

UNIVERSITY GRANT COMMISSION

MINOR RESEARCH PROJECT

EXECUTIVE SUMMARY REPORT

BY

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Introduction :-

The population which work is the determining factor in development of any country. The purpose of gross economic policies of any nation is to increase the pace of economic development. To decrease poverty, increase standard of living per capita income and providing employment to as many people as possible are the objectives of both central and state government schemes which are implemented well with the help of non government organization. The biggest hurdle in the development of nation is the population Below Poverty Line. All the developing & undeveloped nations face the same problem. Rangrar Says, “a Country is poor because it is poor.” Every country focuses on the eradication of poverty due to vicious circle of poverty.

Government of India after the independence implemented various schemes for the eradication of poverty and decreasing the population Below Poverty Line. 22% of the total poor population lives in India. Hence, India also tried various schemes for the eradication of poverty. In the decade of 1950 more than 50% population was Below Poverty Line. Therefore, India required a lot of efforts for eradication of poverty to the some extent the eradication poverty is achieved but total eradication is not achieved. There is increase in the population of poor. It can be said that government has totally failed in removing poverty. Both, central and state government have implemented broader schemes for the eradication of poverty, yet it is increasing Government has taken various steps for eradication of poverty and participation of women is necessary. The step taken in this direction is welcome.

Near about half of the total population in India is of women but their income is unexpected. They work harder and their income goes to family. The income of women has impact on social, economical and family conditions. Therefore, development of women can have larger share in the total development of country. Mahatma Jyotiba Phule said in this context in the year 1848, it is necessary to maintain the image of women as a human being. Dr. Babasaheb Ambedkar tried to improve the status of women through the constitution of India. There are rights given to women in terms of education, politics, and employment through constitution. Yet it cannot be said that today there are huge changes observed in the status of women.

It is necessary to make provisions of education for increasing the confidence of women. Even today, the drop out of girls is at high school, providing education to girls is necessary for the economic development of women. Economic development, physical health, professional

knowledge, can make her personality all round. She can also get mental, physical, intellectual, and economical capabilities and interact very efficiently with the world outside and develop her relations. She can get more capabilities which are necessary for a good mother to guide the children. Education can change her attitude and could contribute socially in the development of nation. She can nurture her children in this way also. Such well educated, physically strong, cultured, house-wives or working women can generate proper & healthy & harmonious environment in her family.

Government of India

Adopted the role of welfare state after the independence and committed for the development of all through planned 'five years plan'. But any scheme of development whether economic or social one can become successful only when it gets due participation of women. No nation can develop without the participation of women in the process of development. Hence, govt. tries to achieve empowerment of women through various efforts. The biggest hurdle in the empowerment of women is chronic poverty. Poverty basically arises out of social and economic imbalances. Hence, the first objective of women empowerment is to improve economical and social condition for women. Dr. Babasaheb Ambedkar said in this context. "Economic stability is the foundation of social and political rebirth. Equal justice to all is the foundation principle of constitution of India. Women Empowerment is not only necessary for women but also entire human beings."

Dr. Mohammad Yunus established Micro-financing Rural Bank in 1976 in Bangladesh. This has created positive impact on the rural people and poor people in Bangladesh entire world has accepted the importance of micro-finance. United Nations Organizations celebrated year 2005 as International finance year. Various micro-financing institutions were set up worldwide. This aimed at poverty free world. Dr. Yunus successfully implemented the experiment of Self Help Groups for the eradication of poverty which gave him the Nobel Prize for Economics in the year 2006.

The process of Self Help Groups started in India in the decade of 1970 in Ahmadabad by Seva Karnataka Mayrada organization. These Self Help Groups were linked to banks through NABARD and RBI. Through NABARD, for the first time in country the Self Help Groups were stabled in Tamil Nadu and Andhra Pradesh. R.B.I. in the year 1992, and 1993 issued circular to commercial & co-operative, rural banks to link Self Help Groups respectively. In 1992,

NABARD initiated linking of 500 Self Help Groups. Union finance Minister also gave importance to Self Help Groups which made the number of Self Help Groups to reach 89.53 lakh till March 2010. Rs. 6198.71 has been collected by these groups and 28038.28 crore have been given as loan to them.

