

CHAPTER - 1

INTRODUCTION AND HISTORICAL BACKGROUND

1. Introduction

Self-Help Group or in-short SHG is now a well-known concept. It is now almost two-decade 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 in 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.

2. Historical background

2.1. 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 had 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 PROSHIKA¹ 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 organisation, it now addresses the issues of poverty

¹ PROSHIKA,PROSHIKA derives its name from three Bengali words, namely Proshikshan (training), Shiksha (education) and Kaj (action).

alleviation and empowerment of poor, especially women, in the rural areas of the country. This institute also works in the field of literacy, legal education and human rights. BRAC has worked significantly in the fields of education, health, nutrition and other support services. PROSHIKA is also active in the areas of literacy, environment, health and organisation building, while ASA and Grameen Bank are pure MFIS.

The micro-finance practices of these institutions revolve around five basic features. Firstly, these institutions primarily have women as their target group. Secondly, they adopt group approach for achieving their targets. The group approach focuses on organising the people into small groups and then introducing them to the facility of micro-financing. The MFIs of Bangladesh place a great deal of importance to group solidarity and cohesiveness. Thirdly, savings are an essential precondition in all these MFIs for availing credit from them. Fourthly, the officials of the Bangladesh MFIs remain present in the weekly meetings of the groups and collect the savings, update the pass books and even disburse the loans, and lastly, the systems and procedures of the MFIs are quite simple and in tune with the requirements and capabilities of their clients.

2.2 Indian Scenario

India has adopted the Bangladesh's model in a modified form. To alleviate the poverty and to empower the women, the micro-finance has emerged as a powerful instrument in the new economy. With availability of micro-finance, self-help groups (SHGs) and credit management groups have also started in India. And thus the movement of SHG has spread out in India.

In India, banks are the predominant agency for delivery of micro-credit. In 1970, Ilaben Bhat, founder member of 'SEWA'(Self Employed Women's Association) in Ahmadabad, had developed a concept of 'women and micro-finance'. The Annapurna Mahila Mandal' in Maharashtra and 'Working Women's Forum' in Tamilnadu and many National Bank for Agriculture and Rural Development (NABARD)-sponsored groups have followed the path laid down by 'SEWA'. 'SEWA' is a trade union of poor, self-employed women workers.

Since 1987 'Mysore Resettlement and Development Agency' (MYRADA) has promoted Credit Management Groups (CMGs). CMGs are similar to self-help groups. The basic features of this concept promoted by MYRADA are: 1] Affinity, 2] Voluntarism, 3] Homogeneity and 4] Membership should be limited to 15-20 persons. Aim of the CMG is to bestow social empowerment to women.

In 1991-92 NABARD started promoting self-help groups on a large scale. And it was the real take-off point for the 'SHG movement'. In 1993, the Reserve Bank of India also allowed SHGs to open saving accounts in banks. Facility of availing bank services was a major boost to the movement.

The movement of SHG was nourished in the states of Gujarat, Maharashtra, Andhra Pradesh, Rajasthan, Tamilnadu and Kerala.

Now nearly 560 banks like NABARD, Bank of Maharashtra, State Bank of India, Co-operative Banks, Regional rural banks, the Government institutions like Maharashtra Arthik Vikas Mahamandal (MAVIM), District Rural Development Agency (DRDA), Municipal corporations and more than 3,024 NGOs are collectively and actively involved in the promotion of SHG movement.

2.3 SHG model in India

In India three different models of linkage of SHGs to the financial institutions have emerged. They are:

- Banks, themselves, form and finance the SHGs.
- SHGs are formed by NGOs and other agencies but financed by banks.
- Banks finance SHGs with NGOs and other agencies as financial intermediaries.

The second model is the most popular model. Almost three-fourths of all the SHGs come under this model. Only 20% of the SHGs are covered under the first and 8% under the third model respectively.

2.4 The SHG Movement in Maharashtra

The concept of SHG was not new to Maharashtra. Beginning with a tiny amount of only 25 paise, the women of Maharashtra from Amaravati District had established one SHG long back in 1947.

Further in 1988, 'Chaitanya' Gramin Mahila Bal Yuvak Sanstha started promoting SHGs in Pune District, informally.

In Southern part of India, 'SADHAN', 'DHAN' foundation and 'ASA' worked to promote SHGs. But their thrust was on economic aspects only. Whereas in Maharashtra, the NGOs not only have catered to the economic needs of the participants, but also involved in the process of social development. Aim of 'Chaitanya' is also the same to empower the women in both ways, economically and socially. Presently, numerous NGOs and governmental institutions promote SHGs on a large scale.

The **Statistics** is given in the following tables:

Table 1 : Number of SHGs formed by various agencies Physical Achievements

Number of new SHGs formed by formal agencies during 2003-04	92774
Number of new SHGs formed by NGOs during 2003-04	106228

90 percent SHGs are comprised only of women members.

Table 2 : Pattern of Partnership

Number of participating banks	560
Number of branches of banks lending to SHGs	35,294
Commercial banks	48
Regional rural banks (RRBs)	196
Co-operatives	316
Number of participating NGO and other agencies	3,024

Table 3 : Geographical Spread of SHG Activity

Number of States & Union Territories	31
Number of districts	563

**Table 4 : SHG - Bank Linkage Programmes - Highlights March 2001 to March 2004
Percentage of the Total target for the year**

Sr. No.	Items	March 2001	March 2002	March 2003	March 2004
1.	SHGs formed and financed by bank	13%	16%	20%	20%
2.	SHGs formed by formal agencies and NGO's but directly financed by banks	76%	5%	72%	72%
3.	SHGs financed by banks through NGO's	11%	9%	8%	8%

[(Ref: Progress of SHG – Bank linkage in India – 2003 –2004 (NABARD)]

3. Impact of SHG in the process of empowerment of women

The year 1975 was declared as a 'year for women'. Also, the decade from 1975 to 1985 was declared as a 'decade for women'. During this period, the movement for empowerment of women received a fillip. The importance of role of women, which consists 50% of the society, was highlighted in this span of period. It was emphasised that woman should get the same opportunities as that to men.

The year 2001 was declared as a 'year of women empowerment'. Efforts were being made in the direction that women should have a role in all walks of life; and special provisions should be made in the budget for activities related to the development of women. Many schemes were planned and started to be executed, at government level, in respect of women education, laws regarding prevention of atrocities on women, their

participation in economic and political spheres etc. At this juncture, SHG movement also started and in a way journey towards women empowerment began.

