

"Empowerment of Women through Savings Groups - Opportunities and Challenges"

(Special Reference: Jalgaon District)

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Abstract (summary):

India is considered to be the oldest civilized country in the world, and the status of Indian women has generally remained secondary in the history of Indian culture. In the pre-independence period, women's issues were also very serious. But later on, the social reformers made the women's liberation movement an attempt to get the woman out of the traditional danger. Although in recent times the law has equated women with men, in reality the status quo is quite different. Although these women who have the circumstances often have the power to solve their own questions, they have to rely on others for lack of confidence or opportunity; it is equally true that women have no idea of their own abilities. So they fall prey to social norms, it is a fact. That is why they are constantly being treated as secondary in society and in the family. But now the government has taken an important step in terms of women empowerment by implementing a first, second & third women policy in 1994, 2001 and 2014. The policy covers several important aspects of women's empowerment, with priority being given to the savings group. As a result, women now have the opportunity to prove themselves and their platform.

In India, various banks, small financial institutions, micro finance companies have been working with the central government, the state government, at various levels to promote and promote the women's self-help group. Therefore, there is potential for women to get employment opportunities. In a house that is so familiar with chool and child, women are now waiting for the men to shoulder their shoulders. Not only in the city but also women in the rural areas are doing various types of business through their livelihood. The Self Help Group has been a powerful step in the upliftment of women in India. As a result, the Self Help Group, an effective movement in the fight against poverty alleviation, is becoming very popular for the empowerment of women in rural and urban areas.

Key words: Savings Groups, Opportunities, Women Empowerment, Financial Empowerment, Rural Communities, Jalgaon.

Introduction:

If one looks at the leaves of the history of Indian civilization, it is clear that in the Eastern period, the woman was equal to the man, in the Middle Ages she became a symbol of lust and irony, and in the Northern period, the woman was trapped in slavery. When one considers the position of women in today's society, one thing is sure that in the patriarchal family system where women have all the rights of the household, women are considered either male or female, or they are confined to the golden cage of divinity. It is a fact that we as humans have never seen a woman. In the three chambers of the father, the husband and the boy in the young, the women were confined and the situation changed as time went on.

Considering the issue of "women's empowerment", that is, the development of the country, progressive Maharashtra took important steps towards empowering women by implementing a separate women's policy, but not only welfare programs for women and empowerment of women, it also requires active participation of women in the decision making process. In view of this and considering the changes over time, the government announced the third women policy in 2014. Both of these policies focus primarily on violence against women, violence, women's laws, improving their financial status, and the development of self-help groups.

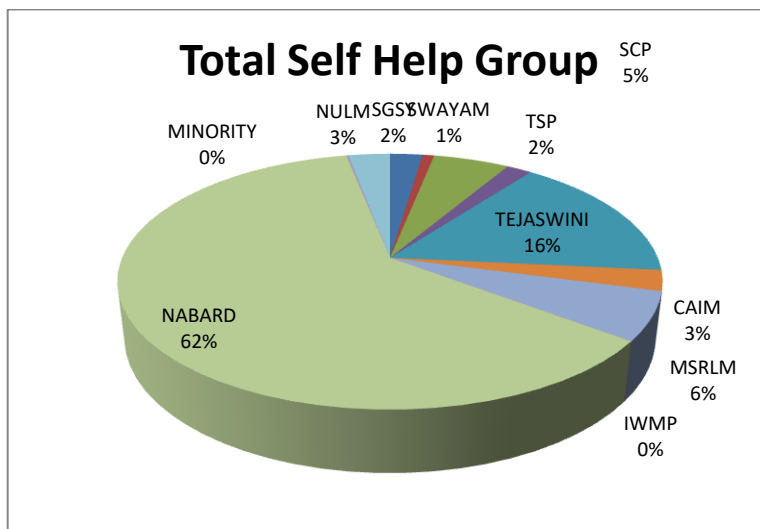
Women play an important role in the development of family, society, region and country. Women need to be socially and economically strong and capable of their interests. It is important to bring about change in this situation, in order to do something for it, the first experiment of saving group in the world was initiated by Dr. Mohammad Yunus in the country of Bengal in the 1970 and the experiment was successful. Therefore, he was considered the father of the Self Help Group concept. Dr. Yunus has handed over the savings group to the people in Bangladesh to end poverty and make families self-reliant. It was on this backdrop that the Mysore Resettlement and Development Agency, the first group of savings groups in India, started. NABARD also started experimenting in rural areas by modeling savings groups. The function of this saving group of Ilaben Bhatt is important. In addition, the Swarnjayanti Gram Swarajgar Yojana, which was jointly organized by the Central Government, was implemented for the upliftment of women in the year 1999 and now the scheme has been converted into National Rural Livelihoods Mission (NRLM). This campaign is sponsored by 75% Central Government and 25% by the State Government. Also, women are getting opportunities for employment through various banks, small financial institutions, micro finance companies.