Minimum 10 and maximum 20 women are required for starting any Self Help Groups. All these women voluntarily come together and save certain amount for their own development. Saving groups are also called Self Help Groups micro finance institution, Maharashtra State Urban Development Authority on 15 June 2009 issued directives by which 05 women can also set up self saving group. The name is given to Self Help Group & an account is also opened in the bank. The saving amount is deposited every month in the bank. The members are given loan through the saving amount. A group is linked to bank after six month from the date of formation. 90% of the total groups are of women in India, which shows that it is effective way of empowering women.

Aurangabad is the capital of Marathwada which is famous for Ajintha, Ellora. Bibi-Ka-Makbara, Pitalkhora Caves, Jayakwadi Dam, and industries located around it, University, Poly techniques Colleges, etc. Many people visit Aurangabad & migrate to Aurangabad for jobs, business, tourism etc. Hence, Aurangabad is one of the fastest growing cities in India. Aurangabad is also known as city of movement. It has history of social, political, educational reforms movements. Hence, it is called transformative city. Also, some problems like poverty, unemployment, begging have raised in Aurangabad. Self Help Groups are formed to remove these problems. In Aurangabad district (both rural & urban) 6035 Self Help Groups were formed till March 2010. These groups have been affecting development of city, living standard, women empowerment, economic conditions etc. Hence, an attempt is made to find out whether these Self Help Groups have improved social, economical & domestic conditions of women living Below Poverty Line in Aurangabad.

Present Research :

The present research study of socio-economic status in women Self Help Reliance group with special reference to Aurangabad district is limited to women in its general subject only.

All the important factors regarding the formulation of the problem were taken into consideration by me. The related research work with my research has been studied, analyzed,

and also various examples of the research have been handled successfully and the person related to the research are interviewed.

The present research study is descriptive and situational study because due to the previous knowledge and any principle in the subject researcher can have some anticipation, solution in his mind. These probable solutions are the real solutions for the problem or not this is what research requires. Such research can be called exploratory and situational study. Hence, the research structure used in this research is exploratory.

Formation of research structure is one of the important steps in scientific research. In short, it is the planning of research.

Research structure includes objectives, research area, research period, research probability, expected expenditure, research resources, base of sampling and future problems.

The nature of the present research structure is Pareichyatunak, Anweru and the internal analytical vision of the researcher is developed due to the special qualities found in some people and such analytical qualities are necessary for the research.

The purpose of the present study is to do broader research. Hence, hypothesis are given base in unknown area or to study scientifically the problems which are important from social point of view and also attract the attention of other researcher towards this and then again examine the established hypothesis. Hence, in the recent research have designed such research study.

In short, Parichayatnak research is one important type. When researcher tries to study any problem scientifically and finds out the problems, causes objectively and such research requires research structure and this research structure is known as Parichayatunak research structure.

This research structure has been used in many research works and I have tried to know about the women of Self Help Group.

Objectives of the Present Study:

- 1) To study the various schemes being run in order to achieve the overall development of the women.
- 2) To study the changing social, economic and family status of the women caused by Self Help saving group.

Hypothesis :-

1. There has been development of the women through the self help saving group.
2. Due to increase in the Economic production the self help saving group has resulted in a change in the social and family status of the women.
3. The women are becoming economically self sufficient through the self help savings group.
4. Due to the awareness of the women through the self help saving group there has been certain decrease in the monotony at the money.

RESEARCH METHODOLOGY:

For the purpose of evaluating the performance of women of Self Help Group as far as entrepreneurship development is concerned, the following both primary as well as secondary sources of data have been used.

Collection of primary data:

Primary data has been collected randomly through 306 trainees and profiles of entrepreneurs who have taken training from women of Self Help Group. coordinator and convener of entrepreneurship development programme, office staff in the women of Self Help Group. Aurangabad. This Details collected with the help of personal interviews, discussion and through questionnaires.