4. What is empowerment?

Empowerment is a process of change by which individuals or groups gain power and ability to take control over their lives. It involves access to resources, resulting into increased participation in decision-making and bargaining power and increased control over benefits, resources and own life, increased self-confidence, self-esteem and self-respect, increased well being.

It means 'empowerment' is a multi-fold concept that includes economic, social & political empowerment.

A) 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 autonomy.

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 33% for males. Over and above this unpaid work, they have the responsibilities of caring for household which involves cooking, cleaning, fetching water and fuel, collecting fodder for the cattle, protecting the environment and providing voluntary assistance to vulnerable and disadvantaged individuals 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 mindset of the entire society.

In rural region, where winds of changes development have yet to reach and basic economic needs are yet to be fulfilled,. Tthe main source of employment for women is farm labour. But this does not fulfil all their needs. Indebtedness has become the hallmark of the rural life. Participation in self-help groups helps in saving some money out of their daily household expenses. Also, they can avail loan with lower interest rates. This has led a sort of change in the society's view towards woman, in general.

B) Social empowerment

Constitutionally and legally, man and woman are equal. In real practice, however, woman 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 perpetrated on woman. She is viewed not as a human being but as delectable thing.

Efforts are being made to change this situation and bring about a stage where man and woman would be viewed equally. Many Schemes 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 woman has 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.

C) Political empowerment

The political element entails that women have the capability to analyse, organise and mobilise 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 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 started 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 candidate in Panchayat elections. The SHGs played an important role to hone the leadership skills in women in the rural region.

Thus, Self-help Group has 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 their empowerment. The rural poor, with the intermediation of voluntary organisations also join together for self-help to secure better economic growth. This has resulted in the formation of large number of SHGs in the country; and the SHGs have mobilised savings and recycled the resources generated among the members.

5. Concept of SHG

Generally a Self-Help Group consists of 10 to 20 women. The women save some amount that they can afford. It is small amount ranging from Rs. 10 to 200 per month. A monthly meeting is organised, where apart from disbursement & repayment of loan, formal 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 are 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 social activities of those NGOs.

Of late, the organisational 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.

6. Objectives of SHGs.

1. Basically the SHGs are economic organisation. 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, group, village, 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.

7. Special features of SHG.

SHG is an organisation 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 mutual trust among the members is the credo of SHG.

8. Purposes behind promoting SHGs.

The fundamental aim of promoting SHGs is poverty alleviation and to achieve empowerment of women.

The recent trends show significant changes in the promotional strategies for the SHGs. Financial needs like banking, saving, insurance etc, getting subsidies, building organisations to gain political power also, are the purposes behind some of the SHGs.

Today like Bangladesh & India, SHG movement is spreading in other Asian Countries and Latin America, Africa etc. SHG movement has got importance in the social movement.

This year (2005) the Central Government of India has announced a plan to promote 7 lakh SHGs, all over the country. The State Government of Maharashtra has also announced to promote 5 lakh SHGs within next 2 years (i.e. 2005 to 2007).

CHAPTER - 2

REVIEW OF RELATED STUDIES AND OBJECTIVES OF THE PRESENT STUDY

Review of Related Studies

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 SHGs, such as: organisation of SHGs, financial activities and related processes 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. Following discussion is based on those articles and studies, which are relevant to the present study taken by 'Drushti'. These are:

1. Empowerment of rural women through self helps 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, behavioural changes etc. were collected and analysed 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 for Agriculture & Rural Development –September 2002).

It was found in this study that in the pre-SHG situation 55.6 percent of the members talked freely without any inhibition, and in the post SHG period 77.8 percent of the members talked freely. The percentage of members who hesitated to talk reduced from 22.2 percent to 5.6 percent in the post-SHG period. The improvement in the communication was

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

After joining SHG, the members improved their status in the family, became helpful 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 due 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 had 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 their accounts frequently.

Older group members have had an important role in popularising 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-yr. old girl. Her mother was frightened and was reluctant to register the crime in the Police Station. But the members of the SHG from

that 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 23/09/04- 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. Even 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. Her 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 Pioneer 27/10/04-An article by T. S. Kumar)

The above study shows that SHGs are proving helpful in the process of the empowerment of women. In all these studies, social empowerment is one of the issues under study. In some of the articles, social empowerment has been considered only as a part of the process of individual development of the woman.

Special features of the present study: -

The subject of the present study selected by 'Drushti' is "An Evaluation of Impact of SHG on the Social Empowerment of Women in Maharashtra". In this study, the aspect of 'Social Empowerment' is only considered.

Keeping this in view, the following aspects are included:

- 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

9) Awareness about health issues etc.

In the issues selected by 'Drushti', in addition to these issues, of woman's self-confidence, her changing position in the society, the points, like whether she has started to thinking about society and social problems, whether she merely thinks of the problems or search for solutions also, whether she also thinks on the evils such as discrimination between men and women, social customs like dowry, casteism which have badly affected our society for long, are also taken into consideration.

In this study, whether development of woman occurs only on individual level, or whether the woman has widened the horizon of her vision to think of society and the country also, is also included in the 'social empowerment' aspect considered by 'Drushti'.

'Drushti: Stree-Adhyayan Prabodhan Kendra' is a centre for study of women in a totality. Of late, though woman is seen inching forward in all walks of life, still her position in society is inferior. To seek ways to elevate her societal status, it is necessary to conduct special studies on various aspects of 'woman-life'. Hence, 'Drushti' works in this way by conducting or participating in symposia, seminars, publications, studies, surveys on various aspects of 'woman-life' etc.

Similarly, 'Drushti' has undertaken this study, based on the above objectives, with financial support of National Commission of Women.

Objectives of the study.

- 1) To study the economic empowerment of the member. It includes:
 - 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.

CHAPTER - 3

METHODOLOGY OF STUDY

1. Methodology

Though NGOs and Government institutes are promoting SHGs on a large scale, it is necessary to choose the sample and sample size properly. The information regarding institutes that are promoting SHGs was collected. After that the sample was designed.

2. Sample

It was a random sampling. 150 SHGs from 12 districts were selected randomly. Through this process, 12 districts of Maharashtra were covered.

Data were collected using different questionnaires for interviews of individuals, groups & the heads of the institutes.

Number of interviews held with 85 individuals from 65 different SHGs, 85 groups and with 101 heads of the institutes.

