

RESEARCH ARTICLE :

Agricultural reforms through women self help groups - a case study in Kolhapur district

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SUMMARY : 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 through 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. Micro finance programme has a significant role to play in Indian economy for boosting micro entrepreneurial activities for creating productive assets coupled with employment generation. The present research paper is an attempt to probe into the research questions such as, what is the participation level of married women in SHG activities? Does the SHG association of the members contribute to the Socio-economic Development? The researcher selected a sample of 120 women group members on the basis of simple random sampling. The major conclusion of the study is that women groups are successful in conducting group activities and they were found satisfied with their socio economic empowerment.

KEY WORDS :

Reforms, Women, Self help group

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BACKGROUND AND OBJECTIVES

In India, usually self-help groups are women-oriented and most of their activities are concentrated towards savings and credit activities *i.e.*, financial resource management. Apart from other activities focusing on women's empowerment, health and educational attainment etc. There is a common perception in development literature that increased participation of women in savings and credit activities or economic attainment will empower women. Thus, Self Help Groups

are seen as an important tool for empowering women. There is also the perception that economic attainment will empower women's status in family and in the community, giving them more power to participate in decision making process. The structure of the SHG is meant to provide mutual support to the participants by assisting one another in saving money, opening up co-operative banking accounts that help women and other people to build credit with a lending institution. The SHG also functions to support members

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through maintaining consistent contact among group members to aid the individuals, savings goals to help support the creation of these micro-enterprises. Often the SHG helps in the conception of these businesses and even the implementation of these enterprises upon receipt of micro-loan. The movement of Self-help Group (SHG) as the most effective tool for financial inclusion, was started by NABARD in 1984 initially with 500 groups. This has evolved into a national movement with the proactive role of the state governments gaining recognition from all the major stakeholders.

Objectives of the study :

The main objectives of the study are as under:

- To understand the socio-economic status group members.
- To explain the impact of self-help group activities on members
- To examine the specific problems faced by the members with regard to savings, credit and marketing.

RESOURCES AND METHODS

The present study is exploratory in nature. The study was based on both Primary and Secondary data. Primary data were collected with the help of a questionnaire coupled with partly interviews of the respondents from Karveer block of Kolhapur district. Secondary data relating to the different aspects of Self-Help-Groups were

collected from the official records of DRDA, published reports, books, articles in journals, newspaper clippings and district gazetteers. The collected data were tabulated and analyzed with the tools such as, simple percentage, averages etc.

As per DRDA office records, there were 1200 Women SHGs working in Karveer Block of Kolhapur district as on 31st March 2016, for the purpose of the study. 120 groups have been selected on Simple Random basis, *i.e.*, 10% of the total Self Help 1200 Women Groups in Karveer Block of Kolhapur district of Maharashtra state.

OBSERVATIONS AND ANALYSIS

One member from each sample SHG totaling 120 are selected deliberately. The study attempts to review the resource management of SHG operating in Karveer, their functioning, working, contribution, development and improvement in one-self and group. The present study is based on primary data.

It reveals the distribution of women respondents as per their age, in the age group of 20 years to 56 years and above. 05 respondents (4.17%) of the total were in the age group of 20 years. The (37.50%) respondents of the total were in the age group of 26 years to 35 years. (29.17%) were in the age group of 36 years to 45 years. The 46-55 age persons was 25 respondent and only 10 of them (8.33%) was in the age group of 56 years and above.

Table 1: Age wise distribution of group members source

Sr. No.	Age (Year)	No. of respondents	Percentage
1.	20-25	05	4.17
2.	26-35	45	37.5
3.	36-45	35	29.17
4.	46-55	25	20.83
5.	56 @above	10	8.33
6.	Total	120	100

Table 2 : Education wise distribution of women of SHG

Sr. No	Education	No. of respondent	Percentage
1.	Illiterate	03	2.5
2.	5 to 10	46	38.33
3.	12 th	54	45.17
4.	Graduate	14	11.67
5.	Post Graduation	03	2.5
6.	Total	120	100

Out of 120 Women respondents, 03 respondents (2.50%) were illiterate. 46 respondents (38.33%) of the total 46 lies in the range of 5th std to 10th std. 54 of them (45.17%) of the total was HSC passed. 14 of them (11.67%) were Graduate and only 3 Women respondents (2.50%) was Post-Graduate.

The family depends and serves upon the Main Livelihood/Occupation of the Family. Such an analysis has been made and the Women respondents were distributed in Table No. 3 as per their Main Family Occupation. Agriculture being the major source of occupation, 66 respondents (55%) of the total depends upon Agriculture. 12 respondents (10%) works as Labour. 15 respondents (12.50%) earned through their Own Business and 7 of them (5.83%) earned through Government Sector Jobs.

