**

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## **23. The Role of SHGs in the Development of the Rural Women with Special Reference to Nashik District**

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### **Abstract**

Self help group (SHG) is a small voluntary association of poor people, preferably from the same socioeconomic background. Micro finance is not just about giving micro credit to the poor rather it tool whose objective is to assist poor to work their way out of poverty. The present undertaken to find out the enhancement of socio economic status of poor women situated in rural area of Nashik district. The study covered 6 SHGs group working in Nashik district. The study is primarily empirical in nature. The primary data collected from SHGs group through a structured questionnaire. The simple random sampling method used for the study. It is also found that more SHGs groups are not successful due to lack of awareness of schemes, lack of marketing avenues, dominance by group leader, lack of accountability and transferency, large amount of loan defaulter etc.

Key Words : SHGs, Micro finance, socioeconomic

### **Introduction**

The SHGs play an important role in economic development of the country. The empowerment of women through SHGs would lead benefits not only to the individual but also for the family and commonly as a whole through collection action. The SHGs empower women and train them to take active part in socio economic program of the nation.

The financial requirement is one of the essential needs of the poorer of the general public for socioeconomic improvement. Microfinance to self help groups may be considered as a crucial alternative for meeting the financial needs of those poorer segments of the general public. Income generation an employment creation is the main aims of the government of India and for this, government introduces various schemes for the upliftment of the weaker section of the society (Sameer, 2016).

Nashik is one of the most important cities in northern Maharashtra. The city has become the centre of attraction because of its beautiful surroundings and cool and pleasant climate. It is

also famous for its mythological, historical, social and cultural activities etc. There are four important micro finance companies that provided fund. There are approximately 6 lakhs women in Nashik district hence, it is essential to find out the socioeconomic status of these women. The researcher has undertaken 6 SHGs groups for the study who conducts different activities such as grocery shop, mid day meal, tailoring, etc as a source of income and earning income. But, are they success after joining the groups and improve their economic condition. Therefore, the present study titled 'The role of SHGs in the development of the rural women with special reference to Nashik district' selected for the study.

#### Taluka Wise List of SHGs in Nashik District

Sr.No.	Taluka	Total number of SHGs
1	Peth	36
2	Surgana	37
3	Baglqn	48
4	Dindori	31
5	Malegaon	49
6	Chandwad	31
7	Nandgaon	27
8	Yeola	25
9	Niphad	43
10	Sinnar	33

Source: shodhganga.inflibnet.ac.in

#### Objectives of the study

- 1) To study the procedure of getting micro finance
- 2) To find of the socio economic impact of rural women in Nashik district through SHGs
- 3) To suggest measures in the implementation of micro finance schemes

#### Literature Review

- **Rajendra & Raya (2011)** – The present study analysed the role of NGOs in sustainable rule development through micro finance. It is observed in the study that NGOs play a vital role in the formation of SHGs and motivating women to join the groups and linking the groups with banks for micro finance. The study focused on how the NGOs are make arrangement of loans and imparting training to start income generation activities. The study also discovered various problems faced by SHGs on creation of employment and generation of income through microfinance

- Sarmah(2013) – The present study made a comparative study on socio economic status of members of pre SHG and post SHG period by considering two parameters i.e. employment level and income generation for rural poor. It is found that microfinance through SHGs play an important role on creation of self employment and generation of income for rural poor of the district. It is also found that government agencies such as DRDA play an significant role not only creating additional employment opportunity but also increased the annual income.
- Das & Chaudhary(2013) – The present study has made comparative analysis on the quality of SHGs in three selected development blocks. The study covered 28 quality assessment parameters to access the quality of SHGs and it is observed that due to growing of the SHGs banks linkage programme the quality of the SHGs has come under stress.
- Dhoke Saroj p(2016) – The study undertaken to find out the impact of SHGs in the development of an individual. The present study is mainly confined to an examination of the impact of joining self help groups on rural women in study area of Nashik & Jalgaon district of Maharashtra. The researcher tried to find out the role of government organisations in microfinance development for the socioeconomic improvement of destitute individuals and how SHGs promoted by DRDA and MAVIM schemes.

