

QUALITATIVE PERSPECTIVE ON WOMEN PARTICIPATION IN SHG's

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Abstract: *The preset research article is an outcome of the qualitative data which accumulated through IDI's and FGD's conducted along with the group of the women who are regular and active member of various SHG's from the Solapur (Maharashtra) city. For the study total 30 had been selected. Qualitative research approach along with grounded theory research design has been utilized for the research study. In-Depth interviews (IDI's) and Focus Group Discussions (FGD's) were adopted as tool of data collection, which were transcribed eventually. Through content analysis six major categories were identified to analyze the descriptive data. The result of the study clearly indicates that the group of women participating in SHG's were changed many qualitative aspects of their life at the same time it also indicates the various aspects of positive outcome of the same.*

Key Words: *Microfinance, SHGs, women empowerment, banking, finance.*

Introduction:

Microfinance is gathering momentum to become a major force in India. The Self-Help Group (SHG) model with bank lending to groups of (often) poor women without collateral has become an accepted part of rural finance (Chakrabarti, 2005). Micro finance is the provision of thrift, credit and other financial services and products of very small amounts to the poor for enabling them to raise their income levels and improve their living standards. It has been recognized that micro finance helps the poor people meet their needs for small credit and other financial services. The informal and flexible services offered to low-income borrowers for meeting their modest consumption and livelihood needs have not only made micro finance movement grow at a rapid pace across the world, but in turn has also impacted the lives of millions of poor positively. (<http://www.rbi.org.in>).

The largest population of poor in the world, India has been a natural candidate for experimenting with microfinance as a tool for poverty alleviation. With a nationalized formal banking sector that has emphasized rural and developmental banking for several decades now, India's involvement with small credit targeted primarily at the rural poor is hardly new (Chakrabarti, 2005). The beginning of the micro finance movement in India could be traced to the self-help group (SHG) - bank linkage programme (SBLP) started as a pilot project in 1992 by National Bank for Agricultural and Rural Development (NABARD). This programme not only proved to be very successful, but has also emerged as the most popular



model of micro finance in India. Other approaches like micro finance institutions (MFIs) also emerged subsequently in the country (<http://www.rbi.org.in>).

Characteristics of SHGs in India:

- India is brimming with Self Help Groups who are part of a bank linkage programme supported by the National Bank for Agriculture and Rural Development (NABARD).
- This programme, involving banks, NGOs and Government agencies throughout the country
- Indian microfinance movement belongs more than 3 million Self Help Groups and over 25 million members in the same.
- Self Help Groups or SHGs represent a unique approach to financial intermediation. The approach combines access to low-cost financial services with a process of self-management and development for the women who are SHG members.
- Self-help groups are started by non-profit organizations (NGOs) that generally have broad anti-poverty agendas (Solomon, 2010).
- Survey of microfinance institution around the world, the World Bank (1997) estimated that 61% of all clients were women.

Methodology:

The prime objective of the research study was to understand the various issues, challenges faced by the group of women attending SHG's programme in especially urban setting. As purposive sample total 30 active and regular groups of women attending SHG's programme and residing in Solapur (Maharashtra) city were selected. Qualitative research approach along with grounded theory research design has been utilized for the research study. In-Depth Interviews (IDIs) and Focus Group Discussions (FGD's) were adopted as tool of data collection. Through content analysis six major categories were identified to analyze the descriptive data.

Content Analysis

1	Economic Participation	(1)“ earlier I did not know anything about banking but after the joining to SHGs I am confident for the many economic activity” (2) I have taken small loan with lot of fear and anxiety, I was not confident about its repayment but the surprising fact was that I could simply paid it” (3) “I lost my husband last year from then I joined SHGs and this is the only way I can lead my life with respect and dignity”
2	Political participation	(1)“People starting recognizing me once I become the president of the SHG group of my village, now I am planning be become ward member of my Grampanchayat” (2) “ As we started participating in economic activity our political influencing has been increased” (3)“ Now we are confident enough to participate in many Gram sabha meeting and getting many valuable information in the same”
		(1)“My family member started getting recognize our value after

3	Status in Family, Society and gender equality	we have started SHGs at our village, now my family take me in the process of financial matters” (2)”Our group of women is being recognized by other women of the village as we are the part of SHGs process” (3)”Now the male community feels that they should give us an equal opportunity through SHGs platform”
4	Participation in Decision Making process	(1)”Now we are very much part of decision making process at our home and outside our social circle” (2)” Our participation level has been increased in various sphere of life” (3)”our decision making capacity has been increased after the membership of our SHGs group”

Conclusion:

In India microfinance movement through Self-Help Group has received huge acceptance by women belonging same socio-economic and geographical area. Flexibility, economic support, habit of saving, easy repayment, women groups, training and support from many Government as well as NGOs involved in microfinance are the main backbone of the success of microfinance movement in India. The study revealed that microfinance movement has changes the lives of many women. The study found that the women who were suppressed their economical rights and right to participation in economic activity were the largely benefited from SHGs movement. There is urgent need to conduct nationwide empirical research to evaluate and assess the impact of microfinance movement on women empowerment especially in India.

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