

WOMEN SELF-HELP GROUPS AND THE MILLENNIUM DEVELOPMENT GOALS

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ABSTRACT

The Millennium Development Goals adopted in the United Nations Millennium Summit of 2000 emphasised eradicating extreme hunger and Poverty, improving education and health standards especially of women and children and promoting empowerment of women. However, women remain the most deprived and long-neglected segment of the society. Microfinance through women Self-Help Groups (SHGs) is a significant medium of poverty alleviation and empowerment of women. SHGs formed by women in different parts of the world have proved that they could indeed bring about a change in this regard. The concept of group formation is the best strategy to bring about collective women empowerment.

This paper makes a strong case for women SHGs as a new development paradigm. It explains the role of SHGs in achieving the Millennium Development Goals (MDGs) by eradicating extreme hunger and Poverty by creating self-employment opportunities through microcredit channelised through SHGs. They bring about gender equity among rural women in India and improve health, nutrition and basic literacy levels of women and children. The study is based on the premise that poor women are better-equipped to overcome the negative social pressure and gender biases operating against them through group identity and activity.

This Paper is divided into three sections. Section 1 is an introduction stating the Millennium Development Goals and explaining the concepts of empowerment and Self-Help Groups. The objectives of the study, hypothesis and methodology are explained in Section 2. Section 3 explains the role of Self-Help Groups in achieving the Millennium Development Goals.

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1.1 INTRODUCTION

Empowerment of women is necessary for sustainable development. Rural women remain the most deprived and long-neglected segment of society. They possess the least proportion of resources and as a result they are powerless. Empowering means enabling people especially women to acquire and possess power resources in order for them to make decisions on their own or resist decisions that are made by others which affect them. Participation and control over resources are considered as the critical indicators in the process of empowerment. Development is a process of Empowerment. Anti-poverty policies need to reach poor women both to maximise social returns on development investments and minimise the poverty of this and the next generation (Narasaiah, 2004).

The United Nations Millennium Summit of 2000 adopted the following eight Millennium Development Goals in its Declaration to be achieved by 2015:

- To eradicate extreme poverty and hunger
- To achieve universal primary education
- To promote gender equality and empower women

- To reduce child mortality
- To improve maternal health
- To combat HIV/AIDS, malaria and other diseases
- To ensure environmental sustainability
- To develop a global partnership for development

Kabeer (2005), Grown (2005) and Heyzer (2005) have highlighted the role of Self-Help Groups in accelerating the attainment of Millennium Development Goals. Gender issues have to be incorporated explicitly in the Development process.

1.2 MICROFINANCE AND SELF-HELP GROUPS

Historically, credit access and terms have discriminated against women (Manimekalai,1999) due to various reasons such as inability to provide collateral, small-sized loans, high transaction costs for banks formalities. Microfinance through women Self-Help Groups is a significant medium of poverty alleviation and empowerment of women. It aims at bringing about gender equity among rural women in India by creating self-employment opportunities through microcredit channelised through SHGs.

SHGs formed by women in different places have proved that they could indeed bring about a change in the mindset of the very conservative and tradition-bound illiterate women in rural areas. A Self-Help Group (SHG) is a group that consists of about 10 to 20 persons of a homogenous class who come together with a view to address common problems. They collect voluntary savings on a regular basis and use the pooled resources to make small interest bearing-loans to their members. Collective wisdom of the group and peer pressure are valuable collateral substitutes.

A rural women's SHG enables members to become self-dependent and self-reliant and provides a forum for members to exchange ideas. It fosters a spirit of self-help and co-operation among members and gives them strength and confidence to solve their socio-economic problems. Women's participation in income-generating activities is believed to increase their status and decision-making power. The Group meeting also serves as a venue for other interventions such as adult literacy programmes. Micro-credit schemes are thought to be potent agents of social change in impoverished settings where women are disadvantaged by their lack of access to resources.

Singh and Singh (2003) and Rao (2004) elucidate the functions of a typical rural women's SHG as follows:

- Inculcation of spirit of self-effort and self-reliance among women and enabling members to become self-dependent and self-reliant.
- Providing a forum for members for discussing their socio-economic problems and instilling in them the strength and confidence for solving them.
- Providing a platform for members for exchange of ideas and experiences.
- Developing the decision-making capacity of members and fostering a spirit of self-help and co-operation among them.
- Providing awareness and organisational strength to members.
- Providing opportunities to women to acquire skills and to engage them in productive work.

Entering into entrepreneurship independently could bring the desired change in attitude among the rural women, make them conscious of oppression and induce them to take initiative and seize opportunities. Co-operative entrepreneurship through Self-Help Groups can foster socio-economic development and promote employment. It emphasises solidarity and collective action. Groups or communities act together in order to gain access to policies and decision-making arenas where their quality of life is determined. Poor women are better-equipped to overcome the negative social pressure and gender biases operating against them through group identity and activity.

