



**A Study the Role of SHGs in Socio-Economic Development of
Women: With Special Reference to Panvel Taluka,
District:Raigad, Maharashtra**

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“There is no chance for the welfare of the world unless the condition of women is improved. It is not possible for a bird to fly on one wing”- Swami Vivekanand. SHGs are important part of microfinance. The SHG is not only an effective tool to fight against poverty, but also a means of promoting the empowerment of the most marginalized sections of the society, especially women. It is noticed that, the Government, NABARD, different Banks, NGOs, DRDA, and Panchayat Samities of Panvel Taluka has plays significant role in the growth and development of SHGs in Panvel Taluka. Today the development of SHGs movement in Panvel Taluka is found in the full strength, but if we think village-wise development, there is an imbalance in growth and development of SHGs in Panvel Taluka. After minute survey it is observed that, SHG movement played significant role in empowerment of women. The present research study is related to the Panvel Taluka, district-Raigad, Maharashtra

**Keywords: SHGs, Women Empowerment, Socio-EconomicsDevelopment,
Panvel Taluka**

I. INTRODUCTION

Poverty continues to be a major problem remaining a hurdle in the process of growth and development in developing and under developing countries. Among the human resources, small farmers, marginal farmers, landless agricultural labours, non-farm casual workers as well as women and children by and large constitute the majority of the poor. Out of 1.3 billion poor in the world, 900 million are poor women. Actually women and men are equally important for the growth and development of individual part of economic development and social status. According to Swami Vivekanand, “There is no chance for the welfare of the world unless the condition of women is improved. It is not possible for a bird to fly on one wing”. The purpose of economic development is to improve life-style of people, to annihilate poverty, to render business with respect; it should always start with women

because more than others women have become victims of poverty, unemployment, social and economical disparity.

1. CONCEPT OF SELF-HELP GROUP:

SHGs are important part of microfinance. The SHG is not only an effective tool to fight against poverty, but also a means of promoting the empowerment of the most marginalized sections of the society, especially women. As Self-Help Group is a voluntary association of homogeneous set of people either working together or living in the neighborhood engaged in similar activity working with or without registration for the common good of the members. The SHGs is an effective medium for promoting the habit of saving among women.

II. PROFILE OF PANVEL TALUKA

The present research study is related to the Panvel Taluka, so that it is essential to give social, economical, political, cultural and geographical information of Panvel Taluka. The project deals with the detailed study of Panvel Taluka. Panvel is a huge and most popular city in Raigad district. There are 177 villages in Panvel Taluka. The villages of Panvel Taluka come under the purview of Raigad Zilha Parishad. Panvel (also known as Panwell by the British) is about 300 years old, developed around trade routes both land and sea, during the Mughal rule and hence after by the Marathas, British. Once upon a time Panvel was famous for its rice market.

III. OBJECTIVES OF THE STUDY

1. To study the management of Self-Help Groups.
2. To know economic transaction of Self-Help Groups.
3. To study the economic and social condition of women in Self-Help Groups.
4. To study the impact of Self-Help Groups on income, employment, saving and living standard of women.
5. To study the problems of Self-Help Groups and suggest remedies for difficulties.

HYPOTHESIS:

Self-Help Groups are in a developing stage in Panvel Taluka.

1. Self-Help Groups have positive impact on employment, income saving and living standard of women who have been participated.
2. Self-Help Groups have played vital role in the women empowerment.

IV. RESEARCH METHODOLOGY

There are 177 villages in Panvel Taluka. Out of total villages I have selected 30% villages there SHGs have been established with the help of Sequential Random Sampling Method. The figures of selected villages are 53, for the study we have selected 2 SHGs in each village with the based on Stratified Random Sampling Method.

SCOPE AND REFERENCE PERIOD OF THE STUDY:

This study is restricted to the Panvel Taluka only. The duration for the present research is considered i.e. of three years 2015-16 to 2017-18 for fieldwork, whereas for secondary data collection, the reference period is of 5 years i.e. 2013-14 to 2017-18.