Collection of Secondary data:

Secondary data has been obtained from books, journals, annual reports of Maharashtra center in entrepreneurship development Aurangabad, Government of Maharashtra organization and office record of women of Self Help Group. The data was analyzed and with the help of annual and average success rates were found out. The methodological issues commented with the study include selection of sample, designing of questionnaires and statistical tools used for analysis of the data.

CHAPTER CLASIFICATION:

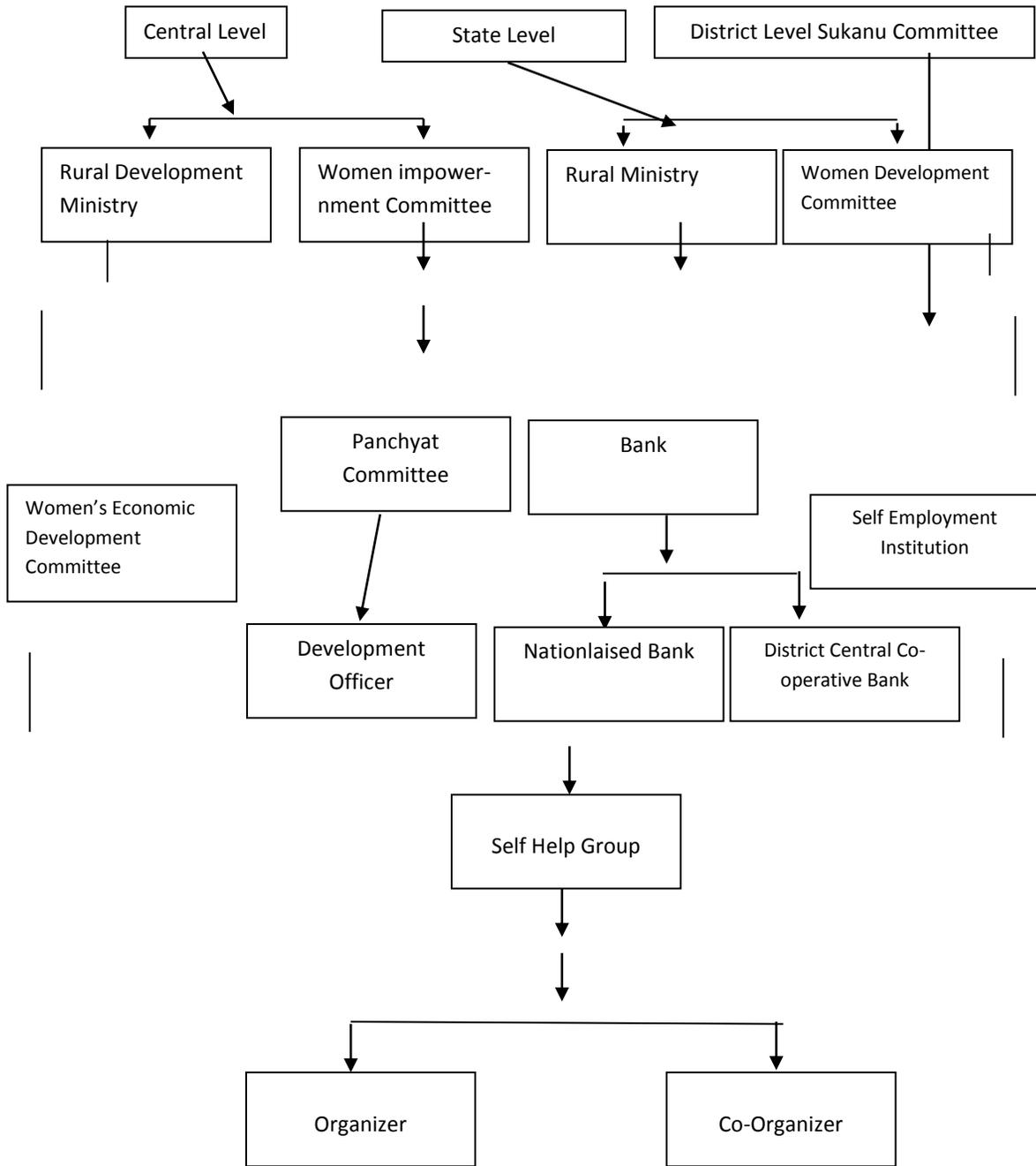
UNIT-I Introduction:- The earning Population of a country has to be more for measuring the national development of any country. Also, the entire economic, policies of nation aims to increase Economic Development and its pace for that, decreasing the below poverty line Population. Providing employment to people, improve the standard of living and other

