

A study on the influence of SELF HELP GROUPs on quality of life and saving pattern of women members of Palghar Taluka

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Introduction:

Self Help Groups have started playing important role in women's life. Palghar taluka consists of many villages and padas. Palghar taluka consists of both tribal and urban areas where most of the women are dependent on their families or spouses. Despite their high ambitions, they are compelled to focus on their families due to the circumstances, orthodox thinking, illiteracy, and male domination. Women are not going out for work or to start their businesses due to existent socio-cultural complexities, as a society with deep-rooted patriarchy, even if women want to attain employment, the dominant tradition of female domestic responsibility coupled with social stigma limits their economic advancement and access to opportunities in comparison with their male equivalents.

In this scenario, self-help groups (SHGs) serve as a link between women who want to start a business but lack the financial resources to do so. SHGs are made up of a small group of women who gather together to contribute money on a regular basis. SHGs, which are gaining traction as key microfinance institutions, serve as platforms for women to unite around concerns such as health, nutrition, gender parity, and gender justice. SHGs have already made a substantial contribution to the development of entrepreneurship abilities among women by strengthening their talents and providing opportunities for them to participate in a variety of entrepreneurial activities. Women who are associated with SHGs are started their savings in different ways.

Between 1991 and 1992, NABARD began a large-scale promotion of self-help groups. It was also where the 'SHG movement' really got started. SHGs were also authorized to create bank accounts in 1993 by the Reserve Bank of India. Self-help groups have been investigated as a technique to improve the efficiency of women. The notion of a Self-Help Group, or SHG, is now well-known. It's been almost two decades since it was established. SHGs are now a movement. The SHGs are primarily made up of women. As a result, women are increasingly contributing to the country's economic growth. They also contribute significantly to their families' economic well-being. In the modern economy, women make up roughly half of all human resources. A Self-Help Group (SHG) is a small, self-organized group of impoverished individuals who are preferably from the same socioeconomic background.

The Self-Help Group is usually made up of ten to twenty women. Women put aside a portion of their earnings. It's a little amount per month, ranging from Rs.10 to unlimited. A monthly meeting is held, during which formal and informal conversations are held in addition to disbursement and repayment of the loan. In these meetings, women talk about their lives. The minutes and accounts of these meetings are recorded. Every SHG has three official positions: President, Secretary, and Treasurer. In many parts of India, an increasing number of impoverished people (mainly women) are members of SHGs and actively participate in savings and credit as well as other activities (income production, natural resource management, literacy, child care and nutrition, and so on).

Self-help groups are extremely important today since their distribution of microloans helps to overcome regional inequalities as well as knowledge gaps, allowing women to compete on an equal footing in terms of resource availability. SHGs also provide services for women entrepreneurs such as entrepreneurship training, livelihood enhancement, and community development. The impact of SHGs on livelihoods, and thus on consumption, expenditure, and savings patterns in households with women. SHGs' revolutionary momentum has given women a vital sense of self-assurance in their quest to become *aatmanirbhar*, or self-sufficient.

Objectives:

1. To study the socio-economic status of women members of SHG
2. To understand the changing role of women after a member of the SHG

Hypotheses:

1. The purchasing power has increased after becoming a member of SHG.
2. There is a positive change in the quality of life of members associated with SHG

Research methodology:

The study is based on primary and secondary data and is intended as a descriptive research design and ethnographic research. Surveys and field visits of women involved in self-help groups are examples of descriptive research (SHG). Ethnographic research involves observing and/or interacting with respondents in their natural surroundings.

Data Collection:

Data is collected using the following methods:

Primary data:

Structured Questionnaire: A structured questionnaire will be the primary technique for acquiring quantitative primary data. It enables standardized collection of quantitative data, resulting in data that is internally consistent for analysis. For the study, both qualitative and quantitative data will be used. The demographics of SHG members will be included in the survey. SHG members' purchasing power, saving behaviors and saving preferences will be incorporated in the demographic details. There will be closed-ended and open-ended questions.

Formal and informal interactions: Formal interviews will be undertaken to assess practical knowledge, changes in quality of life after joining SHG, and how they obtain loans from SHG. As a result, encounters with SHG women are required.

Secondary Data

The researcher will obtain necessary information from the Palghar district collector's office. Data will be acquired from relevant and credible publications, government magazines, and other sources. A lot of material can be found in reference books, published and unpublished reports, management journals, and other sources of knowledge. Genuine websites are an excellent source of current information.