To collect data and information concerning the objectives stated in the previous chapter, 3 different types of questionnaires were administered, one for the members of SHGs, second for the groups as a unit and one for the heads of institutes.

Table showing total sample distribution for each of the district of the sample size

Table No. 12.1

DISTRICT	GROUPS	INDIVIDUALS	HEADS OF THE INSTITUTES
PUNE	21	20	22
SOLAPUR	7	5	10
THANE	3	5	3
NASIK	4	1	3
AURANGABAD	6	4	6
KOLHAPUR	5	4	6
BEED	6	8	8

DISTRICT	GROUPS	INDIVIDUALS	HEADS OF THE INSTITUTES
USMANABAD	6	7	11
LATUR	10	5	13
RATNAGIRI	6	13	7
SANGALI	5	9	6
AHMADNAGAR	6	4	6
TOTAL	85	85	101

3. The criteria used for sample selection

Though the SHG activity help economic empowerment of women, the change in their familial and social status and sense of organisational bonding, the awakening 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 criteria were used for sample selection:

- 1) The SHG should be 3 to 4 years old.
- 2) The sample should be representative of the entire district. Hence we tried to cover more Talukas Tahsils from the district.
- 3) Ten SHGs from each district were selected.

From the selected 10 SHGs, group discussions were to be held with 6 SHGs and members of remaining 4 SHGs were to be interviewed. The group discussion & individual discussion did not held with the same group.

Out of 10 SHGs to be interviewed, we selected 7 SHGs from rural area 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.

4. Tools

There are number of studies, related to SHG activity, conducted by various NGOs. 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 studied while preparing the tools for the study. Two types of tools were used for the study. They were:

- 1) Interview.s
- 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.

5. Interviews for case studies

Totally, thirteen interviews for the case studies were held. But only 3 4 case studies are included in the report,. Bbecause they are most perfect and give profile of development of the women. One interview conveys us how the SHG solved the problem of scarcity of water collectively. The project co-ordinators conducted these 3 4 interviews.

The same questionnaires were used for the case studies and also some more questions according to the need were asked at the time of interview. The interviews were conducted at the native place of the members of SHGs.

As the women from SHGs were illiterate and those were literate, could not write answers; so all the members were interviewed, with the help of the questionnaires.

6. The questionnaire

By studying the questionnaires that are used in the various studies related to the SHG activity and the experiences of the SHG promoters the questionnaires were prepared.

A) The questionnaire for individual study.

The questionnaire for individual study contains 87 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 the points like Name, Address, the nature of the institute, date 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. Future plans for the SHGs.

SHGs members filled up very few questionnaires. The questionnaires for the institutes were filled up either by the head of the institute or the co-ordinators of the SHGs.

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

7. Data Collection Procedure.

7.1 Questionnaire

First of all, the questionnaires were prepared for the data collection. They were tested in 3 SHGs from Pune City and one from rural area of Pune district. The questions and answers were analysed. Then the questionnaires were finalised.

7.2 Selection of field investigators

The field investigators were selected for 12 districts. Selection criteria were:

- 1) They should be primarily voluntary social workers.
- 2) They should be involved in the fieldwork.
- 3) They should be convergent with women's problems.

7.3 Training

A training workshop was conducted for these field investigators.

In the beginning the History and concept of SHG movement was discussed by the experts in the workshop.

They received the training of collecting the information through questionnaire about individuals, SHGs and institutes, which were NGOs and the government institutions and also how to fill the questionnaires. They came across literate and illiterate women, so how to note down the observations was also discussed. The field investigators were participated enthusiastically in all the sessions.

The field investigators collected the information about the SHGs from the following districts Pune, Solapur, Thane, Nashik, Aurangabad, Kolhapur, Beed, Usmanabad, Latur, Ratnagiri, Sangli and Ahmednagar. and Sangli.

CHAPTER - 4

FIELD SURVEY

1. Field Survey

Investigators were asked to collect the information about the institutes, which promoted SHGs. The investigators listed out the institutes, which has promoted SHGs in the district to which they belong. There are directories of NGOs promoting SHGs. The first list of NGOs was prepared from these directories. The institutes that were not included in the directories were found out with the help of the institutes, which were earlier included.

Then the investigators contacted the NGOs. There are Government institutes that promote SHGs in districts as well as in cities, in the directory.

The investigators contacted these institutes and got list of SHGs.

Number of banks is are also involved in the promotion of SHGs. The list of such banks was also collected.

All these lists of SHGs with addresses and the literature giving information regarding the institutes were sent to 'Drushti'. Under the guidance of the project director, the project co-ordinators selected the sample for each district.

The selected sample for the district was conveyed to the respective investigators. Then the investigators again contacted the institutes to decide on the time of the interviews of the SHG, or the individual members of the SHGs and the head of the institute.

According to the schedule of appointments, the interviews were conducted.

The investigators faced many difficulties in completing the task within the given time limit. In Pune, some of the NGOs were co-operative. They arranged interviews according to the schedule. But a few NGOs were hesitant in deciding the appointments.

The Municipal Corporation of Pune did not give the information regarding groups sponsored by it. The investigator pursued the matter with in charge of the subject, but it was not possible to get the information. The same was the case in respect of the Municipal Corporations of Aurangabad, Ahmednagar.

In Sangli, the NGO, Ekatma Samaj Kendra, refused to divulge the information about their SHG activity.

In Beed, Nashik, Thane, Ratnagiri & Kolhapur the investigators had some problems. So they couldn't complete the survey within the stipulated period.

The field study was conducted in February & March, when the NGOs were busy in getting their own institutes' audits completed. So they could not spare time for giving information.

The investigator could not conduct the interviews of individual SHG members as per designed sample in Solapur, Nashik and Ahmednagar Districts, because of non-co-operation of the of the institutes in Ahmednagar and due to some unavoidable circumstances in Solapur & Nashik.

In Kolhapur an appointment was fixed for a group interview, but the members of the group could not gather for the interview. It was impossible to arrange the interview again. s So the investigator could not conduct the interviews of group members as it was designed.

CHAPTER - 5
SUMMARY OF FINDINGS & OBSERVATIONS

1. Summary of results of individual and group interviews:

In 12 districts of the state of Maharashtra, the questionnaire was administered to 85 SHGs individuals from 65 SHGs.

While interviewing the groups, the questionnaire was administered to 85 SHGs from 12 districts of the state of Maharashtra.

