

Nature and performance of BPL SHGs women in Jammu (J&K)

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■ **ABSTRACT** : A self-help group is conceived as a sustainable 'people's institution' that provides the poor rural woman with space and support necessary for them to take effective steps towards achieving greater control of their lives. The SHG approach has proved successful not only in improving the economic conditions through income generation but in creating awareness about health and hygiene, sanitation and cleanliness, environmental protection, importance of education and better response for development schemes. This study was conceived looking into significant contribution of SHG towards development in general and women in particular. The study was formulated to analyze socio-economic and educational well-being of BPL women as members of SHG. The sample of the study consisted of 200 respondents from six blocks of Jammu district. The respondents were selected following the random sampling method. The selected samples were observed and personally interviewed through a structured schedule developed on objectives. The results of the study highlight that group size of SHG usually varied from 7 to 11, with the most common size being 9 to 10 women. The group size remained stable over a considerable period, although there might be substitution of one member by another. The monetary contribution of SHG members ranged from Rs. 20 to Rs. 50 per member per month, making the total contribution to be in the range of Rs. 200 to Rs. 500 per month. The general awareness level of SHG members about their own group functioning was found to be substantially high. The monthly income through SHG activities varied from Rs. 500 to Rs. 1400 per month, with the average income being almost Rs. 900 per month. The SHG group meetings were held monthly with almost all members attending the meeting. The decisions were usually made in a transparent manner by consensus of the members of the group. Social status of women gets a substantial boost by joining SHG.

■ **KEY WORDS** : Self-help group, Below poverty line, Empowerment

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The SHGs in India have come a long way, since their inception in 1992. At present, SHG is widely used as an instrument to empower women socially and economically. Economic independence facilitates increase in women's income and translates more directly into family wellbeing. Therefore, enhancing income earning opportunities through the formation of SHGs is a viable pathway for empowerment of women. Enhancing income earning opportunities through the formation of SHGs is a viable pathway for empowerment of women in Sattur Taluk village of Virudhunagar district (Dhavamani, 2010).

One of the powerful approaches to woman empowerment is the formation of self-help groups (SHGs) especially among

women. This strategy had fetched noticeable results not only in India and Bangladesh but World over. During the past few years in several parts of the country, the rural poor especially woman are being organized into self-help groups in large numbers (NABARD report 2011) going by the average group size of 12 -15 members most of the SHG members are from regions of high poverty, low levels of agricultural surplus, scanty resources and underdeveloped infrastructure. As of 31st March 2011, a total of 47, 86,763 SHGs have availed loans from one or more of the commercial, regional and cooperative banks. Peer pressure plays an important role in SHG mechanism which ensures timely recovery of outstanding loan. As on 31.03.2011 over 95 per cent SHG loan accounts are regular.