2.1 OBJECTIVES OF THE STUDY

- To analyse the role of SHGs in the achievement of MDGs.
- To examine the significance of Microfinance in bringing about empowerment of rural women and gender equality.
- To study the role of microcredit in improving nutrition and health standards of the present and future generation.

2.2 HYPOTHESIS

SHGs can play a significant role in the attainment of the MDGs viz. eradicating extreme hunger and Poverty, improving education and health standards especially of women and children and promoting gender equality. Microfinance brings about collective empowerment through group identity and activity. Besides focusing on entrepreneurial development of the beneficiaries and the village as a whole, the groups undertake the responsibility of delivering non-credit services such as literacy.

2.3 RESEARCH METHODOLOGY

The state of Maharashtra was chosen for the following reasons:

- Since formation, Maharashtra state has been recognised as the leader in economic growth, the preferred destination for private investment, the most industrialised of all the states and financially the soundest. The compound annual growth rate achieved during 1993-94 to 1999-2000 was 5.6 per cent. In 2000-2001, the per capita national income at current prices was Rs.16,487/- as against per capita state income of Rs.23,726/-. Through the long period of four decades since its formation, Maharashtra has signified maturity and continuity in economic policy (Pathan and Mangnale, 2004).
- With per capita Net State Domestic Product of Rs.20,644/- in 1998-99 it ranked first among the states but it lagged behind in a number of human development indicators (Godbole, 2002). Maharashtra enjoyed the third rank in 1981 but fell to the fourth position in 1991 and 2001. The Maharashtra Human Development Report (HDR)(2002) has lamented the skewed development of Maharashtra that has a bearing on its relatively lower place on the HDI despite its per capita State Domestic Product which is higher by 40 per cent of the national average.
- The poverty estimates prepared by the Planning Commission for 1999-2000 revealed that there was a significant decline in the proportion of people living below the poverty line in the state from 53.2 per cent in 1973-74 to 36.9 per cent in 1993-94 and further to 25 per cent in 1999-2000. This is lower than the All- India ratio of 26.1 per cent. However, still more than 2.5 crore population in the state does not have sufficient income to access a consumption basket which defines the poverty line. Of the 2.5 crore population below the poverty line 1.4 crore lives in the rural areas of the state. According to the Planning Commission estimates of population below the poverty line by the end of the Tenth Plan i.e.2006-07 the population below the poverty line in the State would be 1.7 crore of which 1.1 crore will be in rural areas (Sant, 2005).
- Gothoskar *et al* (1994) applaud the Maharashtra government for adding yet another first to its list. After the National Commission for Women was formed, Maharashtra was the first State to establish a State Commission for Women in 1993. It was the first state to come up with a policy for women fashioned by Department of Women and Child Development. In this policy, emphasis was laid on generating opportunities like providing vocational training, creating special agencies for access to market and meeting credit requirements for women's self-employment in an attempt to empower women (Rajagopal and Mathur, 2000).
- In rural Maharashtra the Female Work Participation Rate (FPWR) is 46.5 per cent. The female economic activity rate of 35.97 per cent for Maharashtra is higher than the national average of 29 per cent (Patel, 2003).
- The state of Maharashtra has seen the fastest rate of urban growth in India. Maharashtra ranked second in 1980-81; third in 1985-86 and 1991 and first in 1995-96 and 1999-2000 in terms of Per Capita Net State Domestic Product (PCNSDP). However, it ranked third among 17 states in 1991 in terms of Human Development Index (HDI) with an HDI value of 0.532. Moreover, when HDI is computed only

for rural areas in 1981, Maharashtra's HDI value of 0.16 was lower than the values recorded by 15 major states including poor states like Bihar and Orissa. Thus though the overall position of the state appears to be satisfactory, there exist several anomalies and distortions chief among them being rural-urban disparities (Mungekar, 2003; Prabhu and Kamdar, 2003). Maharashtra is one of the most industrialised and urbanised states, yet its performance in rural poverty reduction during 1958-59 to 1990-91 has been found to be the worst among the Indian states (Suryanarayana, 2003).