The women's self-help group has achieved a very important position in social and economic development. A savings group is not a scheme but a concept created for the advancement of women. Self-help groups or self-help groups are the same questions, common attitudes, women or men with similar opinions who come together and contribute to their overall development through regular savings.

Inspire and promote the Self Help Group of the State Rural Livelihood Mission (MSRLM), NABARD, MAVIM, NGOs, Banks (BANK), various micro finance, various companies for the empowerment and advancement of women in Maharashtra. There are various levels of giving. Under the various schemes in Maharashtra, the work of SHGs is well underway and their statistics are as follows.

Information on Self Help Group under various schemes in Maharashtra

Sr. No.	Self Help Group under various schemes	Total SHG
1	SGSY	4785
2	SWAYAM	1712
3	SCP	11173
4	TSP	3716
5	TEJASWINI	33589
6	CAIM	5390
7	MSRLM	12620
8	IWMP	53
9	NABARD	127596
10	MINORITY	314
11	NULM	6095



Reference: 1) www.mavimindia.org
 2) www.nabard.org

Observing the above information, it appears that the work of Savings Group through MAVIM, NABARD, and MSRLM is underway. Other work is in progress.

In Maharashtra too, the work of saving group is going on in various districts. Savings groups are also operating in Jalgaon district. Jalgaon is a district in Maharashtra. Jalgaon District is located in the northwestern region of the state of Maharashtra. The population of Jalgaon district is 4,229,917. The total number of talukas is 15 and the number of villages is 1,513. Marathi is the vernacular language, and the use of Ahirani language is more commonly spoken in Hindi and English in small quantities. Jalgaon district has the highest number of middle class families and the rural population has the highest number of poor families.

In Jalgaon district, the work of a savings group is started through MSRLM, DRDA, NABARD, MAVIM, Municipal Corporation Jalgaon, Janata Bank, People's Bank, various national banks, small financial institutions, various micro finance companies. The above institutes work to create savings groups, finance employment, train and promote the industry. Under Jalgaon, work is underway for the upliftment of savings groups and women through various aforementioned, but is this ongoing work really promoting women and empowering women? Did the growth of the family's financial position and social status increase? Since it is a pleasure to know, Jalgaon has taken up the research topic "Women's empowerment through SHGs - Opportunities and Challenges" in Jalgaon district.

Review of Literature:

Wadkar Alka (2002)

In her article "Universal Women Development", a woman sacrifices herself for emotional attachment, family listening and social behavior. It would be sad to say that her efficiency, endurance, gentleness cannot prove her own existence. The lack of leadership qualities in women, inadequate decision making and social skills, socialization, are the major obstacles to women's empowerment.

Lohani Bina (2003)

In his book Government and Rural Woman in Economy, he asserted that Self Help Group, which has become a people's movement, has led to universal empowerment of women. Establishment of small business, saving habits, group continuity, confidence in the relationship, women's economic and social and consequent family development are seen in this regard.