objectives are set by various institutions of the country and people. These people and institutions always work for that. The development of a nation is dependent on all these factors and determines the direction of development of a nation. Most of the developing and undeveloped countries in the world face the problems of poverty, unemployment and debt. In this context. Prof. Regrar says “A country is poor because it is poor”. Every country faces on vicious circle of poverty and tries to eradicate poverty. The programme of poverty eradication is at forefront in implementing the various policies of nation.

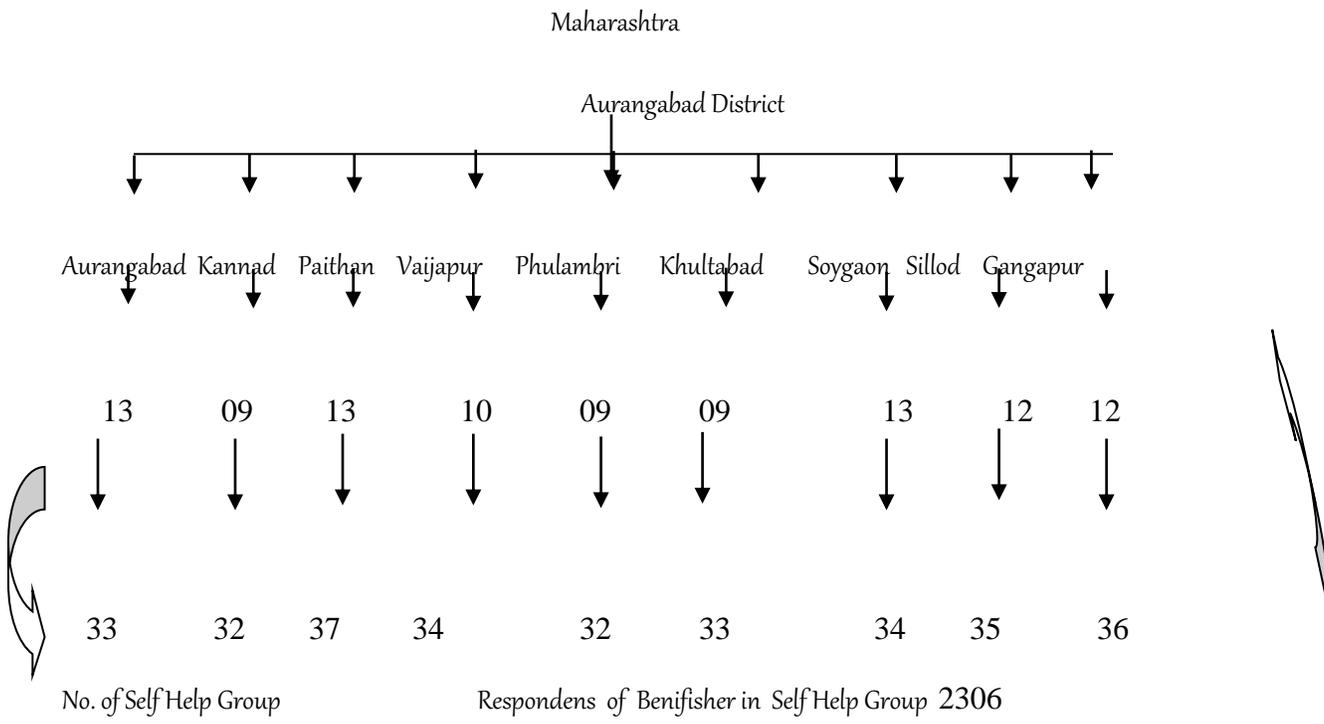
Management of the Group:-

Management and implementation of the group is at State, District, Taluka and Village level. There are committees at all the levels. Three tier system of Self Help Group is given below.