The total Income of the Family from various sources such as main family occupation, secondary family occupation, etc. is also one of the criteria for analysis. Out of 120 Women respondents, 12 respondents (10%) have a total Family Income up to Rs. 25,000. Maximum respondents *i.e.*, 37 respondents (35%) has a Family Income in the range of Rs. 50001to Rs. 75,000. 15

respondents (14.17%) of the total has an Annual Income in the Income range of Rs. 75,001 to Rs. 100000. 26 of them (21.67%) has an Annual Income in the range of Rs. 25001 to Rs. 50000. Socio economic impact of Women self help group have been proving their significance in entrepreneurship development, marketing and active participation in social welfare campaigns, fighting against alcoholism, child marriages, dowry and superstitions. Savings is the principal activity of self help group.

Thus, depending upon the savings contributed per month the total number of groups can be distributed as per Table 4. The savings of the selected respondents ranges from less than Rs. 1000 to Rs. 4001 or above. From the data provided in the above table, it is shown that, the contribution of 32 groups (26.67%) is up to Rs. 1000. The contribution for 65 groups (55.17%) lies in the range of Rs. 1001 to Rs. 2000. For 19 groups (9.17%), the savings contribution lies in the range of Rs. 2001to Rs. 3000. 7 groups (5.83%) contributes the savings of Rs.3001 to Rs. 4000 per month, while 5 groups (4.17%) contributes Rs. 4001 and above per month.

Table 5 As per this distribution, about 9 respondents (7.50%) utilized the internal loan for Business purpose.

Table 3: Distribution of the respondents as per main family occupation

Sr. No	Occupation	Respondents	Per cent
1.	Agricultural	66	55
2.	Labour	12	10
3.	Business	15	12.5
4.	Service	07	5.83
5.	Total	120	100

Table 4 : Distribution of the respondents as per their family

Sr. No.	Income	Respondents	Per cent
1.	25000	12	10.00
2.	25001 to 50000	26	21.67
3.	50001 to 75000	37	35
4.	75001 to 100000	17	19.17
5.	100000 and above	15	14.17

Table 5 : Distribution of the respondent groups as per savings contributed per month

Sr. No.	Amount saving	Respondents	Per cent
1.	Less 1000	32	26.67
2.	1001 to 2000	65	54.17
3.	2001 to 3000	19	9.17
4.	3001 to 4000	7	5.83
5.	4001 and above	5	4.17
	Total	120	100

12 respondents (10%) utilized it to gain Employment or for Self Employment purpose. 64 of them (53.33%) used the internal loan for the Agricultural requirements, like- for purchasing seeds, fertilizers, or any agricultural equipment, etc. About 4 respondents (3.33%) utilized the internal loan for Educational purpose, such as school/ collage fees of their children. 10 of them (8.69%) utilized it for Hospital requirements and for Marriage purpose each. 6 respondents (5%) celebrated various Festivals and functions from the internal loan provided to them. Maximum of them *i.e.*, about 44 respondents (38.26%) utilized the loan in order to fulfill their Daily needs, and 2 respondents (1.67 %) had not yet applied for the loan facility

Increased Income 98 (81.67%), 22 (18.33%) 2
Increased Savings 96 (80%) 24 (20%) 3
Fulfilled Loan Needs 26 (21.67%) 94 (78.33%) 4
Employment 35

(29.17%) 85 (70.83%) 5

Freedom from Money Lenders 12 (10%) 108 (90%)
6 Increased Participation in Economic & Social Activities
78 (67.83%) 37 (32.17%) 7 Responsible Citizenship 70
(60.87%) 45 (39.13%) 8 Tendency to respond to Social
Change 25 (20.83%) 95 (79.17%) 9 Developed Co-
operative Tendency 85 (70.83 %) 35 (39.17%) 10 Gain
Knowledge of New Technologies 86 (71.67%) 46
(28.33%) 11 Helped for Personality Development 35
(29.17%) 85 (70.83%) 12 Influenced Standard of Living
72 (60%) 48 (40%) 13 Improved Health 88 (73.33%) 32
(26.67%) 15 Increased Confidence 100 (83.33%) 20
(16.67%)

It reveals the distribution of respondents as per the benefits received by them for being a member of SHG. Various criteria were considered for this analysis. Out of 120 Women respondents, 99 respondents (82%) were

Table 6: Distribution of the respondents as per utilization of internal loan

Sr. No.	Use of loan	Respondents	Per cent
1.	Business	9	7.50
2.	Self employment	12	10.00
3.	Agriculture	64	53.33
4.	Education	23	19.17
5.	Health	4	3.33
6.	Marriage	6	5.00
7.	Family	2	1.67
8.	Diff. purpose	4	3.33
9.	No res.	2	1.67

