

**SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY,
NANDED**



स्वामी रामानंद तीर्थ मराठवाडा विद्यापीठ, नानंद.

**FINAL REPORT
MINOR RESEARCH PROJECT**

Under Research Project Scheme Seed Money Fund (RSMF)

Entitled,

**“A STUDY OF SHG’S CONTRIBUTION OF WOMEN
EMPOWERMENT IN WEAKER SECTION OF LATUR DISTRICT”**

Submitted to

Director

Innovation, Incubation and Linkages

S.R.T.M. University, Nanded

Submitted by

Dr.H.W. Kulkarni

Head and Associate Professor

Dept. of Commerce

Shivaji Mahavidyalaya, Udgir

Tq.Udgir Dist.Latur (M.S.)

July 2022

DECLARATION

I hereby declare that the Minor Research Project entitled “**A STUDY OF SHG’S CONTRIBUTION OF WOMEN EMPOWERMENT IN WEAKER SECTION OF LATUR DISTRICT**” sanctioned by S.R.T.M. University, Nanded is original work carried out me in the Dept. of **Commerce**, Shivaji Mahavidyalaya, Udgir. Dist- Latur.

During the period of **February 2020 to July 2022**

Principal Investigator

Dr.H.W. Kulkarni

Head and Associate Professor

Dept. of Commerce

Shivaji Mahavidyalaya, Udgir

Tq.Udgir Dist.Latur (M.S.)

AKNOWLEDGEMENT

I express my deep sense of gratitude indebtedness to my kind hearted and enthusiastic Dr.V.K. Bhosale, Dean of Commerce Faculty and Dr.R.V. Ghadge (Vice-principal), Shivaji Mahavidyalaya, Renapur. I must mentioned special thanks to their guidance, constant encouragement and precise suggestions throughout this research work, who had given me an opportunity under Faculty Development Programme.

First of all I thank to Dr.Udhav Bhosle (Hon. Vice Chancellor, S.R.T.M. University, Nanded). I am very much thankful to the officials of DIC Latur, National Information Center Latur, Women Economic Development Corporation, DRDA Z.P. Latur, SHGs all the institutions, member of SHGs who agreed to be interviewed for this research project and imparted valuable information and their experience.

I express deep gratitude to all, who helped me in this Minor Research Project “A Study of SHG’s Contribution of Women Empowerment in Weaker Section of Latur District (RSMF)” SHGs movement has developed a strong confidence amongst women. Women run more than 90% of the Self Help Groups. The Minor Research report is submitting with a thesis form. It reveals the analysis of the role of SHG’s in the empowerment of women. I hope this report would of a great help for different SHGs institutions. This report is one of such honest efforts towards goal,

We express deep sense of gratitude towards the following well wishers for their kind help and guidance of Hon.Shrirangrao Patil, Dyandevji Zodge, Principal Dr.V.A. Jadhav, Dr.S.V. Jagtap, Dr.R.M.

Manjre, Shri.B.K. Patil (Registrar), Dr.Vishnu Pawar, Dr.D.B. Konale, Shri.Ade R.N. and Mr.Suraj Choudhari and many other known-unknown friends who have encourage me to carry out this work and all those who have helped me in collecting data, analysis and typesetting during my research.

Prof. H.W. Kulkarni

ACCESSION CERTIFICATE

It is certified that the Books purchased from MRP grant are handed over to the central library of Shivaji Mahavidyalaya, Udgir. Their Accession Number are from **82557** to **82586**.

Signature of the Principal
Investigator

Signature of Librarian
with seal

Signature of the
Principal with seal

INDEX

Chapter No.	Title	Page No.
1	Introduction	01-32
2	Review of Literature	33-44
3	Research Methodology	45-53
4	Analysis and Discussion (Interpretation)	54-85
5	Conclusion	86-93
	Bibliography	94-97
	Questionnaire-1	98-101
	Questionnaire-2	102-104
	Questionnaire-3	103-106
	List of SHGs that were interviewed	107-110

LIST OF TABLES

Table No.	Particulars	Page No.
1.1	Tahsil wise SHG's in Latur District	15
1.2	SHG's Social Category wise members in Latur District	16
1.3	Details of Self Help Groups in Latur District	17
1.4	Information related with Self Help Groups Established by DRDA & Mahila Arthik Vikas Mahamandal In the District	18
1.5	Talukawise Members of SHG's Udgir	19
1.6	Talukawise Members of SHG's AUSA	20
1.7	Talukawise Members of SHG's Latur	21
1.8	Talukawise Members of SHG's Renapur	22
1.9	Talukawise Members of SHG's Jalkot	23
1.10	Talukawise Members of SHG's Deoni	24
1.11	Talukawise Members of SHG's Nilanga	25
1.12	Talukawise Members of SHG's Ahmedpur	26
1.13	Talukawise Members of SHG's Chakur	27
1.14	Talukawise Members of SHG's Shirur Anantpal	28
1.15	Tahsilwise SHG's in Latur District	29
3.1	Table showing total sample for each Taluka of the District	47
3.2	Sample Size of the District	48
3.3	Sample Categorywise Members	49

4.1	Sample Selected	55
4.2	Religion wise Members of SHG's	55
4.3	Category wise Distribution of SHG's (Shirur Anantpal)	57
4.4	Category wise Distribution of SHG's (Chakur)	58
4.5	Category wise Distribution of SHG's (Deoni)	59
4.6	Category wise Distribution of SHG's (Jalkot)	60
4.7	Category wise Distribution of SHG's (Renapur)	61
4.8	Category wise Distribution of SHG's (Ausa)	62
4.9	Category wise Distribution of SHG's (Udgir)	63
4.10	Category wise Distribution of SHG's (Nilanga)	64
4.11	Category wise Distribution of SHG's (Ahmedpur)	65
4.12	Category wise Distribution of SHG's (Latur)	67
4.13	Age of the Self Help Group Members	67
4.14	Type of Family of the Self Help Group Members	68
4.15	Literacy Levels of the Self Help Group Members	68
4.16	Occupation of the Self Help Group Members	69
4.17	Reason for joining of Self Help Group Members	70
4.18	Repayment of Self Help Group Members	70
4.19	Marital Status	71
4.20	Educational Status	72
4.21	Occupational Distribution	72
4.22	Members having important posts in various institutes/SHGs/Gram Panchayat	73
4.23	Economic status of the family main occupation of the family	74
4.24	Who runs the family?	74

4.25	Table Showing Economic Status	75
4.26	Type of House	76
4.27	Type of House	76
4.28	Is the house on Rental Basis	76
4.29	How much amount do you save monthly in SHG?	77
4.30	How do you pay this amount in SHG?	77
4.31	Do you pay the installments regularly?	79
4.32	From what agency the loan is taken?	79
4.33	Average change in income of SHG members per family per annum (in Rs.)	79
4.34	Annual average employment days per member per annum	81
4.35	Activity wise annual income expenditure and net income (In Rs.)	82
4.36	Employment generated through buffalo and goat keeping	84
4.37	Average change in income of SHG members per family per annum (in Rs.)	

LIST OF FIGURES

Figure No.	Particulars	Page No.
1.1	SHG's Social Category wise members in Latur District	16
1.2	Talukawise Members of SHG's Udgir	19
1.3	Talukawise Members of SHG's AUSA	20
1.4	Talukawise Members of SHG's Latur	21
1.5	Talukawise Members of SHG's Renapur	22
1.6	Talukawise Members of SHG's Jalkot	23
1.7	Talukawise Members of SHG's Deoni	24
1.8	Talukawise Members of SHG's Nilanga	25
1.9	Talukawise Members of SHG's Ahmedpur	26
1.10	Talukawise Members of SHG's Chakur	27
1.11	Talukawise Members of SHG's Shirur Anantpal	28
3.1	Sample Categorywise Members	49
4.1	Religion wise Members of SHG's	56
4.2	Category wise Distribution of SHG's (Shirur Anantpal)	57
4.3	Category wise Distribution of SHG's (Chakur)	58
4.4	Category wise Distribution of SHG's (Deoni)	59
4.5	Category wise Distribution of SHG's (Jalkot)	60
4.6	Category wise Distribution of SHG's (Renapur)	61
4.7	Category wise Distribution of SHG's (AUSA)	62

4.8	Category wise Distribution of SHG's (Udgir)	63
4.9	Category wise Distribution of SHG's (Nilanga)	64
4.10	Category wise Distribution of SHG's (Ahmedpur)	65
4.11	Category wise Distribution of SHG's (Latur)	66
4.12	Educational Status	71
4.13	Economic status of the family main occupation of the family	73
4.14	Type of House	75
4.15	From what agency the loan is taken?	77

CHAPTER-I
INTRODUCTION

- 1.1 Introduction**
- 1.2 Micro-finance Institutes of Bangladesh**
- 1.3 Self Help Groups**
- 1.4 Empower of Women**
- 1.5 Meaning of Empowerment**
- 1.6 Economic Empowerment**
- 1.7 Social Empowerment**
- 1.8 Political empowerment**
- 1.9 Concept of SHG**
- 1.10 Problems of Women**
- 1.11 Objectives of SHGs**
- 1.12 Special Features of SHG**
- 1.13 Origin of the Problem**
- 1.14 Objectives**
- 1.15 Hypothesis**
- 1.16 Research Methodology**
- 1.17 Scope of the Study**
- 1.8 Chapter Scheme**

CHAPTER-I

INTRODUCTION

1.1 Introduction

Today women are powerful in everywhere they participate in social, political and economical region with man. The World Bank has suggested that empowerment of women should be a key aspect of social development programs (World Bank, 2001). India has also ratified various International Conventions committed to securing equal rights to women. The National Policy for The Empowerment of Women (2000) states that, "The women's movement and a widespread network of NGOs which have strong grassroots presence and deep insight into women's concerns have contributed in inspiring initiatives for the empowerment of women." However, the policy also speaks of "a wide gap between the goals enunciated in the Constitution, legislative polices, plans, programs, and the related mechanisms on the one hand and the situational reality of the status of women in India, on the other... Gender equality manifests itself in various forms, the most obvious being the trend of continuously declining female ratio in the population in the last few decades. Social stereotyping and violence at the domestic and societal levels are some of the other manifestations."

Self-Help Group in short SHG is now a well known concept. It is now almost few decades old. It is reported that the SHGs have a role in hastening country's economic development. SHGs have now evolved as a movement.

Mainly, members of the SHGs are women. Consequently, participation of women in the country's economic development is increasing. They also play an important role elevating the economic status of their families. This has led boost to the process of women's empowerment.

We can trace the origin of the concept of SHGs in Bangladesh.

Study Area :

Latur District



1.2 Micro-finance Institutes of Bangladesh

Bangladesh has been acknowledged as a pioneer in the field of micro-finance. Dr.Mehmud Yunus, Professor of Economics in Chitgaon University of Bangladesh was an initiator of an action research project 'Grameen Bank'.

The project started in 1976 and it was formally recognised as a bank through an ordinance, issued by the Government in 1983. Even then it does not have a scheduled status from the Central Bank of the country, the Bangladesh Bank. The Grameen Bank provides loans to the landless poor, particularly women, to promote self-employment. At the end of December 2001, it has a membership of 23.78 lakh and cumulative micro-credit disbursements of Tk 14.653 crore.

Bangladesh Rural Advancement Committee (BRAC) Association for Social Advancement (ASA) and PROSHIKA are the other principal Micro-credit Finance Institutions (MFIs) operating for over two decades and their activities are spread in all the districts of that country. BRAC is the largest NGO of Bangladesh with a total membership of 41.38 lakh. Initially set up in 1972 as a relief organization, it now addresses the issues of poverty alleviation and empowerment of poor, especially women, in the rural area. This institute also works in the field of literacy, legal education and human worked significantly in the fields of education, health, nutrition and other PROSHIKA is also active in the areas of literacy. Environment, health building, while ASA and Grameen Bank are pure MFIS.

1.3 Self Help Groups

Self Help Group consists 10 to 20 women they save some amount. It is small amount like ₹ 10 to 200 per month. In monthly meeting they discuss on disbursement and repayment of loan on many problems they share their experiences in these groups. They maintain accounts and minutes of meeting are documented. Three posts are in SHGs like the President, Secretary and Treasurer. They know the management and political process. Principles democracy functioning adopted common decision making, transparency, self-help, repayment of loan and group development.

SHG's movement which has developed a strong confidence amongst the women and its activities of Maharashtra. Self Help Groups are helpful to family not only economic development but also social status.

A self help group is a small economically weak people, like a group of the rural poor who are coming together to save small amount regularly. It means they are deposited in common fund to meet members needs, emergency and to provide free loans decided by the groups. SHGs are informal associations people who are coming together to find ways to improve their living conditions increase self confidence creditability.

Self Help Group or in short we can say SHGs which is now a well known concept. It is becoming a movement of empowerment of woman of weaker section.

Participation of women in SHGs is became the cause of increasing the economic development. They also played an important role in uplifting the status of their families. This had led boost to the

process of women's empowerment projected, started in 1976 but formally recognized through an ordinance, issued by the Govt. of Bangladesh Gramin Bank provides to the landless poor women for promoting self employment.

India has adopted this model with modified form for empowerment of women of weaker section. Self employed woman workers are the founder of (SEWA) trader union of poor 1987 CMGs are same to self help group. The Annapurna Mahila Mandal in Maharashtra and Women's Forum in Tamilnadu.

1.4 Empower of Women

1975 to 1985 was declared as a decade of women. During this period the movement of empowerment women received a still. The importance of women it means 50% of the society taken into consideration in process of development. It is clear that women should get the same and equal opportunities as that to men. The year 2001 has a special importance which was declared as a year of women empowerment. The efforts made in the direction of increasing the participation of role in all works of life.

Special budget provision made for activities concern to the development of women, different planes, schemes are executed and started for implementation of atrocities on women as well as their participation in economic, political, social, cultural, sports activities. The movement of SHG also started the journey of women empowerment.

1.5 Meaning of Empowerment

Empowerment is nothing but is a process of change by which individuals or groups gain power and ability to take control over

their lives which was increased the participation in decision making power, controlling power, communication skill power increase self confidence self respect empowerment is a multiple concept which consists different issues economic, social, political, cultural, educational empowerment.

1.6 Economic Empowerment

For economic empowerment it is necessary for a woman to have access to and control over productive resources and to ensure some degree of financial authority.

According to the report by National Commission for Women (NCW)- (Status of women 2001) in India women work for longer hours than men do. The proportion of unpaid activities to the total activities is 51% for females as compared to only 22% for males over and above this unpaid work. They have the responsibilities of caring for household which involve cooking, cleaning, fetching water and fuel, collecting fodder for the cattles protecting the environment and providing voluntary assistance to vulnerable and disadvantaged individual in the family.

This shows that though there is still a long journey ahead towards women empowerment. To achieve the goal there is an urgent need of change in the mindsets of the entire society.

In rural region where winds of changes development have to teach and basic economic needs are yet to be fulfilled. The main source of employment for women is farm labour. But this does not fulfill all their needs indebtedness has become out of their daily household expenses. Also, they can avail loan with lower interest

rules. This has led a soft change in the society's view towards women in general.

1.7 Social Empowerment

Constitutionally and legally men and women are equal. In real life however women still finds a secondary place. Examples of inequalities galore in respect of women men birth rate, education and participation in matters financial and political. Atrocities are perpetuated on women. She is viewed not a human being but as detectable thing.

Efforts are being made to change this situation and bring about a stage where man and women would be viewed equally. Many schemed are being implemented for equal education and equal opportunities of employment. So that women would have equal rights. Consequently, there is seen some progress in this respect. As the women have now increased presence in banks, Gram panchayats, various Government committees etc., her social status is seen somewhat elevated. However, this process is slow. To get a boost to this process mindset of the society as a whole should change.

The social empowerment means that the woman should get an important place in her family and society and should have a right to enable her to make use of available resources.

The members of SHGs are mostly women. They save money and invest in SHG. They can use it at the time of their needs. As they can have money in their hand, they get some status in their family. It has resulted in developing self-confidence, self-esteem and self respect also.

1.8 Political empowerment

The political element entails that women have the capability to analyse, organize and mobilize the surrounding situation for social transformation. Leadership qualities are also developing in women, because they now participate in the social activities, like trying to solve the problems of their 'basti'/locality, village.

In 1991, constitutional provision for 33 percent reserved seats in Gram Panchayat in our country came into being. In the beginning, the process, the process of participation of women was slow, but now the situation is fast changing. Due to advent of SHGs, women were able to see the outside world. They understood the processes involved in solving the local problems through political participation. By and by, their participation in political process start increasing. In SHGs they found an opportunity to become a leader of SHG. In some places local SHGs acted as pressure groups for or against a particular political conditions to Panchayat elections. The SHGs played an important role to hone the leadership skill women in the rural region.

Thus, Self-help Group had proved an important means in taking the process of women empowerment to rural region.

Thus the SHG programme has been successful in strengthening collective self help capacities of the poor at the local level, meeting their peculiar needs leading to the empowerment. The rural poor, with the intermediation of voluntary organizations also join of large number of SHGs in the country; and the SHGs have mobilised savings and receive the resources generated among the members.

1.9 Concept of SHG

Generally Self-Help Group consists of 10 to 20 women, the women's save some amount that they can afford. It is small amount ranging from ₹ 10 to 200 per women. A monthly meeting is organized, where apart from disbursed & repayment of loan amount and informal discussions are held. On many social issues also. Women share their experiences in these groups. The minutes of these meetings are documented and the accounts written. The President, Secretary and treasurer are three official posts in any SHG. If the SHGs are connected with some NGOs, they take part in other local activities of these NGOS.

Of late, the organizational structure of various micro-financial groups is undergoing significant changes. There are thrift groups. Credit management groups, income generating groups, Self-Help groups and Mutual help groups.

Sometimes the institute that promotes the SHG, itself provides loan facilities. It is called as Micro-finance institute.

Women empowerment consists different issues like education, literacy, health, food, training, employment, legal improvement these things must be taken into consideration of the following:

- 1) Women's are not only taking benefits but also transferring to others.
- 2) Formation of SHGs without any discrimination like caste, class, religion, creation of brotherhood they come together on the issue of wine, SHGs, exploitation it is proved by the help of NGOs.

- 3) Equality on all level must be needed to put in the mind of society.
- 4) All social welfare facilities, must be needed to provide on the site of the job of women.
- 5) Poor women tried to develop herself who are neglected, as powerless, weak, but the SHG's provide the empowerment to women.
- 6) Creation of society of equality, justice, brotherhood is a try of empowerment of women.

1.10 Problems of Women

Less value of women making them their sector limited to child and kitchen are men believed women are weak. Due to this they have not given the space in education, finance, politics, culture etc. women have not given the power of decisions they are as like rubber stamp only.

1.11 Objectives of SHGs

- 1) Basically the SHGs are economic organization. Small funds are raised for day to day needs. The saving groups when transformed to earning groups not only increase the productivity of women but the credibility also.
- 2) Doors are wide open to women to understand and gain knowledge about Banking, Gram Panchayats, Zilla Parishad, Law and Judiciary etc.
- 3) As economical solutions are available, the family structure is maintained.
- 4) SHG is a good way to stop the exploitation of consumers.

- 5) Broadening of view is a major gain. The ascending order of family, groups, villages, Tahsil, Zilla, Zone, State, Nation, World, makes the vision global.
- 6) Development of self-confidence is achieved.
- 7) A common platform is available for a dialogue and sharing of views.

1.12 Special Features of SHG

SHG is an organization with fundamental principles like democratic approach and common decision-making, transparency, self-helping, repayment of loans and group development. The credibility of the group is dependent on these principles.

Not only economical progress but also an 'entire development' is the aim and trust among the members is the credo of SHG.

1.13 Origin of the Problem

India's main problem is population, plan of the Government, illiteracy, poverty, unemployment these all solve by Self Help Group due to this we know the origin of the study.

Latur is a city in the Marathwada region of Maharashtra state in India. It is the administrative headquarters of Latur district and taluka. The city is a tourist hub surrounded by many historical monuments, including the Kharosa Caves. Latur district consisted 10 block (tahsils) these are Latur, Ahmedpur, Asusa, Deoni, Shirur Anantpal, Udgir, Renapur, Nilanga, Jalkot and Chakur.

1.14 Objectives

- 1) To study the status of women.
- 2) To analyze the origin and development of SHG's
- 3) To study the role of SHG's in the empowerment of women of weaker section.
- 4) Develop the self-confidence of women.
- 5) Provide a platform for a dialogue and sharing of views.

1.15 Hypothesis

There is no significance difference between empowerment of woman after joining SHGs among various Self-Help Group members.

1.16 Method

The Latur district was purposively selected for the present study. Out of 150 selected SHG's for study. A study will based on the contribution of women empowerment in weaker section of Latur district. 15 SHG's from all tahsils of Latur district has been selected SHG's in Latur district empowerment to women by different schemes. No of SHG's in Latur district 7026 of which 3028 weaker section.

The required data were collected in specially designed and pretested questionnaire by personal interview method. The other data was collected from the office of DRDA Latur and other published sources. The data were analyzed by using tabular analysis and most of the findings were described.