Patil Angha (2007)

In the book "Support Group Women Support," the information about the movement of women's savings groups in rural communities has been given, according to them, that a woman who did not know the world beyond the four walls, cools and children and farming farms has given great relief and freedom. Since women are now implementing many social activities such as mochas, barbarism, tree planting for village water along with development themselves, it can be argued that the savings group is making financial, social, empowerment of women. Not only is it providing financial support to her family through women's savings group but she is also contributing to the economic development of the country.

Pawar Upendra (2008)

The self help group has shown an increase in the saving trend of women and their per capita income has also increased. Women have become aware of the future and have increased their confidence to a great extent, and women have also started to practice bank transactions and accounting. From the above considerations it can be said that in fact, self-help groups are showing empowerment of women.

Mrnali M. U (2007)

In the study article "Background and Movement of Self Help Group in India", women in the Self Help Group are working shoulder to shoulder with men. Due to group continuity, trust in the women, today women are doing various industries like small industries, canteens, kachdi allotment to Anganwadi centers, garbage collection by municipal corporation. These include businesses at the government level and some at the sub-government level. This shows that women too today are trying to equate the man with the world.

Markad Vaishali (2011)

Empowerment of Women by Self Help Group in Suvarna Jayanti Gram Rojgar Yojana In this context, women's savings groups established under the Suvarna Jayanti Gram Rojgar Yojana are resulting in economic empowerment of women. And it is clear that rural development is taking place and the pace of development of the country is accelerating.

Darade Ganesh (2010)

She concluded in her PhD dissertation that the savings group has increased the confidence of women. Their efforts are getting respect everywhere. The Self Help Group has helped to improve their financial situation. This has saved the family from debt financing.

Objective of the Research Paper:

- To study the changes in the economic, social development of women in rural areas due to implementation of SHGs.
- To reach the role of savings groups in contributing to the economic development of women.
- To study the contribution of women self help group in social development.

Hypothesis of the study:

- Due to various employment opportunities due to the savings group, women have gained financial and social autonomy.
- Savings for Women Empowerment has contributed to the development of women.
- Savings group has increased the contribution of women in rural development activities.

Universe and Sampling Frame:

For the research study presented, a simple random sample was selected as the sample for the women's self help group. There are 15 talukas in Jalgaon district and there are 4500 women self help groups in the talukas.

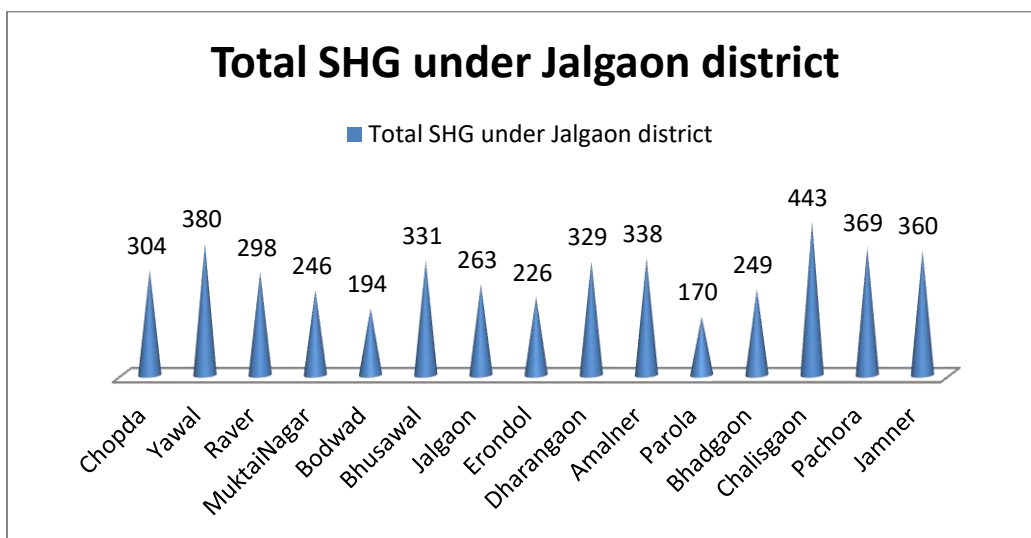
Information of Savings Groups under Jalgaon District