METHODS OF DATA COLLECTION:

For the data collection, mainly two methods are used. They are as follows,

Primary Data: At primary level data is collected through interviews, questionnaire, and discussion with members and chairman of Self-Help Groups in Panvel Taluka as well as discussion with officers of banks, panchayat samities, and NABARD.

Secondary Data:Secondary data is collected from reference books, special journals, reports, M.Phil., PhD thesis related to this topic and internet websites etc.

METHODS OF DATA ANALYSIS:

The data is analyzed through the various statistical tools like as percentage, mean, mode, median, index number and functional analysis etc.

HISTORICAL BACKGROUND OF SHGs IN PANVEL TALUKA:

If we observe to historical background of SHGs movement in Panvel Taluka, we will found that, in Panvel Taluka SHGs movement has start under the SJSY in 1999. The graph of development of this movement was not that impressive at the beginning but later till today its shows impressive progress. Panchayat samitis, Banks and NGOs play vital role in the development of SHGs movement in Panvel Taluka.

V. GENERAL PROGRESS OF SHGs IN RAIGAD DISTRICT FOR 2002-03 TO 2012-13

In the year 1999 SHGs movements begin in the Raigad district. The graph of development of SHGs movement was not that impressive at the beginning, but later till today its shows impressive improvement in Raigad district. We can show the above explanation with the help of table.

Table:1 General Progress of SHGs in Raigad District

Year	Total No. of SHGs	Out of Total SHGs BPL	Out of Total SHGs APL	Total Members of SHGs	Male	Female
2002-03	273 (100)	273 (100)	-	3549 (100)	130 (3.66)	3419 (96.33)
2003-04	518 (100)	387 (74.71)	131 (25.67)	6216 (100)	218 (3.50)	5998 (96.49)
2004-05	310 (100)	263 (84.83)	47 (15.16)	3113 (100)	215 (6.90)	2898 (93.09)
2005-06	433 (100)	240 (55.42)	193 (44.57)	6062 (100)	308 (5.08)	5754 (94.91)
2006-07	521 (100)	342 (65.64)	179 (34.36)	6773 (100)	297 (4.38)	6476 (95.62)
2007-08	2068 (100)	1448 (70.02)	620 (29.98)	28953 (100)	612 (2.11)	28341 (97.879)
2008-09	2406 (100)	1368 (56.85)	1038 (43.14)	31278 (100)	800 (2.55)	30478 (97.44)
2009-10	1765 (100)	900 (50.99)	865 (49.01)	24710 (100)	819 (3.31)	23891 (96.69)
2010-11	3595 (100)	1724 (47.96)	1871 (52.04)	43140 (100)	1745 (4.04)	41395 (95.95)
2011-12	4067 (100)	2162 (53.16)	1905 (46.84)	56938 (100)	3045 (5.34)	53893 (94.65)
2012-13	2312 (100)	1066 (46.11)	1246 (53.89)	30056 (100)	2100 (6.98)	27956 (93.01)
Total	18270 (100)	10173 (55.68)	8097 (44.32)	240788 (100)	10289 (4.27)	230499 (95.73)

Source: a) DRDA office Alibag, RDCC Bank, Alibag, MAVIM Panvel.

* Figure in the bracket shows the percentage of total.

GENERAL INFORMATION OF SHGs IN PANVEL TALUKA:

Women empowerment is the main objective of SHG movement. To study the socio-economical development of SHGs women in Panvel Taluka, the general information of participated members and leaders of SHGs, the before joining and after joining status of members of SHGs is main object of this research work, to be studied.

2. EDUCATIONAL STATUS OF SHGs MEMBERS IN PANVEL TALUKA:

Education is the main factor of development. Education is important component to be discussed related to SHGs, because if the members of SHGs are literate it will help to the development of SHGs. It will take time for the illiterate members of SHGs to understand the concepts of SHGs as well as the illiterate women are crestfallen for their empowerment. The good education status of SHGs will help for the better administration. Table 2 indicates that, the educational status of SHGs members of Panvel Taluka.