The study is based on primary and secondary data. The primary data were gathered from 150 SHGs women entrepreneurs visionaries through purposive testing technique for Latur district through meeting plan. Purposive testing is utilized as the examining

strategy as it requires catching information on the aptitude level of women business people having a place with SHGs in Latur district who are into the animators job. The data collected were broke down to look at the self-help groups on economic empowerment and self social mindfulness utilizing measurable instruments like rate examination, Garret Rank, ANOVA test and Friedman test. The translation for the equivalent has been expressed. The secondary data were collected from books, journals, newspapers and websites.

2.17 Scope of the Study

The investment of woman in Self Help Groups (SHGs) had a huge effect on their empowerment both in social and financial perspectives. Woman empowerment is a procedure wherein woman challenge the current standards and culture, to successfully advance their well-being 15. In Maharashtra the SHGs were begun in 1989 at Latur district. Today the SHGs development is an energetic development spread over all regions of the state with about 8.57 million woman as individuals.

Table 1.1

Tahsil wise SHG's in Latur District

Sr. No.	Tahsils	SHG's	Average no. of members	Saving amount I.P.M.
1	Latur	15	250	50,000
2	Ausa	15	200	40,000
3	Nilanga	15	250	50,000
4	Renapur	15	200	40,000
5	S. Anantpal	15	200	40,000
6	Chakur	15	200	40,000
7	Deoni	15	200	40,000
8	Ahmedpur	15	200	40,000
9	Udgir	15	250	50,000
10	Jalkot	15	200	40,000
	Total	150		

Source : Primary Data

Generally SHG's consists 10 to 20 women average number of members taken into consideration. The women save some amount may be 200 per month. Total amount of saving by women is a big amount. Monthly meeting is organized distribution & repayment of loan. It is one type of micro finance institute.

It was random sampling 150 SHG's from 10 talukas were selected by this process.

SHG's are useful in generating savings, ensuring successful delivery of credit to individual poor and effect of recovery. (Sentbill and Sekar 2004)

Table 1.2

SHG's Social Category wise members in Latur District

Category	Members	Percentage to total
SC	31822	18.97
ST	4265	2.54
Minority	12310	7.34
Others	119370	71.15
Total Members	167767	100.00
Total Number of SHG's	17039	

Source : Primary Data

Fig.No.1.1

SHG's Social Category wise members in Latur District

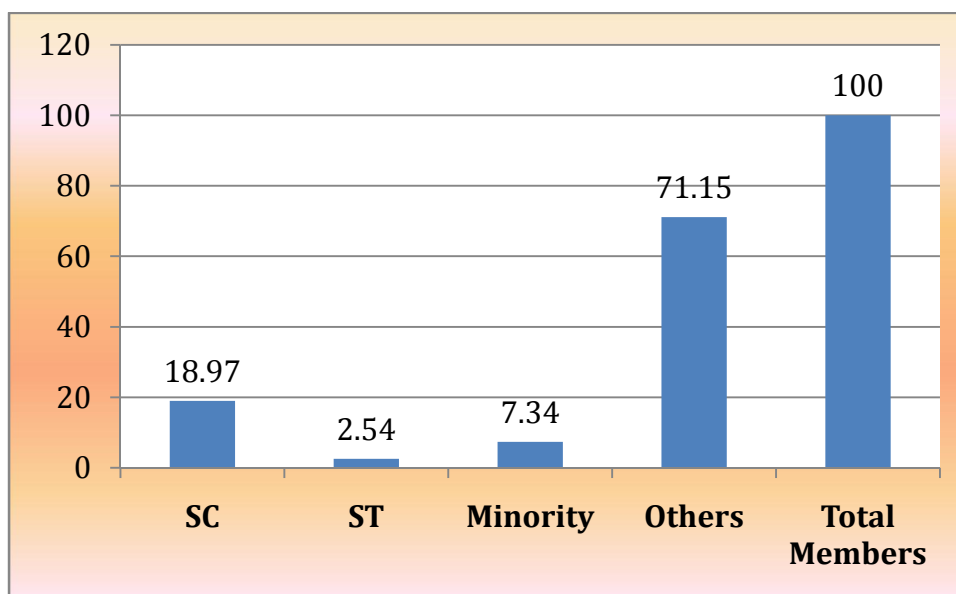


Table No.1 indicates the social category wise member other consists OBC, NT, SBC and EWS 19, 11%, 2% and 10% and other concern to weaker section women higher percentage of SC category women. It shows the economic and social progress.

Table 1.3**Details of Self Help Groups in Latur District**

Taluka	SHGs Established			SHGs attached with main business			SHGs linked with bank for working capital			S.H.G. Started Business	
	Below poverty line	Above poverty line	Total	Below poverty line	Above poverty line	Total	Below poverty line	Above poverty line	Total	No.	Total turn over during the financial year (Rs. Lakhs)
1	2	3	4	5	6	7	8	9	10	11	12
Latur	25	117	142	44	42	86	96	117	213	86	39
Renapur	31	23	54	31	21	52	34	23	57	52	26
Ahmedpur	40	37	77	43	15	58	70	37	107	58	39
Jalkot	35	0	35	29	0	29	47	0	47	29	28
Chakur	35	42	77	32	28	60	36	42	78	60	30
Shirur Anantpal	52	0	52	26	0	26	57	0	57	26	22
Ausa	54	52	106	40	19	59	67	52	119	59	37
Nilanga	71	0	71	38	0	38	68	0	68	38	36
Deoni	10	0	10	11	0	11	20	0	20	11	10
Udgir	50	0	50	41	0	41	101	0	101	41	36
Total	403	271	674	335	125	460	596	271	867	460	301

Source : Project Director, District Rural Development Agency, Zilla Parishad, Manager, District Central Co-operative Bank

Table 1.3 shows the highest number of SHG's established in Latur taluka and lowest number of SHGs established in Deoni taluka. SHG's attached with main business in Latur and Deoni taluka respectively. SHG's consists below poverty line and above poverty line.

Table 1.4

**Information related with Self Help Groups Established by DRDA
& Mahila Arthik Vikas Mahamandal In the District**

Established SHG's (Nos)										
District Rural Development Agency (Families Below Poverty Line)									SHG's Started Business Activities	
Taluka	At the end of last year	Current Year	Total	Female SHG's out of Total SHG's	Working SHG's out of total SHG's	SHG's Categorized as First Grade	SHG's Categorized as Second Grade	Primary Sector	Secondary Sector	Tertiary Sector
1	2	3	4	5	6	7	8	9	10	11
Latur	693	29	722	656	664	636	377	40	0	0
Renapur	423	40	463	387	375	371	231	31	0	0
Ahmedpur	692	38	730	665	670	664	331	38	0	0
Jalkot	410	14	424	390	283	345	307	28	0	0
Chakur	494	26	520	487	459	378	227	32	0	0
S.Anantpal	457	64	521	475	430	403	169	27	0	0
Ausa	979	25	1004	985	900	930	310	38	0	0
Nilanga	918	33	951	923	998	918	502	38	0	0
Deoni	646	65	711	642	633	451	202	23	0	0
Udgir	720	84	804	670	667	558	294	38	0	0
Total	6432	418	6850	6280	6079	5654	2950	333	0	0

Source: Project Director, District Rural Development Agency, Zilla Parishad, Manager, District Central Co-operative Bank

Table 1.4 shows percentage of female SHG's out of total SHG's i.e. 91.68% and working SHG's out of total SHG's is 88.74%. It is clear that women can able to develop economic, political, educational and social status.

Table 1.5
Talukawise Members of SHG's Udgir

Sr. No.	Village Name	SHG	Members				
			SC	ST	OBC	Other	Total
1	Bortala Tanda	03	-	-	30	-	30
2	Nagalgaon	03	20	-	02	16	38
3	Mortalwadi	03	15	-	-	24	39
4	Nalgir	03	11	01	08	23	43
5	Limgaon	03	28	01	-	13	42
	Total	15	74	02	40	76	192

Source : Compiled by author

Table 1.5 shows the sample member of SHGs as per SC, ST, OBC and other as research work of Udgir Block.

Fig.No.1.2
Talukawise Members of SHG's Udgir

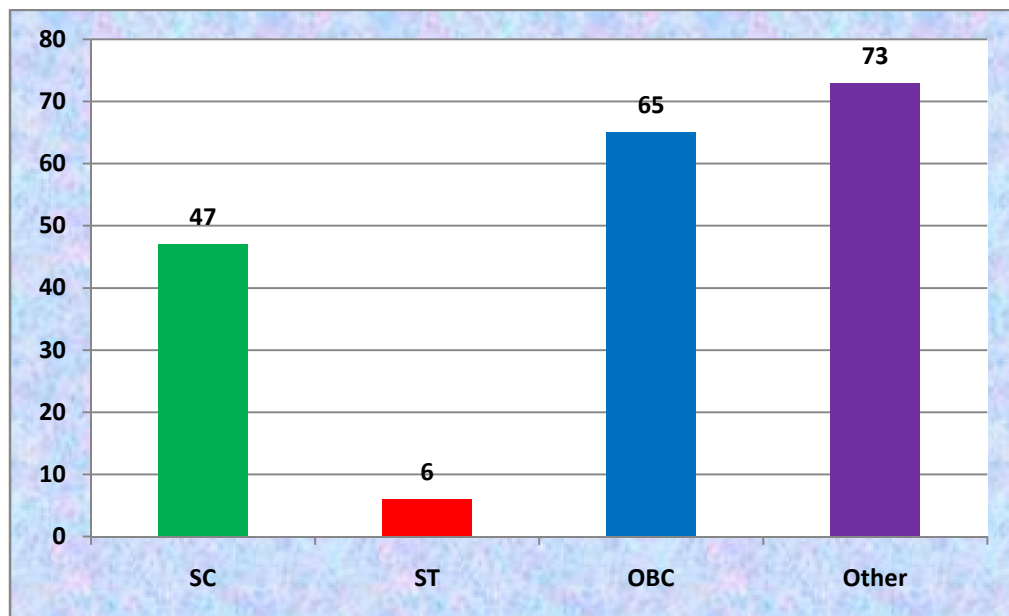


Table 1.6
Talukawise Members of SHG's Ausa

Sr. No.	Village Name	SHG	Members				
			SC	ST	OBC	Other	Total
1	Dapegaon	03	-	01	27	03	31
2	Holi	03	06	-	05	31	42
3	Chalburga	03	14	05	02	07	28
4	Banegaon	03	01	-	10	22	33
5	Ashiv	03	08	-	-	18	26
	Total	15	29	06	44	81	160

Source : Compiled by author

Fig.No.1.3

Talukawise Members of SHG's Ausa

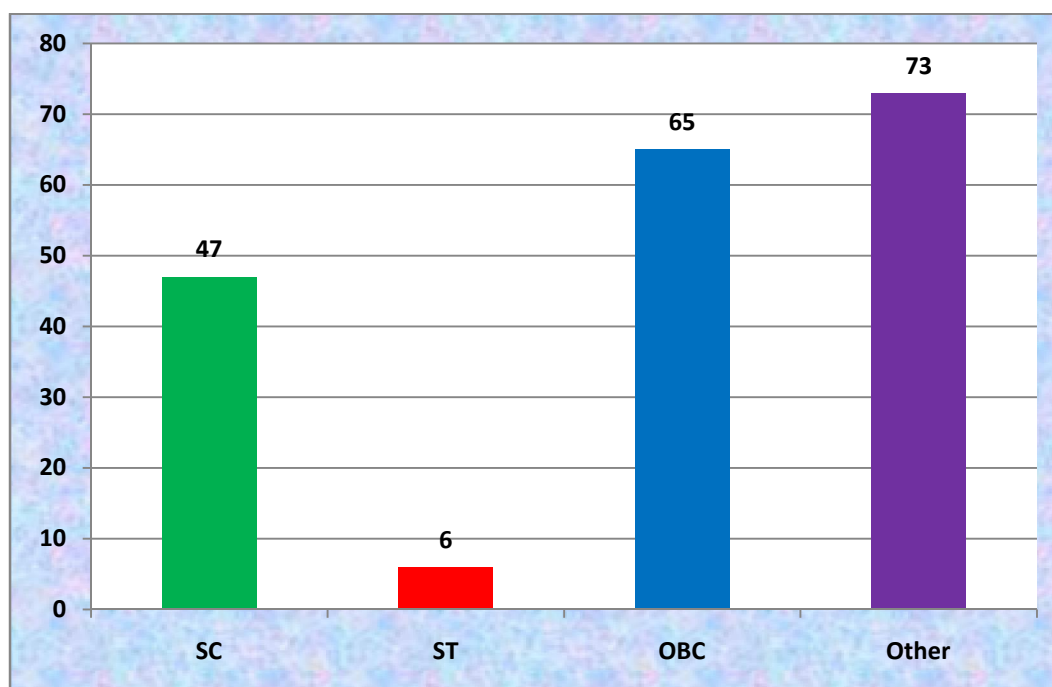


Table 1.6 shows the category wise SHG's members of Ausa takula total members of 160 out of these SC 29, ST 06, Other 81 have been selected for study taken into consideration.

Table 1.7

Talukawise Members of SHG's Latur

Sr. No.	Village Name	SHG	Members				
			SC	ST	OBC	Other	Total
1	Murud	03	10	-	11	12	33
2	Harangul	03	19	-	09	07	35
3	Ganjur	03	11	01	04	15	31
4	Takli	03	01	-	01	30	32
5	Omarga	03	-	-	04	26	30
	Total	15	41	01	29	90	161

Source : Compiled by author

Fig.No. 1.4

Talukawise Members of SHG's Latur

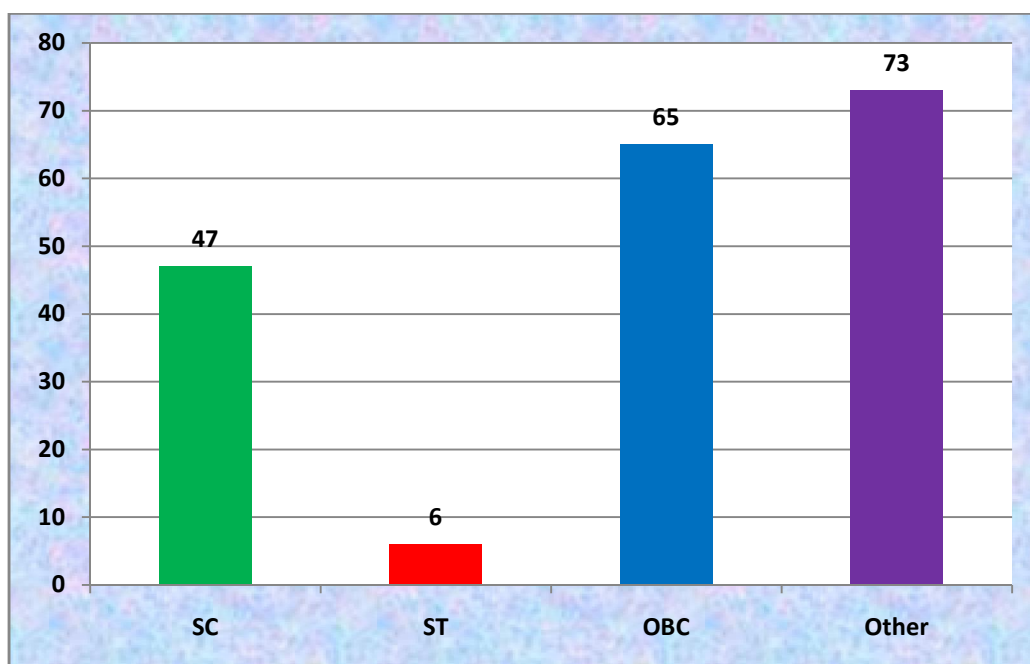


Table 1.7 shows the status of member of SHG of Latur taluka i.e. 90 members of other, 41 SC, 29 OBC and single from ST category.

Table 1.8

Talukawise Members of SHG's Renapur

Sr.No.	Village Name	SHG	Members				
			SC	ST	OBC	Other	Total
1	Renapur	03	-	-	31	03	34
2	Sewadasnagar	03	-	-	10	-	10
3	Hamantwadi	03	09	01	14	-	24
4	Anandwadi	03	24	-	12	40	76
5	Garsuli	03	23	-	02	53	78
	Total	15	56	01	69	96	222

Source : Compiled by author

Fig.No. 1.5

Talukawise Members of SHG's Renapur

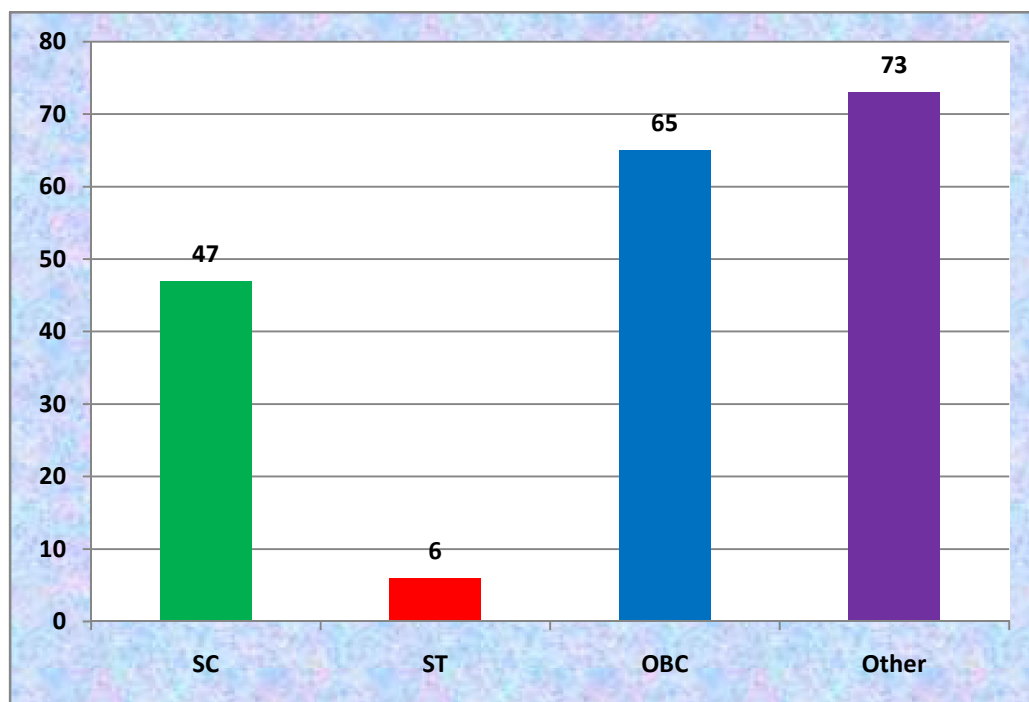


Table 1.8 shows the status of member of SHG of Renapur taluka i.e. 96 members of other, 56 SC, 69 OBC and single from ST category.

Table 1.9

Talukawise Members of SHG's Jalkot

Sr.No.	Village Name	SHG	Members				
			SC	ST	OBC	Other	Total
1	Jalkot	03	10	11	-	10	31
2	Ghonsi	03	20	-	01	21	42
3	Tiruka	03	08	03	05	15	31
4	Kolnur	03	01	-	18	08	27
5	Patoda	03	03	01	07	24	35
	Total	15	42	15	31	78	166

Source : Compiled by author

Fig.No.1.6

Talukawise Members of SHG's Jalkot

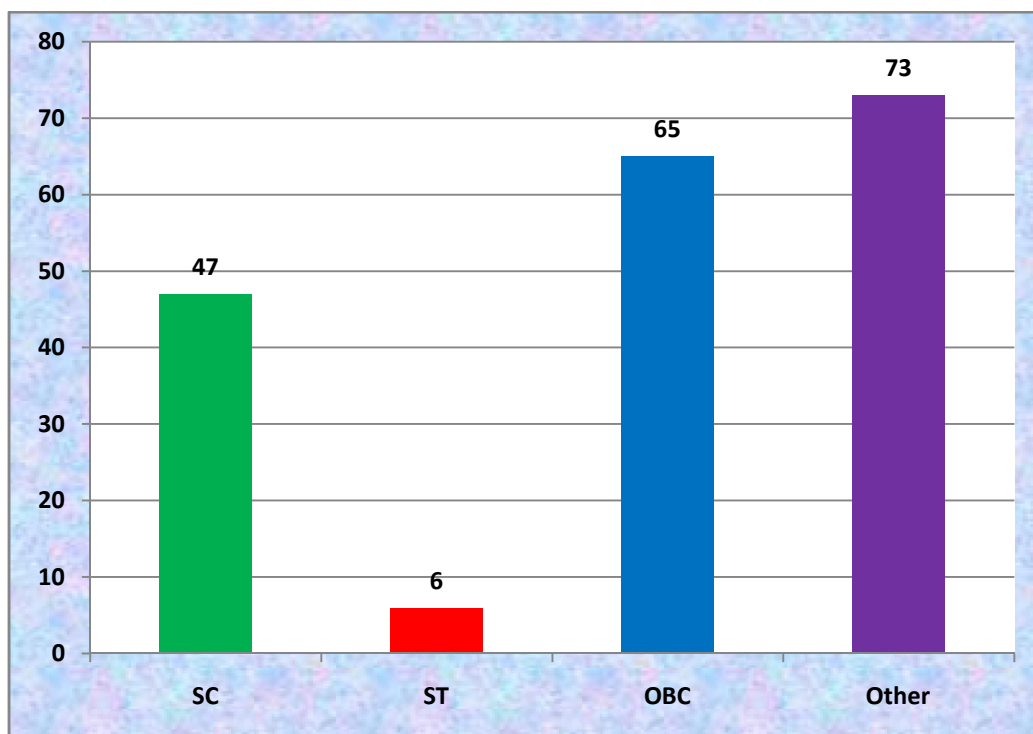


Table no.1.9 shows SHGs member of Jalkot Taluka is 78 from other, 42 from SC, 31 from OBC and 15 from ST category.

