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Research Journal

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EMPOWERMENT OF WOMEN THROUGH SELF HELP GROUP: A STUDY OF KOLHAPUR DISTRICT

Dr. D. G. Nejkar

Associate Professor , Department of Social Work Karmaveer Hire Arts , Science , Commerce
and Education College, Gargoti, Kolhapur.

Abstract:-The acknowledgment of women's' maximum capacity is significant to the general financial improvement and development of a general public. Ladies' strengthening is basic to the financial advance of the nation. The review was led to survey the degree of strengthening of country ladies individuals through SHGs in Kolhapur District of Maharashtra State by meeting 120 rustic ladies from 10 Self Help Groups. A review was embraced on various parts of ladies strengthening i.e. mental, social, social, conservative and political strengthening. The aftereffects of this review in mental strengthening that most extreme quantities of ladies were feeling secured in their family and least in vocation desire. In social strengthening, most astounding recipient ladies had flexibility for choosing (sustenance) menu and fewer ladies had opportunity wearing a sort of dress. In social strengthening, larger part ladies take part in choice about instruction of youngsters and least in access to cutting edge innovation. In financial strengthening, lion's share of ladies had flexibility for offering presents to relatives and least in investment in choice about promoting of deliver. The political strengthening in various points was low since they don't know about their rights.

Keywords:Self Help Group , acknowledgment ,social strengthening.

INTRODUCTION

Ladies are the key calculate the procedure of progress and advancement, yet in numerous nations they are belittled. Strengthening is a procedure of progress by which people or bunches pick up power and capacity to take control over their lives. It includes expanded prosperity, access to assets, expanded fearlessness, self regard and regard, expanded investment in basic leadership, dealing power and expanded control over advantages, assets and possesses life. Ladies' strengthening consequently requires tending to ladies' status and ladies' rights as a gathering part to empower them to make utilization of assets. The objective of this is to realize the headway, advancement and strengthening of ladies through a procedure of progress in societal demeanors towards ladies, disposal of all types of victimization ladies and dynamic cooperation of ladies in all circles of life which will engage ladies both socially and financially.

EMPOWERMENT MEANING:

To empower ladies way to allow them to have manipulate over the assets i.e. social, economic, political, intellectual and cultural. Empowerment is a system having non-public, economic, social and political dimensions with private empowerment being the core of the empowerment procedure. in the end, political empowerment will not prevail in the absence of monetary empowerment. Micro-financing via SHGs create empowerment promoting conditions for ladies to transport from positions of marginalization within family decision making technique and

exclusion inside network, to certainly one of extra centrality, inclusion of voice. The Social techniques of Micro financing programmes strengthens women’s self confidence and self well worth, instill a greater feel of consciousness of social and political troubles leading to expanded mobility and decreased traditional seclusion of girls. “Self-help-institution’s is a small voluntary association of poor humans, preferably from the same socio-economic heritage they arrive together for the cause of fixing their commonplace issues via self –group and mutual assist.”

OBJECTIVE OF THE STUDY:

Following are the objective of the present study...

- To understand the concepts of SHGs and women Empowerment.
- To study the pattern of income and expenditure of the respondents before and after joining SHGs.
- To recognize economic status of SHGs in Kolhapur district
- To provide suggestions for update functioning of SHGs of women in Kolhapur district.

LIMITATION AND SCOPE OF THE STUDY:

Micro finance is a effective device for development. It's far a treatment to bring about an immense change within the lives of hundreds of thousands of poor and over-populated country like India. Micro finance innovations are yielding outcomes and giving desire to the hundreds of thousands of bad via presenting credit by way of achieving the unreached rural poor within the rural areas. The SHG-bank linkage and economic through MFIs techniques is a powerful device through which very bad can get admission to secure formal credit score with none collateral safety and simultaneously improve their saving conduct. The existing observe has been undertaken to study the impact of SHG –bank linkage software added approximately inside the lives of economically excluded women who are engaged in carrying out numerous finance related activities with special reference to Kolhapur district.

SAMPLING SIZE:

In order to study the status of SHGs, a study micro financing through women self-help groups and their socio economic impact in Kolhapur district is selected for the study. In Kolhapur district there are 10 Talukas viz. Shahuwadi, Shirol, Panhala, Karvir, Bavda, Kagal, Radhanagar, Gadhingalaj, Bhudargad and Chandgad. All ten Talukas were covered in the study since SHGs are existing there. As per Cluster and random sampling technique the sample of SHG women were selected.

ANALYSIS OF INTERPRETATION OF DATA:

Analysis of women empowerment through SHGs through this study is based on following two methods:

- Analysis of Demographic Information
- Analysis of Empowerment of Women

Elements like age, family system and range of dependents in the own family etc. are considered and analyzed in demographic data. The reasons for joining SHGs, cause of mortgage, reimbursement of mortgage, profits, savings, expenditure and powers in essential selections are some of the factors which are analyzed in girl’s empowerment.