Sr. No.	Taluka	Total Self Help Group	Financial Annual Turnover
1	Chopda	304	591.50
2	Yawal	380	547.50
3	Raver	298	608.32
4	MuktaiNagar	246	359.25
5	Bodwad	194	382.00
6	Bhusawal	331	363.50
7	Jalgaon	263	528.10
8	Erondol	226	339.76

9	Dharangaon	329	377.90
10	Amalner	338	486.30
11	Parola	170	340.00
12	Bhadgaon	249	343.95
13	Chalisgaon	443	994.30
14	Pachora	369	534.42
15	Jamner	360	574.50
	Total	4500	7371.30

Reference: Project Director, District Rural Development Agencies, Jalgaon.

www.mahades.maharashtra.gov.in



There are 15 talukas in Jalgaon district, out of these 15 talukas, the total number of 8 talukas having the highest number of women self help groups is selected, as follows: 1) Chopda 2) Yawal 3) Bhusawal 4) Dhargaoon 5) Amalner 6) Chalisgaon 7) Pachora 8) Jamner. In each of these 8 talukas, 20 SHGs were taken as a simple random sample, Accordingly 160 women self help groups were selected, like every 2 member of this selected group 320 female members have been studied in representative form.



Research data collection (Techniques):

For this research, the researcher used the interview schedule in primary sources as well as government documents and secondary materials from secondary sources and various web sites on the Internet.

Analysis and Interpretation of Data:

Table showing the correlation between chance of self-help group and its impact on real life

Participation in the self-help group provided an opportunity		The impact of life on participation in self-help groups			Total
		Social status increased	Financial status improved	Have learned to organize.	
Participation in the self-help group provided an opportunity	Count	96	65	0	161
	Exp. count	48.3	71.9	40.8	161.0
	% of total	30.0%	20.3%	0.0%	50.3%
Participation in the self-help group did not provide opportunity	Count	0	78	29	107
	Exp. count	32.1	47.8	27.1	107.0
	% of total	0.0%	24.4%	9.1%	33.4%
Whether participation in the self-help group provides an opportunity or not is unclear.	Count	0	0	52	52
	Exp. count	15.6	23.2	13.2	52.0
	% of total	0.0%	0.0%	16.3%	16.3%
Total	Count	96	143	81	320
	Exp. count	96.0	143.0	81.0	320.0
	% of total	30.0%	44.7%	25.3%	100.0 %

The sub-specified table shows the situation given by the participation of the self-help group in the independent variable, in which the participation of the self-help group was given the opportunity; However, the participation of self-help groups in the dependent variable has given rise to social status, improved economic status, and learned to organize

The proportion of women who report that participation in the self-help group was an opportunity was 50.3%. The proportion of women who report that there is opportunity due to participation in the group has given rise to social status, which is 30.0%. The proportion of women who report that their financial situation has improved is 20.3%. So there is not a single commenter who says that he has learned to organize.

The proportion of women who report that participation in the self-help group was not provided is 33.4% percent. The percentage of women who report that participation in the self-help group

did not provide opportunity but improved their financial status, is 24.4%. The proportion of women who report that they have learned to organize even if they have not had the opportunity, is 9.1% percent.

It is not possible to say whether participation in the self-help group is an opportunity. The proportion of women who report this opinion is 16.3% percent. There is not a single female commenter who reports that it has improved social status and financial status, While participation in the self-help group does not say whether the opportunity is there or not, it is 16.3% of the women who report that they have learned to organize.