Table 1.10

Talukawise Members of SHG's Deoni

Sr.No.	Village Name	SHG	Members				Total
			SC	ST	OBC	Other	
1	Deoni	03	11	-	07	13	31
2	Walandi	03	11	02	-	21	34
3	Lasona	03	-	-	01	31	32
4	Hanchanal	03	08	02	01	22	33
5	Borol	03	04	03	-	23	30
	Total	15	34	07	09	110	160

Source : Compiled by author

Fig.No. 1.7

Talukawise Members of SHG's Deoni

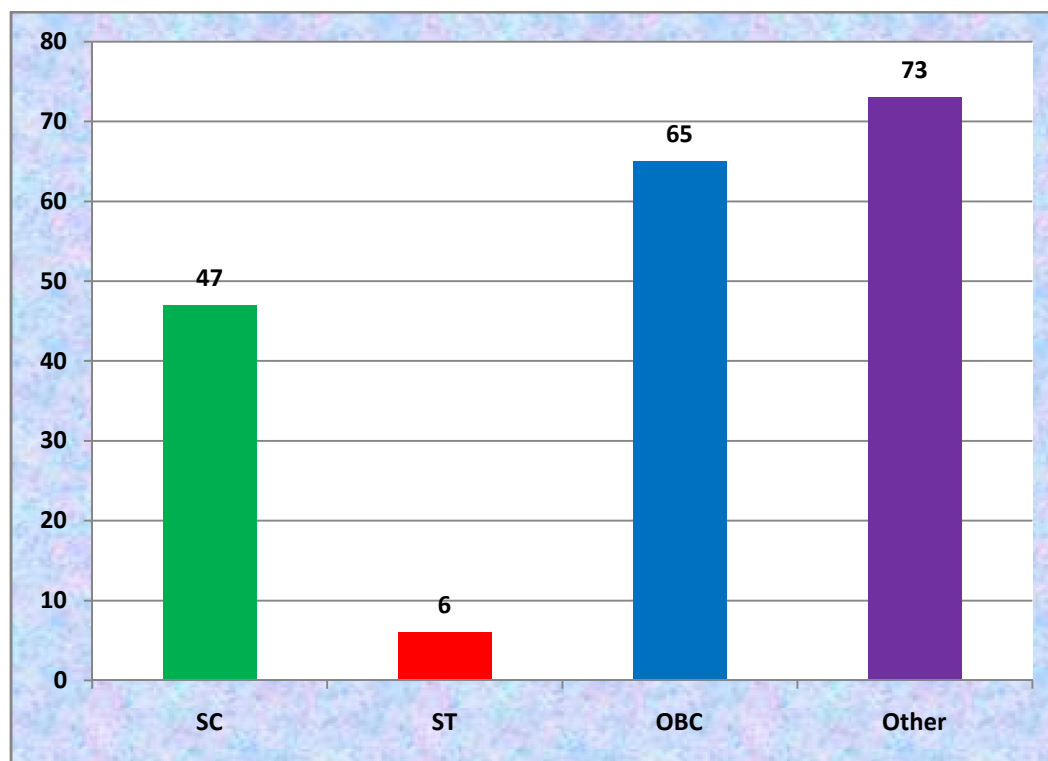


Table no.1.10 shows that the status of members of SHGs of Deoni taluka is 110 from other, 34 from SC, 9 from OBC and 7 from ST category.

Table 1.11
Talukawise Members of SHG's Nilanga

Sr. No.	Village Name	SHG	Members				
			SC	ST	OBC	Other	Total
1	Aurad (Shah)	03	02	02	07	29	40
2	Nitur	03	-	-	10	29	39
3	Rathoda	03	39	-	03	11	53
4	Bamani	03	-	05	04	31	40
5	Kelgaon	03	-	01	02	31	34
	Total	15	41	08	26	131	206

Source : Compiled by author

Fig.No. 1.8

Talukawise Members of SHG's Nilanga

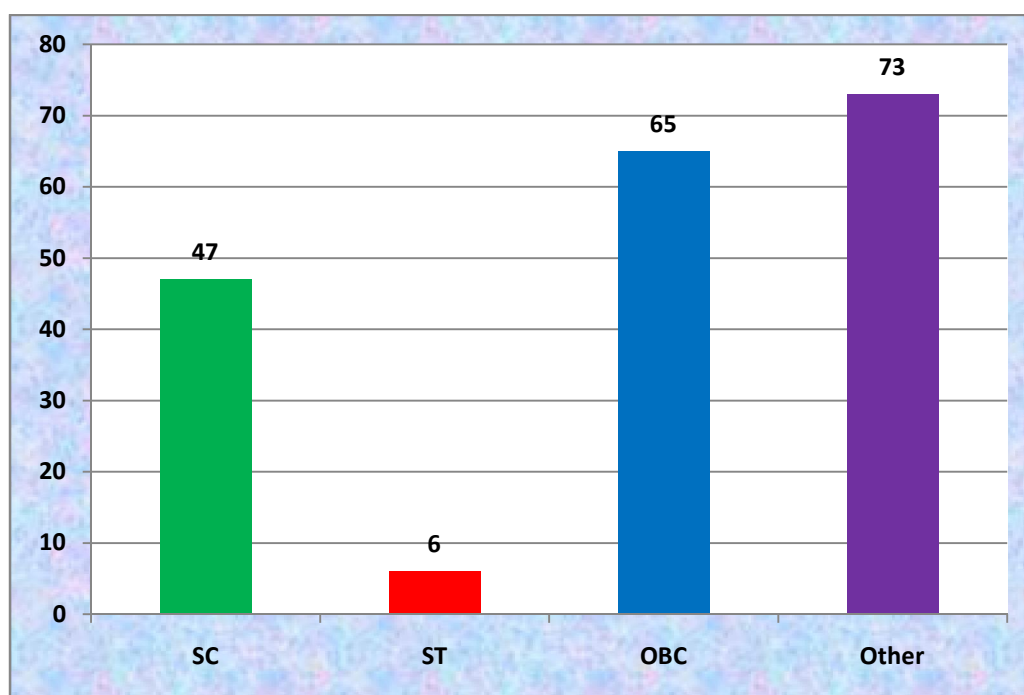


Table no.1.11 shows that the status of members of SHGs of Nilanga taluka is 131 from other, 41 from SC, 26 from OBC and 8 from ST category.

Table 1.12
Talukawise Members of SHG's Ahmedpur

Sr. No.	Village Name	SHG	Members				
			SC	ST	OBC	Other	Total
1	Ajani (Khu)	03	20	-	22	18	60
2	Ajaniwadi	03	13	-	04	19	36
3	Hadolti	03	19	08	11	26	64
4	Devkara	03	18	-	14	01	33
5	Shirur Taj.	03	-	01	27	02	30
	Total	15	70	09	78	66	223

Source : Compiled by author

Fig.No.1.9

Talukawise Members of SHG's Ahmedpur

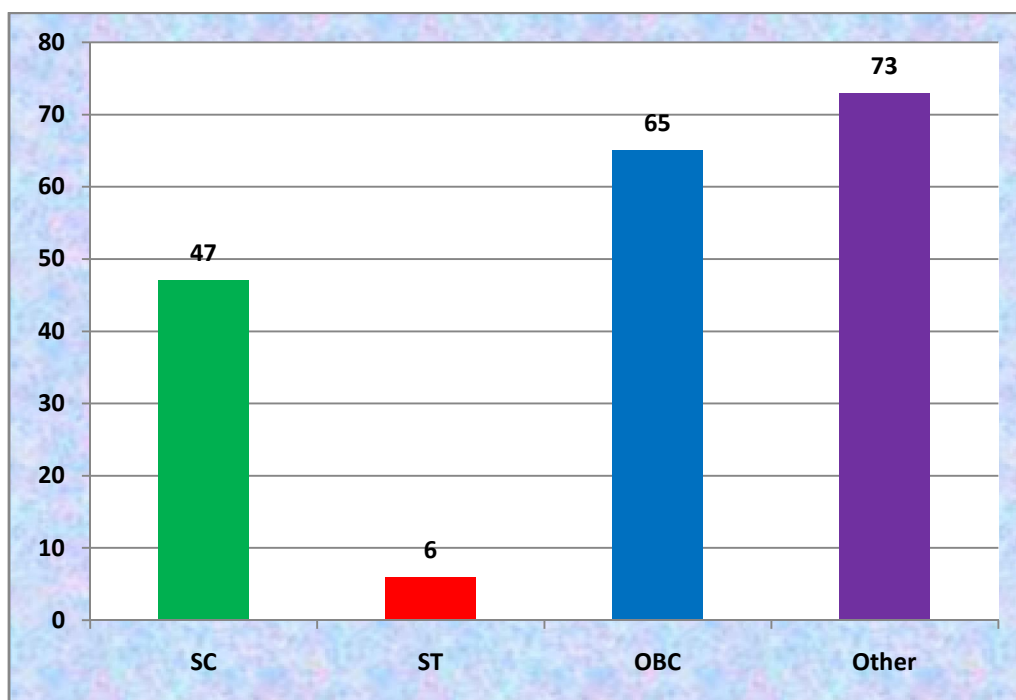


Table no.1.12 shows that the status of members of SHGs of Ahmedpur taluka is 66 from other, 70 from SC, 78 from OBC and 9 from ST category.

Table 1.13
Talukawise Members of SHG's Chakur

Sr.No.	Village Name	SHG	Members				
			SC	ST	OBC	Other	Total
1	Dongraj	03	19	08	10	12	49
2	Shelgaon	03	-	01	19	33	53
3	Zari (Khu.)	03	29	01	02	11	43
4	Chawalewadi	03	02	01	-	26	29
5	Chakur	03	05	04	49	13	71
	Total	15	55	15	80	95	245

Source : Compiled by author

Fig.No.1.10

Talukawise Members of SHG's Chakur

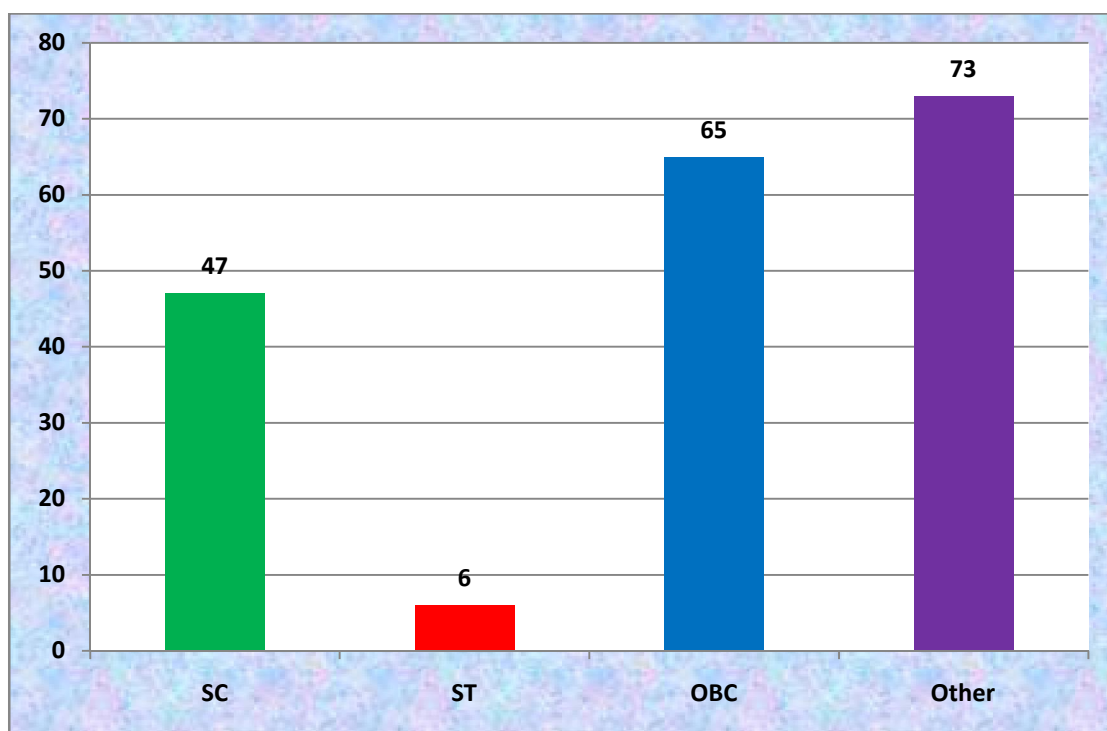


Table no.1.13 shows that the status of members of SHGs of Chakur taluka is 95 from other, 55 from SC, 80 from OBC and 55 from ST category.

Table 1.14
Talukawise Members of SHG's Shirur Anantpal

Sr.No.	Village Name	SHG	Members				
			SC	ST	OBC	Other	Total
1	Yerol	03	11	01	23	02	37
2	S. Anantpal	03	-	-	17	34	
3	Shivpur	03	25	-	10	15	50
4	Ujed	03	01	-	11	26	38
5	Pandharwadi	03	10	05	04	13	32
	Total	15	47	06	65	73	191

Source : Compiled by author

Fig.No.1.11

Talukawise Members of SHG's Shirur Anantpal

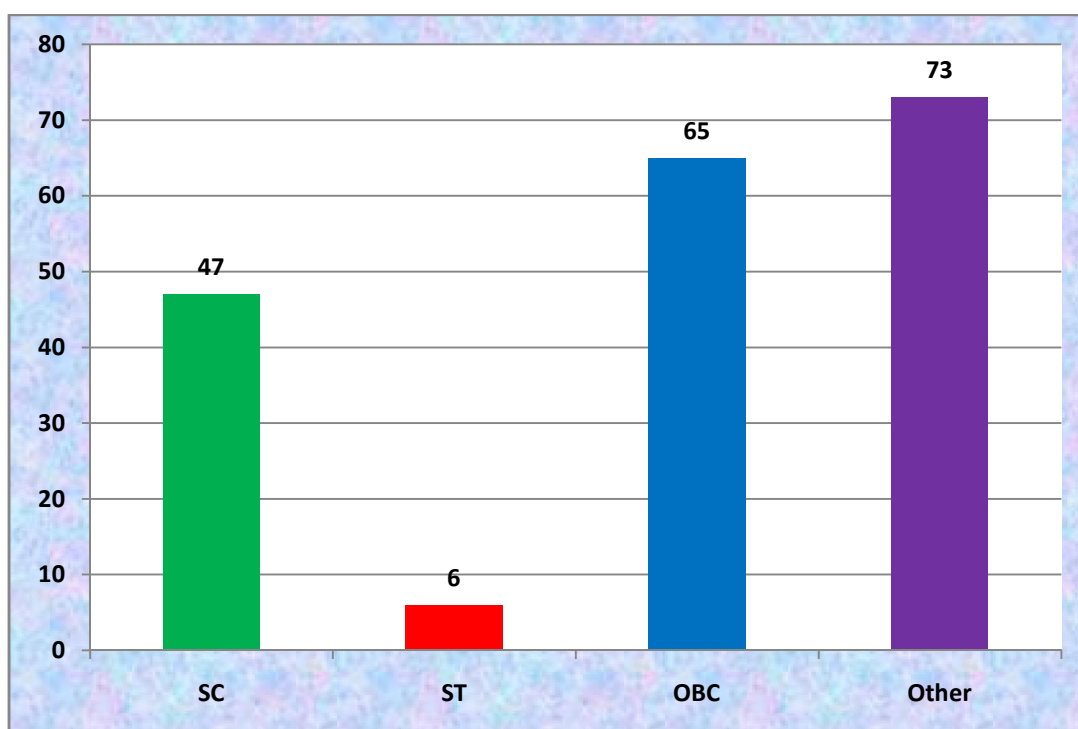


Table no.1.14 shows that the status of members of SHGs of Shitur Anantpal taluka is 73 from other, 47 from SC, 65 from OBC and 6 from ST category.

Table 1.15
Tahsilwise SHG's in Latur District

Sr. No.	Name of Taluka	No. of SHG Sample	Members				
			SC	ST	OBC	Other	Total
1	Udgir	15	74	02	40	76	192
2	Ausa	15	29	06	44	81	160
3	Latur	15	41	01	29	90	161
4	Jalkot	15	42	15	31	78	166
5	Renapur	15	56	01	69	96	222
6	Deoni	15	34	07	09	110	160
7	Nilanga	15	41	08	26	131	206
8	Ahmedpur	15	70	09	78	66	223
9	Chakur	15	55	15	80	95	245
10	Shirur (A)	15	47	06	65	72	190
	Total	150	489	70	471	895	1925

Source : Compiled by author

Table 1.15 shows category wise SHG's members of Latur district. Other consist NT, OBC, Minority and open (poor). Total members of these 895, belongs to other and 489 to SC, 471 for OBC and 70 members belong to ST. It shows SC, ST, OBC and 53.51% and other are 46.49%

List of SHGs that were Interviewed (Survey)

Sr.No.	Taluka	Name of the Village	No. of SHGs
1	Udgir	1. Bortala	03
		2. Nagalgaon	03
		3. Mortalwadi	03
		4. Nalgir	03
		5. Limgaon	03
2	Ausa	1. Dapegaon	03
		2. Holi	03
		3. Chalburga	03
		4. Banegaon	03
		5. Ashiv	03
3	Latur	1. Murud	03
		2. Harangul	03
		3. Ganjur	03
		4. Takali	03
		5. Omerga	03
4	Renapur	1. Renapur	03
		2. Sevadasnagar	03
		3. Hanmantwadi	03
		4. Anandwadi	03
		5. Garsoli	03
5	Jalkot	1. Jalkot	03
		2. Ghonsi	03
		3. Tiruka	03
		4. Kolnoor	03
		5. Patoda	03
6	Deoni	1. Deoni	03

		2. Walandi	03
		3. Lasona	03
		4. Hanchnal	03
		5. Borol	03
7	Nilanga	1. Aurad (Shah.)	03
		2. Nitur	03
		3. Rathoda	03
		4. Bamni	03
		5. Kelgaon	03
8	Ahmedpur	1. Ajani (Kh.)	03
		2. Ajaniwadi	03
		3. Hadolti	03
		4. Devkara	03
		5. Shirur (Tajband)	03
9	Chakur	1. Dongraj	03
		2. Shelgaon	03
		3. Zari	03
		4. Chawalewadi	03
		5. Chakur	03
10	Shirur Anantpal	1. Yerol	03
		2. Shirur Anantpal	03
		3. Shivpur	03
		4. Ujed	03
		5. Pandharwadi	03
		Total villages : 50	SHGs : 150

Chapter Scheme

This Minor Research Project is divided in five following chapters.

Chapter 1 : Introduction

Chapter 2 : Review of the Literature

Chapter 3 : Research Methodology

Chapter 4 : Analysis and Discussion of Field Survey

Chapter 5 : Conclusion and Findings

CHAPTER-II
REVIEW OF LITERATURE

- 2.1 Introduction**
- 2.2 Features of the Study**
- 2.3 Statement of the Problems**
- 2.4 Hypothesis testing**

CHAPTER-II

REVIEW OF LITERATURE

2.1 Introduction

Review of literature is a vital part of any research. It helps the researcher to know the areas where earlier studies had focused on a certain aspects untouched by them. There have been numerous though provoking on women empowerment and reservation.

Everett (1966) said in this reservation for women, as for lower castes, were seen as a means for encouraging greater participation in public life. Reservations, therefore not only ensured political participation but also indirectly encouraged women to step out of their traditional roles as wives and mothers. Galanter (1997), Kaviraj (1997), Kolenda (1985), Ravankar (1971) discussed in his different studies, at the reservation policy working as tool of upliftment and development of women.

- 1) “Impact of SHGs in socio-economic status of women member in Latur Maharashtra” by S.K. Jadhav the present investigation was conducted in villages of Latur district of Maharashtra, Advance Research Journal of Social Science, Vol.4, Issue 2, Dec.2013 Pp.138-142
- 2) Role of Self Help Group in rural development by K.R. Vamanrao (<https://shodhganga>)
- 3) ‘The role of SHG in inclusive growth in Maharashtra’
(10th June 2021)

4) 'Introduction and historical background' present study selected by Drushti is 'An evaluation of impact of SHG on the social of women'. Ghatak, Maitreya and Maitreesh Ghatak (1999) 'Grassroots democracy : A Study of the Panchayat System in West Bengal' they analyzed about the panchayat system. The Panchayat system has existed formally in most of the major state of India since the early 1950s. However, in most states, the system was not an effective body of governance until, the early 1990s, Elections were not held. After 73rd Amendment Gram Panchayat's provided infrastructure to the village. Topalva (2003) said in his research 'Women are changing governance in India? The impact of female leadership on household satisfaction, quality of public goods and governance.' Kanango (1998) said the experience was very disappoint able at the Gram Panchayat level; because very few women advanced to the position of Pradhan.

