

Dynamics and performance of women self help groups from Hingoli district

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ABSTRACT

Present investigation was carried out in Hingoli District of Maharashtra State. Four blocks Hingoli, Sengaon, Aundha, and Basmat were selected. From each block five villages were randomly selected. From 20 villages SHGs established before 2008 were surveyed and the data were collected personally by using the structured interview schedule. The findings of the study revealed that, Majority SHGs were registered by DRDA having their accounts in SBI, MGB and SBH and about one fourth of the SHGs were discontinued. Cent per cent of the SHG members borrowed loan to undertake the income generating activities. Training in Tailoring, Agarbatti Making and Dairy was acquired by of the SHG members. Tailoring was taken as individual income generating activity by the members of SHG and more than one third of the SHG members have taken up Dairy as group income generating activity. As a result of joining SHG and starting income generating activity, majority of the SHG members were found highly empowered Socio-psychologically and economically

Key Words : Self help groups, Performance of women, SBI, MGB

INTRODUCTION

Self-Help Group is now a well-known concept. It is now almost two decade old. It is reported that the SHGs have a role in hastening country's economic Development. SHGs have now evolved as a movement Bangladesh has been acknowledged as a pioneer in the field of micro-finance. India has adopted the Bangladesh's model in a modified form. To alleviate the poverty and to empower the women, the micro-finance has emerged as a powerful instrument in the new economy. With availability of micro-finance, self-help groups (SHGs) and credit management groups have also started in India. And thus the movement of SHG has spread out in India.

Mainly, members of the SHGs are women. Consequently, participation of women in the country's economic development is increasing. They also play an important role in elevating the economic status of their families. This has led boost to the process of women's empowerment. SHG will encourage the rural women and other too to form thrift group and in the process of SHGs, they learn to go and deal with government officials, any formal credit system, buildup self confidence and make them economical independent.

In India, banks are the predominant agency for delivery of micro-credit. The movement of SHG was nourished in the states of Gujarat, Maharashtra, Andhra Pradesh, Rajasthan, Tamil Nadu and

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