Part 1 - of the questionnaire administered to the individuals – tables & description

Table No. Indi. - 1² : Table showing the region from where the sample was selected

Urban	Rural	Total
20	65	85
23.53%	76.47%	100.00%

Thus the individual testing interviews were conducted with 23.53% urban women and 76.47% rural women.

**Table No. Indi. - 2 : Social Status of the members of SHGs
Religion wise Distribution**

Hindu	Muslim	Christian	Nav Buddha	Total
69	4	2	10	85
81.18%	4.71%	2.35%	11.76%	100.00%

Thus, it is seen that the sample consists of 81.18% Hindu women, 4.71% Muslim women, and 2.35% Christian, 11.76% NavBuddha.

Table No. Indi. - 3 : Category wise Distribution

Open	B.C.	O.B.C.	N. Tribe	Adiwasi	Nav Buddha	Total
42	11	15	5	2	10	85
49.41%	12.94%	17.65%	5.88%	2.35%	11.76%	100%

² Indi.-1,2,3... denote that the information in the tables pertains to individual members.

From the above table, it is seen that 49.41% 37.65% members were from open category, 12.94% 17.65% from backward class, 17.65% 18.82% from other backwards, 5.88% 7.06% from nomadic tribes and 2.35% S.T., 5.88% Nav Buddha. Adiwasi, 11.76% from Nav Buddha.

Social Status of the members of SHGs

The sample contained women from forward class as well as backward class. No groups belonging to any particular minority community was found. All Many the groups were mixed with forward and backward communities, and somemany had members from minority community. Similarly some groups also had members, who were sex-workers.

The nomadic tribes have not formed any SHG, as they are not settled in any particular area. Therefore we could not get any SHG from this particular class.

Table No. Indi. - 4 : Marital Status

Married	Unmarried	Divorcee	Widow	Deserted	Total
76	0	0	8	1	85
89.41%	0.00%	0.00%	9.41%	1.18%	100.00%

Thus, it was observed that 89.41% members were married, 9.41% were widows and the remaining 1.18% members were reported to be deserted by their husbands.

Table No. Indi. - 5 : Educational Status

Literate	Illiterate	Primary	Secondary	Higher secondary	Degree	Professional	Total
9	9	10	49	4	4	0	85
10.59%	10.59%	11.76%	57.65%	4.71%	4.71%	0.00%	100.00%

Thus, 10.59% members were literate and 10.59% members were illiterate, 11.76% had primary education, 57.65and 57.65% had studied up to middle school, 4.71% up% up to higher education, and 4.71% up to degree.

Table No. Indi. - 6 : Occupational Distribution

Agri. Labour	Labour	Business	Service	Own Farm	House wife
24	7	18	8	6	25 ⁹
28.24%	8.24%	21.18%	9.41%	7.06%	29.41%

(Note: The sum total comes to >100% because of multiple responses.)

Working as agricultural labour 28.24%, 29.41% were housewives doing jobs somewhere 9.41%, having own business – 20% working as a labour in Construction Company or elsewhere – 8.24%

Table No. Indi. - 7 : No. of Members having Important Posts in Various Institutes/ SHGs/ Gram Panchayats

Institutes	SHGs	Gram Panchayats
3	77	6
3.53%	90.59%	7.06%

The important posts referred here are co-ordinator, president etc. in case of institutes. In case of SHGs, 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.

From the analysis, it was observed that, 3.53% members held important posts in institutes, 90.59% held important posts in the SHGs and 7.06% held. In Gram Panchayats.

Table No. Indi. - 8 : Economic status of the family, Main occupation of the family

Agri. Labour	Labour	Business	Service	Own Farm
14	10	18	15	30
16.47%	11.76%	21.18%	17.65%	35.29%

(Note: The sum total comes to >100% because of multiple responses.)

Working as a labour in farm - the percentage is 16.47, working as a labour in company is 11.76%, the percentage of business is 21.18, who have own land the percentage is 35.29%, doing jobs in company - 17.65%

Table no. Indi. - 8.91 : Who runs the family?

Husband	Yourself	Both of you	Other members of the family
42	32	2	11
49.41%	37.65%	2.35%	12.94%

(Note: The sum total comes to >100% because of multiple responses.)

In 37.65% 45.88% cases the families are women headed, both of them collectively run the home –2.35%. 1.18%. Others run the home – i.e. in laws, the % is 12.94.

Table No. Indi. - 8.2 : Table Showing the Economic Status

Monthly Income in Rs.	No. of individuals
Less than 2000	29
2000 to 5000	25
5000 to 10000	20
10000 to 25000	09
25000 to 50000	01
50000 & above	01

1.1 Living conditions

Table no. Indi. - 9 : Type of House

Kachcha	Pukka	Hut	Chawl	Wada	Flat	Total
32	37	12	1	2	1	85
37.65%	43.53%	14.12%	1.18%	2.35%	1.18%	100.00%

The members who are living in Kachcha house is - 37.65%, Pukka house is 43.53% in a hut is 14.12% 11.76% in Chawl 1.18%, in Wada it is 2.35% in flat it is 1.18%

Table no. Indi. - 10 : Is the house on rental basis?

Owned	On Rent	Total
77	8	85
90.59%	9.41%	100.00%

The members owned the house are 90.59% 87.06% 9.41% are tenants.

The members living in 1 room house are 24.71%, living in two rooms – 41.18%, living in three rooms – 15.29%.

1.2 Items in house

Table no. Indi. - 11 : The items in the house

Items	Responses	Percentage
Light (Electricity)	65	76.47
Radio	42	49.41
Tape recorder	24	28.24
T.V.	50	58.82
Cooking Gas	30	35.29

Items	Responses	Percentage
Cooker	43	50.59
Mixer	32	37.65
Refrigerator	14	16.47
Sewing Machine	33	38.82
Bicycle	44	51.76
Two wheeler	13	15.29
Four Wheeler	2	2.35
Other	9	10.59

(Note: The sum total comes to >100% because of multiple responses.)

76.47% families have electricity connections in their home. 49.41% have radios, 58.82% have TV's, 28.24% have tape recorders, 50.59% have cookers, 37.65% have mixers, and 16.47% have f refrigeratorsreeze, 38.682% have sewing machines, 51.76% have bicycles, 15.29% have two wheelers, 2.35% have four wheelers at home for business purpose.

Priorities of needs

Table no. Indi. - 12 : If your Income Increases, on what will you spend it?