- According to the 2001 Census, out of a total population of 9.67 crores, females constituted 4.64 crores and out of a rural population of 5.57 crores, females constituted 2.72 crores. The sex ratio decreased from 934 in 1991 to 922 in 2001. Moreover, the sex ratio for the 0-6 years category decreased from 946 in 1991 to 917. Though the State has registered impressive growth in literacy during the decade 1991-2001, about 1.90 crores persons are still illiterate in the state out of which 69 per cent are females (Census, 2001; Economic Survey of Maharashtra, 2002-03).
- The Government of Maharashtra has taken the lead in the formulation of several policies affecting the economic life of women during the decade 1992-2002. The Maharashtra State Policy for Women was announced in 1994 to incorporate gender concerns in the development agenda. The state government constituted the Maharashtra State Women's Commission for effective implementation of the policy. Maharashtra has supported the National Policy for Empowerment of Women, 2001 very enthusiastically. All these policies are supposed to provide safety nets to women in the context of rapid changes taking place in the economy in an era of macro-economic stabilisation policy and structural adjustment programme (Economic Survey of Maharashtra, 2001-02 and 2002-03).
- In view of the shrinking number of salaried jobs available in the public and private sector, the Government of Maharashtra has decided to play a pro-active role in promoting self-employment through the group approach. Group dynamics ensures that what a person could not do individually can be done through group effort, synergy, mutual support, contribution of symbiotic skills and knowledge.
- The Maharashtra HDR (2002) lamented the skewed development of the state that has a bearing on its relatively lower place on the HDI despite its Per Capita State Domestic Product (PCSDP) which is higher by 40 per cent of the national average. Maharashtra ranks fourth in Gender Development Index (GDI). The sex ratio in India as a whole improved from 927 in 1991 to 933 in 2001 while the sex ratio of Maharashtra declined from 934 in 1991 to 922 in 2001. (Census of India, 1991 and 2001).

In order to study the role of SHGs in achieving the Millennium Development Goals, five talukas included in the erstwhile Thane district but now in the newly created Palghar district in North Maharashtra was chosen. The sample was chosen from Palghar district for the following reasons:

- In fact, in response to massive food shortage in the tribal areas of Maharashtra, many development economists have raised a voice, "Death of a large number of tribal children (Bang *et al*, 2002) due to malnutrition even in this most developed state is a crying shame and shows how insensitive the State Government is to this scourge (Godbole, 2002; Patel 2003). This tragedy has been highlighted in various newspaper reports time and again in areas like Jawhar, Vikramgad, Dahanu, Wada and other tribal belts of Maharashtra (Parmar, 2004; Deshpande, 2004 and Anthony, 2004; Rajadhyaksha, 2006).
- Maitreyi Das (2000) highlighted the significance of Mahila Mandals - the traditional local organisations of women in gender politics in Thane district. It is possible to see grassroots women's associations as part of a broader development towards empowerment. Some of the most successful programmes for women's empowerment have rested on the strength of women's groups. They have also involved some form of collective activity-production bargaining, marketing or borrowing. Mahila Mandals are groups of women that seek to build a collective of women for joint action. They seek to build a collectivity of women for joint action and provide forums to articulate the practical problems of village women including access to water, education and health facilities and income. From a development perspective, Mahila Mandals are groups that seek to articulate women's practical needs and bring their members into public domain. Mahila Mandals' main activity is to engage in a savings and credit programme and obtain loans from the local bank. Women from the Mahila Mandals are also involved in beneficiary selection for the rural housing programme of the government. For the majority of women in rural areas, the most significant role of these Mandals is in improving access to government programmes, rural infrastructure and connections to public domain.

- Sarkar (2003) studied in Thane district the socio-economic impact of the Rural Infrastructure Development Fund (RIDF)-assisted rural roads and bridges project set up by NABARD in 1995-96. Improvement in rural infrastructure like roads and bridges increases the absorption capacity of rural credit by providing marketing facilities and better mobility. It enhances employment opportunities, income levels, the standard of living, quality of life and capital formation. Augmented credit flow to households and villages was utilised for crop production, dairying, goatery, vegetable vending, grocery shops due to increased connectivity with neighbouring areas. Moreover, there were intangible socio-economic benefits.

The study is based on both primary and secondary data. Secondary data was collected from relevant articles, reports, Economic Surveys of India and Maharashtra, Block Development Officers' records from the Panchayat Samities and bank records. Secondary data pertaining to SHGs was collected from Panchayat Samiti Block Development Official records and bank records of SHG accounts. Primary data was collected in the period between October 2004 to May 2005 from the five talukas of Dahanu, Talasari, Jawhar, Vikramgad and Wada through Simple Random sampling. From the Panchayat Samiti Block Development Official records, every fifth individual was considered for the purpose of sampling. An extensive literature review, a series of discussions and a pilot visit were instrumental in preparing two detailed questionnaires. The first questionnaire was aimed at obtaining information about the SHG as a whole while the second one tried to obtain information about individual members. The questionnaires were bilingual i.e. the questions were worded in English and Marathi as the population covered was predominantly Marathi-speaking. The questionnaire relating to individual members was divided into three parts. The first part dealing with personal details of members, Part A dealing with the details of members before joining the SHG and Part B with the details of respondents after joining the SHG.

Questions relating to age, marital status, caste, family structure, ration card details, number and gender of children and their level of education attempted to trace the profile of respondents. Efforts were made to evaluate the progress of respondents before and after joining the SHG based on various factors. Some of the factors include the levels of education, food habits, family structure, water supply, electricity, land cultivation and details pertaining to occupation, monthly income, savings, loans availed and health conditions.