### **Research Methodology**

**Primary Data:** A structured questionnaire used to collect primary data from the SHGs groups. Six SHGs groups were selected for the study. The collected data presented in the form of tables and analysed, interpreted.

**Secondary Data:** sources such as website, research article published with ISSN & ISBN number also referred by the researcher.

**Tools and Techniques:** A simple random sampling method used by the researcher for the study.

### **Procedures to set up SHGs which is commonly used for all groups**

- 15 to 20 women who had financial problems and annual income is Rs.15000/- gathered from small village.
- Depending upon their financial capacity, they saved a particular amount and deposited into the bank

- Once they decide the name of organisation and activity in meeting, they select the chair person and leader who can handle activity smoothly and systematic manner.
- Upto 6 months they deposit the determined amount into a bank
- After 6 months they withdraw the deposited amount and distribute among themselves to fulfil their requirement
- They apply to the bank for loan for their organisation with all feasibility report and detail information of activities which will undertake.
- In the beginning the bank sanctioned Rs.2,50,000/- under which Rs.1,25,000/- they have to repay with nominal interest rate decided by bank

### Socio-economic impact of SHGs on members

Is profit earned by groups?

Particular	No of responses	Percentage
Yes	9	90
No	1	10
Total	10	100

Average profit earned by an individual

Monthly Income	No of respondents	Percentage
500-1000	1	10
1100-2000	3	30
2100-4000	3	30
4100-6000	2	20
6100-8000	1	10

### Interpretation

It is found that majority of the members in group of ten said that they earning sufficient profit and happy to be member of SHGs group. It means it is clearly understood that by earning profit they are become economically sound and can support to their better half to run the house.

Activities which are more profit driven

Activities	Rank
Tailoring	3
Mid day meal	1
Grocery shop	2
General store	4
Cloth shop	5

### Interpretation

From the above table it is observed that number activities conducted by the SHGs groups out of which mid day meal is very popular and they earned more profit followed by grocery shop. Whereas, tailoring activity is also undertaken and earned satisfactorily income. But from cloth shop and general stores where groups not earning profit which they expected.

Are they involved in any decision making process at home?

Particular	Not of respondents
Yes	8
No	2

### Interpretation

It is found that after joining SHGs and earning income, they got status and recognition at home as well as in the society. Earlier, her role was restricted to the work of cooking, child care, elder care and so on. The all important decision including financial was taken by Karta of the family. She was considered least important person in the family. But once she become earner, get involved in decision making process.

### Findings and suggestions

It is found that there is lack of awareness of micro finance schemes among women located in rural area of Nashik district. Women were not aware about the schemes implemented by the government for the betterment and to empower them. It is observed during survey, that women joined the SHGs in the beginning, but later on they left the group due to non cooperation from family members. It is indeed if women want to stand in the society she faced lot of obstacles and without support from family members she could not manage both her lives i.e. personal life and work life.

It is essential that there should be monitoring authority who can have meeting with the leader and members of the group twice in a month. Continuous training programmes should arrange by the expertise for the group members. There should be join responsibility of head of Gram Panchayat and bank manager to create awareness among the women in rural areas of Nashik district and to encourage them to join SHGs. The number of SHGs should be increased so that the percentage women empowerment also increased.

### **Limitation and scope of the study**

The present study covered only six SHGs groups in rural area of Nashik district. The comparative study with other district can be undertaken by the other researcher. There is scope to do analytical study between two SHGs groups in same district.

### **Conclusion**

The study was undertaken to identify women empowerment through self help groups in Nashik district. It is found that the socio-economic factor has been changed after joining the self help groups. It is also found that their status in the society. The self help group is important in re-strengthening and bringing together of the human race. It is also observed that saving habit among members of self help group is increased. Their standard of living is also improved. The study also found that women get involved in decision making process such as decision of financial investment, child education, households expenditure etc.

### **Fotnote:**

- Sameer, D. S. (2016). A Study of Quality and Sustainability SHGs Promoted By Government Organisations. International Journal of Enginnering Technology Science and Research , 3 (4), 62-71.