Table:2 Educational Status of SHGs Members in Panvel Taluka

Sr. No.	Taluka	Educational Status			Total
		Illiterate	Literate	Degree holder	
1	Panvel	39 (36.79)	61 (57.54)	06 (5.66)	106 (100)

Source: Field work

3. AGE-WISE CLASSIFICATION OF MEMBERS OF SHGs IN PANVEL TALUKA:

Generally 18 years old male or female member can join SHGs. The women of all age category should be able to join SHGs is the main intention of SHGs. The young members have logging to develop themselves with the development of SHGs. Nevertheless it is not mandatory to register only young person as a member of SHGs, because 50 years old women can also become a member of SHGs.

Table 3 showse the age-wise structure of SHGs members in Panvel Taluka

Table: 3Age-wise Classification of SHGs Members in Panvel Taluka

Sr. No	Taluka	Age category				Total
		18-25	25-35	35-50	Above 50	
1	Panvel	25 (24.28)	42 (40.00)	28 (25.71)	11 (10.00)	106 (100)

Source: Field work

MARITAL STATUS OF SHGs MEMBERS:

Women empowerment is the foundation of SHGs movement. To empower married, widow, and divorced women of the society, SHGs included them from all social category. Today, SHGs help widows and divorced women who are economically backward. With the help of SHGs, several women have been benefited by microfinance at the time of domestic or formally problems. In Table 4the information regarding marital status of members of Panvel Taluka SHGs is given.

Table:4 Marital States of SHG Members in Selected Talukas in Raigad District

Sr. No	Taluka	Marital states				Total
		Unmarried	Married	Divorce	Widow	
1	Panvel	-	99 (92.86)	001 (1.43)	06 (5.71)	106 (100)

Source: Field work

* Figure in the bracket shows the percentage of marital States of SHG members

4. INFORMATION ABOUT CASTE WISE PARTICIPATION OF SHGs MEMBERS:

The main objective of SHGs movement is developing the status of women from all social categories. Today in India all caste and religions women are being participated to develop their socio-economical status. After the study of SHGs in Panvel Taluka the report of the participated women in SHGs from all social status is described below in table 5

Table:5 Information about Cast-wise Participation of SHGs Members in Panvel Taluka

Sr. No.	Taluka	Cast-wise Participation						Total
		Open	OBC	SC	ST	NT	Other	
	Panvel	18 (17.14)	71 (67.14)	12 (11.43)	02 (01.43)	-	03 (02.86)	106 (100)

Source: Field Work

OCUPATIONAL STUCTURE OF SHGs MEMBERS IN PANVEL TALUKA:

Agriculture is the main occupation of Panvel Taluka. The statistic shows that, women working in secondary and tertiary sector are there very less but after joining SHGs many women are running small business now a days. We can show the occupational structure of members of SHGs in Panvel Taluka with the help of table 6

Table:6 Information about Occupation of Members of SHGs in Panvel Taluka

Sr. No.	Taluka	Occupation			Total
		House work	Service	Business	

1	Panvel	71 (67.14)	15 (14.28)	20 (18.57)	106 (100)
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Source: Field work

5. INFORMATION ABOUT GENDER CLASSIFICATION OF SHGs IN PANVEL TALUKA:

Usually SHGs knows in each status mostly women members are participated. However, now a day's male SHGs are also created, even male and female working together in SHGs. Table7 stated the gender classification of SHGs members in Panvel Taluka.

Table:7 Gender Classification of SHGs Members in Panvel Taluka

Sr. No.	Taluka	Male	%	Female	%	Total
2	Panvel	11	10	90	95	106

Source: Field work

NATURE OF SAVING OF SHGs PANVEL TALUKA:

Each member of the group is save their amount monthly or after fifteen day. Through this saving, loans are provided to the group members in SHGs. There is no obligation for how much rupees should be saved by the members. According to their social economic status of members, the fix amount is decided by group members. For saving purpose, such amount in credited in bank.Panvel Taluka SHGs having savings in different Nationalize Banks, Commercial Banks and Co-operative Banks. Till end of March 2012, SHGs of Panvel Taluka saved total 1092.19 lakh rupees amount in Co-operative Banks.