Food grains	27	31.76%	Repairing of house	4	4.71%	Religious Work	7	8.24%
Education	56	65.88%	Purchasing New Clothes	8	9.41%	Festival	3	3.53%
Medicines	21	24.71%	Business	35	41.18%	Travelling	1	1.18%
Building house	15	17.65%	Fair	0	0.00%	Other	11	12.94%

(Note: The sum total comes to >100% because of multiple responses.)

371.76% members say that they will spend their excess income on food, 65.898% they spend their income on education, 24.71% will spend their excess income on medical problems, 17.65% will spend for building the house for them, 4.71% will spend for rework of the house, 41.18% will spend for the business. 8.24% will spend for religious programmes, 3.53% will spend on rituals, 1.18% for travelling.

Savings

Table no. Indi. - 13 : How much amount do you save monthly in the SHG ?

Rs. 10 to 30	Rs. 31 to 50	Rs. 51 to 100	Rs. 101 to 200	More than Rs. 200	Total
42	29	8	2	4	85
49.41%	34.12%	9.41%	2.35%	4.71%	100.00%

Maximum members i.e. 49.41% invest Rs.10-30.

Table no. Indi. - 14 : How do you pay this amount in the SHG ?

From your own earned money	From your husband's income	From the home expenses given to you	other Other
52	12	21	2
61.18%	14.12%	24.71%	2.35%

(Note: The sum total comes to >100% because of multiple responses.)

61.18% pay the amount from their personal income, 14.12% pay the amount from their husbands income, 24.71% members pay from the homely expenses, 2.35% not respond to the question.

Table no.Indi. - 15 : Do you pay the instalments regularly?

Yes	No	Sometimes late
81	0	5
95.29%	0.00%	5.88%

(Note: The sum total comes to >100% because of multiple responses.)

95.29% pay their instalments regularly.

Loans

Table no. Indi. - 16 : From what agency the loan is taken?

SHG	Bank	Mortgage	Other
71	14	5	1
83.53%	16.47%	5.88%	1.18%

(Note: The sum total comes to >100% because of multiple responses.)

83.53% have taken loans from SHGs, 16.47% have taken loans from other resources like banks and 5.88% take loan by mortgage.

Table no.Indi. - 17 : Reasons for taking loan

Reason	Responses	Percentage
Medical treatment	20	23.53%
Building houses	10	11.76%
Marriage of son or daughter	2	2.35%
For giving old loans	7	8.24%
For business purpose	39	45.88%
Fair	0	0.00%
To fulfil the vow	0	0.00%
Education	14	16.47%
Festivals	1	1.18%
Religious work	1	1.18%
Other	8	9.41%

(Note: The sum total comes to >100% because of multiple responses.)

The reasons behind taking loans are - for medical treatment 23.53% take loan, 11.76% for building houses, 2.35% for marriage, 8.24% have taken loan of redemptions of loans, 45.88% for business purpose, 16.47% for education of their children, 1.18% for rituals, 1.18% for religious programmes.

Table No. Indi. - 18 : Do you save money with any other source than SHG?

Yes	No	Total
27	58	85
31.76%	68.24%	100.00%

31.76% save money with bank, post or insurance.

Table no. Indi. - 19 : If yes, where do you save money?

Co-op society	Bank	Post	Insurance	Bhishi
2	12	12	8	1
2.35%	14.12%	14.12%	9.41%	1.18%

(Note: The sum total comes to >100% because of multiple responses.)

31.76% have invested the money with other sources than SHGs. 2.35% have invested in credit society, 14.12% in banks, 14.12% in post office, 9.41% in insurance and 9.18% in bhishi³.

Part 2 – of the questionnaire administered to the individuals – tables & description

(A) Decision making process in a 'Group'

Statement	Percentage For Individuals	Percentage For Groups
Rules and regulations formulated collectively	79	85
Rules are formulated by the heads of the institutes	11	12
Rate of interest is decided by the members	79	84
The members approve the rules	100	99

(See table no. Indi. 1 to Indi. 3 & G1 to G3)

➤ **Observations**

Decision making process in a 'group'

- Decisions related to rules, regulations of SHGs and rate of interest are made by the groups. But in few groups the institutes make these types of decisions.
- As the groups make these decisions all the members approve them.

A1. Distribution of loan among the members.

Statement	Percentage For Individuals	Percentage For Groups
According to the need of the members	79	68
Equal distribution among the members	27	38

(See table no. Indi. 4 & G 4).

➤ **Observations**

A2. Distribution of loan among the members.

- Many times loan is distributed as per need of the members. Sometimes it is distributed equally among the members.

³ Informal gathering mostly of women, where loans are disbursed over a cup of tea.

(B) About repayment

Statement	Percentage For Individuals	Percentage For Groups
Penalty is charged if a member repay late	26	21
Try to understand the reason of no repayment	38	16

(See table no Indi. 5 & G5)

➤ Observations

- There is regularity in repayment of the loan.
- The percentage for charging penalty if a member is late in repayment of loan, is low.
- The members convince those, who have not repaid the loans and ask them to repay.
- They try to grasp the reasons of not repaying the instalments. Because the problems they face are similar. But it seems this percentage is also below 50%.
- Banks repose faith on SHGs for their loan recovery. It was observed that banks can recover the loans with the help of SHGs. E.g. Sonia SHG, Nandgaon

(C) Social exchange in a group

Statement	Percentage of response by individuals	Percentage of response by groups
Members from all castes are included	86	88
Members from all religions are included	77	80
Participation in the religion functionreligious functions of each others	100	98
Having lunch at each other's home	94	89

(See table no Indi. 8 to Indi. 11& G8 to G11)

➤ Observations

- Majority of the groups include members from all castes and religions.
- Nearly all the groups' members participate in the function of each other's.
- Majority of them have lunch at each other's house.

- One backward woman member from Mahalakshmi SHG of Kandalgaon told that when the village officer named Mr. Kulkarni (a high caste brahmin) enjoyed Pohe⁴ with her family. She felt overwhelmed.
- It can be said the process of social, cultural exchange has started through the SHGs.
- Majority of the members conveyed that by joining SHGs, they have started to come together. Though, this was a general perception, some of them said that there is not much of affinity amongst members of different religions. e.g. SHG sponsored by Aurangabad Municipal Corporation.

(D) What problems one are solved through SHGs?