Self-Help groups have found an important place in new micro-financial management activities. Many studies, therefore, have been carried out on various aspects of SHG's such as : organization of SHGs, financial activities and related process carried over by SHGs, the place of SHGs in the overall economic activities of the society, economic and social empowerment of women through SHGs etc. Many articles on such topics have also appeared in the prominent newspapers which are relevant to the present study.

1) Empowerment of rural women through self help groups-An Indian experience-by V.Puhazhendhi & K.L.S. Satyasai (National Bank News Review, April-June 2002)

For the study the data were collected with the help of a structured questionnaire. The sample for the study was 223 SHGs

functioning in 11 states representing 4 different regions across the country.

For assessing the impact of the programme, pre-SHG and post-SHG situations were compared. The reference year of the study was 1999-2000. Data in various economic and social aspects such as asset structures, income, social empowerment, behavioral changes etc. were collected and analyzed to assess the impact.

It was concluded in the study that SHG as institutional arrangement could positively contribute to the economic and social empowerment of the rural poor.

2) Another ex-post evaluation of study of self help groups in that was conducted in Karnal, Gurgaon & Bhiwani districts of Haryana. (The study was conducted by (National Bank of Agriculture & Rural Development-September 2002)

The improvement in the communication was due to increase in awareness and frequent interaction with NGO and bankers. The financial independence of most the members also helped in achieving their freedom of expenses.

After joining SHG, the members improved their status in the family, became help in family finance and sometimes helped others too. The overall improvement in all these confidence-building factors was about 43 percent.

Involvement with SHG reduced the family violence in 16 percent cases especially to reduced economic difficulties.

3) Another study conducted by impact of self help groups (Group processes) on the social/empowerment status of women in southern India (MYRADA)

This study shows that the level of confidence of respondents on several tasks specified, the members of older groups expressed a higher level of sense of ease. The older group holder group and substantially larger percentage of respondents reporting increase awareness about health and hygiene.

Over 95 percent of the old group members say that they themselves operate the accounts frequently. Older group members have had an important role in popularizing the SHG among the other women.

A very high percentage of key family members are willing to support the SHG member as well as any other woman in the family who may like to get involved with a group particularly. The husbands have shown a generally positive attitude towards their wives. The older groups emerge as more confident, financially more secure, more in control of their family members.

From all the above quoted studies, it can be said that SHG is a potent means for bringing about change and awareness regarding the surrounding situation in the society.

4) The women are coming together and this is helping them to fight the evils in the society e.g. In the Savitri self help group from Tandulwadi (District Akola, Maharashtra) women came together and stopped the practice of gambling, also asked questions to Health officers about the unhygienic conditions in their village, started goat-rearing business, also looked into the matters of Gram Panchayat. (Ref : Daily news paper Maharashtra Times 29/10/04 an article by Smt.Pratima Joshi)

As the women are coming together, they are able to understand the problems of other women those who are not members of their SHG. They help the non-members to their level best to solve their problems.

- 5) In another case a man raped a 23 years old girl. Her mother was frightened and was reluctant to register the crime in the Police Station. But the members of the SHG from the particular 'basti' supported her mother and advised to register the crime. The police refused to register the crime. The SHG acted as a pressure group and compelled the police to register the crime. (Ref: Daily Newspaper Lokmat 29/09/04-An article by Sangeeta Puranik).
- 6) It seems that SHG activity is helping to change the status of women in the family positively e.g. one person was always reluctant to take his wife along with him on his two-wheeler. Ever in times of pressing need, he would avoid her as a pillion rider. He did not pay much attention to what she was doing in her SHG. His wife always managed to attend the group meetings and other related activities on her own. One day the husband was passing through a small town where a meeting was going on. He stopped for a while. To his surprise, he saw his wife sitting on the dais where the district collector was also present. He couldn't believe that his wife was such an important person. He husband waited outside till the meeting got over and took her on his two-wheeler proudly. Since then, he takes his wife on his two-wheeler wherever she wants to go and also ready to help her for group activities. (Ref: Daily Newspaper Pionee 27/10/04-An article by T.S. Kumar)

- 7) Dr.Preema Rose Nichlavose Jincy Jose (2017) did an examination on the point impact of SHG initiatives on socio-economic status of members, directed in Kerala state, by taking 16 SHGs. After her examination she has proposed that there is a need to build the preparation programs given to the SHG individuals with respect to the self-improvement and enterprising expertise advancement.
- 8) D.A. Nithyashree, Veena Chandavari and Rekha Rayanagoudar (2016) conducted a study on the profile of SHG individuals in Karnataka by taking eight areas, aggregate of 100 SHGs comprising of 6338 individuals in it. Their examination found the significant explanations behind joining SHGs. Most noteworthy number of respondents joined this SHG to get monetary help exceptionally advance, beside advance reserve funds propensity, to bring the status up in the general public, to reimburse the credits and least number of respondents have got together with the aim of taking up salary creating exercises.
- 9) Malhotra Sharad (2016) made an investigation on the effect of the self-help groups upon the under special houses and especially the ladies in the territory information was gathered principally from the individuals from the self-help groups working in Chandigarh. Survey was filled from the woman members. Authorities were likewise addressed and meets were let to understand the down to earth circumstances. A few information from the bank were likewise accumulated to get the official image of these self-help groups that will additionally dissect the genuine circumstance. The information was gathered from the SHG individuals who are woman oppressed

woman of rustic zone SHGs have come up to inspire the country poor and they are exceptionally dynamic in taking an interest with government and non-government associations. Woman have picked up certainly an inspirational demeanour.

- 10) Manohar C.P. (2015) made an investigation on the point effect of self-help groups and smaller scale fund on monetary empowerment of women-a contextual analysis of Haveri locale in Karnataka, with the destination of assessing the job of Self Help Groups in ladies strengthening in the examination region and evaluating the effect of miniaturized scale money gave by the SHGs to the respondent woman individuals in their pay creating exercise, reserve funds, and so on two talukas in particular Renebennur and Shiggoan were chosen for the investigation. Test of 240 ladies of SHGs were taken for the examination. Effect of smaller scale money is certain on SHGs. SHGs had the option to take the advantage of all the credit gave by the SHGs. They had the option to produce pay.
- 11) R. Prabhavathy (2011) in her investigation titled, "An Empirical Study of SHGs and Rural Development in Tuticorin District" has examined that SHGs began its working all once again Tamil Nadu, in certain regions they are working viably though in certain territories they face issues. Since, SHGs help ladies to accomplish financial strengthening, this approach measures can contribute a ton to the country improvement. These days, the ladies in the SHGs are additionally regarded by the others, since they are free in procuring the salary and they are adding to family pay, use and reserve funds. They can ready to

contribute all alone to the improvement of the general public and the country an entirety.

- 12) Venkatesh J., and K. Kala (2010) in an investigation titled “Engaging provincial ladies right through self-help groups” broke down the financial strengthening of woman in the South Tamin Nadu and found that the wake of joining the SHGs the salary of the woman individuals have enlarged and the month to month family unit surge has likewise been be lifted significantly. The SHGs in South Tamil Nadu are exceptionally successful to expand women empowerment in provincial zones.
- 13) Venkateshmurthy and G.M., Dinesh (2009) in their examination titled, “Women Empowerment through SHG-An Analysis” have noticed that the SHGs are playing a significant and crucial job in sorting out woman, creating initiative characters among woman, assembling sparing and including women in different salary producing exercises for their innovative improvement. Further, it observes that SHGs are a significant instrument to lighten destitution when all is said in done and woman neediness specifically. SHGs helping the woman to improve their financial status which prompts monetary strengthening process.
- 14) K.R. Lakshmikandan (2001) in his investigation titled “Self Help Groups in the Life of Rural Poor-A Pilibhit Case Study” expresses that the greater part of the enrollment of the Self Help Groups comprised of little landholders and farming workers. He is of the feeling the offices for enterprising improvement are accessible inside the gathering just at the

smaller scale level when contrasted with the huge fundamental capacities like market study, giving assets, general creation the board and showcasing the executives. The proficiency pace of the individuals from some self help groups has improved from five percent to 90 percent he expressed.

- 15) N. Manimekalai and G. Rajeshwari (2000) in their work “Strengthening of Women through Self Help Groups” dissected the women self-help groups framed by the Non-Governmental Organizations on the country zones of Tiruchirappalli District to advance provincial woman through independent work. The Non-Governmental Organization in particular, Society for Education and Village Action and Empowerment (SEVAE) has been working in 362 towns and helping a sum of one-lakh woman recipients comprising of various roads of independent work like trivial organization, preparing creation and administration units.

In some of the articles, social empowerment has been considered only as a part of the process of individual development of the women.

2.2 Features of the Study

- 1) Self-confidence
- 2) Development of decision-making capacity
- 3) Position in the family
- 4) Position in the society
- 5) Thinking about views regarding female education and employment

- 6) Views regarding thinking about caste system
- 7) Attitude regarding towards assisting own family, village and society in solving their problems.
- 8) Participation in social movements and politics

2.3 Statement of the Problems

Government of India had taken a few endeavours to build the job of ladies and to improve the status of woman. Self Help Groups are progressively turning out to be significant strategy for arranging ladies to make a move and change their circumstance. Self Help Groups have risen as one of the significant methodologies for the assembly of administrations and exercise distinctive Self Help Groups in various conditions of the nation have concentrated on. Skill advancement, Awareness age, Gaining access to credit from monetary institutional for small scale endeavour ventures and teaching of frugality and the board of credit for the financially denied areas of woman, etc. Right now study is picked to know the woman strengthening through SHGs in India.

2.4 Hypothesis testing

- 1) To study the economic empowerment of the member.
 - a) Change in the standard of living
 - b) Change in the nutrition level of the family members etc.
- 2) To study the status of a member of SHG in the family.
- 3) To study the status of a member in the society.
- 4) To study the social awareness, awareness about the national issues and whether it reflects in their family atmosphere.
- 5) To study political participation of a member of the SHG.

- 6) To analyse women empowerment through Self Help Groups with respect to the SHG members in Latur District of Maharashtra
- 7) To study the social and economical conditions of the SHG members.

CHAPTER-III
RESEARCH METHODOLOGY

3.1 Introduction

3.2 Criteria used for sample selection

3.3 Tools

CHAPTER-III

RESEARCH METHODOLOGY

3.1 Introduction

I have started my research from February 2020 due to Covid-19. My smooth research work is disturbed during this period. I have finalized questionnaire to be filled by respondents. Questionnaire has been prepared with the consideration of various parameters like poor women, weaker section women, SC, ST, OBC & other women members. (Other means (Minority), NT, SDC, Open). More than 90% women SHGs taken into consideration. The questionnaire contains the information like name, address, social and economical, political status of the women members.

The questionnaire covers the function of SHG's, social problems, political awareness, advantages of SGH, health awareness, changing view about caste, customs, participation in the society. As per chapter scheme of minor research project and methodology. I have reviewed periodicals, journals, reference books, newspapers, internet, Youtube, concerned with my research topic. The aim of SHG to improve the status of women of weaker section even though to fulfil their financial problem to provide market skill. There are number of studies related to SHG activity, conducted by various NGO's similarly number of articles, reports are published in newspapers & periodicals. This literature was studied while preparing reports. Experiences of the SHG promoters taken into consideration.

Secondary data have been collected through annual reports, bulletins of the RBI, DRDA, Mahila Arthik Vikas Mahamandal, Directors of DRDA, Z.P., Bank reports, publication of small booklets on similar issues. National commission for women, new delhi, MAVIM, Gramin Mahila & Balvikas Mandal, Obstract of Latur district, reports of Government, alongwith this webinars, lecture used to collect secondary data.

SHG movement has developed a strong confidence amongst the women. SHG's are helpful to their family not only from the economic aspect but from the social status.

It was random sampling 150 SHG's from 10 talukas were selected randomly. 05 villages of each talukas and 3 SHG from each villages were covered & the heads of institutes.

Table 3.1

Table showing total sample for each Taluka of the District

Name of Talukas	SHG's (Groups)	Individuals	Financial Institutes
Latur	15	12	10
Udgir	15	10	08
Renapur	15	12	04
Nilanga	15	12	06
Ausa	15	12	04
Shirur Anantpal	15	10	06
Ahmedpur	15	08	08
Jalkot	15	08	04
Deoni	15	10	04
Chakur	15	08	04
Total	150	102	

Source : Compiled by author

Table 3.1 shows that, number of interviews held with 102 individuals from 150 different SHG's. To collect data and information as per objectives. 03 different types of questionnaires are used. Specially one for SHG's member, second for groups head and third for institute.

Table 3.2
Sample Size of the District

Talukas	No. of villages	No. of SHG's	No. of members
Latur	05	15	161
Udgir	05	15	192
Renapur	05	15	222
Nilanga	05	15	206
Ausa	05	15	160
Shirur Anantpal	05	15	223
Ahmedpur	05	15	190
Jalkot	05	15	166
Deoni	05	15	160
Chakur	05	15	245
Total	50	150	1925

Source : Compiled by author

Table 3.2 shows sample size of the district, 15 SHGs have been selected from each taluka from 05 villages and 3 SHG's from each villages, 150 SHG's 1925 members selected for study.

Table 3.3
Sample Categorywise Members

Talukas	SC	ST	OBC	Other
Latur	41	01	29	90
Udgir	74	02	40	76
Renapur	56	01	69	96
Nilanga	41	08	26	131
Ausa	29	06	44	81
S.Anantpal	70	09	78	66
Ahmedpur	47	06	65	72
Jalkot	42	15	31	78
Deoni	34	07	09	110
Chakur	55	15	80	95
Total	489	70	471	895

Source : Compiled by author

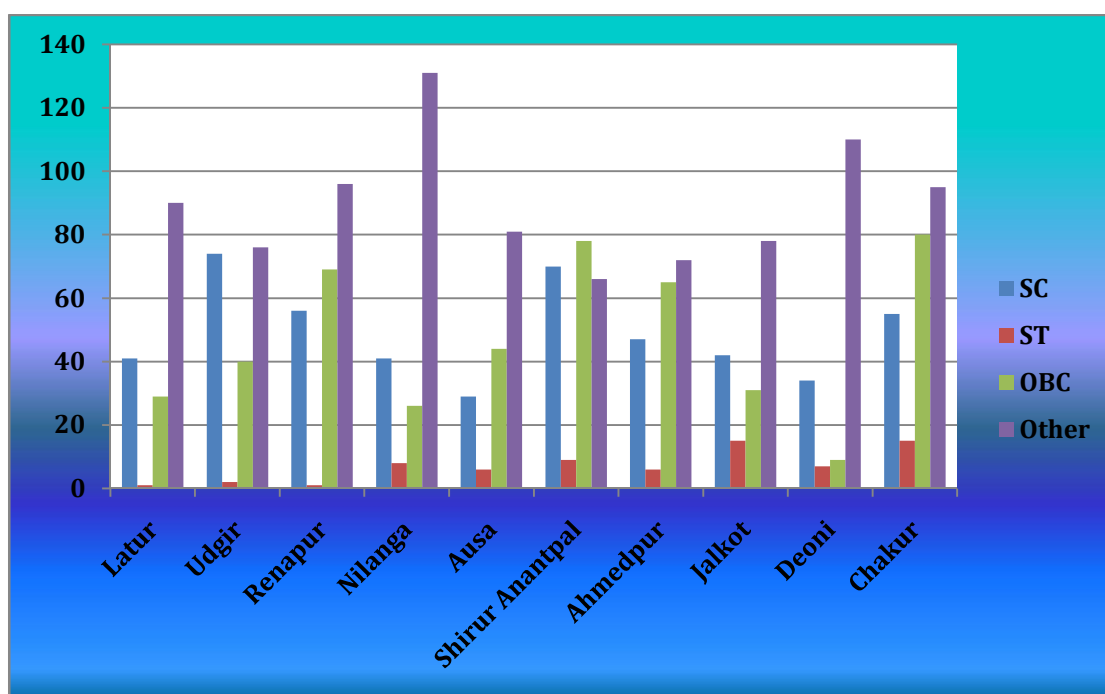


Fig. 3.1
Sample Categorywise Members

Table 3.3 and figure shows the category wise members of SHG's of the district. Talukawise SC, ST, OBC and other taken into consideration as SC 489, ST 70, OBC 471 and other 895.

3.2 Criteria used for sample selection

The SHG activity helps economic empowerment of women, the change in their family and social status. The wakening of self-confidence and self-respect, social and political awareness, is a slow process and to achieve it, a member should have sufficient experience of well established and well run SHG.

Hence the following points were used for sample selection.

- 1) The SHG should be 3 to 5 years old.
- 2) The sample should be representative of the entire district. Hence we tried to cover more talukas tahils from the district.
- 3) 15 SHGs from eachs taluka were selected.

Out of 15 SHG's to be interviewed, we selected 12 SHGs from rural are and 3 from urban area.

Information about all the 101 institutes who have promoted these SHGs was collected for the study. The SHGs promoted by government institutes were also selected in the sample.

3.3 Tools

There are number of studies, related to SHG activity, conducted by various NGO's. Similarly number of articles and reports are published in Newspapers and periodicals. SHGs promoting institutes also publish their annual reports describing the gains of the activity. This literature was studies while preparing the tools for the study. Two types of tools were used for the study they were:

- 1) Interviews
- 2) Questionnaire

Qualitative as well as quantitative method of data collection was used. To achieve the purpose three different questionnaires for the study of individual, group and institute were prepared.

Members of SHG were illiterate and literature could not write answers were interviews.

A) The questionnaire for individual study

The questionnaire for individual study contains 82 questions. Out of them 40 questions are fixed alternative type. The options of answers are given and the individuals have to choose one of the options. The remaining questions are open-ended. The questionnaire progresses from general to specific questions.

The first part of the questionnaire contains the individual information like name, address and age, educational, social & economical status of the member.

The second part of the questionnaire covers the following points:

- 1) About the functioning of group
- 2) About the social exchange in the group
- 3) The problems of members and non-members of SHG
- 4) Whether they are solved collectively or not, and what types of problems are solved.
- 5) Decision making process in domestic matters.
- 6) Participation in the society
- 7) Views about casteism

- 8) Gender issues
- 9) Views regarding social customs
- 10) Awareness about health
- 11) Political awareness
- 12) Advantages of SHG

B) The questionnaire for the group interview

The questionnaire for the group study contains 49 questions. Out of them 21 questions are fixed alternative type. The remaining questions are open-ended. The questionnaire progresses from general to specific factors.

The questionnaire contains all the points covered in the second part of the questionnaire for individual study.

C) The questionnaire for the Institute

The questionnaire contains 41 questions. Out of them 17 questions are fixed alternative type. The questionnaire also covers point like name, address, the nature of the institute, data of establishment of the SHG, objectives behind promoting the SHG activity. No. of SHGs promoted by the institute, the issues that are focused for creating awareness in the members of SHGs, the problems of women in the village, what solutions the institute has found out for solving them.

SHGs members filled up very few questionnaires. The questionnaires for the institutes were filled up either by the head of the institute or the coordinators of the SHG's.

The information that was collected with the help of the tools prepared for individual and group interviews was varied. Every

aspect of social empowerment was tapped into with the help of these tools.

The questionnaire used for data collection are given in the appendices. The language of the questionnaire was Marathi.

B) Data collection

First of all, the questionnaires were prepared for the data collection. They were tested in 3 SHG from 10 talukas of the district. The questions and answers were analysed. Then the questionnaires were finalized.

CHAPTER-IV
ANALYSIS AND DISCUSSION (INTERPRETATION)

- 4.1 Introduction**
- 4.2 Result and Discussion**
- 4.3 Observations and Analysis
(Change in Income)**
- 4.4 Employment Generation**
- 4.5 Annual income and expenditure on activity**
- 4.6 Employment generated through activity**
- 4.7 Impact of family budget**
- 4.8 Conclusion**

CHAPTER-IV

ANALYSIS AND DISCUSSION (INTERPRETATION)

4.1 Introduction

In 10 talukas of Latur district of Maharashtra, the questionnaire was administered to 150 SHGs, 15 SHGs from each talukas have been taken into consideration for the survey from 102 SHGs individuals. While interviewing the groups, the questionnaire was administered 150 SHGs from 10 talukas of Latur district.

Table 4.1
Sample Selected

Urban	Rural	Total
30	120	150
20%	80%	100%

Source : Primary data collection

Table 4.1 shows the individual testing interviews were conducted with Urban 20% women and 80% rural women.

