**Examining Empowerment of Rural Women and Sustainable Development through**

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Unless the women go out to work, earn equally and decide the family affair their position will not improve. For this purpose, SHG can be a very good instrument to make them think better and choose better. Self Help Group(SHG) is emerging as major agent of development and empowerment of women. Therefore the investigation entitled **“Examining Empowerment of Rural Women and Sustainable Development through SHGs”**was undertaken with following objectives.

**Objectives**

1. To study the profile of SHG members.
2. To study the profile of SHGS.
3. To study the aspects of empowerment among SHG members.

a. Economic empowerment.

b. Social empowerment.

c. Educational empowerment.

d. Political empowerment.

1. To find out constraints faced by SHG’s members.
2. To assess the sustainability of developmental aspects of SHGs.

The present study was conducted in Wardha district, out of eleven districts of Vidarbharegion in Maharashtra state. Two development blocks in Wardhadistrict, were randomly selected for the study namely Wardha and Seloo. The total number of respondents was two hundred. The selected villages belong to Wardha block were Sindhi meghe,Tigaon,Dahegaon,Mandwa,andPulai.FromSeloo block Junona,Kelzar,Chanki,Yelakeli and Wadgaon villages were selected. Taking into consideration the objective of the study, a detailed interview schedule was prepared. Personal interview technique was used for data collection.

**The findings of the study are given below:**

The majority of the respondents 48 per cent were from the category of middle age. The percentage of respondents from the young age group was 36 percent. Majority of the respondents 46.50 percent were educated up to high school level. Maximum respondents participated in SHG, 47 percent were belong to SC category and minimum respondents 4 percent were from open category. The percentage of respondents in OBC category was 33.3 percent. Majority of the respondents participated in SHGs 84.4 percent were having status as a wife of the head of the family. Maximum SHG members 68.5 percent were from nuclear family. Majority of the SHG members 83 percent were belonged to small family size . Maximum SHG members 31 percent were belonged to families whose main occupation was daily wages .followed by 27 percent members were having farming as an occupation.Majority of the SHG members 45 percent were having annual income up to Rs 50,000 followed by 24 percent members were having Rs 75000. Majority of the respondents 71 percent were members of SHG where as 18 percent respondents were president and 11 percent respondents were secretary of the SHGs.Only 7.5 percent respondents were members of Gram Panchayat and 00.2 percent respondents were president of Gram Panchayat.

Higher 45 percent SHGs were of 3-5 years old category.41 percent SHGs were belong to 6-10 years old. Higher percent 57.5 SHGs were saving amount of Rs. 100 followed by 35 percent and 6 percent were saving Rs 50 and Rs 30 respectively per month. More than fifty percent of SHG members (59 percent) were received training and 41 percent members did not receive training. Higher 46 percent SHG members were motivated by supervisors. 24 percent and 23 percent SHG members were motivated by neighbor and self respectivelyMajority of the respondents (92 percent) SHG members joined SHGs for the purpose of developing habit of saving money and 82 percent SHG members joined SHGs for meeting financial needs. 28 percent and 24 percent members joined SHGs for the purpose of getting new information and for business respectivelyHigher percent of SHGs (97percent) conducted meeting once in a month. Majority of the SHG members (38 percent) had ‘medium participation’ followed by 33 percent ‘medium high’ participation. Majority of the SHG members (98 percent) replied that ‘illness’ was the reason to remain absent in meeting.94 percent members stated that ‘out of station’ was the reason to remain absent. Majority of the respondents (98.5 percent) SHG members stated that they discuss on ‘working of SHG’.50.5 members told that they discuss on ‘problems of women in SHG’ and 44.5 percent members stated that they exchange their views on ‘problems in village’ too.

Majority of the SHG members (77.5 percent) borrow the loan for illness and 70 .5 percent borrow for education.66.5 percent members borrow the loan for business and 61.5 percent members borrow the loan for marriage purpose.60 percent members of SHG borrow loan for farming. Fifty percent members borrow for renovation of house. Equal percent of SHG members 45 percent replied that 2 percent and 3 percent interest rate is charged on loan borrowed. All most all the members of majority 12, SHGs repay the loan regularly. Majority of the SHG members 90 per cent told that SHG ‘help family in need’.