Statement	Percentage of response by individuals	Percentage of response by groups
1. Members helped each other in solving problems	98	97
a) Economic need	48	51
b) Medical problem	56	31
c) Any woman facing atrocities by her in laws	12	9
d) At the time of the death of a family member	8	4
e) At the time of delivery of a woman	5	4
f) Problems of the women who are non-members of SHGs are solved		
i) Economic problems	48	51
ii) Atrocities against women	2	10

(See table no Indi. 12 & G12)

➤ Observations

- Almost all the members helped each other at the time of any difficulty.
- Most of the times they helped each other when the other member was having any economic need, medical problem. Very few members helped other women, who were facing atrocities by their relatives.

⁴ Parched Rice, a common dish of breakfast in Maharashtra.

The process of coming together has started. The people from village have very few resources for fulfilling their needs. So they always help each other. The women from one lane come together to form one SHG. They know each another's problems. So they help each other in solving problems like monetary needs, if anybody is ill. But very few of them try to solve the problems such as atrocities faced by the women, because there is still an apprehension in their mind that how they could interfere in other people's private lives. This aloofness pervades not only towns but villages also. One member from SHG in Shivapur (Pune) raised a question that how could they interfere when a drunken husband beat his wife, when the man was not in his senses.

The members from SHG in Pabal, however, narrated how they could get a woman out of clutches of the oppressing in-laws and helped her to become self-sufficient. Such mixed experiences were reported by the SHGs at Bharatgaon, Khed, and Phugewadi. In Bharatgaon, District Pune, a SHG has stopped a marriage of a girl who was below 18 years. They have also collectively stopped the sale of liquor in their village. In Sangurdi Village, the women from the SHG collectively taught a lesson to a drunkard man who used to beat his wife. Such examples however were very few.

(E) Feeling towards savings.

Statement	Percentage of response by individuals	Percentage of response by groups
Feeling of satisfaction, happiness by having a specific amount in their personal bank account	82	69
Improving status in home and society	15	25
The saved money is personal property	19	30
Sense of security by having money in hand	4	18

(See table no Indi. 15& G15)

➤ Observations

- There is a big difference in the response for feeling sense of satisfaction, by having a specific amount in their personal bank account. It seems individuals are more expressive than the members in the groups. Therefore there is a big gap in their responses. It can be said that even though they have not directly responded to this option, they want to express the sensefeeling of satisfaction, happiness, by responding the other options also.
- Few members of the groups are feeling that their status in the family & society is improving. It is observed that they do not have feeling that women are treated

unfairly. In some cases it was seen that the respondents were not able to understand the meaning of 'taking them into confidence'. Some feel that merely informing decisions is taking them into confidence.

- Their problems are related to basic needs, unavailability of money, employment, scarcity of water etc. They have not come about all these things. So they do not have need for self esteem, self respect.
- Few members are feeling that the saved money is their own personal property.
- But more than 25% SHGs expressed the feeling of personal property, towards the money that is saved.
- Feeling of security, by having money in hand is also very low.
- It is observed that the first reaction towards the saved money, is feeling of satisfaction. Before it they have not seen, saved money in their balance sheet. For fulfilling their basic needs, it is necessary to take loan from the moneylender at the rate of 5 to 7 %. They lend the money, repay some amount - again there is some genuinereal need – again they lend money. It is a vicious circle. It is very difficult for them to come above from it. But it has become possible for them due to the SHG.

So they are satisfied and feel secured by having some money in their hand.

(F) Purchased anything from the saved money?

Statement	Percentage of response by individuals	Percentage of response by groups
Did not purchase anything for themselves	76	68
Purchased something for themselves	24	24
Used money for their household business	1	5

(See table no Indi. 16& G16)

➤ Observations

- Majority of the SHG members have not purchased any thing for them.
- They have used money, when there is a genuine need in their family.
- 24% of the members have purchased saris or jewellery for themselves.
- Very few percent members have used money for the household business.

(G) Participation in decision making in domestic matter.

Statement	Percentage of response by individuals	Percentage of response by groups
Participation allowed in the major decisions of the family	96	92
Participation allowed in the family decisions after joining SHGs	35	45

(See table no Indi. 18 & Indi.19 & G18 & G19)

➤ **Observations**

- Majority of the members feel that they participate in the major decisions of the family.
- Near about 40% of the SHG members are allowed to participate in family decisions, after joining the SHGs.
- It shows that their status in the family is improving. But this cannot be said as a universal experience. In Sangurdi Village, the women lamented that though they could collectively teach a lesson to a drunkard husband of a woman, they individually had no say in the decision-making process at their houses.

(H) Participation in the society.

Statement	Percentage of response by individuals	Percentage of response by groups
Participation in the public functions	99	99
Have started participating in the public functions	33	34
Conducting programmes haldi- kumkum (cultural like programme), competitions etc. independently, after joining SHG	78	79

(See table no Indi. 20 to Indi.23 & G20 & G23)

➤ **Observations**

- Almost all the members participate in the society.
- Around 34% of the SHG members have started participating in the public functions after joining the SHG activity.

- Above 75% of the SHG members have conducted programmes independently. leadership qualities like initiative, decision-making, working together, cooperation, confidence are developing.
- The opinion expressed by the members from Swabhimani SHG was that due to participation in the SHG the restrictions on them were lessened.

(l) Attitude towards girls' education & employment.

Statement	Percentage of response by individuals	Percentage of response by groups
Daughters should be a degree-holder	22	18
Daughters should study up to 12 th std.	24	18
Daughters should study as per her wish	32	40
Daughters should do a job	87	95
Daughters should work as a teacher	34	42
In a bank	9	15
In a Government office	5	12
Should work as per her wish	4	21

(See table no Indi. 24 to Indi.27 & G24 to G27)

➤ Observations

- Below 25% of the members are feeling that their daughters should be a degree holder.
- Daughters should study up to 12th std. is the opinion of below 25% of the members.
- She should study; as per her wish is the opinion of below 40% of the SHGs.
- This shows that attitude towards girls' education is traditional. It has started changing slowly. But in a SHG, from Mulshi, a woman reacted that after marriage her daughter had to look after her children and family. She would refuse to make 'gowrya' (fuel prepared by the cow dung), if she studies more. So she stopped her daughter's further studies.
- Most of the members feel that their daughters should get a job.
- Below 40% of the SHGs feel that daughters should work as a teacher.
- Percentage of positive responses for doing job in bank, government services are very low.

