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*Sustainable Development Goals: Initiatives,
Execution and Challenges*

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The Role of Women Self Help Groups in Sustainable Development Goals Special Reference to Roha Taluka

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Abstract:

This study seeks to examine the impact of participation in Self Help Groups on the empowerment of women while conceptualizing any programme for rural women in the context of the great importance being given to the group approach. The study is situated in District Chamarajnar in Southern State of Karnataka. The study uses the personal narrative method to give a voice to women's perspective describing the phenomenon of transition of women prior to joining SHGs to being empowered. The various dimensions of empowerment such as Economic, Socio-cultural, Interpersonal and Political dimensions are studied. Access to credit can help women by enabling them to start and expand small businesses, often accompanied by market access. The women experienced feelings of freedom, strength, self-identity and increases in levels of confidence and self-esteem. Besides, involvement in SHGs has enabled women to have a voice in the community affairs and they have been able to tackle problems and have gained power over decision making in the households. Though women hardly involve themselves in politics, their participation in SHGs has altered them, and these women have realized the importance and the right to vote without being influenced by anyone. Some of the recommendations for a way forward include providing a convergence of inputs, ensuring a proactive involvement of women in the program, changing social norms and perceptions and anchoring with wider movements of social change

Keywords: SHGs, Villages, awareness building, Monthly savings, Training, Social Capital.

Introduction:-

Village women in the target villages have limited formal education, and many are literate. As regards the financial status of the people, they are poor, and they do not have any savings to meet any planned or emergency needs. Whenever they need funds, the villagers bank on two sources of loans – banks and money lenders.

The villagers and women in particular do not understand the bureaucratic working of banks and the elaborate paper work involved in loan application. They also do not have any capacity to provide collateral or assets to pledge against the bank loans. In majority of cases, the villagers need small amount of loans for immediate requirements, and are not sure when exactly they can repay the loan Banks, by their very constitution and nature of business find it difficult to provide loans to such customers, unless they have some kind of collateral or guarantee of repayment. Money lenders, who are locally based, know the local villagers, and are willing to take more risk, and grant loans with or without any collateral. However, they exploit the illiterate and helpless villagers, and charge exorbitant rates, and seize mortgaged items if any, in case of default in repayment of loan. In most cases villagers pledge their family jewellery, silver utensils, sarees, farm land etc. The helpless villagers are in no position to fight with the money lenders who are influential and politically connected.

Concepts of SHGs :

Self Help Groups (SHGs) SHG is defined as a voluntary group valuing personal interactions and mutual aid as a means of altering or ameliorating the problems perceived as alterable, pressing and personal by most of its participants.² These groups are voluntary associations of people formed to attain certain collective goals that could be economic, social or both. The origin of SHGs is from the Grameen Bank of Bangladesh, which was founded by Mohammed Yunus. SHGs were started and formed in 1975. In India NABARD had initiated in 1986-87. But the real effort was taken after 1991-92 from the linkage of SHGs with the banks. A SHG is a small economically homogeneous affinity group of the rural poor voluntarily coming together to save small amount regularly, which are deposited in a common fund to meet members emergency needs and to provide collateral free loans decided by the group. They have been recognized as useful tool to help the poor and as an alternative mechanism to meet the urgent credit needs of poor through thrift. SHGs enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life.³ The basic principles of the SHGs are group approach, mutual trust, organization of small and manageable groups, group cohesiveness, spirit of thrift, demand based lending, collateral free, women friendly loan, peer group pressure in repayment, skill training capacity building and empowerment. There are 3 models of credit linkage of SHGs with banks that exist in India: Model I: SHGs formed and financed by banks.

Literature Review