Table 4.2
Religion wise Members of SHG's

Hindu	Muslim	Christian	Nav Buddha	Total
136	04	04	06	150
90.67%	2.67%	2.66%	4%	100%

Source : Primary data collection

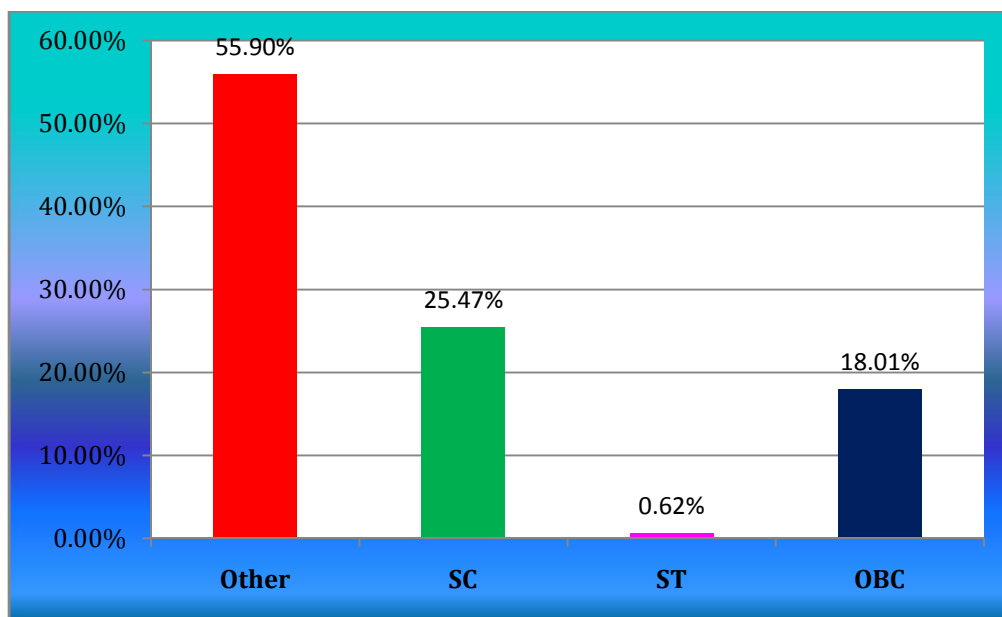


Fig.No.4.1

Religion wise Members of SHG's

Table 4.2 clearly indicates the social status of the members of SHG's on the basis of religion wise distribution. It is seen that the sample consists of 90.67% Hindu women, 2.67% Muslim women and 2.66% of Christian women and 4% Navbuddha.

Category wise sample distribution of SHGs member of the Latur district of Maharashtra taken into consideration on the basis of talukawise i.e. open (other), SC, ST, OBC. The sample contained women from forward class and backward class. Minority, NT, SBC, Open, EBC taken under other heads.

Research work has done with the base of interview, questionnaire and published data from Govt. records, SHGs, Banks, NGO's are taken into consideration. Empower of women is depend on their living standard participation in social, political, cultural, sports, economical, educational, marketing, manufacturing, trading, agricultural, research sector sharing in the decision of social problems and other issues.

Table 4.3

Category wise Distribution of SHG's (Shirur Anantpal)

Other	SC	ST	OBC	Total
73	47	06	65	191
38.20%	24.60%	3.14%	34.06%	100%

Source : Primary data

Fig.No.4.2

Category wise Distribution of SHG's (Shirur Anantpal)

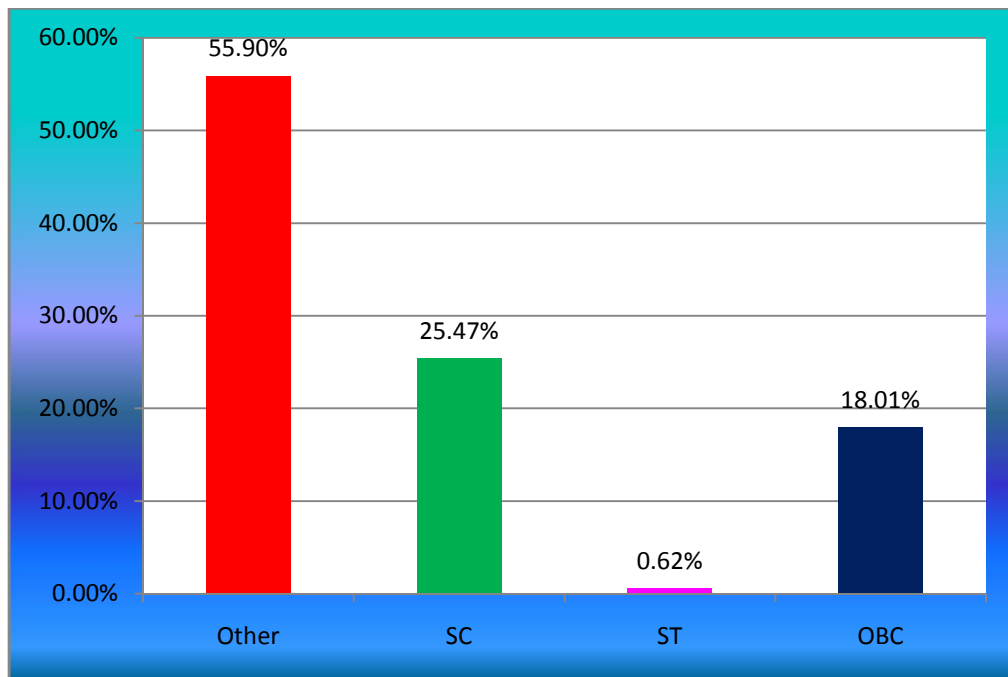


Table 4.3 and fig. no.2 indicates category wise sample distribution of Shirur Anantpal taluka i.e. 38.20% other, 34.04% OBC, 24.60% SC and 3.14% from ST taken into research.

Table 4.4

Category wise Distribution of SHG's (Chakur)

Other	SC	ST	OBC	Total
95	55	15	80	245
38.78%	22.45%	6.12%	32.65%	100%

Source : Primary data

Fig. No.4.3

Category wise Distribution of SHG's (Chakur)

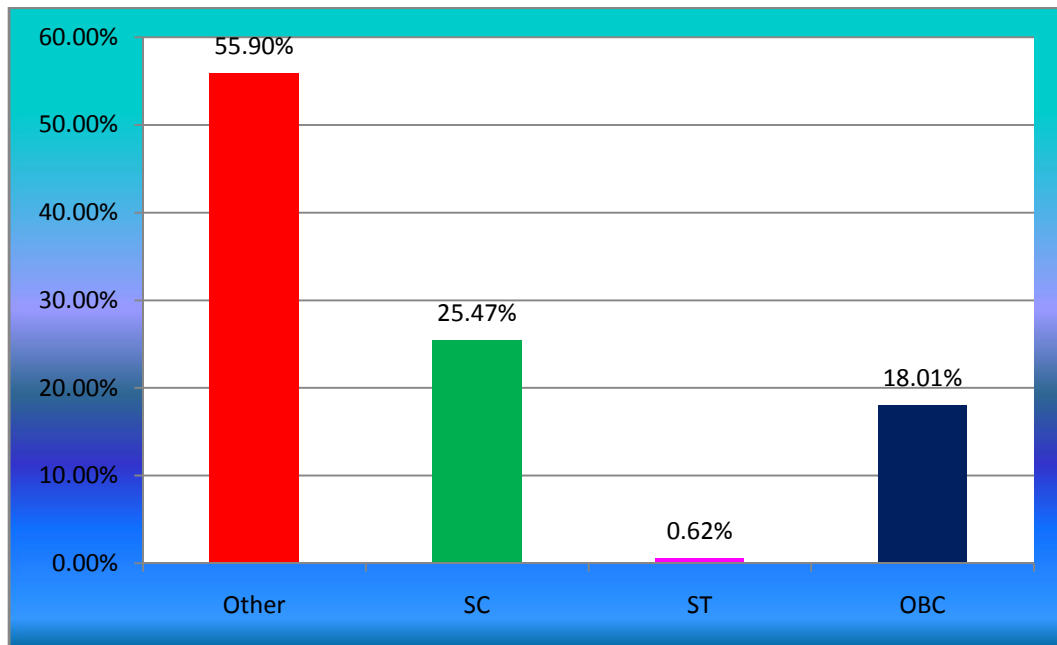


Table 4.4 and Fig. no. 4.3 indicates category wise sample distribution of Chakur taluka 38.20 other, 22.45% SC, 32.65% OBC and 6.12% ST.

Table 4.5

Category wise Distribution of SHG's (Deoni)

Other	SC	ST	OBC	Total
110	34	07	09	160
68.75%	21.25%	4.38%	5.63%	100%

Source : Primary data

Fig.No.4.4

Category wise Distribution of SHG's (Deoni)

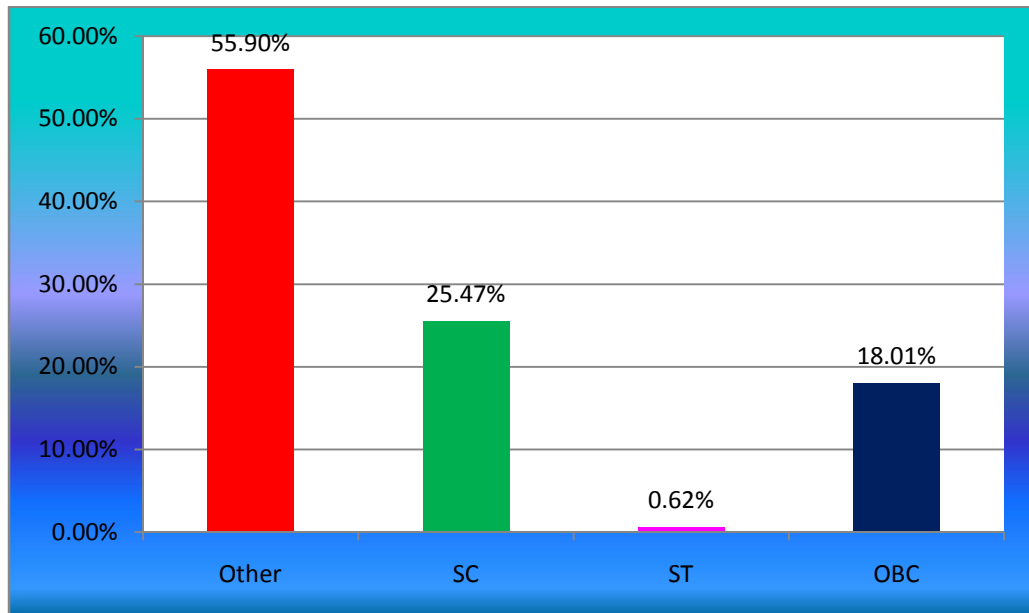


Table 4.5 and Fig. no. 4.4 shows category wise sample distribution of Deonitaluka 68.75% and 21.25%, OBC 5.63% and 4.38% of ST.

Table 4.6

Category wise Distribution of SHG's (Jalkot)

Other	SC	ST	OBC	Total
78	42	15	31	166
46.98%	25.30%	9.05%	18.67%	100%

Source : Primary data

Fig. no.4.5

Category wise Distribution of SHG's (Jalkot)

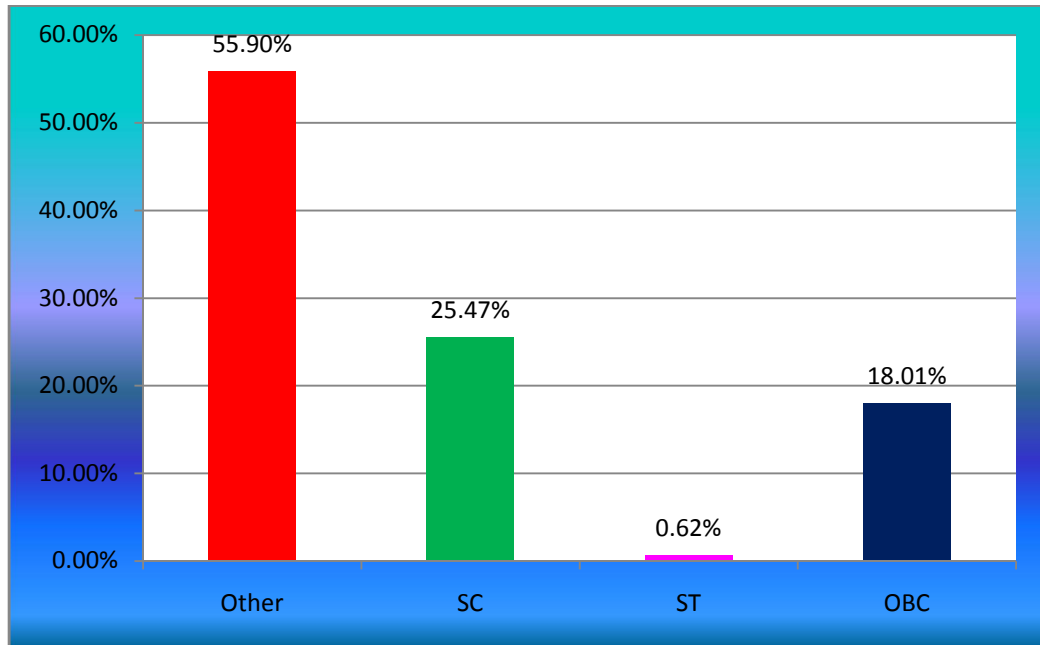


Table 4.6 and Fig. no. 4.5 indicates category wise distribution of SHG's of Jalkot taluka other 46.98%, SC 25.30%, OBC 18.67% and 9.05% of ST.

Table 4.7

Category wise Distribution of SHG's (Renapur)

Other	SC	ST	OBC	Total
96	56	01	69	222
43.24%	25.23%	0.45%	31.08%	100%

Source : Primary data

Fig.No.6

Category wise Distribution of SHG's (Renapur)

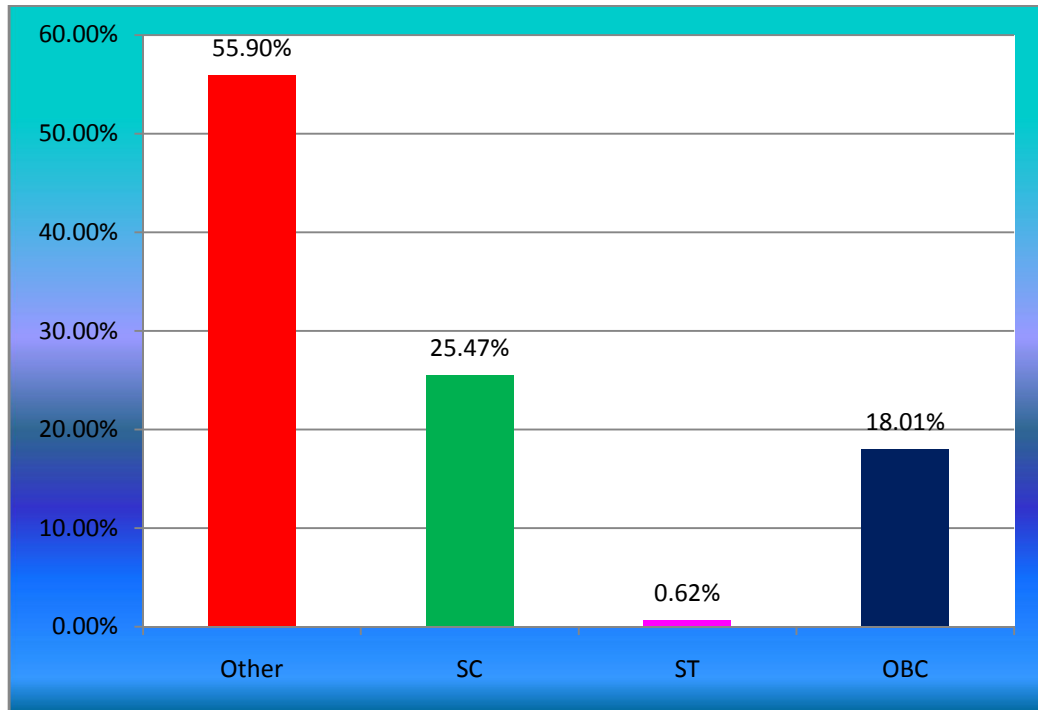


Table 4.7 and Fig. no. 4.6 shows the categorywise distribution of SHG's of Renapur i.e. 43.24% other, 31.08% OBC, 25.23% SC and only 0.45% ST.

Table 4.8

Category wise Distribution of SHG's (Ausa)

Other	SC	ST	OBC	Total
81	29	06	44	160
50.63%	18.13%	3.75%	27.5%	100%

Source : Primary data

Fig.No.4.7

Category wise Distribution of SHG's (Ausa)

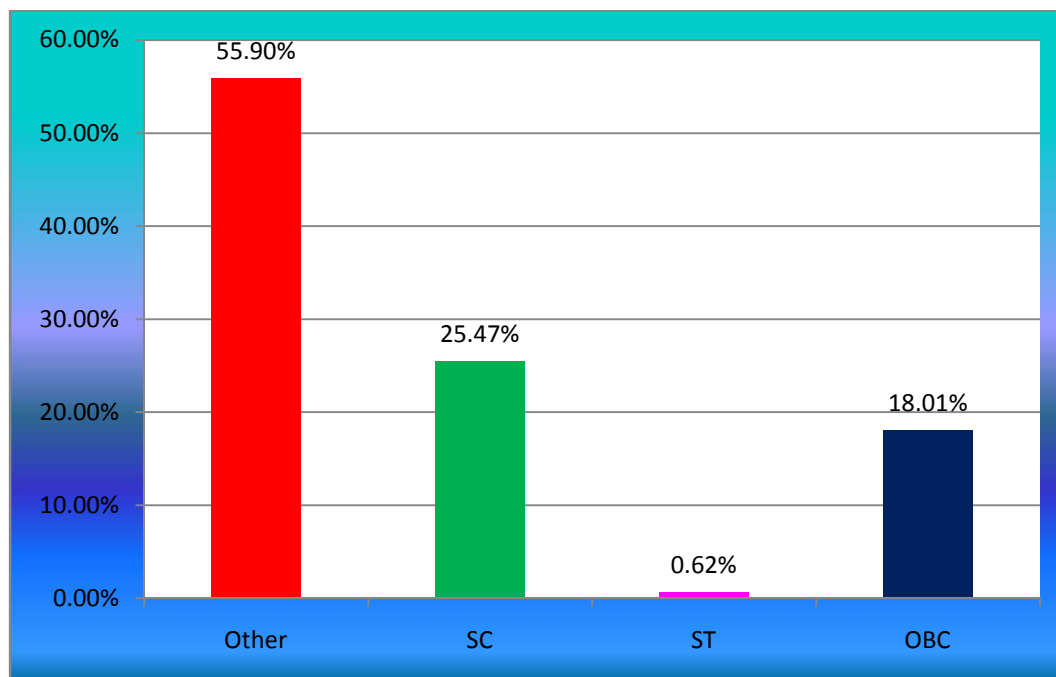


Table 4.8 and Fig. no. 4.7 clearly indicates the category wise distribution on of SHG's of Ausa Takula other 50.63%, OBC 27.5%, SC 18.13% and ST 3.75%.

Table 4.9

Category wise Distribution of SHG's (Udgir)

Other	SC	ST	OBC	Total
76	74	02	40	192
39.58%	38.54%	1.04%	20.83%	100%

Source : Primary data

Fig.No.4.8

Category wise Distribution of SHG's (Udgir)

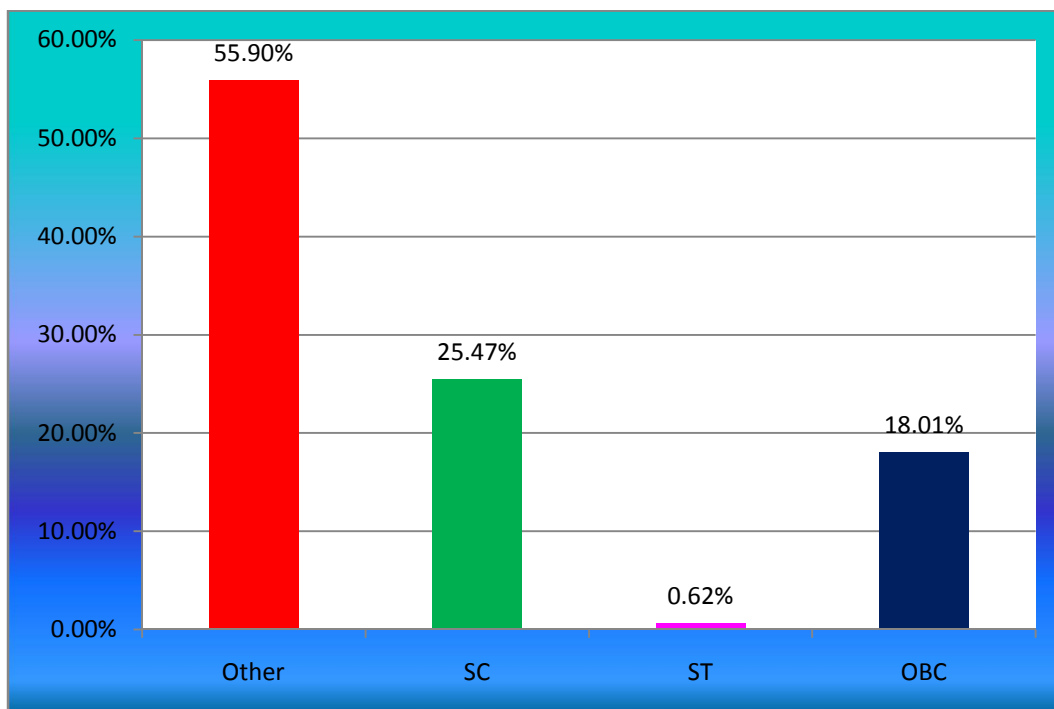


Table 4.9 and Fig. no. 4.8 indicates the category wise distribution of SHGs of Udgir Taluka other 39.58%, SC 38.54% and OBC 20.83% and ST 1.04%

Table 4.10

Category wise Distribution of SHG's (Nilanga)

Other	SC	ST	OBC	Total
137	41	08	26	206
63.59%	19.90%	3.88%	12.62%	100%

Source : Primary data

Fig.No.4.9

Category wise Distribution of SHG's (Nilanga)

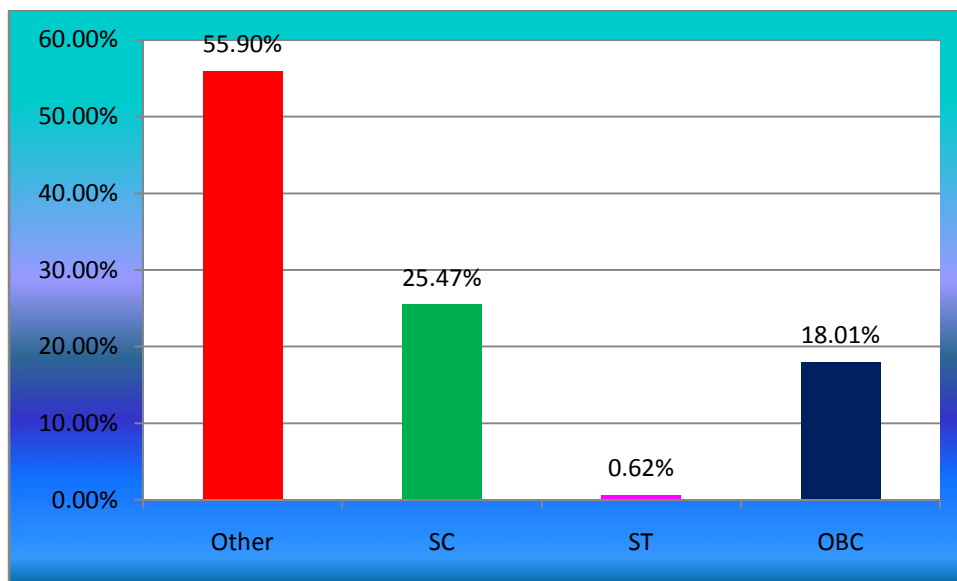


Table 4.10 and Fig. no. 4.9 indicates the category wise distribution of SHGs of Nilanga taluka i.e. other 63.59%, SC 19.90%, OBC 12.62% and ST 3.88%.