An attempt was made to find whether the respondents were satisfied with their membership of SHGs, whether they faced any opposition from their family members while joining the SHGs, their regularity in meetings, reasons for continuing their membership and encouraging other women to initiate and join SHGs, complaints if any related to the functioning of the groups and measures to improve the functioning of the SHGs.

In Dahanu, primary data was collected from 51 female SHGs and the sub-sample consisted of 224 female respondents. In Jawhar, primary data was collected from 34 female SHGs and the sub-sample consisted of 260 female respondents. In Talasari, primary data was collected from 39 female SHGs and the sub-sample consisted of 201 female respondents. In Vikramgad, primary data was collected from 17 female SHGs and the sub-sample consisted of 100 female respondents. In Wada, primary data was collected from 37 female SHGs and the sub-sample consisted of 282 female respondents. Thus the total sample size was 38.52 per cent of the population. It consisted of 178 female SHGs out of a population of 462 female SHGs and 1,067 female respondents.

The questionnaires were directly administered as a large number of respondents were illiterate or semi-literate. Personal interviews were also conducted with respondents and key informants during field investigations. Actual observation of their lifestyles corroborated the veracity of the data collected through the questionnaire.

3.1 FINDINGS

TABLE 1. MONTHLY INCOME

Sr No.	Monthly Income	Category	Dahanu	Jawhar	Talasari	Vikramgad	Wada	All five
1	Rs 500/- and Below	Before joining the SHG	197 (87.95)	221 (85.00)	186 (92.53)	92 (92.00)	121 (42.91)	817 (76.57)
2	Between Rs.501/- and Rs 1000/-		17 (07.59)	39 (15.00)	10 (04.98)	06 (06.00)	141 (50.00)	213 (19.96)
3	Between Rs.1001/- and Rs.3000/-		10 (04.46)	-	05 (02.49)	02 (02.00)	20 (07.09)	37 (03.47)
	Total		224 (100.00)	260 (100.00)	201 (100.00)	100 (100.00)	282 (100.00)	1067 (100.00)
1	Rs 500/- and Below	After joining the SHG	96 (42.86)	82 (31.54)	31 (15.42)	22 (22.00)	105 (37.23)	336 (31.49)
2	Between Rs.501/- and Rs 1000/-		103 (45.98)	169 (65.00)	161 (80.10)	71 (71.00)	152 (53.90)	656 (61.48)
3	Between Rs.1001/- and Rs.3000/-		24 (10.71)	09 (03.46)	08 (03.98)	07 (07.00)	25 (08.87)	73 (06.84)
4	Above Rs.3000/-		01 (00.45)	-	01 (00.50)	-	-	02 (00.19)
	Total	224 (100.00)	260 (100.00)	201 (100.00)	100 (100.00)	282 (100.00)	1067 (100.00)	

*Figures in parentheses indicate percentages

Women prefer to invest meagre earnings on child well-being and underscore the point that the income poor people earn yield higher social benefits than income earned by men (Narasaiah, 2004). There is also evidence from a number of countries that the benefits for family welfare of increased incomes for women are greater than the benefits from increases in men's incomes. Women's income tends to be consistently utilised for expenditure on health, food and schooling which benefit the whole family (Usha K, 2003). According to Sithalakshmi and Jothimani (1994), nutritious food topped the list of items of expenditure from incremental income reflecting the priority assigned by the poor women for feeding their children and family with better food. A considerable percentage of beneficiaries accorded greater significance to better quality of living in terms of better health care, education for children and better environment to live in.

Taking all five blocks together, the respondents earning monthly income between Rs. 501/- and Rs. 1000/- increased by more than three times, that is from 213 (19.96 per cent) to 656 (61.48 per cent) and those earning between Rs. 1001/- and Rs. 3000/- almost doubled from 37 (03.47 per cent) to 73 (06.84 per cent). 2 (00.19 per cent) respondents - 1 in Dahanu and 1 in Talasari earned monthly income above Rs. 3000/- after joining the SHG.

In Dahanu, Jawhar, Talasari and Vikramgad there was a significant improvement in the monthly income of the respondents while in Wada, there was a marginal change in comparison to other four blocks.

Kabeer (2005) and Meena Acharya and Pushpa Ghimire (2005), define economic poverty as lack of income necessary to satisfy basic needs like food, clothing and shelter. Human poverty includes absence or reduced capabilities such as illiteracy, malnutrition, poor maternal health, lack of access to medical services and death from preventable diseases. Significant improvements in food security and quality of diet and water supply were observed by this research. The channelising loans through women's groups rather than to individual women substantially increased the likelihood of female decision-making and bargaining.