High per cent of SHG members (90 per cent) replied that benefits of group pressure of SHG leads to action. High per cent of SHG members (84 per cent) told that SHGs support strongly in all respect. and rest of the members (16 per cent) expressed negatively. The majority members (84 per cent) participate in social and community work. The 79 per cent members told that they participate in Gram Sabha and rest of the members (21) per cent told that they did not participate in Gram Sabha. The 53 per cent SHG members told that as they joined SHG they had increased work pressure. .High per cent of SHG members (93.5 per cent) told they get help from family members in participating SHG activities..

The 11.5 per cent SHG members were involved in income generating group activity in running grocery shop and 7 per cent members were involved in running Bichhayat Kendra.Different types of income generating individual activities were undertaken by SHG members like running beautiparlour, dairy, cloth shop, tailoring, grocery shop, utensils shop, etc.4.5 per cent SHG members were engaged in providing tiffin or running mess and 3.5 per cent members were involved in tailoring and gruhudyog.SHG members involved in income generation group or individual activity, 16.5 per cent of them found usefulness of training and rest of the members 4 per cent did not find useful.

SHG members 85.5 per cent got help from their supervisor whenever they required. **SHG members 69 percent were belong to high empowerment index category followed by 29.5 per cent and 1.5 per cent medium high empowerment index category and medium index category**

Majority of the SHG members 87 per cent refused the constraint, ‘irregular attendance for meeting’. Majority of the SHG members (98 per cent) replied that “simple procedure for getting lone” from financing institutions and “getting timely specific help from government functionaries” were the causes for sustaining SHGs followed by (97 per cent) “getting scope for marketing of income generating product or service” and “receiving motivation from supervisors” for sustaining SHGs. Further (96 per cent) members told that “receiving training regarding running of SHGs,” “training regarding income generating activities” and “getting loan from financial institutions at low interest rate in time” were also the causes of sustainability. 95 percent SHG members also told that “cohesiveness among SHG members”, “getting guidance from officers of financing institutions” and “getting direct help from supervisor during difficult situations” were the causes contributed for sustaining SHG.

**Recommendations**

The present study has brought out important findings having valuable action implications from the point of view of improving status of rural women and their empowerment.

The findings of the study lead to following recommendations.

1. Majority of the rural women SHG members were belong to high empowerment index category followed by medium high empowerment index category. Hence it is suggested that the movement of SHG needs to be accelerated, especially in rural belt to raise the status of rural women. l
2. It was observed that maximum rural women SHG members were of middle age, educated up to high school level. Therefore it is suggested that for initiating SHG first time at a village, women with above characters may be involved so that SHG will be successful in creating positive impact on other women.
3. It was found that majority of the SHG members were belonged to families whose main occupation was daily wages followed by farming. So it is suggested to motivate women belong to this category to participate in SHG for their empowerment.
4. Findings of the present investigation revealed that majority of SHG members were motivated by supervisors and received training for actively participating in SHGs. This suggests that supervisor plays key role in the movement of SHG.
5. With regard to impact of SHG on life of members, it was observed from the present study that SHG help family in need, group pressure of SHG leads to action, there is strong support of SHG in all respect,SHG members participate in social, community and development work as well as Gram Sabha in the village. Thus purported benefits from SHGs are multifarious. Hence it is suggested that movement of SHG may be widely undertaken in rural area in order to boost up the process of empowerment of women for more holistic social development.
6. Study suggested that simple procedure for getting loan ng from financing institutions, getting timely specific help from government functionaries, getting scope for marketing of income generating product or service, receiving motivation from supervisors, receiving training for running SHG and for income generating activities, getting loan from finance institutions at low interest rate, cohesiveness among SHG members, getting guidance from officers of finance institutions and getting direct help from supervisors during difficult situations were the action implications for sustaining SHGs.
7. It is suggested to have similar studies on this topic at other locations in order to generalize the findings of research on a wider area.
8. While introducing new development or empowerment program in rural area, rural SHG members may be selected as beneficiaries or key leaders to motivate other women to participate in development and empowerment programs.

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