Table 4.11

Category wise Distribution of SHG's (Ahmedpur)

Other	SC	ST	OBC	Total
66	70	09	78	223
29.60%	31.39%	4.03%	34.98%	100%

Source : Primary data

Fig. No.4.10

Category wise Distribution of SHG's (Ahmedpur)

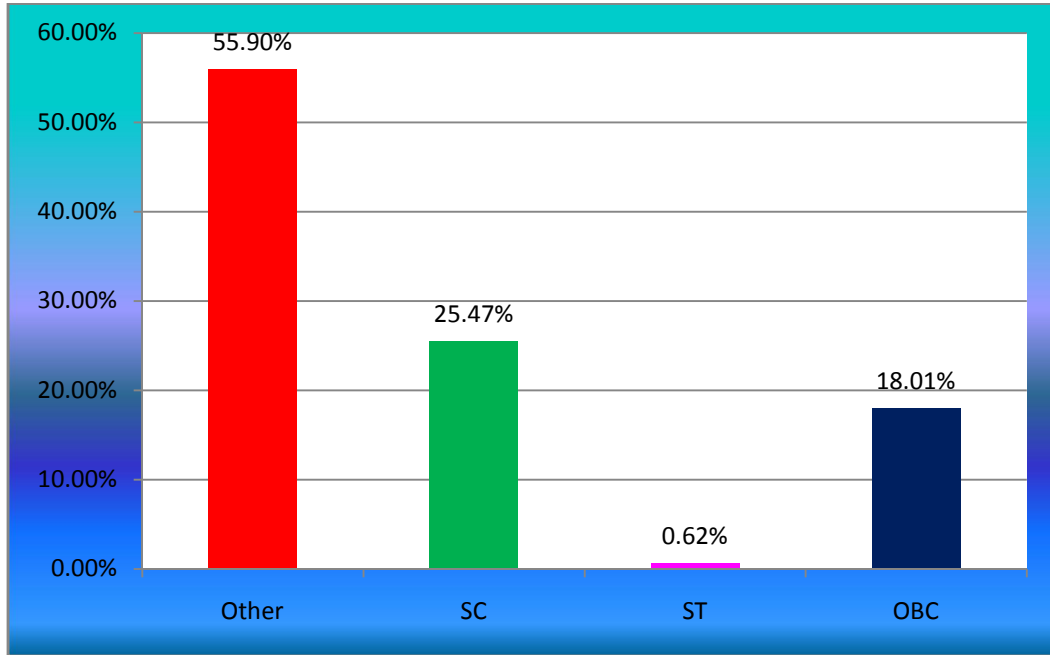


Table 4.11 and Fig. no. 4.10 shows the category wise distribution of SHGs of Ahmedpur taluka i.e. OBC 34.98%, SC 31.39 and other 29.60% and ST 4.03%.

Table 4.12

Category wise Distribution of SHG's (Latur)

Other	SC	ST	OBC	Total
90	41	01	29	161
55.90%	25.47%	0.62%	18.01%	100%

Source : Primary data

Fig. no. 4.11

Category wise Distribution of SHG's (Latur)

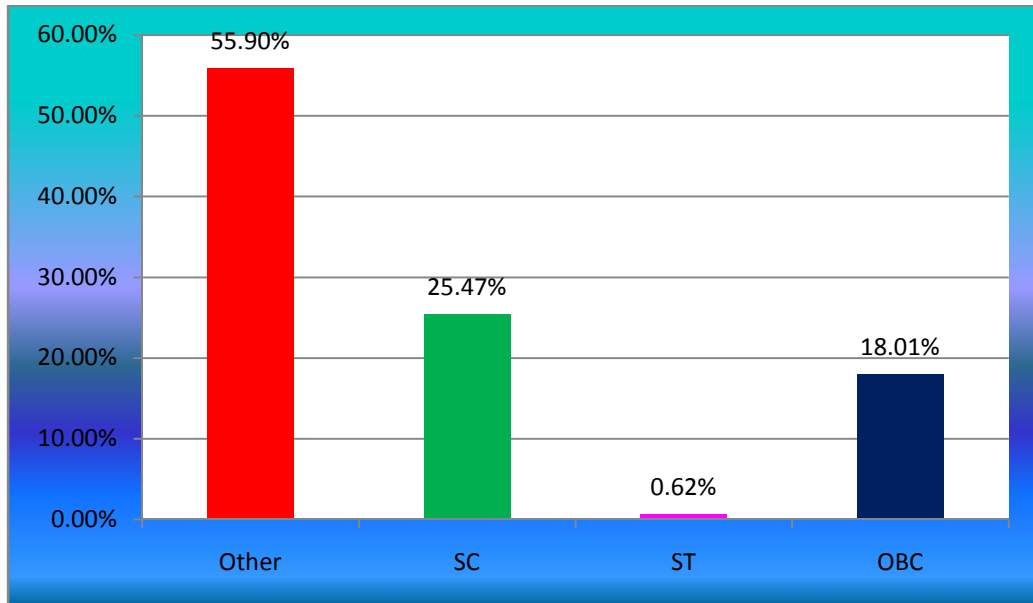


Table 4.12 and Fig. no. 4.11 shows the category wise distribution of SHGs of Latur taluka i.e. other 55.90%, SC 25.47%, OBC 18.01% and ST 0.62% only.

4.2 Result and Discussion

Table 4.13 uncovers that out of all out respondents taken for the examination 23.3% of them have a place with the age of 18-30 years, 38.7% are 31 to 40 years of age, 30% of them have a place with age group of over 41-50 years and staying 8% of them have a place with age of over 50 years. Mainly the respondent falls under the age group of 31 to 40 years.

Table 4.13
Age of the Self Help Group Members

Sr.No.	Age	No. of Members	Percentage
1	18-30	35	23.3
2	31-40	58	38.7
3	41-50	45	30.0
4	Above 50 years	12	8.0
Total		150	100

Source : Primary data

Type of family chose self-help group individuals is appeared in table. The table 4.13 shows that 33 (22%) are individuals from joint families and the staying 117 (78%) are individuals from family units. Individual from joint families get budgetary help in the midst of hardship however such help is inadequate in the event of individuals from family units.

Table 4.14
Type of Family of the Self Help Group Members

Sr.No.	Type of Family	No. of Members	Percentage
1	Joint Family	33	22
2	Nuclear Family	117	78
Total		150	100

Source : Primary data

Table 4.14 show that 42 (28%) individuals are unskilled 63 (42%) individuals are primary education 45 (30%) members are educated up to secondary level and only. To finish up education level of the SHG individual is exceptionally low.

Table 4.15

Literacy Levels of the Self Help Group Members

Sr.No.	Literacy Level	No. of Members	Percentage
1	Illiterate	42	28
2	Primary education	63	42
3	Secondary level	45	30
Total		150	100

Source : Primary data

Table 4.15 shows that 42 (28%) individuals helping the family in ranch work. 63 (42%) filling in as a rural work. 15 (5%) individuals are housewife. 10 (6%) individuals raising creatures and 28 (19%) have expressed that they are occupied with other occupation.

Table 4.16

Occupation of the Self Help Group Members

Sr. No.	Occupation Description	No. of Members	Percentage
1	Assist the family in Agri work	42	28
2	Working as an Agri Labor	63	42
3	Housewife	07	5
4	Rearing animals	10	6
5	Other Occupation	28	19
Total		150	100

Source : Primary data

The rationale for joining the self-help group as an individual's, the table 4.16 shows that 49 (32%) of the respondents assessment with respect to for the get credit, the second significance for to meet family unit cost 33 (22%) and staying to begin business, to advance investment funds, and others. Surmising most of the respondents are joining for to get credit.

Table 4.17

Reason for joining of Self Help Group Members

Sr.No.	Reason	No. of members	Percentage
1	To start business	17	12
2	To promote savings	14	9
3	To get credits	49	32
4	To meet household expenses	33	22
5	To strengthen the leadership quality	12	8
6	Compulsion from other members	13	9
7	For other reasons	12	8
Total		150	100

Source : Primary data

Table 4.17 arrangements has been made to show the reimbursement reaction of the lady respondents who have benefited credit through SHGs. Table 6.17 uncovers that 72% of test respondents have reimbursed the advance on schedule 8% ahead of time, while 20% have reimbursed the advance sometime I the not too

distant future. This means woman respondents are expeditious in reimbursement of credit they obtained through SHGs.

Table 4.18
Repayment of Self Help Group Members

Sr.No.	Repayment schedule	No. of Members	Percentage
1	In advance	12	8.00
2	On Time	108	72.00
3	Late	30	20.00
Total		150	100

Source : Primary data

Type of economic activity taken up by the selected SHG members is given in Table.

Table 4.19
Marital Status

Married	Unmarried	Divorce	Widow	Total
134	02	02	12	150
89.33	1.33	1.34	08	100%

Source : Primary data

Table 4.19 shows that 89.33% members were married, 1.34% were divorce 1.33% were unmarried, 8% were widows members were reported.

Table 4.20
Educational Status

Literate	Illiterate	Primary	Secondary	Higher Secondary	Degree	Total
19	19	16	82	07	07	150
12.67	12.67	10.67	54.67	4.67	4.67	100%

Source : Primary data

Fig.No.4.12

Educational Status

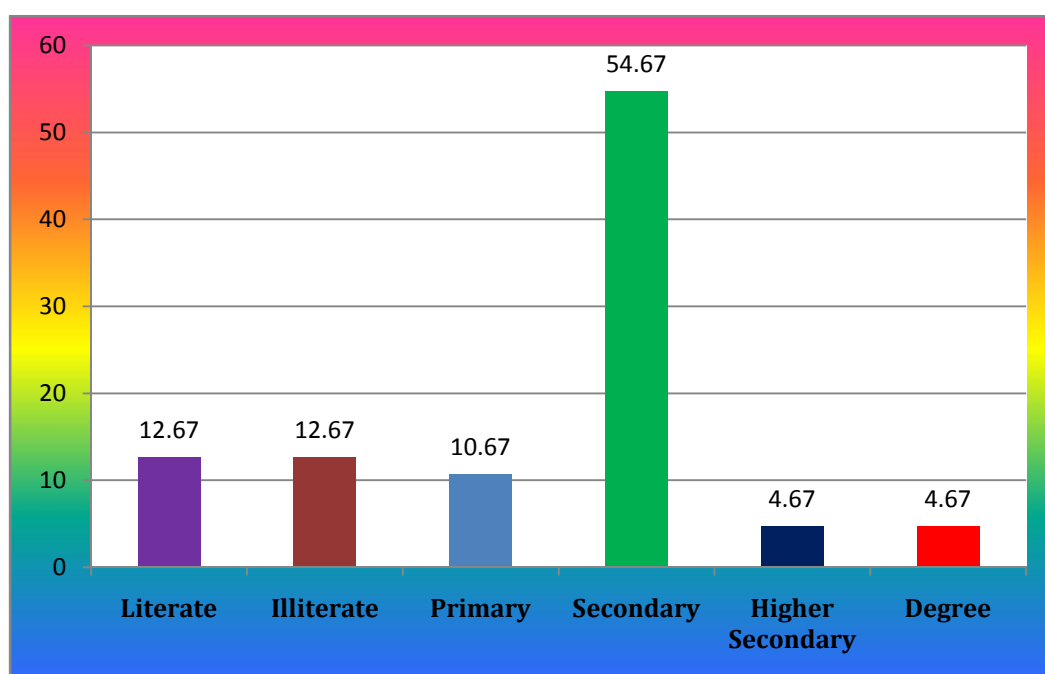


Table 4.20 and Fig. No. 12 shows that 12.6% (people) members were literate and 12.6% members were illiterate, 10.67% had primary education, 54.67% had studied up to middle school 4.67% upto higher education and 4.67% upto degree.

Table 4.21
Occupational Distribution

Argi labour	Labour	Business	Service	Own farm	Housewife
45	09	28	13	06	49
30	06	18.67	8.67	04	32.67

Source : Primary data

Table 4.21 indicates economic status of family working as agricultural labour 30%, 6% working as labours, having own business 18.67%, service 8.67%, 4% having own farms, 32.67% were housewives.

Table 4.22
Members having important posts in various institutes/SHGs/Gram Panchayat

Institutes	SHGs	Gram Panchayat
6	123	21
4%	82%	14%

Source : Primary data

The important posts referred here are coordinator, president etc. in case of institutes. In case of SHG's, president, secretary and treasurer are considered as important posts. In Gram Panchayats, Sarpanch and members of committees like education committee, Gadge Baba Gram cleanliness committee can be called as important posts.

It shows that 4% members held important posts in institutes 82% had important posts in the SHG's and 14% held in Gram Panchayat.

Table 4.23

Economic status of the family main occupation of the family

Agri labour	Labour	Business	Service	Own farm
29	26	33	28	34
19.33	17.33	22	18.67	22.67

Source : Primary data

Fig. No.4.13

Economic status of the family main occupation of the family

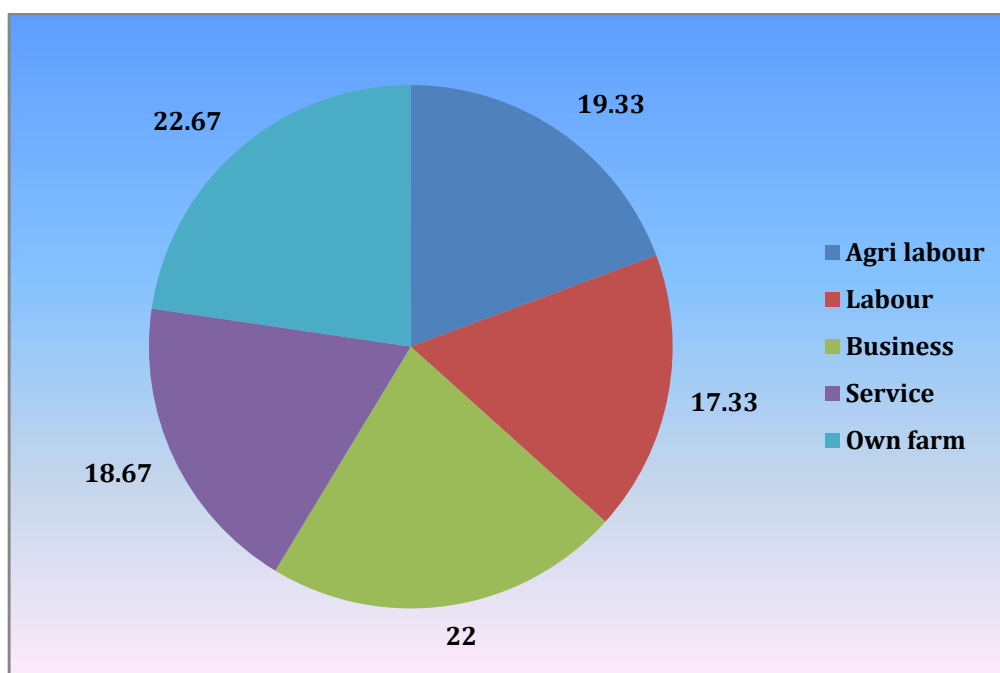


Table 4.23 and Fig.No.4.13 indicates economic status of family. orking as labour in farm the percentage is 19.33%, working as a labour in company is 17.33% the percentage of business is 22% who have own land the percentage is 22.67% doing jobs in company 18.67%

Table 4.24

Who runs the family?

Husband	Yourself	Both of you	Other members of the family
73	53	7	17
48.67%	35.33%	4.67%	11.33%

Source : Primary data

35.33% in cases the families are women headed both of them collectively run the home 4.67% other run the home i.e in laws is 11.33%

Table 4.25

Table Showing Economic Status

Sr.No.	Monthly income in Rs.	No. of individuals
1	Less than 3000	36
2	3000 to 6000	28
3	6000 to 12000	18
4	12000 to 24000	10
5	24000 to 50000	4
6	50000 above	4

Source : Primary data

Table 4.25 indicates economic status.

Table 4.26
Type of House

Kaccha	Pakka	One room	Hut	Wada	Total
57	66	17	02	08	150
38%	44%	11.33%	1.33%	5.3%	100%

Source : Primary data

Fig.No.4.14
Type of House

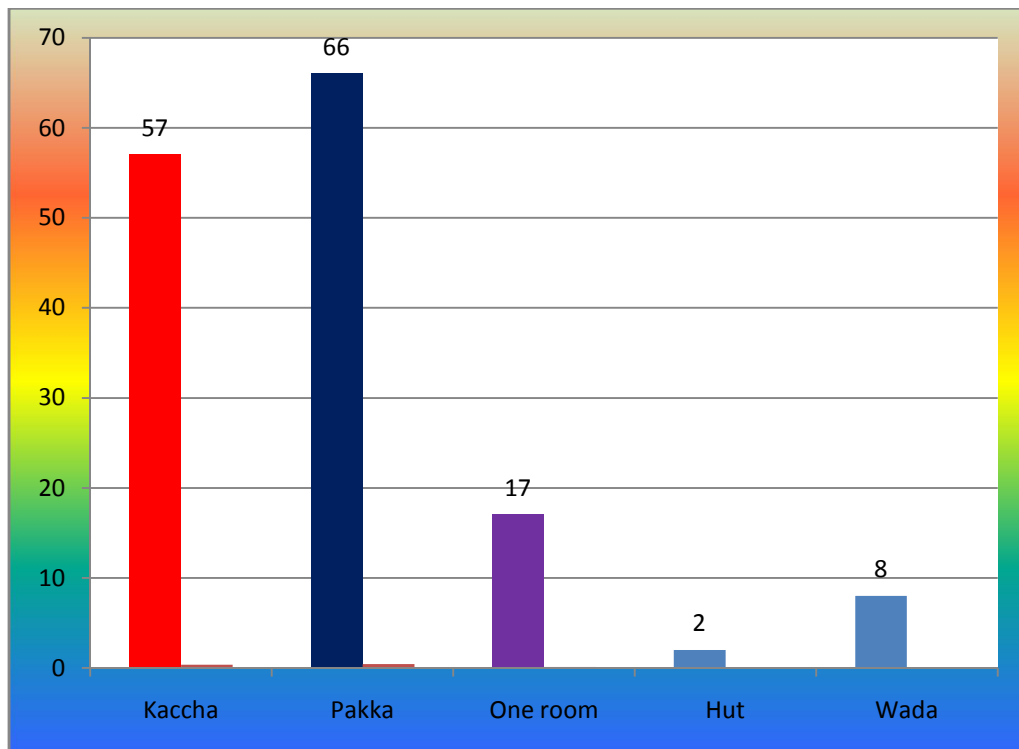


Table 4.26 shows that the types of houses. Members living in Kaccha house is 38%, Pakka house 44% in hut 1.33, one room 11.33% in Wada is 5.33%

Table 4.27

Is the house on Rental Basis

Owned	On Rent	Total
137	13	150
91.33%	8.67%	100%

Source : Primary data

Table 4.27 shows the basis of houses. The members owned house are 91.33%, 8.67% are rentants.

Table 4.28

How much amount do you save monthly in SHG?