As observed by Chiranjeevulu (2003) and Sarangi (2003) the findings of the research revealed that not only economic poverty, but also social and gender issues can be tackled effectively through SHGs. In recent years, microfinance programmes have been used not only as a tool for economic upliftment but also an effective way to meet women's practical and strategic needs. Regular meetings of the SHGs serve as a useful forum to women who otherwise live in isolation. These SHGs have become a powerful source for identification of problems and intervention. Adult education hopes to remedy the educational deprivation of the adult population in order to develop their full potential and make the development process self-reliant and self-generating in regard to opportunities and initiative. Besides focusing on entrepreneurial development of the beneficiaries and the village as a whole, the groups undertake the responsibility of delivering non-credit services such as literacy, health and environmental issues.

3.1.1 Food Habits

Since the study area comprised mostly of remote villages before joining the SHGs, food was in short supply and not easily available. People survived mostly on a diet of basic cereals, roots, some salt fish with a dash of tamarind water. Many development economists have raised a voice due to the massive food shortage in the tribal areas of Maharashtra especially in Thane district. This malnutrition has led to the death of a large number of tribal children in areas like Jawhar, Vikramgad, Dahanu and Wada. The study revealed that this problem was tackled in most of the villages by providing Khichdi to the anganwadi children through the midday meal scheme. SHGs were engaged to provide quality meals to anganwadis.

3.1.2 Consumption of Cereals

TABLE 2. DAL CONSUMED

Sr.No.	Dal Consumed	Category	Dahanu	Jawhar	Talasari	Vikramgad	Wada	All five
1	Daily		51 (22.77)	19 (07.30)	21 (10.45)	14 (14.00)	18 (06.38)	123 (11.53)
2	Mostly	Before joining	38 (16.96)	47 (18.08)	74 (36.82)	02 (02.00)	188 (66.67)	349 (32.71)
3	Rarely	the SHG	131 (58.48)	194 (74.62)	98 (48.75)	82 (82.00)	76 (26.95)	581 (54.45)
4	Never		04 (01.79)	-	08 (03.98)	02 (02.00)	-	14 (01.31)
	Total		224 (100.00)	260 (100.00)	201 (100.00)	100 (100.00)	282 (100.00)	1067 (100.00)
1	Daily		63 (28.13)	27 (10.38)	80 (39.8)	16 (16.00)	20 (07.09)	206 (19.30)
2	Mostly	After joining	97 (43.30)	170 (65.39)	102 (50.75)	62 (62.00)	205 (72.70)	636 (59.61)
3	Rarely	the SHG	64 (28.57)	63 (24.23)	19 (09.45)	22 (22.00)	57 (20.21)	225 (21.09)
	Total		224 (100.00)	260 (100.00)	201 (100.00)	100 (100.00)	282 (100.00)	1067 (100.00)

*Figures in parentheses indicate percentages

**The term daily is taken to mean fourteen times a week, whereas mostly around ten times, rarely around four times and never meant practically nil. One helping of dal constituted 15 grams.

Dal a basic ingredient of the Indian diet was found to be sparingly consumed by most of the respondents. After joining the SHG, all respondents consumed dal at least rarely compared to the earlier situation. The most spectacular improvement was observed in Jawhar and Vikramgad where more than 60 per cent respondents started consuming dal mostly after joining the SHG.

3.1.2 Vegetables

The present study substantiates the findings of Mohanan (2002) that women-SHG's grow vegetables all round the year, eat plenty of them and sell the surplus.

TABLE 3.VEGETABLES CONSUMED

Sr.No.	Vegetables Consumed	Category	Dahanu	Jawhar	Talasari	Vikramgad	Wada	All five
1	Daily		01 (00.45)	-	03 (01.49)	02 (02.00)	-	06 (00.56)
2	Mostly	Before	13 (05.80)	11 (04.23)	22 (10.95)	03 (03.00)	18 (06.38)	67 (06.28)
3	Rarely	joining the	98 (43.75)	205 (78.85)	113 (56.22)	93 (93.00)	230 (81.56)	739 (69.26)
4	Never	SHG	112 (50.00)	44 (16.92)	63 (31.34)	02 (02.00)	34 (12.06)	255 (23.90)
	Total		224 (100.00)	260 (100.00)	201 (100.00)	100 (100.00)	282 (100.00)	1067 (100.00)
1	Daily		25 (11.16)	02 (0.77)	17 (08.46)	03 (03.00)	-	47 (04.41)
2	Mostly	After	66 (29.46)	120 (46.15)	100 (49.75)	73 (73.00)	36 (12.77)	395 (37.02)
3	Rarely	joining the	76 (33.93)	121 (46.54)	81 (40.30)	24 (24.00)	228 (80.85)	530 (49.67)
4	Never	SHG	57 (25.45)	17 (06.54)	03 (01.49)	-	18 (06.38)	95 (08.90)
	Total		224 (100.00)	260 (100.00)	201 (100.00)	100 (100.00)	282 (100.00)	1067 (100.00)

* Figures in parentheses indicate percentages

**The term daily is taken to mean fourteen times a week, whereas mostly around ten times, rarely around four times and never meant practically nil. One helping of vegetables constituted 20 grams.