Table:8 Nature of Saving of SHGs

Sr. No.	Taluka	Nature of savings								Total
		Weekly	%	Twice in month	%	Mon thly	%	Yea rly	%	
2	Panvel	00	00	11	21.43	42	78.57	00	00	53

Source; Field work

Table:9 Information about Monthly/Twice in Monthly Savings of Members of SHGs in Panvel Taluka

Sr. No.	Taluka	Monthly Savings			Total
		Rs. 25-50	Rs. 51-100	Rs. 101-200	
1	Panvel	00	45 (85.71)	08 (14.29)	53 (100)

Source: Field work

THE NATURE OF LOAN PROVIDED TO MEMBERS BY GROUPS:

Several times group members took loans from groups; there is no need to give the mortgage of anything for taking loans from SHGs. The loan from SHGs has less it may be 3% or 4%. The information of the nature of loan taken by SHGs members in selected taluka of Panvel Taluka has given in the table 10

Table:10 The Nature of Loan of Members by SHGs

Sr. No.	Taluka	Range of loan amount and number of members					Total
		Rs 500-2000	Rs 2000-4000	Rs 4000-8000	Rs Above 8000	No take Loan	
2	Panvel	18 (17.14)	23 (21.43)	09 (8.57)	03 (2.86)	63 (50.00)	106 (100)

Source: Field work

GROWTH IN WORKING POPULATION:

Unemployment is basic obstacle in the development of India. Especially women are suffering from the problem of unemployment because they are undated unskilled and even patriarchal social not allowed them to work in public sectors. Through the SHGs movement women run their own business and even sometimes they get works in different factories also. In Panvel Taluka women also actively participated in production activity in business. The details of women employment of SHGs members' family in selected talukas are stated in table 11.

Table:11 Growth of Working Population

Sr. No	Taluka	Working population before joining SHGs	Working population after joining SHGs	Growth (base 100)	Net Growth in %
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1	Panvel	121 (70family)	150 (70family)	123.75	23.75
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Source; Field work

* Figure in the bracket shows the number of SHG members' family.

INFORMATION ABOUT GROWTH THE PURCHASING POWER OF BPL SHGs MEMBERS:

Many people are suffering from the poverty; even they didn't fulfill their daily needs, because of lack of income. Especially such problems are found in rural India, but now situation is changing. The SHGs supports to the poor people for fulfilling their daily needs. The purchasing power of member is also increased. Members can manage their economic problems on their own level because of SHG movement.

Table 12 illustrates how the SHGs members' purchasing power is increased in Panvel Taluka

Table:12 Growth of Purchasing Power of SHGs Member

(In Rupees)

Sr. No.	Taluka	Details	Purchasing power				Growth (base100)	Growth in %
			Before joining SHGs	%	After joining SHGs	%		
1	Panvel	Food	18,30,000	67.55	18,67,000	64.76	102.02	02.02
		Cloth	2,62,000	9.67	2,75,000	9.54	104.96	04.96
		Illness	97,000	3.58	1,29,000	4.47	132.99	32.99
		Festivals	3,20,000	11.81	3,49,000	12.10	109.06	09.06
		Entertainment	2,00,000	7.38	2,63,000	9.12	131.5	31.5
Total			27,09,000	100%	28,83,000	100%	106.42	06.42

Source: Field Work

V. CONCLUSION

According to all information of SHGs in Panvel Taluka understand that, the status of SHGs in Panvel Taluka is in developing stage, because the graph of development of SHGs movement was not that impressive at the beginning, but later till today its shows impressive improvement in Panvel Taluka. It is noticed that, the Government, NABARD, different Banks, NGOs, DRDA, and Panchayat Samities of Panvel Taluka has plays significant role in the growth and development of SHGs in Panvel Taluka. Today the development of SHGs movement in Panvel Taluka is found in the full strength, but if we think villagea-wis development, there is an imbalance in growth and development of SHGs in Panvel Taluka. After minute survey it is observed that, SHG movement played significant role in empowerment of women.

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