This suggests that the proportion of women who report that participation in the self-help group has given an opportunity is the highest (50.3%), indicating that most of the women have increased their financial status and income. That is, the extent to which self-help groups gain opportunities and increase economic income can have a positive impact on women's lives. Relationships between the self-help group and the financial position due to participation in the self-help group are positive.

Findings of the study Conclusion:

Traditional men are seen as reaching great heights through the culture of family, family bonds, child care, day-to-day activities, and women savings groups. Some are always a stool and a child, some are constantly worn out, some of you are confused as to why the business is on the path of development for the majority of women who are afraid of this problem. Notably, some of its products have gained international fame, while some have won state-level awards. This success story of the Women's Savings Group in the Chalisgaon area has raised eyebrows for many. Therefore, it shows that women's confidence is increasing.

Self help group of women in Jalgaon district has increased confidence. This was evident by the result. Also, due to various opportunities for women, they have turned to entrepreneurship. In the present district of Jalgaon, self help women are accessing the shop by creating a papad of Uliad Nagli. Jalgaon district is well known for its vegetable production and the crop is grown in large quantities. As a result, many groups have set up filling and bitter breads, thrift stalls and shops and are generating a lot of income. Also, the self help women group provides twelve months of different foods like buttermilk, pimple and salt. In the rural areas, women saving groups are leading in various industries such as buffaloes, cows, chickens, field fodder, grinder, Xerox machines, sewing work, dairy, farming and paper bags. Women participation in the Gram Sabhas has increased and they are participating in social activities. As a result, not only their personal development, they are also now helping to improve the financial condition of the village. Bad practices in society, superstitions, addiction liberation, rural hygiene, health, plantation etc. Many problems like this appear to be trying to solve and enlighten them. They are also fighting a successful fight against poverty, water and money laundering. Of course, it can be said that the self help group has widened the knowledge base of women. The increasing participation of women in local self-government organizations in Jalgaon district is one of the achievements of SHG. Women in savings groups in rural and urban areas have now become modern. Many groups use phone pay, Google Pay, rather than cash. Was used for financial transactions. Observing the above movement and the situation of today, it seems that the women category is at the forefront in all fields. Participation in the Self Help Group has elevated the economic status of women and social status accordingly. Therefore, it can be said that women empowerment and empowerment is being seen through self help group in Jalgaon district.

Some of the highlights of the research:

- Savings Group, Self Help Group, Micro Finance, Micro Credit, Self-Help Group use different Marathi, English words but in the last twenty-five years, the movement of Women Savings Group has definitely made a significant place in the country and the economy of Maharashtra.
- It is always the intention of the family to save their lives by saving money. This attitude has been found through the savings group.
- The savings group has a personal and collective benefit to the women. Creating union power for women it has been possible to create pressure groups. With the increasing participation of women in the financial affairs of the women, the traditional tendency of the family and community to look at the woman is gradually changing.
- Poverty is high in rural and urban areas, and most families are seen in scheduled castes, tribes, backward classes and minorities. However, while making the list of the families below the poverty line, it was noticed that the above factors were omitted and the dominant constituents included their names in the list. Incorrectly registering the name in the BPL list gives the benefit of such persons to the Govt.
- Due to the fact that the savings groups are not registered at the government level in the rural areas, the number of actually established groups often changes.
- After setting up a women's savings group, taking advantage of grants and bank loans, and government schemes, closing the group or canceling the membership shows increased bankruptcy, causing many groups to become inactive. This type indicates the development of active, hard working women.
- While establishing savings groups through DRDA, NABARD, MAVIM, MSRLM, Municipal Corporation Jalgaon, Janata Bank, People's Bank, various national banks, small finance companies, various microfinance companies in various rural and urban areas. Appear. This means that one of the heavy rags appears to be in such a state. Savings groups, on the contrary, appear to be misusing financing. Except for a few savings groups, many groups were seen as inactive.

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