As depicted in the Table after joining the SHG respondents especially in Vikramgad, Dahanu and Talasari started cultivating vegetables collectively in addition to rice. In the present study, out of all the 1067 respondents, only 6 (00.56 per cent) respondents consumed vegetables daily before joining the SHG. After joining the SHG this increased significantly by around eight times to 47 (04.41 per cent). After joining the SHG those who consumed vegetables mostly increased spectacularly by around six times from 67 (06.28 per cent) to 395 (37.02 per cent) - the most significant change being observed in Vikramgad where 73 per cent respondents started consuming vegetables mostly.

TABLE 4. FRUITS CONSUMED

Sr.No.	Fruits Consumed	Category	Dahanu	Jawhar	Talasari	Vikramgad	Wada	All five
1	Daily		01 (00.45)	-	-	-	-	01 (00.09)
2	Mostly	Before	01 (00.45)	-	01 (00.50)	01 (01.00)	16 (05.68)	19 (01.78)
3	Rarely	joining the	33 (14.73)	10 (03.85)	20 (09.95)	03 (03.00)	122 (43.26)	188 (17.62)
4	Never	SHG	189 (84.37)	250 (96.15)	180 (89.55)	96 (96.00)	144 (51.06)	859 (80.51)
	Total		224 (100.00)	260 (100.00)	201 (100.00)	100 (100.00)	282 (100.00)	1067 (100.00)
1	Daily		01 (00.45)	-	-	-	-	01 (00.09)
2	Mostly	After	01 (00.45)	-	01 (00.50)	01 (01.00)	16 (05.68)	19 (01.78)
3	Rarely	joining the	113 (50.44)	38 (14.62)	99 (49.25)	09 (09.00)	159 (56.38)	418 (39.18)
4	Never	SHG	109 (48.66)	222 (85.38)	101 (50.25)	90 (90.00)	107 (37.94)	629 (58.95)
	Total		224 (100.00)	260 (100.00)	201 (100.00)	100 (100.00)	282 (100.00)	1067 (100.00)

**Figures in parentheses indicate percentages

**The term daily is taken to mean fourteen times a week, whereas mostly around ten times, rarely around four times and never meant practically nil.

Before joining the SHG, out of all the 1067 respondents, only one (00.09 per cent) respondent from Dahanu consumed fruits daily while 19 (01.78 per cent) respondents consumed fruits mostly both before and after joining the SHG. After joining the SHG, respondents started consuming fruits at least rarely - the number more than doubling from 188 (17.62 per cent) to 418 (39.18 per cent). In Dahanu, Talasari and Wada around 50 per cent respondents consumed fruits after joining the SHG. Respondents revealed that while this was partly due to a rise in incomes the other significant factor was the awareness of the nutritive value of fruits obtained through Proudh Shikshan (Adult Education) classes conducted through SHGs.

TABLE 5. MILK CONSUMED

Sr.No.	Milk Consumed	Category	Dahanu	Jawhar	Talasari	Vikram-gad	Wada	All five
1	Daily		01 (0.45)	-	-	-	-	01 (00.09)
2	Mostly		-	11 (04.23)	03 (01.49)	01 (01.00)	16 (05.68)	31 (02.91)
3	Rarely	Before joining the SHG	29 (12.95)	-	21 (10.45)	05 (05.00)	122 (43.26)	177 (16.59)
4	Never		194 (86.60)	249 (95.77)	177 (88.06)	94 (94.00)	144 (51.06)	858 (80.41)
	Total		224 (100.00)	260 (100.00)	201 (100.00)	100 (100.00)	282 (100.00)	1067 (100.00)
1	Daily		11 (04.91)	01 (00.38)	-	-	-	12 (01.12)
2	Mostly		01 (00.45)	29 (11.15)	13 (06.47)	02 (02.00)	28 (09.93)	73 (6.84)
3	Rarely	After joining the SHG	86 (38.39)	05 (01.93)	41 (20.40)	04 (04.00)	146 (51.77)	282 (26.43)
4	Never		126 (56.25)	225 (86.54)	147 (73.13)	94 (94.00)	108 (38.30)	700 (65.61)
	Total		224 (100.00)	260 (100.00)	201 (100.00)	100 (100.00)	282 (100.00)	1067 (100.00)

*Figures in parentheses indicate percentages

**The term daily is taken to mean fourteen times a week, whereas mostly around ten times, rarely around four times and never meant practically nil. One helping of milk constituted 5 millilitres.

Before joining the SHG, out of all the 1067 respondents, only 1 respondent from Dahanu consumed milk daily. After joining the SHG the number of respondents who consumed milk daily increased to 12. Those who consumed milk mostly more than doubled from 31 (02.91 per cent) to 73 (06.84 per cent) while those consumed milk rarely increased by ten percentage points from 177 (16.59 per cent) respondents to 282 (26.43 per cent) respondents. As many SHGs adopted dairying as their group activity there was a significant improvement in milk consumption in Dahanu, Jawhar and Wada.