Management of Self-Help Group



UNIT-II. RESEARCH METHODOLOGY, Every Science is dependent for its development on the research in it. Hence research is a continuous process. Research is necessary for historical background and everyday problems and development. In the world of 21st century, globalization, liberalization, industrialization, urbanization have become usual to the society. The development in it is almost found in every home. Though such development is true, but it has along with industrialization created several problems in the society. Dalit, women and excluded are being exploited with the labours.



UNIT- III SELF HELP GROUPS IN MAHARASHTRA AND WOMEN EMPOWERMENT

Economic autonomy and equality and their fulfillment are Important factors in making the person self dependent. It makes the person to Introduction: Economic autonomy land equality and their filament are think about the status in good and bad manners by increasing his - her confidence, inner strength. In this way there is development of self, family, state and the nation. Any person can be forced from empowerment likewise, women also need economic empowerment for making them empowered. Hence, there arrived the concept of Self Help Group. It is implemented at all the levels in the nation. Now this concept has reached the backward regions of the state. In Asian countries. Women are treated secondarily. The status of women in male dominated society is secondary. Illiteracy, traditions, customs, pressures,

unaware- ness about the outside world have together exploited the women. This movement has been increasing rapidly to free women from various exploitations.

UNIT –IV SOCIAL AND ECONOMIC STATUS In the present chapter, an attempt is made to overview the role of women working in the Small Saving Groups in the contemporary society. While observing their grade, it is essential to collect their information within the framework of the society. The impact of social structure, cultural behaviour, measures and value system is seen upon the behaviour of the society. Even, the role and status of women in the society is determined by these factors.

UNIT - V PLACE IN FAMILY DECISIONS Human beings have tried to fulfill their needs and in doing so they have treated various institutions for maintain them. There are some primary and secondary needs. Primary needs include food, shelter, protection, and desire to have sex, etc. while entertainment, communication, transportation and education are secondary needs. The secondary needs have become important in modern era. All the members in the family try to fulfill their needs. Family is a primary group which includes mother, father and children. Family is also social institution.

UNIT - VICONCLUSION AND RECOMMENDATION The population which work is the determining factor in development of any country. The purpose of gross economic policies of any nation is to increase the pace of economic development. To decrease poverty, increase standard of living per capita income and providing employment to as many people as possible are the objectives of both central and state government schemes which are implemented well with the help of non government organization. The biggest hurdle in the development of nation is the population Below Poverty Line. All the developing & undeveloped nations face the same problem. Rangrar Says, “a Country is poor because it is poor.” Every country focuses on the eradication of poverty due to vicious circle of poverty

All over the world women get secondary status. Japan, U.S.A. Germany, Islamic nations, Spain give secondary treatment of women. They have face problems of gender discrimination. As per report of UNESCO. Women constitute 70% to the total poor population. Illiterate women are more in the world. They get lesser salaries than that of men. The share of women in administrative & managing sector is less than. Women are less on the posts of MP. MCA. Efforts are being taken of various levels to change the situation.

Indian constitution has made provisions for women equality through article 14,15, 16.39 and 42. Constitutional amendments of 73 and 74 have helped to increase participation of women in Panchayatraj. Also the stress is given in five years plan on women welfare, education, health, developments, equal salary, women SHG, independence of women. Both central and state government have been implementing various schemes for the empowerment & welfare of women. These schemes includes schemes like, educational, employment, small syllabus education for women, schemes restricting exploitation of women, self reliability, hostels for working women, counseling centers, national day care centre, kishori shakti yojana, etc.