- Now, there appears awareness regarding the need of female education or working or serving by women outside the house. However, in rural region, as the basic needs of food and employment have not been fully solved, the awareness is not so acute. Even if one is convinced about the necessity of educating the girls to make them self-sufficient, it is thought difficult to bear the expenses.
- Many of them think that girls can and should become teachers at the most.
- Many of the respondents were farm labourers; and hence, it was opined that more the number of children, more earning hands are available.
- A member from Jijamata SHG replied that if her daughter proved intelligent she would arrange for her education.
- A member from Rukmini SHG has already sent her daughter for college education in city.
- A member from Ichchhapurti SHG inspired her daughter to give examination in Police Department. The girl lost her chance with only few marks. Such examples, of course, were rare.
- There are very few women who think that the next generation girls should have education, even if they could not get it.

(J) Views regarding social customs.

Statement	Percentage of response by individuals	Percentage of response by groups
Custom of dowry in their village	28	49
Inter-caste marriage should not be allowed	59	81

(See table no Indi. 28 & Indi.29 & G28 & G29)

➤ Observations

- There is big gap in the opinion of individuals & and groups about dowry system.
- In-group near about 49% of the SHGs agree that there is system of dowry. But the majority of the individuals from the SHGs disagree.
- It is the case with the, response for inter-caste marriage. Near about 81% of the SHGs disagree with inter-caste marriage and 59% of the individuals from various SHGs are disagreed with the inter-caste marriages.

- Lot of difference in the opinion is seen because the individuals were in a group and so they collectively denied. When the same question was asked individually nearly 60% of them disagreed. The responses by the individuals are socially desirable.

(K) Awareness about health.

Statement	Percentage of response by individuals	Percentage of response by groups
Positive changes in their diet after joining SHG	47	53
Members who are tobacco chewers	13	51
Members haven't tried to change the habit	7	22
Members tried to change the habit, but could not achieve the change.	5	19
Husbands of the members are tobacco chewers, smokers or drinkers	32	52
Members of tried to change their husbands habit but they did not keep themselves away from it.	14	26
Members husbands have not tried to change their habits at all	9	9
Husbands undergone medical treatment for eradicate the habits	2	2

(See table no. Indi. 32 to Indi.37 & G32 to G37)

➤ Observations

- After joining SHG, positive changes in diet occurred, nearly 50% of the SHGs. Some of the changes are as follows:
- Members from a SHG from Nashik told that earlier they ate only rice and nachani (ragi), now they use wheat also.
- The members of Matoshri SHG reported that their consumption of fruits has increased. They now consume more oily food, also. Even if, this change can not be said for the better, they now afford it.
- The members of Mauli SHG reported that they now have milk in their home; also their intake of grocery is up. According to the Nirankar SHG from Sangli, due to health camps, consumption of pulses and fruits had increased.
- The women from Kalbhairav SHG reported that as vegetables were in short supply and hence their consumption of vegetables could not go up. The Jawhar women also

reported that there were few alternatives to change their diet. Both these SHGs are in tribal belt.

- The institutions sponsoring NGOs arrange health camps; conduct lecture series on subjects like balanced diet etc. This must be resulting in the awareness in women.
- Everywhere women participated in large numbers in Gram Swachchhta Campaigns (Village Cleanliness Campaigns). The villages received awards for the success of the drive. However, it was observed that when the campaign was over, the enthusiasm towards cleanliness waned.

The study of the husbands of the women members regarding to addiction to bad habits showed:

- 51% of the SHGs admitted that the some women in their groups are tobacco chewers.
- But 13% of the individuals admitted that they are tobacco chewers.
- There is big gap in both the results because the individuals ashamed to admit their unwanted habit. But in SHGs if a woman refused to tell about her unwanted habit the others told us about it.
- Few members admitted that they hadn't tried to change the habit. But in groups 22% women tried to change the habit.
- Very few individuals tried but couldn't change the habit. 19% women from groups tried but couldn't change the habit.
- The women, who tried to change, they recounted their experiences in a different manner. Some women from Junnar SHG related their experience that they now cannot go to the SHG meeting consuming tobacco. One member of Matoshri SHG admitted that because she had to take part in SHG activity, she applies misri (powder made from tobacco) only once instead of the while day. The members of Prerana SHG said that they had abandoned the habit.
- Regarding their husband having these bad habits, they told that about 32% of the individuals husbands had addiction to alcohol, tobacco or cigarettes & 52% of the groups stated that there were some women, whose husbands had addiction to alcohol, tobacco chewing or smoking.
- Few women have tried to change their husbands' unwanted habits. Near about 20% members from groups have tried to change their husbands' unwanted habits.
- Very few members have not tried to change their husbands' habits at all.

- Very few percent of the SHG members' husbands have undergone the medical treatment.
- Durgamata SHG members reported how they confiscated the tobacco pouches from their husbands; convinced them about the ill effects of tobacco and liquor on the entire family and gradually they were able to wean the men away from the bad habits.
- The Sangharsh SHG (at Wasanwadi) members pressurised the liquor vendors to close their shops.
- The members of the Snehal SHG at Bharatgaon themselves enforced ban on liquor.
- The women of Ranjai SHG at Garade reported otherwise. They feared backlash from the husbands and hence they did not venture to enforce ban on liquor.
- The women from the SHG at Kadepur (District Sangli) enforced liquor-ban in their village; the men however went to the neighbouring village for drinking.
- The women from the Savali SHG supported by Grameen Vikas Pratishthan ascribed the increased consumption of alcohol to the politics. The Sarpanch himself attend Gramsabha in a drunken state. The women therefore cannot attend the meetings at night. They also do not venture to wean their men from alcohol for the fear of reprisal.
- One respondent from a SHG supported by a Gram Panchayat in Nashik District reported that her husband realised the ill effects of alcoholism, but he was unable to get rid of the habit. Ultimately, the woman took him to a saintly person (maharaj) and took a talisman from him.

(L) Political participation.