TABLE 6. FREQUENCY OF ILLNESS

Sr.No.	Frequency of Illness	Category	Dahanu	Jawhar	Talasari	Vikramgad	Wada	All five
1	Once or more in a month	Before joining the SHG	204 (91.07)	253 (97.31)	190 (94.53)	99 (99.00)	143 (50.71)	889 (83.32)
2	Once in three months		11 (04.91)	07 (02.69)	04 (01.99)	01 (01.00)	123 (43.62)	146 (13.68)
3	Rarely		09 (04.02)	-	07 (03.48)	-	16 (05.67)	32 (3.00)
	Total		224 (100.00)	260 (100.00)	201 (100.00)	100 (100.00)	282 (100.00)	1067 (100.00)
1	Once or more in a month	After joining the SHG	102 (45.54)	108 (41.54)	30 (14.93)	23 (23.00)	108 (38.30)	371 (34.77)
2	Once in three months		110 (49.10)	152 (58.46)	164 (81.59)	77 (77.00)	156 (55.32)	659 (61.76)
3	Rarely		12 (05.36)	-	07 (03.48)	-	18 (06.38)	37 (03.47)
	Total		224 (100.00)	260 (100.00)	201 (100.00)	100 (100.00)	282 (100.00)	1067 (100.00)

*Figures in parentheses indicate percentages

Out of the 1067 respondents, before joining the SHG, the maximum number of respondents viz. 889 (83.32 per cent) respondents fell ill once or more a month. However, after joining the SHG, the maximum number of respondents viz. 659 (61.76 per cent) fell ill once in three months. Respondents suffered from common ailments like cold, cough, fever, headache, stomachache and bodyache. Four respondents from Jawhar suffered from skin rash in addition to the common ailments and one respondent in Talasari suffered from malaria and pneumonia. Moreover, respondents in Pimpurna in Jawhar taluka reported that they found it difficult to avail of medical facilities due to the lack of cheap transport facilities to reach the distant health centres. However, most respondents reported that after joining SHGs community medical facilities improved. Paid work could increase women's access to health care and better nutrition, reducing child mortality. Increasing female education and workforce participation increased these effects. Improved economic opportunities for women also decreased participation in the sex market, which decreased the spread of AIDS,

The access to credit empowers women by increasing their autonomy, bargaining position and decision-making within the household which allows them to attain unrealised fertility goals. In the World Development Report (1991), the World Bank lists among others the benefits of educating women as lowering infant mortality and increasing the use of contraception. It puts forward the possibility of increased female autonomy and reasoned decisions about fertility due to increased female literacy. At Vasa, Kumbharpada in Talasari taluka members of Kamlini, Shraddha and Shramdeep SHGs revealed that they had become aware of Family Planning through group meetings.

TABLE 7. LITERACY STATUS

Sr.No.	Literacy Status	Category	Dahanu	Jawhar	Talasari	Vikram- gad	Wada	All five
1	Illiterate	Before	123	188	141	61	62	575
2	Literate	joining	101	72	60	39	222	492
	Total	SHG	224	260	201	100	282	1067
1	Illiterate	After	99	181	96	49	54	479
2	Literate	the	125	79	105	51	228	588
	Total	SHG	224	260	201	100	282	1067

*Figures in parentheses indicate percentages

Taking all the Five Blocks together, 96 women respondents became literate due to Proudhs Shikshan Programmes conducted through SHGs. In this case, literate respondents have been defined as those who can at least read or write or at least be able to sign their names. Talasari witnessed the most spectacular increase with the number increasing by 45. In Dahanu, the number increased by 24; in Jawhar, the number increased by 7; in Vikramgad the number of literate respondents increased by 12 and in Wada 8 respondents became literate after joining the SHG.

The study revealed that there are enterprising women who have been attending adult education classes in their leisure time and trying to learn. Apart from formal literacy there is a category of women who 'can only sign' but can neither read nor write. Some of the respondents notably of Vajreshwari SHG, Urse of Dahanu taluka learnt to put their signature through their sons/ daughters and are proud to sign at this age. Akin to Rao (2004) and Sahoo (2004), the research scholar too found that some respondents were members of SHGs wherein such training classes were conducted. Majority of tribal women are able to put signature in place of thumb impressions. In fact a few tribal women were found to be members in the Gram Panchayat owing to the capacity of signing their names only. As observed by Datta (2004), in this study also neoliterate women were found to be active in development activities and in mobilising women to form SHGs. The SHG movement and education of tribals can go a long way in reducing child deaths due to malnutrition (Rajadhyaksha, 2006; *The Free Press Journal*, May 22, 2006).