Rs. 100 to 300	Rs.310 to 500	Rs.510 to 1000	Rs.1001 to 2000	More than 2000	Total
73	47	13	8	9	150
48.67%	31.33%	8.67%	5.33%	6%	

Source : Primary data

Table 4.28 shows the savings of SHGs. Maximum members i.e. 48.67% invest Rs.100 to 300 and minimum members 6% invest Rs.more than 2000.

Table 4.29

How do you pay this amount in SHG?

Own money	Husband's Income	From home exp. given to you	Other
97	17	28	8
64.67	11.33	18.67	5.33

Source : Primary data

Table 4.29 indicates the payment from SHG's. 64.67% pay he amount from own money, 18.67% pay from homely expenses 5.33% do not respond to the question.

Table 4.30

Do you pay the installments regularly?

Yes	No.	Sometimes late
133	0	17
88.67%	-	11.33%

Source : Primary data

Table 4.30 shows the payment of Installments regularly then 88.67% responded yes and late 11.33%.

Table 4.31

From what agency the loan is taken?

SHG	Bank	Mortgage	Other
103	22	18	07
68.67	14.67	12	4.67

Source : Primary data

Fig.No.4.15

From what agency the loan is taken?

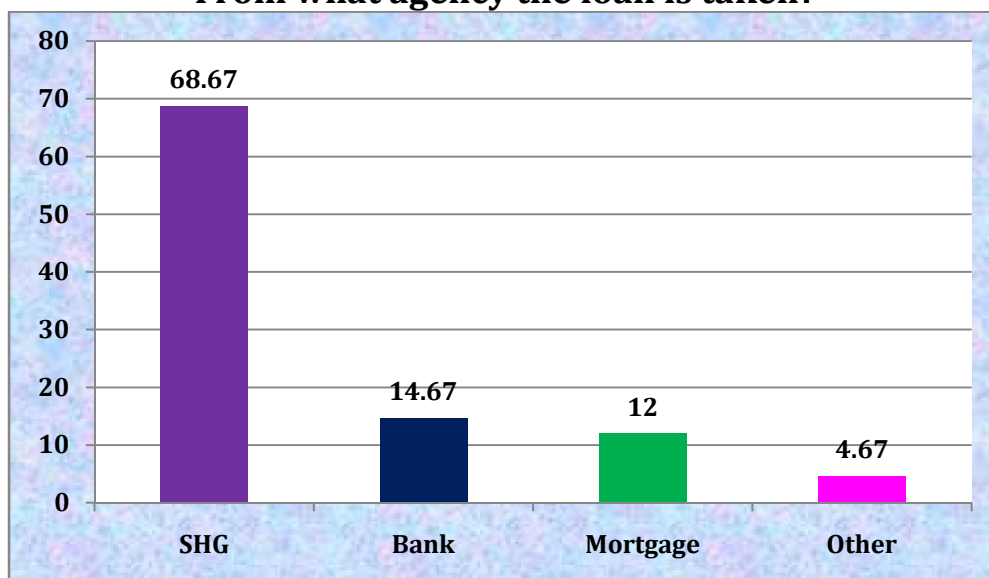


Table 4.31 and Fig.No.4.15 shows funding agencies. 68.67% have taken loans from SHGs, 14.67% taken loans from other resources like bank 12% taken loan by mortgage.

4.3 Observations and Analysis

The results obtained from the present investigation as well as relevant discussion have been summarized under following heads:

Change in Income

It is expected to improve the organizational, economical and social condition due to participation in SHG. In the present study, efforts were made to quantify such changes and presented subsequently. Increase in income before and after participation in SHG is presented in table. All the selected members according to their age groups were examined about their family income following before and after approach. It is observed from the table that in the younger group of SHG Rs.12423.35 increased by Rs.7583.10 and in the elder group annual family income. The change in income was 51.13 percent in respect of elder group followed by 32.88 percent in the younger age group of SHG. Increase in income in elder group was higher because of better functioning and larger activities of group. The average annual income per family from all the sources was Rs.24198.78 before the participation in SHG and it was increased by Rs.34,198.78. The change in income i.e. Rs.12423.35 (51%) was due to the participation in SHGs.

Table 4.32
Average change in income of SHG members per family per annum (in Rs.)

Particulars	Income		Total Change	Percent change
	Before	After		
1-3 years age group (Rs.)				
Total of SHGs	1591310	2215952	424642	32.88
Per SHG	458262	543190.4	84928.4	32.88
Per Family	43059.1	50642.2	7583.1	32.88
4-5 years age group (Rs.)				
Total of SHGs	2000710	3011038	919328	51.13
Per SHG	355815.71	487291.1	131332.49	51.13
Per Family	34198.78	46635.64	12423.35	51.13

Source : Primary data

Table 4.33
Annual average employment days per member per annum

Particulars	Earning members	Before employment days	After employment days	Total change (days)	Percent change
1-3 years age group	140	190	265	75	39.47
4-5 years age group	160	210	295	85	40.48
Overall average	150	200	280	80	40

Source : Primary data

4.4 Employment Generation

Generation of employment by starting an economic activity is the main objective of SHG. The persons are potential to do the work but many times throughout the year work is not available. So, the valuable component i.e. labour is wasted. As there is no work and employment to rural women, therefore they can not earn. Some times there is possibility of migration in search of work. To see the effect of SHG members in providing employment and enquiry was made results are presented in table.

At the overall level on an average per member per annum 200 days was the employment available before joining the SHG which increased to 280 days after joining the SHG. It means on an average 80 days employment was created (40%). In the younger group of SHG, each member per year got employment in the extent of 265 days whereas it was only 190 days before joining the group. About 40.48 percent increase in employment was recorded in elder group. From the above, it is inferred due to participation in SHGs employment is generated.

Table 4.35**Activity wise annual income expenditure and net income (In Rs.)**

Particulars	Goat keeping	Buffalo keeping	Total	Overall average of activity
Number of SHG	6	12	18	-
Number of members	64	86	150	-
Number of live stock animals	642	126	768	-
Gross income from activity (Rs.)	925358	883504	1808862	12059.09
Per family (Rs.)	14458.72	1027330	-	-
Expenditure (Rs.)	286330	381335	567665	3784.43
Per family (Rs.)	4473.91	4434.13	7190.11	6941.31
Net income (Rs.)	639028	502169	1041197	-
Per family (Rs.)	9984.81	583917	-	-

Source : Primary data

4.5 Annual income and expenditure on activity

Activity wise annual gross income, expenditure and net income generated are presented in table. It is revealed from the table that per family annual gross income from goat activities was Rs.1458.72 followed by buffalo rearing activity (Rs.10273.30). As regard per family average annual expenditure in both the activities was noted more or less equal. Rs.4473.91 and Rs.4434.13 goat and buffalo keeping respectively. If it is considered per animal average annual expenditure. It was calculated to Rs.445.1 for per goat whereas

Rs.3026.47 per buffalo. The annual per family net income generated through goat activity was about to Rs.9984.81 followed by buffalo rearing Rs.5839.17. The net income from goat activities is generated double than buffalo activities. It is because better functioning and more age of SHG. The efforts were made two workout overall annual average gross income expenditure and net income from both activities. It is seen from the table that over all average gross income from the both activities was Rs.12059.28 whereas average expenditure was Rs.3784.43. The annual overall per family net income generated was about Rs.6941.31 through the both activities. This increased income was due to participation in SHGs.

Table 4.36

Employment generated through buffalo and goat keeping

Particulars	Goat keeping	Buffalo keeping	Total	Overall average
Number of SHG	6	12	18	-
Number of members	64	86	150	-
Number of live stock animals	642	126	768	-
Number of earning members	125	243	368	-
Employment days	45044	68496	113540	56770
Per SHG	7507.33	5708	6307.78	3153.89
Per family	703.81	680.19	756.93	378.47
Per earning Members	360.35	281.88	308.53	154.27

Source : Primary data

4.6 Employment generated through activity

Generation of employment by starting an economic activity is the aim of SHG. In the present study two activities i.e goatary and buffalo rearing was undertaken by all SHG groups. The information on employment with respect to different activity is presented in table. It was observed that per worker per year employment was higher i.e. 360 in goat keeping followed by 2821 days in buffalo rearing. At the overall level on an average per member per annum 154.27 days was the employment available after joining the SHG. It is concluded that per earning member per annum the employment was more in goat keeping while it was comparatively less in buffalo keeping. This was due to the goat keeping activity started by the members 4-5 years back and they were having more than 11 goats with them. The annual employment per earning member in buffalo activity was noted to the extent of 282 days. It was comparatively lower than goatary because buffalo keeping activity was started three years back and number of animals.

4.7 Impact of family budget

Incremental income leads to increase in consumption. This can be seen from the family budget of the selected families. The impact can be quantified by using 'before' and 'after' approach. Family budgeting is mirror of consumption. By studying the family budgets and expenditure pattern on various items of consumptions the economic i.e. poor or rich may be identified. Efforts were made in this respect and result are present in table 3.38.

Table 4.37
Average change in income of SHG members per family per
annum (in Rs.)

Particulars (Item of consumption expenditure)	Age group of SHGs			
	1-3 years		4-7 years	
	Before (Rs.)	After (Rs.)	Before (Rs.)	After (Rs.)
Consumption expenses on:				
Food	357086	342757	489993	462053
Clothing	211188	246913	275205	320919
Housing	64628	81564	74831	102316
Travelling	30881	48704	25069	52621
Expenses on education				
Primary	21168	28499	22524	33429
Secondary	30111	56010	20046	37973
College	9363	26860	3075	6557
Total	583425	681307	769746	221390.8
	(100.00)	(100.00)	(100.00)	(100.00)
Per SHG	1933701	232522.8	193556	
Per family	9116	7922.17	2091.70	

Source : Primary data

It is revealed from Table 4.37 that percentage on food consumption was decreased after joining SHG in both age groups. It indicated that there was positive impact on the income of respondents. The proportion expenditure on travelling and recreation, education and housing etc. also increased due to participation in SHG. The absolute amount of money expenditure increased on the above said items of the family budget. This is obvious that if income increases it is spent on travelling, education and housing etc. The total income was found increased after joining the activities of SHG's.

4.8 Conclusion

There was positive change in the income of the respondents which was observed to the extent of 32.88 percent in younger group and 51.13 percent in elder group. Similarly employment was also increased to the extent of 40 percent per annum. However, employment generation was higher in elder age group of SHGs. On the basis of activity, the annual net income of all the respondents under goatary was observed which was higher than annual net income received through buffalo keeping activity. However, per family employment generated in goat keeping was to the extent of 704 days which was comparatively less than (680 days) employment in buffalo keeping activity. Percentage on food consumption was decreased after joining SHG in both the age groups. It indicated clearly that there was positive impact on the income of respondents. The proportion expenditure on travelling and recreation, education and housing etc. also increased due to participation in SHG. The absolute amount of money expenditure increased on the above said items of the family budget. This is obvious that if income increases it is spent on travelling, education and housing etc. The total income was found increased after joining the activities of SHGs.

CHAPTER-5

CONCLUSION AND FINDING

The women in the SHGs thinking to their own needs, problems, their solutions, social empowerment, their confidence level is obviously increasing, decision making power is increased, improve their status. The speed of efforts to solve the problems is slowly going on. The researcher wants to recommend in their SHGs. The movement of SHGs is aimed to improve the status of women of weaker section even though the main and prime requirement of women and their families is to fulfil their financial problems.

Various programmes have been and are being implemented in the post-independence era for women's progress. The woman is being emancipated as a result of these programmes. Though the pace of this development is slow, there are definite sign of changes in the society.

SHGs play an important role. SHGs are now recognized as a powerful means of social development. Though the present study of the SHGs carried out Minor Research Project. SHGs to became more useful. There is no doubt that some institutions are already implementing many of these suggestions; but it is felt that there is a need to hasten the process of social empowerment.

A self help group is a small economically weak people, like a group of the rural poor who are coming together to save small amount regularly. It means they are deposited in common fund to meet members need, emergency and to provide free loans decided by the group. SHGs are informal associations of people who are coming

together to find ways to improve their living conditions, increase self confidence, creditability.

Self-Help Group or in short we can say SHGs which is now a well known concept. It is now 20 years old. It is becoming a movement of empowerment of women of weaker section.

Participation of women in SHGs is became the cause of increasing the economic development. They also played an important role in uplifting the status of their families. This has led boost to the process of women's empowerment. Project started in 1976 but formally recognized through an ordinance, issued by the Govt. of Bangladesh. Gramin Bank provides loans to the landless poor women for promoting self employment.

India has adopted this model with modified form for empowerment of women of weaker section. Self employed women worker's are the founder of (SEWA) (Trader Union of Poor) 1987 CMGs are same to self help group, the Annapurna Mahila Mandal in Maharashtra and women's forum in Taminadu.

Today we are listening women empowerment and self help group have been used commonly. Self-help group have played an important role for providing economic, social and political power. SHGs create confidence, hope and positive attitude in the mind of women of weaker section. The limitations of SHGs are that it will not able to make the women realize about their full potential discussed on the various influencing empowerment of women of weaker section.

The present survey was conducted in Latur district of Maharashtra. It shows the impact of SHG's of women empowerment

in weaker section of Latur district. The president or secretary or one of the active member of the SHGs was interviewed and sending questionnaire for collecting the data.

Self-help group consists 10 to 20 women's they save some amount. It is small amount like Rs.10 to 200 per month. In monthly meeting they discuss on disbursal and repayment of loan on many problems they share their experiences in these groups. They maintain accounts and minutes of these meeting are documented. Three posts are in SHGs like the president, secretary and treasurer. They know the management and political process. Principles democracy functioning adopted. Common decision-making, transparency, self-help, repayment of loan and group development.

SHGs movement which has developed a strong confidence amongst the women and its activities of Maharashtra. Self-Help groups are helpful to family not only economic development but also social status.

Following are the conclusions of the present study undertaken Minor Research Project.

- 1) Movement of SHGs is observed that every third year one of the SHGs get closed down and a new one is established. Some members of the earlier SHG join the new SHG, and the other discontinue. That is why it can be said that the process of women's empowerment is started; but the speed is very slow.
- 2) The movement of SHGs is primarily aimed at developing the status of economically weaker sections of the society. The main primary requirement of women and their families is to fulfil their financial needs. Undertaking experiments to create new

employment opportunities becomes difficult because of factors such as lack of farm equipments, scarcity of water etc. Even if new products are produced, their marketing is problematic. Economic problems are overriding all other problems. The rural people have to obtain loans to meet their daily needs. The money-lenders charge high rates of interests on the loans. The movement of SHGs provides answers to these problems, though on a small scale. The movement, therefore took roots. It is, of course, that SHGs can not provide complete protection to the financial problems of the rural people. The women in the SHGs towards looking to their own needs, their solutions, social empowerment, understanding problems of the society and the country outside their SHGs is a very distant dream.

- 3) The women have started coming together to think on their problems on a scale larger than before.
- 4) At some places women have begun to consider solving their problems unitedly.
- 5) The women have acquiring courage to stand before the society.
- 6) Their confidence level is obviously increasing.
- 7) They are acquiring knowledge of day-to-day worldly affairs.
- 8) Their decision-making ability is on increase.
- 9) The woman has acquired somewhat elevated status in her family.
- 10) Women have started to come out of their homes to take part in social activities.

- 11) There occurs greater participation of the women in political activities where there is a woman Sarpanch.
- 12) The women, however, desire that the SHGs should continue.
- 13) The women still believe the same traditional thinking on issues of dowry, inter-caste marriage, female education etc.
- 14) Many women have the bad habits of chewing tobacco or applying misri.
- 15) There is no sufficient awareness regarding women's health etc.
- 16) Women's issues are equated with problems regarding roads, electricity, water and health etc.
- 17) The efforts to solve the problems are going on, but not on big scale.
- 18) It is observed that some bad elements have crept in this movement. If the institutions and their coordinators remain vigilant, the bad elements can be kept in check.
- 19) Arrange the training camps for women for SHGs on handling the financial issues should be organized.
- 20) Make them useful to achieve some concrete results.
- 21) To provide the skill of marketing.
- 22) Training may be an various Government schemes should be implemented successfully for achieving the target of development.
- 23) Training may be on literacy, legal matters and health issues.
- 24) Due to SHGs the participation of women in the political activities in the rural area but there is a growing need to

develop leadership qualities in women. They should be educated for useful results.

- 25) Provide the skill of entrepreneurship.
- 26) There is a need to organize literacy camps.
- 27) Government schemes of capacity building of some SHGs should be devised and implemented.
- 28) Vocational trainings provided by the Govt. institutions to the members of the SHGs is not able to provide employment to them large scale.
- 29) Generate employment opportunities in the rural are at village level.
- 30) Remove poverty with empowering to women.
- 31) Participation of poor of poor family in self-help group.
- 32) Organization of SHGs construct on the basis of five principle.
- 33) Creation of corporation of SHGs
- 34) Provide microfinance service and insurance services.
- 35) Consumption of media should be increased.
- 36) Empowerment of women and social equality.
- 37) Provide loans to SHGs at 4% interest empowerment of women is not a programme or project but it is a process, when the women join in the process and make plan to herself or family and they have taken a decision and implemented as per aim and target.
- 38) Organization of women is made by SHGs
- 39) SHGs helps for making independents of women.

- 40) It is useful to needy, poor, women for the solution of economics and social problems.
- 41) Helpful developing social status, family status of women for transferring thoughts to each other with coming together.
- 42) Increasing combined decision power helping each other.
- 43) Awareness of organizing power
- 44) Helpful for increasing confidence for changing the situation
- 45) SHGs has changed the outlook of women from I to we it means they think for family. Village development due to self help group.

In short SHGs movement which has developed a strong confidence among the women and their activities. It helps not only economic development but also social status.

A self help group is a small economically weak people, like a group of the rural poor who are coming together to save small amount regularly. It means they are deposited in common fund to meet members needs, emergency and to provide free loans decided by the groups. SHGs are informal associations people who are coming together to find ways to improve their living conditions increase self confidence creditability.

Self Help Group or in short we can say SHGs which is now a well known concept. It is becoming a movement of empowerment of woman of weaker section.

Participation of women in SHGs is became the cause of increasing the economic development. They also played an important role in uplifting the status of their families. This had led boost to the

process of women's empowerment projected, started in 1976 but formally recognized through an ordinance, issued by the Govt. of Bangladesh Grameen Bank provides to the landless poor women for promoting self employment.

India has adopted this model with modified form for empowerment of women of weaker section. Self employed woman workers are the founder of (SEWA) trader union of poor 1987 CMGs are same to self help group.

1975 to 1985 was declared as a decade of women. During this period the movement of empowerment women received a still. The importance of women it means 50% of the society taken into consideration in process of development. It is clear that women should get the same and equal opportunities as that to men. The year 2001 has a special importance which was declared as a year of women empowerment.

The efforts made in the direction of increasing the participation of role in all works of life.

Special budget provision made for activities concern to the development of women, different planes, schemes are executed and started for implementation of atrocities on women as well as their participation in economic, political, social, cultural, sports activities. The movement of SHG also started the journey of women empowerment.