Maharashtra govt. has also rapidly implemented Self Help Groups movement for eradication of poverty & women empowerment. In 1947, some mother in law & sister in law came together & save 25 paise, in 1970 Elaben Bhat established SEWA in Ahmadabad. In 1994, rural finance scheme was started by central & state govt. with the help of International agricultural Development Fund. As per the guidance of NABARD, women Economic Development corporation and other made to establish Self Help Groups. 5000 Self Help Groups were formed till 31st March 2010. Under Maharashtra Rural Finance Project. These groups have been given grant of Rs. 3122 crore & 58.60 crore as loan.

Of the five revenue regions of Maharashtra, excluding Mumbai, in the year 2007 had highest number of saving groups from Western Maharashtra region 4170 (40.89%) which was followed by Vidharbh 37578 (37.37%) from Western Maharashtra, 16.31 from Marathwada & 4.70% from Kokan region. It shows that Kokan region does not work satisfactorily.

It we think of districts in Maharashtra, it is seen that Pune has largest share i.e. 11.03% while lowest goes to Nandurbar i.e. 0.73% Govt. started women Economic Development Corporation for all round development of women in 1975 which is apex body. The functioning of it is discussed in chapter 3. In Aurangabad district under Golden Jubilee Rural Self Employment Scheme. Self Help Groups were formed during 2005-06, in Aurangabad district 28.43% groups were formed by women from Below Poverty Line, in 2006-07 there were 4.78%, 2007-08 had 32.76% and in 2009-10 there were 19.16% Self Help Groups formed. The mobile capital was given to these groups during the year 2005-06 to 2009-10, it was given to 1709 groups. 16.32% help groups got benefited in the year 2005-06, in 2007-08, 20.77% were benefited, 2008-09 there were 29.02% benefited and in 2009-10 there were 24.35% Self Help Groups which benefited under District Rural Development Authority, Aurangabad.

Self Help Groups in Aurangabad district were given loans under the scheme Golden Jubilee Rural Self Employment scheme during 2005-06 to 2009-10. There were 1396 groups which were benefitted. Also, during the same period 805 Self Help Groups were given permission to implement special project. Under this scheme, 8914 self employee were created through chief project. These beneficiaries are doing various businesses like flour mill, green grocery, mess, tea hotel, dairy farming etc. The grants received under the scheme is distributed to groups and sometimes to individuals also. During the period 2005-06 to 2009-10 an amount of Rs. 1652.93 lakh was distributed while Rs. 1747.94 lakh were available. It means the sanctioned amount was more than the demanded amount. It shows that govt. is totally committed for the economical stability of women.

While studying social and economic status of women, it was also seen that how society developed after the independence. It is also studied that what were the legal provisions for the social and economical uplift of women by the govt. Present society has given permission to the modern role of professional women. It is also observed that women are the hard workers. Women have to work as housewives, in factories, also. In such condition women from groups have to function three roles i.e. group member, house wife and worker. Therefore, women work more than men but get secondary status in the society.

Women are given different types of training by District Rural Development authority which includes training, accounting self employment, sales man ship, gender equality, AIDS Awareness. programmes etc. Under the scheme Golden Jubilee Village Self Employment 6035 groups were linked with banks till 2009-10. Members of groups are increasing their incomes through various efforts. It is found that in rural area, the profession of person is dependent on caste, economic condition and employment. The living standard of respondents is also studied, it is found that most of the respondents live under steel roof houses, while very few houses have cement houses etc. Most of the respondents do not have many basic facilities. It is also studied about the profession. It is found that members continued their traditional professions & some have accepted modern profession. The social status of person is determined by his income. Most of the respondents had the same view. Today, women are working with men with shoulder to shoulder. Now, women are independently active in production sector. Earlier, they were not considered so. Now, they are contributing to the income of family which has increased their confidence, professional skills and decision making capabilities.

