ABSTRACT

The present study, a micro financing members of woman self help group in Ratnapir District. Was undertaken to study the activities of SHGs and occupational pattern of its members, to study the working of SHGs, to study the extent of credit a
tailment by SHGs and its disbursement among members, to study the of members towards SHGs and impact on saving, income and employment, to documents constraints in the function of SHG.

It was observed the were of with educational level 4th standard Maximum number of women had joint families of medium size and had medium family occupation, marital status, annual family income, education status, personal health status, market accessibility mass media, exposure and experience, social participation, experience in group’s enterprise, and training in enterprise of the respondents will be studied and measured with the help of standard procedures.

The status of women in India is a matter of serious Concern. The violence and crime against women has been ever on increase, since independence. And so has been the perpetuation of structural sand cultural inequality practices in various from despite the constitutional and legal guarantees aimed at equality and against discrimination in any form. The problem is in fact deep rooted as is to found in any patriarchal society, of which India is one of the best examples

Women constitute about fifty percent of the word population. Women in the world will be more than 3 billion and they will out numbers men by nearly 175 million. At the united Nations Conference in Nairobi in 1985 it was noted that they comprise, 35 percent of the world’s labour-force in the sphere of employment and occupied and occupied lower positions Further it is observed that over 60 percent of world’s illiterates are women, mostly in the developing countries of Asia, Africa and Latin America.

The position of Indian women is paradox right from Vedic period to modern times. During the Vedic period women shown in a positive role as powerful, benevolent, bestowed of evil, and destroyer of evil. However, in the present male dominated society, women are shown in a passive role of a mother, wife, Daughter and sister.

The status of women in independent Indian occupies an important place all efforts are being made to establish the significant role that she can play in the uplift of her
own self, her family and the society at large. Not only should the removal of inequality and imbalance but women be our goal. In recent years, women in India and elsewhere have to identify themselves and press their case for a better place in the society. It is challenging for men and women to assess them again. The women’s liberation movement has widened the sphere of such thinking. It has created an interest amongst all kind of people all over the world to know more about women and the roles they are playing.

In early days women were most accustomed in Teaching, Banking, Clerical jobs & Nursing. They were more comfortable in Chemical engineering mostly. But now a day’s more women are coming sophisticated in electronics, Biotechnology, Computer Science and IT sector. In this era of modern sophisticated Technology the demand of more than their men counterpart. Women in India have not only reached the highest position of power, have not only got equal political and civil rights as men without having to fight for them, they have been increasingly joining the higher ranks of administration and the various other public services and acquitting themselves with credit.

SHGs members socio-economic impact micro finance on the SHGs members, to study technological changes occurred in agriculture and allied enterprises of the plant icing farmers due to participation in SHGs of socio-economic SHGs members while participating improving the performance of groups.

The Study was undertaken in Ratnagiri District nine Tashils with a sample of 40 SHGS members. It was found that micro finance has improved the standard of living of these women time helped improving that socio-economic conditions. Most importantly it lend to decision-making capacity in there women. For e.g. They are taking decision to education their children especially girl child in the family.

The list of the SHGs was obtained from the Ratnagiri district Panchayat Samiti and NGOs in Chipln, Dapoli and Khed tahsil. Thus, 40 SHG from the both the district were selected purposively. However, totally 400 respondents, 322 women members, 78 male members caste, major occupation, trade, information seeking behavior, training received, source of motivation and leadership ability impact and technological change were the two dependent variables score.

The information on various employment status and monthly thrift technological change was by considering ten selected aspects of agricultural development namely land-
development, irrigation, crop-production, horticulture, dairy, farming, and poultry farming, goat farming, fisheries sector and marketing practices. The special scales/schedules were developed for the dependent variables.

SHG members score of the family education status was 4.72, middle caste, annual income of Rs. 17,733/-, farming as a major occupation, 0.64 ha of total land holding, six years experience in SHG enterprise. The average score regarding information seeking behavior was 5.86, training received was 1.44, source of motivation was 3.56 leadership ability was 4.54. The average efficiency score of SHG was 35 indicating that the selected SHG were efficient.

A moderate impact of micro-finance was noticed among the majority of members and average impact of micro finance was 45.00 per cent. At overall level, the average index of technological change in agriculture was 20.30 percent which indicated medium level of technological change made by the members of SHG after participation in SHG.

Age, self education, Annual Income, family education status, training received, caste, source of motivation were associated with impact of micro finance while, self education, caste, major occupation, land holding, information seeking behavior, training received and leadership ability were associated with technological change. Ordination (87.55) and training facilities nearby (88.51 per cent) difficulties reported in group activities running the enterprises respectively.

„Creating awareness about the usefulness of SHG in uplifting the socio-economic condition of rural families‘ (94.25 per cent) difficulties reported in group activities running the enterprises respectively.

„Creating awareness about the usefulness of SHG in uplifting the socio-economic condition of rural families (94.25 per cent) and „need to develop co-operative marketing centers with the assistance of Government (94.73 per cent) were the major suggestion made by the SHG members.

This is the concept of SHGS comes into picture. Self Help emanates when it is advantageous for individuals to come together. The genesis of SHGs traced to in traditional rural societies, self help takes various from. Activities like hounding/farm operations, which have to be completed within stipulated time, depend upon such
arrangements. Likewise, people share implements required in agricultural production. Sharing of irrigation water/bullocks necessitates a management based on self help. Self Help in essence is a form of cooperation. Cooperatives as they are understood are formal bodies, where as SHGs are informal.

Women are to be empowered in more ways than one. Feminists talk of different kinds of empowerment - economic, social, political and integrated. Those who talk of economic empowerment think that women are economically weaker and if they are empowered economically other kinds of empowerment is assured. Those who talk of integrated empowerment want women to be empowered economically, educationally and socially. Through SHGs are based on micro credit, they have much larger scope for integrated empowerment than mere economic empowerment.

The ushering in of the micro credit system has brought a revolution in the life of tens of thousands of women all over the world. The concept of savings coupled with micro credit has improved the economic condition of women in developing countries. The myth that women of low wages and poor earnings can hardly save, has been broken and today we have many examples of how women have been able to start small enterprises on their own using micro credit from group savings. The women at the lowest rung have been able to rise one step above to that of small entrepreneurs.

The -Self Help Group‖ phenomenon has certainly brought about group consciousness among women. Becoming a member of a group gives a woman a sense of belonging which is basic to her sense of security. Her sense of belonging (to a group) boosts her, she can attend meetings taking part in decision making and other such activities give her a sense of public participation. When she becomes a member of a group, her horizon of activities enlarges which certainly gives a new dimension to her sense of fulfillment. Her sense of self worthiness, pride and fulfillment in life expands.

Besides being a member of a group she also saves. Her savings add to her accomplishments. It helps her to share the financial responsibility with her husband. Sharing this responsibility makes her feel important in the eyes of her family members - her husband, children, and in laws. She commands respect from the. Savings reduces her mental agony to a large extent. That she may be able to meet some expenses from the savings will certainly ease her mental pressure.