1.4.2 Sampling techniques:

Cluster sampling-

According to NRLM (National Rural Livelihood Mission), there are around 5317 SHGs in Palghar taluka. Cluster sample will include about 222 village and 2 city SHGs. SHGs will be studied in 20% of the villages. A population will be divided into smaller groups by the researcher

Judgemental sampling:

On the basis of his past knowledge or own judgement, the researcher will select SHG women members as a sample.

1.4.3 Sampling Population:

The universe for the research will be women who are members of SHGs. It will not be possible to collect the data from everyone and therefore various sampling techniques will be adopted to collect the selected women members of SHG

1.4.4 Area of study:

Palghar district became Maharashtra's 36th district on August 1, 2014. Palghar district has eight talukas, one of which being Palghar Taluka. Palghar Taluka is home to 222 villages and two cities. According to the 2011 census, the female literacy rate is 64.049 percent. The study will focus on urban and rural women members of SHGs in the Palghar taluka.

Map of Palghar taluka:



1.5 Literature review

Sandhya Ruhela and Ajai Prakash (Dec 2017) state that women who come category of 31-40 age are members of SHG and they are illiterate and live in the nuclear family. Most of the women under SHG after taking a loan from the group started their businesses like stalls, and small shops, and took loans for education or business development. Even SHG members have their ration card, voter ID, Adhar card, and phone number

which is linked to banks account and their bank account. SHG helps women with income-generating activities. After joining SHGs, SHG members' financial literacy has increased.

A Study concerning SHGs in Andhra Pradesh Conducted BY APMAS (2009-10): observed that many issues have been raised by members regarding the amount, regularity, type, mode of payment, interest rate, diversion of savings, pressure from banks, and promoters, and group utilization of members' savings. The research team also reported on some of the issues concerning SHG awareness, and SHG quality in terms of savings, lending, bookkeeping, leadership, and idle funds. Most SHG members understand the importance of saving because it is a requirement for receiving large amounts of credit from SHGs and external agencies such as banks. The majority of SHG members, however, are unwilling to increase their monthly savings in the future due to a high volume of loans, increased household expenses, irregular household income, and low awareness levels of a variety of saving products.

Navleen Kaur, and Rajni (December 2017), observed that Based on the data analysis, it can be concluded that the majority of SHG members began saving only after joining the group, whereas the majority of members had no savings before joining the group. After joining the group, the majority of the members solved their problems on their own. The Self-Help Group (SHG) is a viable organized setup that disburses microcredit to rural women for entrepreneurship and enables them to engage in various entrepreneurial activities. The SHG members agree that the drinking water facility, clothing needs, and housing needs are all met. SHG members all agree that they feel secure in their daily lives. The majority of members agree that they are content with their financial situation.

Anant Kumar (2006): Many argue that women's participation in self-help groups can play a revolutionary role in poverty alleviation and gender equity by empowering women to not only make economic decisions, but also by instilling in them qualities of teamwork, leadership skills, and building their capacities towards generating higher incomes, being independent, and so on. Furthermore, it is claimed that these self-help groups can be useful platforms for improving women's health through increased knowledge and awareness of health issues, as well as financial security during health emergencies, among other things.

M. Saravanan (2016): Self Help Group is an important tool that helps rural women to acquire power for their self-supportive life. SHG Programme plays a central role in the lives of the poor. Empowering women is not just for meeting their economic needs but also for more holistic social development. There is evidence of increased household income. The Standard of living for the program participants has increased and also the food security is much more for the program clients. Microfinance is playing a significant role in alleviating poverty and rural development. Since women are the sole family caretaker, proper emphasis should be given to the rural women and for empowering the rural women finance is required. Microfinance for the rural SHGs is a way to raise the income level and improve the living standards and economic independence of rural women. The impact on their lives is not just an economic one -gaining more self-confidence is often a more lasting achievement that forms the basis for social and economic improvements