76.47% respondents opined that their income had increased due to group while 23.57% said that there was not expected increase in the income. It was found that 48.05% respondents had their income up to 15000, 35.29% had it up to 25,000 11.76% had it up to 35000 while only 4.90% respondents had their income more than 35000. It was found that 67.32% beneficiaries were from Below Poverty Line category while 32.68% were from Above Poverty Line category.

According to 50.33% respondents, self income was their source for saving for SHG while 49.66% depend on their husband, spend less in domestic articles and save the amount. It means, they are economically dependent on others.

According to 91.18% respondents there was development in the living standard after joining the group 83% respondents said that group had developed habit of saving. They also said that they had developed their own place in family and decision making process. Thus it can be said that the all round development of women has increased after becoming the member of saving group.

Recommendations:-

The development of women Self Help Groups in Aurangabad district is necessary. The formation of new groups, training facilities self employments etc. are satisfactory. Poverty is not eliminated but the intensity is decreased. There is improvement in the living standard. The loan from money lenders is decreasing and women are getting empowered. Hence, women Self Help Groups are playing important role in development of district. Yet, there are some lacking points. Following are the recommendations to cover the lacking/short age for achieving the desired development.

- 1) Aurangabad district had 6701 Self Help Groups till March 2010 under Golden Jubilee Rural Self Employment scheme in which 3475 Self Help Groups were of women from Below Poverty Line. 1396 of the total 3475 help groups were sanctioned loans. While 1709 were given mobile / current capital. Here, it is necessary to form more Self Help Groups of tribal community and Scheduled Caste and give more grants to them. It is also necessary to give professional training of their choice and provide platform for selling their products and ensure handsome price which could increase productivity.
- 2) The annual growth rate of Self Help Groups started in Aurangabad district under Golden Jubilee Village Self Employment Scheme is more for Aurangabad taluka. Hence, it is necessary to give special attention to talukas from tribal and hilly area, Khultabad, Soygaon, Kannad, and Sillod

for formation of more Self Help Groups. Besides, tribal Self Help Groups should be given more grants and be made part of mainstream of development.

- 3) The efforts should be taken for increasing the Self Help Groups movement in Aurangabad district. About the age of participating member whose age is below 25 years & more than 45 years are less. It is necessary to increase more members from all age group. They should be included in business and be told importance of savings.
- 4) The primary objective of women Self Help Groups is to empower women and eradicate poverty. Self Help Groups should concentrate more on business for eradication of poverty. Government and voluntary organizations should give effective training about business and self employment. People from tribal community or member of group should be given business environment in their campuses & provide self employment and achieve development.
- 5) Self Help Groups members from rural area are mostly illiterate and do not know audit, functioning, pass book entries etc. They do not know how to fill up the bank slip. Hence, it is necessary to increase scope of Adult Literacy Mission. The speed of literacy should be increased. At least two members in the group should be well educated which can make transactions is more efficient.
- 6) The movement of Self Help Groups in Aurangabad district is progressing satisfactorily. The internal loan interest rate is 24% annually which should be lessened and more grants should be given for business. Self Help Groups of women from Below Poverty Line & poor sections should be given interest free loans by bank which can reduce their exploitation.
- 7) Member of Self Help Groups from Below Poverty Line category have to give bribe for getting the grants. This should be stopped through transparent transactions and officers should be counseled. The officers, employees or institutions concerning the loan and grants of Self Help Groups should be given inspiring allowances so as to stop corruption in the process.
- 8) The Chairman, Vice-Chairman, & Secretary posts or the Self Help Groups should be kept on rotation as per the guiding principles of the group so as to give knowledge of management to all. Special attention should be given on following the principles of Self Help Groups.
- 9) The scope and nature of Self Help Group movement in Aurangabad district is spreading rapidly. Sometimes attention is given only till the starting of group but special mobile team should be formed for the progress report of all the groups. The team can find out whether the loan or grant is utilized for given purposes or not? It can give suggestion & keep monitoring the groups.

10) The women should be given training before or after the formation of Self Help Groups. More members should be allowed to get training special scheme should be set up for it which can improve the status of Self Help Groups.