Experience in the area of agriculture and watershed management have indicated that the failure of many agriculture programmes in developing countries could be directly related to the neglect of women's productive roles, particularly in relation to food crop production. Generally women farmers are more receptive to innovations and incentives. Many studies conducted in developing countries have shown that giving women farmers the same level of agricultural inputs and education as men farmers, could increase the yield by more than 20 per cent. In agriculture the Government has introduced a programme for empowerment of women farmers which provides micro capital assistance and revolving funds exclusively for women. "Women Feed the World" was the theme for the World Food Day observed by the Food and Agricultural Organisation in 1998. To attain the goal of food and nutrition security the empowerment of women through education, income-generation and capacity-building is essential. Women play an important role in food production, processing and even distribution. Therefore

their role should be enhanced in decision making in order to improve the general health and nutrition status of the family (Swaminathan, 2005).

According to Mohanan (2002) Self-Help Group members are the agents of development and are not mere objects in the development process. Self-Help Group members educate their children and ensure that they could earn enough to pay for their children's education. The SHG besides offering a means to access resources starts functioning as a collective which can address common problems through group action, can be heard by policy-makers and can demand its rightful share in the development process (Reddy, 2002). Apart from acquiring individual assets for income-generation and skilled training, women have struggled to construct buildings of their own which were partly funded under government schemes and partly self-help efforts SHGs have helped to improve water supply in the area. The study revealed that in Pimpalshet, Kotimal, the SHG Ganga built a well with the savings generated while in Nandanmal, Jawhar, a tank was built with the funds of the SHG Santoshi. Similarly in Vijaygad, Pashtipada, Wada the SHG Durgamata and in Dahanu, the SHGs Renuka and Mahila Samruddhi in Gaitipada, Dhanivri, and Shanti Mahila in Awarpada, Osarvira, have been instrumental in improving water supply in the area.

Women's SHGs are spreading a silent revolution in terms of economic and social empowerment across poverty-stricken swathes of rural India (The Times of India, December 17, 2005; Roy, 2006). Jawharlal Nehru has rightly stated, "The greatest revolution in a country is one that affects the status and living conditions of its women" (Thenmozhi *et al* 2002). Remedios (2006) quotes Patankar-Mhaiskar who calls the SHG movement of tribal women a revolution of sorts.. The study substantiated the view that the normally submissive and weaker sections suddenly begin to feel empowered. Small economic activities may not even make a dent on the economy of the State but it works wonders for the rural woman who is otherwise at the mercy of her environment.

Usha (2003) and Rengarajan (2004) advocate the fact that women are the most efficient route to end hunger and poverty and gains can be made by focusing poverty reduction efforts on them. According to Pitt *et al* (2003), female credit increases the likelihood of raising emergency funds. Galab and Rao (2003) and Radha (2003) assert that participation in SHGs has improved access to credit both for consumption as well as production. Aiyar (2005) draws attention to the fact that in the case of the Grameen Bank in Bangladesh microloans were used first for improved consumption and then for starting female-owned businesses. Women's credit has a beneficial effect on children's schooling and nutrition. For the overall development of the country, educated, healthy, enlightened and empowered women are essential. Provision of microcredit through women SHGs will generate self-employment as well as improve income levels. Besides raising the standard of living of the whole family it helps to improve nutrition of children which can go a long way in preventing starvation deaths.

3.2 CONCLUSION

The study revealed that women SHGs played a vital role in attaining the UN Millennium Development Goals. SHGs could be pre-microenterprises for a majority of rural poor and the existence of strong synergies between microsavings, microcredit and microenterprises. Small affinity groups of the poor with initial outside support can effectively manage and supervise micro-credit among their members. Self-Help supplemented with mutual help can be powerful vehicle for socio-economic transition. The micro-credit programme for women is lauded by development agencies as an effective intervention with a positive impact on economic growth and improvement in the social status of women. Micro-credit schemes are potent agents of social change in impoverished settings where women are disadvantaged due to the lack of access to resources. By improving income-earning opportunities they help to eradicate extreme poverty and hunger, improve maternal health, reduce infant mortality, promote gender equality and empowerment of women and control HIV/AIDS and other diseases.

The poor have started to demonstrate that they can shape their own destinies when adequate knowledge, skills and resource support is available to them. The minimalist approach contends that microfinance should be focused on delivery of credit and other financial products to poor clients who have not had access to the formal banking institutions. Implicit is the assumption that such provision of credit by itself through judicious use by borrowers will lead to the desired outcome of improved incomes. On the other hand the credit-plus proponents contend that the poor have to be "enabled" to make prudent use of the credit made available in order to have a positive impact on their income levels. In this context, the Government, banks and NGOs can act as catalysts to help SHGs to overcome obstacles by providing training and marketing facilities. SHGs have to be made sustainable through backward linkages with credit and technology and forward linkages with markets.

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