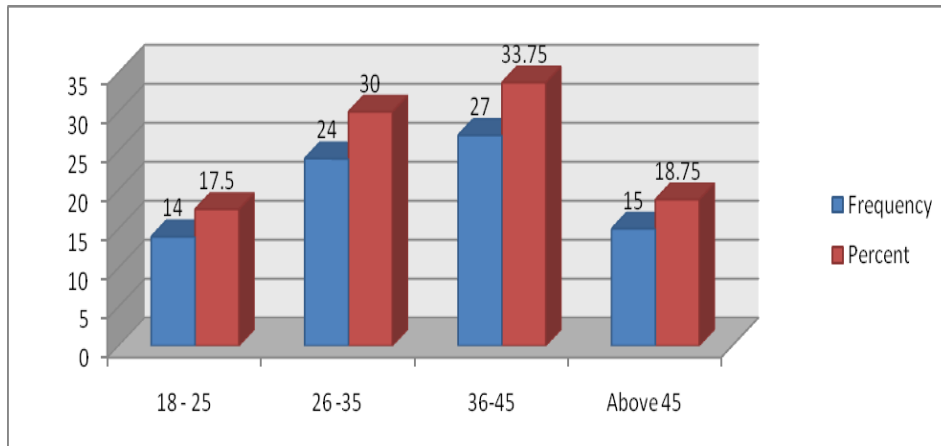
RESULT AND DISCUSSION

Table 1: Frequency Table of Age of respondents

Age					
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	Age	Frequenc y	Percen t	Valid Percent	Cumulative Percent
Valid	18 - 25	14	17.5	17.5	17.5

26 -35	24	30	30	47.5
36-45	27	33.75	33.75	81.25
Above 45	15	18.75	18.75	100
Total	80	100.0	100.0	

Graph 1: Frequency graph of Age of respondents

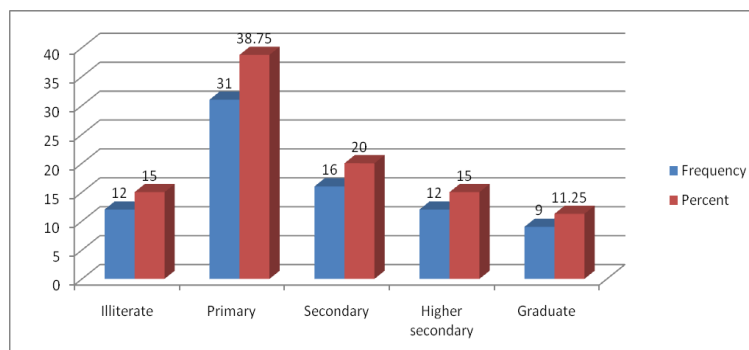


According to the above table, the total numbers of respondents are 80, out of which the respondents belong to the age group of 36-45 years are 33.75 %. Few respondents (17.5%) are found of the age group of 18-25 and 18.75% of them are above 45years of age and 30 % of them are falling between 26 - 35 age group. Thus from the results, it could be interpreted that a maximum number of respondents are from 36-45 years of age group, followed by respondents falling in 26-35 years of age group at the second position.

Table 2: Frequency Table of Educational Qualification of respondents

Educational Qualification					
Valid	Educational Qualification	Frequency	Percent	Valid Percent	Cumulative Percent
	Illiterate	12	15	15	15
	Primary	31	38.75	38.75	53.75
	Secondary	16	20	20	73.75
	Higher secondary	12	15	15	88.75
	Graduate	9	11.25	11.25	100
	Total		100.0	100.0	

Graph 2: Frequency Graph of Educational Qualification of respondents



Regarding the educational qualification of respondents, among total 80 respondents 15% of them are illiterates, 38.75% of them have primary education, 20% of them holds secondary education, 15% higher secondary certificate and remaining 11.25% are graduates and also there are no postgraduates and any other qualification among the members of SHGs in the study area. Thus it could be decoded that the majority of respondents are having primary education. Also, very few of them are graduates

Significance of the study:

The need to understand the impact of SHGs on women's welfare, the standard of living, and lifestyles. In this study saving patterns, saving habits, and saving preferences among women members associated with SHGs will be analysed. The study will focus on credit facilities (external loans & internal loans) provided by banks to women members of SHGs. The initial discussions with the researchers from the same field convenience that this topic would be challenging and interesting.

Limitations of the study:

1. The study is conducted in the geographical Palghar taluka area only.
2. The Study has limited respondents of limited area.
3. The Study conducted is informational and conducted through proper collection and analysis of data, though have some limitations.
4. The study contains only one form of Self Help Group that is Mahila Bachat Gats.
5. The Loans are not possible to obtain by non-members without reference of any existing member.
6. Evaluation is based on the primary data and secondary data gathered through field visits, formal and informal interviews, questionnaires, reference books, and government offices, the accuracy of the findings entirely depends on the accuracy of such data and unbiased responses of the women associated with Self Help Groups.

Scope of the study:

This study covers a better understanding of how Self-Help Groups work. Local governments can use this research to better understand the local difficulties that SHG members face on an individual basis. This research is also valuable for anyone interested in researching the economic challenges and financial situation of women in SHGs in rural, urban, and semi-urban areas. This research also reveals the sources of accessible financial assistance as well as the loan's purpose. This study will look into the relationship between quality of life, demographic characteristics, and various saving methods and behaviours so that similar studies with a larger sample size can be conducted.

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