Table 7 : Responses regarding the benefits received by the members

Sr. No.	Benefits	Respondents		Per cent	
		YES	NO	Per cent	Per cent
1.	Increase income	98	22	81.67	18.33
2.	Increase saving	96	24	80.00	20
2.	Fulfilment of loan	26	94	21.67	78.33
4.	Employments	35	85	29.17	70.83
5.	Money lender	12	108	10	90
6.	Economic and social participation	85	35	70.83	(39.17)
7.	responsibility	78	42	65	35.00
8.	Social change	25	95	20.83	79.17
9.	Cooperative tendency		85		70.83
10.	Gain new TECL	86	34	71.67	28.33
11.	Upgrade knowledge	85	35	70.83	29.17
12.	personality	35	85	29.17	70.83
13.	Improve leaving	72	48	60.00	40.00
14.	Improve health	88	32	73.33	26.67
15.	Improve confidence	100	20	83.33	16.67

economically stable due to Increased Income and Savings each, while 22 of each (21.677%) were not. Loan need of 26 respondents (22%) has been fulfilled due to the membership of SHG, while 94 of them (78.33 %) still have to borrow loan. In case of Employment 35 respondents (29.17 %) was employed, while 85 (70.83%) was not employed through SHG. Out of the total respondents, 12 of them (10%) still has to borrow loan from Money Lender. Due to SHG, it was observed that there was an increased participation of about 78 respondents (67.83%) in various Economic and Social Activities, but 37 of them (32.17%) were passive in regard of such activities. 70 respondents (60.87%) realized their Responsibility as a Citizen, but 45 respondents (39.13%) was unaware of this concept. 25 respondents (20.83%) has developed their tendency to respond to various Social changes due to SHG, while 95 respondents (79.17%) still could not respond to such changes. SHG has helped 85 respondents (70.83%) to develop their Co-operative tendency, while 35 (39.17%) are still lacking this tendency

The positive changes among group members leading to their socio economic empowerment. However, there is need of employment long term policy measures to empower activities need to be addressed in order to strengthen women empowerment process through micro financing. SHG influenced the Standard of Living of about 72 Women respondents (60.00%), while 48 respondents (40%) Standard of Living was uninfluenced. 88 respondents (73.33%) were benefited as Improved Health Facilities due to SHG, but 32 respondents (26.67%) were not. 100 respondents (83.33%) claim that they have developed their Confidence due to membership of SHG, while 20 of them (16.20%) do not feel so.

The women of SHG have to face many problems

being a member of SHG which are tabulated in Table No.7. Out of the total, 60 respondents (50%) had lack of family support. 45 (37.50%) were facing gender inequality problems, rather male dominant society, where the savings and bank loans are utilized all by men and the women are unable to invest it in business sector. 76 (63.33%) were in problem while dealing with marketing of their products, like- no advertisement of the products, fails to realize the importance of branding and packaging, low response of women for business on large scale, etc. 25 respondents (20.83%) faced delay in the thrift contribution problems. 12 (10%) had conflict among the group members, thus, ultimately leading to the dissolution of the group. Lack of help and support from higher authorities lead to dissolution of about 36 respondent groups (30%). Illiteracy was one of the major problems faced by about 86 respondents (72%). 41 (34.17%) responded irregular group meetings, due to which the group members are unaware of the various group activities. 79 (65.83%) has not received any training facilities, which became hurdle in their work. 65 (54.17%) faced high interest rate on bank loan and 32 (26.67%) responded that there is lack of motivation for the business.

In order to speed up the SHG-Savings, credit linkage movement, the NGOs, the banks and the government should encourage the rural and urban poor to join self-help groups for their socio-economic development. There should be a positive role of NGO and strict regulation about administration of SHGs. Better co-ordination is required from the voluntary agencies and the government departments for its better performance.

Conclusion :

Women Self-help Groups are usually informal

Table 8 : Problem faced by group members

Sr. No.	Problems	Respondents	Per cent
1.	Lack of family support	60	50
2.	Gender inequality	45	37.5
3.	Marketing of products	76	63.33
4.	Delay in thrift contribution	25	20.83
5.	Conflict among the members	12	10.00
6.	Lack of support from higher authorities	36	30.00
7.	Illiteracy	86	71.67
8.	Irregular group meetings	41	34.17
9.	Inadequate training facilities	79	65.83
10.	High interest rate on bank loan	65	54.17
11.	Lack of motivation for business	32	26.67

association of women who come together to find ways to improve their life situation. Self-help Group provides it's members with opportunities to save and borrow and it can act as a conduit for formal banking services to reach their members. Women SHGs contribute to solving the problem of inadequate housing and urban services as an integral part of poverty alleviation programmes. SHGs are mostly focused from financial aspects rather social one, this trend is more in the SHGs promoted under government programmed. The SHGs have a major impact on improving the standard of living of millions of poor people as well as on promoting economic development. Thus, SHG has become one of the most effective interventions for economic empowerment of

the women. The role of women in the development of nation is very important now-a-days. SHG helps the women in uplifting their living conditions and also encompass the social, economic, educational level to improve their empowerment level.

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