BIBLIOGRAPHY

- 1) Anbalagan M., Amudha R. & Selvam V. (2005), Micro Credit to Self-Help Groups : A Boon for Economic Empowerment of Rural Women.
- 2) Banerjee, G.D. (2002), Evaluation Study of Self Help Groups, Financial Agric, 34 (2) : 38-40
- 3) Christopher D.S. & Senthilkumar C.B. (2018), Dimensions of preferences towards organic products: An empirical study on consumer's perspective. Indian Journal of Public Health Research & Development, 9 (11), 1950-1956
- 4) Christopher D.S. & Senthilkumar C.B. & Nallusamy S. An Assessment of Consumer Attitude in Organic Products Usage Purposes and Dominant Groups.
- 5) Das, Sabyasachi (2003), Self Help Groups and Micro Credit Synergic Integration. Kurukshetra, 51 (10) : 25-30
- 6) Gangaiah C., Nagaraja B. and Naidu C.V. (2006), Impact of Self Help Groups on income and employment: A Case Study, Kurukshetra Agric. J. Rural Development, 54 (5) : 18-23
- 7) Indira Kumari Y. and Sambasiva Rao B. (2001), Emergence of women SHG's and its impact of rural development: A caste study in Krishna District of Andhra Pradesh. Indian J. Agric. Econ. 56 (3) : 485
- 8) Jose S., Chockalingam, D. & Velmurugan D. (2019), Problems of Women Self Help Group Members in Ernakulam District, Journal of Critical Reviews, 7 (1), 2020

- 9) Krishnaveni V., Haridas R., Nandhini M. & Usha M. (2013), Savings and Lending Pattern of Help Groups an Overview-I Manager's Journal of Management, 8 (1), 49
- 10) Lakshmikandan K.R. (2000), Self-help groups in the life of Rural Poor-A Pilibhit Case Study-II Women's Link, 9-14
- 11) Malhotra S. (2016), Contribution of Self Help Groups in The Socio-economic Development of The Women, International Journal of Research in Social Sciences, 6 (8), 333-344
- 12) Manimekalai, N. & Rajeshwari, G. (2000), Empowerment of Women through Self-Help Groups (SHGs) Margin-32 (4), 74-87
- 13) Nandhini M., Usa M. & Palanivelu P., Women Empowerment through Self Help Groups: A Study in Coimbatore District.
- 14) Nichlavose P.R. & Jose J. (2017), Impact of SHG Initiatives on Socio-economic Status of Members., Asian Journal of Research in Business Economics and Management, 7 (6), 209-216
- 15) Palanivelu P., Nandhini M., Usha M. & Krishnaveni, V. (2011), Poverty Eradication: Women's Self Help Groups, SCMS Journal of Indian Management, 8 (2), 52
- 16) Pratheep S. & Dharmaraj A. (2016), An empirical study on stress levels among working women in export oriented units of Tirupur district, Man in India, 96(9), 3079-3087
- 17) R. Prabhavathy (2011), An Empirical Study of SHGs and Rural Development in Tuticorin
- 18) S. Venkateshmurthy and G.M. Dinesh (2009), Women Empowerment through SHG-An Analysis
- 19) Sathiyabama N., Rural Transformation through Self-Help Groups (SHG) in Mayildathurai, Nagapattinam District, Akshayaya International Journal of Management, 64

- 20) Senthilkumar c.B. (2019), Antecedents of Customers Loyalty towards Organic Products a Study with reference to Hedonic Consumption and behavior.
- 21) Sentbil K.V. and Sekar V. (2004), Self-help groups-A movement for women empowerment, *Kishan World* 31 (7) : 13-14
- 22) Sharad M. (2016), Contribution of Self-help groups in the socio-economic development of the women, *International Journal of Research in Social Sciences*, 333-344
- 23) Shree D.A., Chandavari V. & Ryanagoudar R. (2016), A Study on the Profile of SHGs and their members in Karnataka, *Agric International*, 3 (2), 97-101
- 24) Sivakumar M.V. & Prabhakaran G. (2012), Review on Financial Prospectus and Problems of Women's Self Help Groups (SHGs) with Special Reference to Dharmapur District, Tamil Nadu, *Management*, 1 (12).
- 25) Suganthi, S. Snethilkumar C.B. & Nallusamay S. (2018), Study of Factors Affecting the Physical and Mental Health by Stress and emotional Crisis of Working Women, *Indian Journal of Public Health Research & Development*, 9 (3), 335-340
- 26) Sureshkumar, D. (2010), Self-help groups and micro credit-in analytical study with special reference to Coimbatore city, *Osmania Journal of International Business Studies*, 5 (1 and 2), 135-144
- 27) S.K. Jadhav, V.N. Sidam, R.Y. Bansode and P.M. Tayade, Impact of SHGs on socio-economic status of women members in Latur District of Marathwada Region, *Advance Research Journal of Social Science*, 138-142 :1-5

- 28) Venkatesh J. & K. Kala (2010), Empowering rural women all the way through self-help groups, International Journal of Management 1 (2) : 156-63.
- 29) Project Director, District Rural Development Agency, Zilla Parishad, Latur
- 30) District Central Co-operative Bank, Bank of Maharashtra
- 31) District Rural Development Agency (DRDA)
- 32) Socio-economic Abstract, Latur District 2021-22
- 33) Census of India 2001, 2011

Webliography

- 1) <http://www.maharashtra.gov.in>
- 2) <http://www.wikipedia.org/>
- 3) <http://www.latur.nic.in>
- 4) <http://district.nic.in>
- 5) <https://womenchild.maharashtra.gov.in/content/innerpage/mavim.php>

Questionnaire-1

INDIVIDUAL INFORMATION

- Name : _____
- Husband's / Father's Name : _____
- Address : _____

- Village : _____ Taluka : _____ District : _____
- Name of the SHG of which you are a member : _____
- Name of the Institution supporting the SHG : _____
- Urban Area Rural Area
- Age : _____
- Religion : Hindu / Muslim / Christian / Bauddha / Other
- Caste Category : Other / SC / ST / OBC
- Marital Status : Married / Unmarried / Divorced / Widow / Deserted
- Literate Illiterate
- Education : _____
- Occupation : Farm labour / Other types of labour / Self Employment / Service / Manual work / Housewife
- Post held in the Institution / SHG / Gram Panchayat : _____
- Family Members :

	Female	Male	Children
Total			
Earning Members			

- Main occupation of the family : _____
- Monthly income of the family : _____
- Agricultural income per month in cash : _____ in crops : _____
- Kind of housing : Kaccha / Pukka / Hamlet (Zopdi) / Wada/Single Room
- House : Owned / On rent
- If on rent, monthly rent Rs. _____
- Number of rooms in the house : 1 / 2 / 3 / 4 / 5 / more

- Important items in the house : Lamps / Radio / Tape recorder / TV / Cooking Gas / Cooker / Mixer / Fridge / Sewage Machine / Bicycle / Two wheeler bike / Four wheeler / other _____
- If there would be increase in your family income, on what items you would spend? : Food articles / Education / Medical treatment / House building / House repairs / Clothes / Business / Fair / Religious functions/ Festivals / Travel _____
- How much amount do you save in the SHG ? _____
- How do you pay this amount? From you self-earned money/Asking from husband / From the money given to you for household expenses
- Do you pay the installments regularly?
Yes No Sometimes late
- How much loan you have taken ? _____
- Loan from SHG _____
- Loan obtained from other sources _____
- Loan obtained by pawning _____
- Reasons for taking loans : illness in family / House building / Marriage of Daughter or son / Repaying old debts / For business (eg. Agricultural inputs : Seeds, cattle, water)
- Loan repaid : _____
- Have you saved and deposited some amount at places other than the SHG? Yes No
If yes, where? : Credit society / Bank / Post Office / Insurance / Bhishi (Informal gathering)

After you joined the SHG

- How did you join the SHG ? _____

- Who decided the rules of business of the SHG? _____
- Who decides the amount and rates of interest to be charged on loans?

- Are the rules acceptable to all the women members? Yes No
- If two women apply for the loan at a time, how a decision is arrived at?

-
- What action is taken if a woman did not repay loan on time?

 - Where do you gather for meeting of SHG? : _____
 - What are the general reasons for not attending meetings?

 - Do women belonging to all castes join the SHG? Yes No
 - Do women belonging to all religion join the SHG? Yes No
 - Do you participate in each other's festivals? Yes No
 - Do you take food in each other's houses? Yes No
 - Do the other member women help a member woman if she has some problem? Yes No
 - In which types of problems, have you helped? _____
 - Have you any time helped non-member women in your locality or village?
Yes No
 - If yes, in which way? _____
 - Who decided the rules of business of the SHG? _____
 - Who decided the amount and rates of interest to be charged on loans?

 - Are the rules acceptable to all the women members? Yes No
 - If two women apply for the loan at a time, how a decision is arrived at?

 - What action is taken if a woman did not repay loan on time?

 - Where do you gather for meeting of SHG ? _____
 - What are the general reasons for not attending meetings?

 - Do women belonging to all castes join the SHG? Yes No
 - Do women belonging to all regions join the SHG? Yes No
 - Do you participate in each other's festivals? Yes No
 - Do you take food in each other's houses? Yes No

- Do the other member women help a member woman if she has some problem? Yes No
- In which types of problems, have you helped? _____
- Have you any time helped non-member women in your locality or village? Yes No
- If yes, in which way? _____
- What were your feelings when some money was collected on your account for the first time? _____
- Did you purchase something for your own self out of the money? Yes No
- Are you consulted at the time of any purchase or important decisions in your family? (Purchase of important items : in rural region: farmland, cattle, farming implements, marriages)
(In urban region : Important household items, daughter's or son's marriage, house, business) Yes No
- Were you used to be consulted before you joined the SHG or only after you joined the SHG? Yes No
- Do you like join politics, social work? Yes No
- Do you apply misri or chew tobacco? Yes No
- What efforts have you made to get rid of these bad habits?

- What do you feel are important problems faced by the women in your locality or village? _____
- Have you made any efforts to solve them? Yes No
- If yes, what type of efforts? _____

Questionnaire-2

QUESTIONNAIRE FOR GROUP DISCUSSION

- How did you join the SHG? _____
- Who decided the rules of business of SHG? _____
- Who decides the amount and rates of interest to be charged on loans?
- Are the rules agreeable to all the member women? Yes No
- What action is taken if any woman did not repay loan on time?

- Where do you gather for meetings of SHG? _____
- What are the general reasons for not attending meetings?

- Do woman belonging to all caste join the SHG? Yes No
- Do women belonging to all religion join the SHG? Yes No
- Do you participate in each other's festivals? Yes No
- Do you take food in each other's houses? Yes No
- Are you helping to each other in problems? Yes No
- In which types of problems, have you helped?

- Have you any time helped non-member women in your locality or village?
Yes No
If yes, in which way? _____
- What were you feelings when some money was collected on your account for the first time? _____
- Did you purchase something for your own self out of the money?
Yes No
If yes, what? _____
- Are you consulted at the time of any purchase or important decisions in your family? (Purchase of important items : in rural region : farmland, cattle, farming implements, marriages
In Urban region : Important household items, daughter's or son's marriage, house, business) Yes No

- Were you used to be consulted before you joined the SHG or only after you joined the SHG? Yes No
- Do you attend the public functions in the village?
- Before you joined the SHG Yes No
- Or after you joined the SHG? Yes No
- (Functions such as : Kakad Arati, Fair etc.)
- Have you got opportunity to participate in various programmes in village? Yes No
- Have you get together any programme by you alone or along with two or three other women? (Programme such as : Haldi Kunku) Yes No
- Have you enrolled your daughter in the school? Yes No
- At what standard do you want your daughter to study? _____
- Do you wish that your daughter should be a job after her study is over? Yes No
- What type of job she should do? E.g. teaching/Clerical/Bank/ Government Officer/Police/Other _____
- Do the boys are married only after taking dowry? Yes No
- Are inter-caste marriages desirable? Yes No
- If yes, why? _____
- How are your relations with your sister-in-law (husband's sister, husband's brother's wife) mother-in-law, daughter-in-law?

- Have any changes in food habits occurred during last three years? Yes No
- If yes, what type of changes? _____
- Do you apply misri or chew tobacco? Yes No
- What efforts have you made to get rid of these bad habits? Yes No
- If yes, what efforts have you made to get rid him of these bad habits?

- Do you cast your votes in the elections? Yes No
- Who decides to whom to vote? Your mother-in-law/Husband/Yourself/ Head of SHG/Head of your community? _____

- Is there any woman in your SHG who has got elected out of 33% quota? Yes No
- Are there sufficient candidates available for the reserved posts for women in the elections of Gram Panchayat? Yes No
- Do women participate in political activities? Yes No
If yes, what should be their aims and what should be their goals?

- Did you come to know any Government Schemes after you joined the SHG? Yes No
If yes, which schemes? _____
- What do you feel are important problems faced by the women in your locality or village? _____
- Have you made any efforts to solve them? Yes No
If yes, what type of efforts? _____
- Do you feel the SHGs should continue to function? Yes No
If yes what are the reasons? _____

Questionnaire-3

QUESTIONNAIRE FOR BANK

- Name of the Bank : _____
- Address : _____
- Category : Government / Non-Government
- Aims behind starting SHG _____
- How many SHGs are sponsored by the bank? _____
- Total number of members of the SHGs _____
- The date of establishment of the SHG _____ years
- If registered, registration no. _____
- How many women have been in contact with the SHG? _____
- How much is the monthly saving? _____
- Whether the money is Deposited Regularly? Yes No
- Whether the money is required to be collected in person? Yes No
- Has the SHG received any Grant? Yes No
- From whom? _____
- How much ? _____ For how many SHGs _____
- Total amount collected so far _____ Savings _____
Interest _____ Other income _____
- Total amount of loans sanctioned _____
- For what purpose the members have taken loans? _____
- How many times do you sit together? _____
for how much time ? _____
- Structure of the SHG Yes No
 - Members from the same family
 - Members from different families
 - Members from the same village
 - Are there any special SHGs?
(Handicapped/Lepers/Sex workers)
- Were the women in the SHG involved in deciding the rules of functioning of the SHG? Yes No

- Have the women in the SHG any time represented in the Federation of the SHGs/in functions of some other organization/committees in Panchayat Rajya/got elected in political bodies?
If yes, give details _____
- Whether some social issues are discussed in the SHG in order to find solutions to them? Yes No
If yes, which issues? _____
- Whether the politics in the village affects the working of the SHG?
Yes No
If yes, How? _____
- Is there any groupism in SHGs? Yes No
- Are the SHGs being used as a stepping-stone to enter politics?
Yes No
- Have the women in the SHGs organized new SHGs on their own?
Yes No
- Are the SHGs helpful in other activities of the Bank?
Yes No
- What, according to you, are the important problems faced by the women in the SHGs? _____
- What efforts have been made by the bank to solve them?

- What is the bank's future plan for further development of the SHGs?

List of SHGs that were interviewed

Sr. No.	Taluka	Name of Village	Name of the SHGs
1	Udgir	Bortala	1) Anusaya Swaysahayata Samuh 2) Jai Tulja Bhawani Mahila Bachat Gat 3) Jijamata Mahila Bachat Gat
		Nagalgaon	1) Amrapali Bachat Gat 2) Balaji Mahila Bachat Gat 3) Basweshwar Mahila Bachat Gat
		Mortalwadi	1) Charmakar Yuva Bachat Gat 2) Gajanan Mahila Bachat Gat 3) Jijau Swaysahayatta Samuh
		Nalgir	1) Kadambari Mahila Swaysahayata Samuh 2) Krishnai Mahila Swaysahayata Samuh 3) Maheshwari Mahila Bachat Gat
		Limgaon	1) Arti Mahila Bachat Gat 2) Annabhau Sathe Swaysahayata Samuh 3) Dhanlaxmi Mahila Swaysahayata Samuh
2	Ausa	Dapegaon	1) Ahilyadevi Swaysahayata Samuh 2) Ambika Swaysahayatta Samuh 3) Banai Swaysahayata Samuh
		Holi	1) Aai Swaysahayata Samuh 2) Balaji Mahila Bachat Gat 3) Gurukrupa Swaysahayata Samuh
		Chalburga	1) Adarsh Swaysahayata Samuh 2) Ambika Swaysahayata Samuh 3) Gautami Swaysahayata Samuh
		Banegaon	1) Ahilyadevi Mahil Swaysahayata Samuh 2) Bhagyalaxmi Mahila Bachat Gat 3) Bhakti Mahila Swaysahayata Samuh
		Ashiv	1) Aaisaheb Swaysahayatta Samuh 2) Annabhau Sathe Swaysahayata Samuh 3) Aradhana Swaysahayata Samuh
3	Latur	Murud	1) Aadhar Swaysahayata Samuh 2) Adarsh Divyang Swaysahayata Samuh 3) Adarsh Mahila Bachat Gat
		Harangul	1) Ahilyabai Swaysahayata Samuh 2) Amar Jawan Mahila Swaysahayata Samuh 3) Ambika Swaysahayata Samuh
		Ganjur	1) Dyaneswhari Mahila Bachat Gat 2) Jijamata Mahila Bachat Gat 3) Ramabai Ambedkar Mahila Bachat Gat
		Takali	1) Jai Hanuman Mahila Bachat Gat 2) Shri Ganesh Mahila Bachat Gat 3) Shri Swami Samarth Mahila Bachat Gat
		Omerga	1) Ahilyadevi Holkar Swaysahayata Samuh 2) Divyajyoti Swaysahayata Samuh

			3) Jagruti Mahila Swaysahayata Samuh
4	Renapur	Renapur	1) Balaji Mahila Bachat Gat 2) Dhanlaxmi Mahila Bachat Gat 3) Gangalimata Mahila Bachat Gat
		Sevadasnagar	1) Ramanadevi Mahila Bachat Gat 2) Ekta Swaysahayata Samuh 3) Jagdamba Swaysahayata Samuh
		Hanmantwadi	1) Aadarsh Mahila Bachat Gat 2) Muktabai Mahila Bachat Gat 3) Janabai Swaysahayata Samuh
		Anandwadi	1) Dhanlaxmi Mahila Bachat Gat 2) Gurukrupa Mahila Bachat Gat 3) Jai Hindi Swaysahayata Bachat Gat
		Garsoni	1) Ambika Swaysahayata Samuh 2) Annabhau Sathe Bachat Gat 3) Durga Swaysahayata Samuh
5	Jalkot	Jalkot	1) Bhaiyasaheb Mahila Bachat Gat 2) Dr.Zakir Husen Mahila Bachat Gat 3) Jai Sevalal Mahila Bachat Gat
		Ghonsi	1) Ajinkyatara Mahila Bachat Gat 2) Ambika Mahila Bachat Gat 3) Baba Sailani Mahila Bachat Gat
		Tiruka	1) Balaji Swaysahayata Bachat Gat 2) Bhagwangad Mahila Swaysahayata Samuh 3) Bhagyalaxmi Mahila Bachat Gat
		Kolnoor	1) Ahilyadevi Swaysahayata Samuh 2) Bhimashankar Swaysahayata Bachat Gat 3) Durgamata Swaysahayata Mahila Gat
		Patoda	1) Balaji Mahila Bachat Gat 2) Balvikas Mahila Swaysahayata Samuh 3) Bhumata Shetkari Bachat Gat
6	Deoni	Deoni	1) Aadarsh Swaysahayata Samuh 2) Arti Swaysahayata Samuh 3) Balaji Mahila Bachat Gat
		Walandi	1) Anandi Swaysahayata Samuh 2) A.P.J. Abdul Kalam Swaysahayata Samuh 3) Amrapali Mahila Bachat Gat
		Lasona	1) Bhagyalaxmi Mahila Bachat Gat 2) Duttguru Swaysahayata Samuh 3) Datta Mahila Bachat Gat
		Hanchnal	1) Annabhau Sathe Mahila Bachat Gat 2) Ashashri Mahila Bachat Gat 3) Bhagyalaxmi Mahila Swaysahayata Samuh
		Borol	1) Ambika Mahila Bachat Gat 2) Balaji Mahila Bachat Gat 3) Bhagyajyoti Mahila Swaysahayata Samuh
7	Nilanga	Aurad (Shah.)	1) Aai Swaysahayata Samuh 2) Aadarsh Mahila Swaysahayata Gat

			3) Anusaya Mahila Bachat Gat
		Nitur	1) Aadarsh Mahila Bachat Gat 2) Ahilyabai Mahila Bachat Gat 3) Ahilyabai Holkar Mahila Bachat Gat
		Rathoda	1) Annabhau Sathe Mahila Bachat Gat 2) Arman Mahila Bachat Gat 3) Balkrishna Mahila Bachat Gat
		Bamni	1) Bhagyalaxmi Mahila Bachat Gat 2) Dhanlaxmi Mahila Bachat Gat 3) Jai Jijau Mahila Bachat Gat
		Kelgaon	1) Ahilyadevi Swaysahayata Samuh 2) Amrapali Swaysahayata Samuh 3) Ambika Swaysahayata Mahila Bachat Gat
8	Ahmedpur	Ajani (Kh.)	1) Laxmibai Mahila Bachat Gat 2) Ramabai Magaswargiya Mahila Bachat Gat 3) Sant Janabai Swaysahayata Samuh
		Ajaniwadi	1) Dyaneshwari Mahila Bachat Gat 2) Meeratai Ambedkar Mahila Bachat Gat 3) Savitribai Phule Mahila Bachat Gat
		Hadolti	1) Ankur Mahila Bachat Gat 2) Annabhau Sathe Swaysahayata Samuh 3) Asmita Mahila Bachat Gat
		Devkara	1) Ekvira Aai Mahila Bachat Gat 2) Bhimai Mahila Bachat Gat 3) Tulja Bhawani Mahila Bachat Gat
		Shirur (Tajband)	1) Shri Balaji Mahila Bachat Gat 2) Janabai Mahila Bachat Gat 3) Hariom Mahila Bachat Gat
9	Chakur	Dongraj	1) Hirkani Swaysahayata Samuh 2) Ramabai Dr.B.R. Ambedkar Bachat Gat 3) Shri Ram Swaysahayata Samuh
		Shelgaon	1) Majur Mahila Bachat Gat 2) Saraswati Mahila Bachat Gat 3) Bagma Mahila Bachat Gat
		Zari	1) Annabhau Sathe Mahila Bachat Gat 2) Bharatmata Divyang Swaysahayata Samuh 3) Bhimai Mahila Bachat Gat
		Chawalewadi	1) Bilwadal Mahila Bachat Gat 2) Maheshwari Mahila Bachat Gat 3) Om Shanti Mahila Bachat Gat
		Chakur	1) Ahilyadevi Holkar Mahila Bachat Gat 2) Ambika Mahila Bachat Gat 3) Fatema Mahila Bachat Gat
10	Shirur Anantpal	Yerol	1) Bharatmata Mahila Bachat Gat 2) Dhanlaxmi Mahila Bachat Gat 3) Dhammachakra Swaysahayata Samuh
		Shirur Anantpal	1) Aghadi Mahila Bachat Gat 2) Aai Laxmi Mahila Bachat Gat

			3) Aadhar Mahila Bachat Gat
		Shivpur	1) Ahilyadevi Mahila Bachat Gat 2) Amrapali Mahila Bachat Gat 3) Anand Mahila Bachat Gat
		Ujed	1) Ahilyabai Holkar Mahila Bachat Gat 2) Anandi Mahila Bachat Gat 3) Annapurna Mahila Bachat Gat
		Pandharwadi	1) Shivganga Mahila Bachat Gat 2) Durga Swaysahayata Samuh Gat 3) Vijaya Mahila Bachat Gat