It's far obvious from table 1 that 50 % of pattern respondents are between 30-40 years of age and 05 % of pattern respondents are much less than two decades. They form the very best and the bottom respectively in total sample respondents. This shows that mature ladies who joined SHG in the observe area are greater in variety in comparison to younger and older age group.

Table 1 classification of age wise respondent

Respondent age	Number of Respondent	%
<20	5	4
20-30	40	27
30-40	50	45
40-50	20	12
>50	10	12
Total	125	100

Table 2. shows that 69% of pattern respondents have individual family device and 31% respondents have joint circle of relatives system. This inclination shows that joint own family system has been losing its importance even in semi –urban regions because of converting socio cultural machine. The HUF machine is the system that protects anybody inside the circle of relatives, regardless of their age and profits. Due to the fact that most of the respondents belong to person institution, it seems that the future of elderly human beings can be uncertain.

Table 2. Classification of family wise respondent structure

Type of Family System	Number of Respondent	%
Individual	89	61
HUF	36	39
Total	125	100

Table 3 indicates that 59% of pattern respondents have 1-2 dependents fifty four% have 3-4 dependents, 7% have 5-6 humans relying on them and best five% of pattern respondents have above 6 dependents. This trend indicates that peoples are involved approximately the populace trouble and they are nicely following family planning.

Table 3 Table showing respondents of respondents

Number of Dependent	Number of Respondent	%
1-2	59	47.2
3-4	54	43.2
5-6	7	5.6
6 above	5	4
Total	125	100

Table 4 shows that 70% of pattern respondents have joined SHGs for buying loan, 35% to promote financial savings, 15% for social repute and the rest for other reasons. This suggests that majority of respondents have joined SHGs especially to get loans.

Table 4 Reason for Joining an SHG

Reason to Join SHG	Number of Respondent	%
Getting Loan	70	58
Promoting Saving	35	28
Social Status	15	10
Others	5	4
Total	125	100

It has been observed from table 5 that 25% of pattern respondents have taken loan for private use, 38% for agricultural improvement, 35% for commercial enterprise motives, 20% for clinical reason and handiest five% have taken loans for housing improvement. This shows that loan has been broadly speaking taken for productive functions by way of respondents.

Table 5 Loan Purpose

Loan Purpose	Number of Respondent	%
Agriculture	38	25.6
Personal	25	16
Medical	20	18.4
Business	35	36
Improvement of House	7	4
Total	125	100

Table 6 indicate that 90% of test respondents have reimbursed the advance on time, while 12% have reimbursed advance late and 9% are super late in reimbursement. This indicates that women’s respondents are more provoke in reimbursement of credit they had obtained from SHGs.

Table 6 Loan Reimbursement Period

Repayment Schedule	Number of Respondent	%
Advance	90	74.2
Within Time	14	13
Late	12	8.6
Super Late	9	4.2
Total	125	100

Table 7 shows that the month to month wage of respondents has gone up in the wake of joining SHGs. The table likewise demonstrates the way that the quantity of test respondents in gathering under 1000 is high before joins the SHGs however in the wake of joining the SHG the number respondents in this gathering are less.

Table 7 indicate

Income Level	Before Joining SHG	%	After Joining SHG	%
< 1000	40	31.2	16	9.6
1000-2000	22	17	12	11.2
2000-3000	14	16.4	13	14.4
3000-4000	20	15.2	28	20
4000-5000	15	11.2	36	28.8
>5000	14	9	20	16
Total	125	100	125	100

It is clear from Table 8 that funds of test respondents have gone up after they got to be individuals from SHGs when contrasted with their before funds. The quantity of test respondents whose month to month funds is not as much as Rs. 200 has declined and the quantity of test respondents whose investment funds is Rs. 500-800 or more has expanded in the wake of joining SHGs in the review territory. This implies the investment funds of the individuals from the SHGs have ascended with an expansion in their pay. This demonstrates the SHG development is in the correct heading towards killing the neediness of the general population.

Table 8 indicate respondent saving pattern

Income Level	Before Joining SHG	%	After Joining SHG	%
< 300	46	36.4	20	15.6
300-500	32	25.2	34	26
500-800	19	15.6	20	14.8
800-1000	17	13.8	23	13
>1000	11	9	28	20.6
Total	125	100	125	100

CONCLUSION:

In Kolhapur region the ladies have turned out to be self-needy and monetary leaders. In rustic India ladies are, to some degree, restricted to the four dividers of their home and were overwhelmed by guys. As of late, there has been gigantic advance in the social and social environment in India. Ladies are presently taking an interest in all gainful exercises and are taking a shot at parallel lines with men. The SHG development in India has been working in the correct heading, however it is important to enable increasingly ladies in social, social, financial, political and legitimate matters, for the advancement of the country.

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Dr. D. G. Nejkar

Associate Professor , Department of Social Work Karmaveer Hire Arts , Science , Commerce and Education College, Gargoti, Kolhapur.

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