Statement	Percentage of response by individuals	Percentage of response by groups
Decision of voting to a particular party is made by the members themselves	89	84
By husbands	7	15
By in-laws	4	4
The members who were candidates from the 33% reservation quota	28	32
Should the women enter politics?	95	99

Statement	Percentage of response by individuals	Percentage of response by groups
By entering politics		
Women should work for changing the condition of women	55	54
Women should pay attention to the development of their village or Basti	48	39
Stop corruption	5	4

(See table no Indi. 39 to Indi.42 & G39 to G42)

➤ Observations

- Majority of the members themselves decide to vote to a particular candidate or a party.
- Very few percent members' husbands & in laws decide to whom to vote.
- Almost all of the members feel that the women should enter politics.
- Above 50% of the SHGs feel that by entering politics ---.
- The women should try to change the condition of women. More than 40% of the SHGs feel that the women should pay attention to the development of their village or Basti. Very few members feel that they should stop corruption by entering politics.
- In Soniya SHGs, from Nandgaon. When the women were elected as a 'Sarapanch', she tried to involve other women in politics. There are now 100 women participate in the 'Gramsabha'. When there was a male 'Sarapanch', women never attended 'Gramsabha'.
- Indian SHG from Baramati reported that Gram Panchayat in their village was formed due to SHG activity.
- But at the same time a woman from Rukmini SHG conveyed that being a member of 'Gram Panchayat' she never got opportunity to raise any question. Nobody listens to her when she tried to raise any question in 'Gramsabha'.
- Somewhere political parties are also involved in using SHGs as a tool in increasing votes for their party.
- A woman from Ganesh SHG, Bhivari reported that one of the directors of District bank asked all the members of SHGs, to vote him. He told them, "He is the director of the bank and he signs the members' bank loan proposals. So if you vote me, I will sanction your loan proposals".

(M) The problem faced by women.

Statement	Percentage of response by individuals	Percentage of response by groups
Scarcity of water	42	44
Unemployment	27	33
Problems of health & the Unavailability of sanitary blocks	24	26
Men in the village are alcoholics	14	15
Atrocities against women	8	8

(See table no Indi. 45 & G45)

➤ **Observations**

- The members reported the following problems are faced by women ———.
- It seems the problem of scarcity of water is felt most important for the members.
- For unemployment, alcoholism, health problems, unavailability of sanitary blocks, there is no much difference in the responses by both.
- **Very few of them felt that 'atrocities against women' was the problem faced by women.**
- It was observed during interviews in the villages that the basic needs of the rural people were not being fulfilled, and hence fulfilling those basic needs had assumed importance. Amongst those, the issue of fetching drinking water was at the topmost level.
- Besides this, health problems and absence of sanitary blocks also were important issues. The women from the SHG supported by Janseva Pratishthan, Sangli reported their problem of eye-infection due to smoke in the kitchen. The members of the SHG sponsored by BAIF and the SHG at Rahatwade described their ailments like backache etc. and non-availability of any medical facilities. The women from Pabal complained about absence of any maternity hospitals; due to that the check-up of women is carried out at a public place like temple. The Savitribai Phule SHG members at Kolhapur complained that no services of gynaecologists were available there.
- Though much was being discussed about the atrocities on women, according to the women interviewed it was not much of a problem. This may be because in a closed small village, the proportion of such atrocities may be less due to social restrictions. In some places, there was some degree of instances of beating by the drunkard

husbands. The real question was whether the victims perceived it as a problem or not. For them, water, roads and health were more important issues.

(N) Efforts done for solving problems.

Statement	Percentage of response by individuals	Percentage of response by groups
Knowledge of Government schemes	75	73
Members had done nothing to solve the problems	25	28
Action programme	27	16
Memorandum to Gram Panchayat	15	27
Protested, agitated to solve the problems	2	2

(See table no Indi. 43 & Indi.46 & G43 & G46)

➤ **Observations**

- More than 70% of the SHGs have knowledge of Government schemes. But very few of them have made use of their knowledge collectively.
- More than 25% of the SHGs have done nothing for solving their problems.
- 21% of the members have taken an action to solve the problem. A group in Bharatgoan has stopped a marriage of a girl who was below 18 years. For cleaning their villages they participated in Gram Cleanliness Abhiyan. One alcoholic husband used to beat his wife. All the members of the SHG stopped him and in turn they beat him. This happened in the group of Sangurdi.
- Only 15% of the individuals & 27% of the groups said that they had submitted memorandum to Gram Panchayat or the concerned person for solving their problem.
- Very few of them have protested to solve the problems.
- The group from Mulshi solved the problem of scarcity of water.
- In a group from Junnar, under the scheme of the Government, the SHGs have built up sanitary blocks in their village.
- In Ratnagiri with the help of NGO's backing the women stopped the sale of liquor.
- Swamini group, Group from Mangrul, started business like preparing eatables and dairy business.

(O) Advantages of the SHGs viewed by the women.

Statement	Percentage of response by individuals	Percentage of response by groups
Activity should continue forever	100	100
Could raise money at the time of genuine needs	64	62
Got knowledge about banking systems & else	31	26
Could meet each other	9	21
Improved status in the family	14	19
Could know the other women's problems	18	12
Improved self confidence	19	18
Women could organize	28	11
They do not have to take loans from the money lenders	6	4

(See table no Indi. 47 & Indi.48 & G47& G48)

➤ Observations

- All the members say that SHGs should continue forever. Because -
 1. They can raise money.
 2. Can get knowledge.
 3. Meet each other.
 4. Feel improved status in the family.
 5. Increased self-confidence.
 6. Can organize and can understand the problems of others
 7. They do not have to lend money from the moneylenders. This response is very low. Only 6% of the individuals said this.
- The women from Hanuman SHG and Anjani SHG, both from Ratnagiri District, expressed happiness for the fact that they no more were required to go through the humiliating experience of seeking loans from the village Brahman (priest). It was also reported in some quarters that money-lending business had become redundant because of SHGs. Of course, this was not the general reaction. However, there was definite reduction in taking loan from the moneylenders.

- Instead of closing oneself in the home, opportunity to see the outside world was important, reported some members of Durgamata SHG at Beed.
- The women from Pragati SHG from district Ratnagiri teach exercises to the members. According to them, this was possible because of the SHG; also they were of the opinion that the SHG taught them self-reliance.
- The women from Trimurti SHG sponsored by Santulan NGO reported that domestic infighting ended because of the advent of SHGs. The reaction of the women from the Darekar SHG. Because of participation in SHG relations within the household improved and their opinion carried weight in household decisions, they expressed.
- SHGs gave an opportunity to participate in several training camps. The level of general knowledge increased. This was the response of Damini SHG, who also told that participation in SHG made them aware of ISI mark of commodities while purchasing them.
- The members of Swabhimani SHG sponsored by NGO 'DST' told that after becoming members of the SHG, they were getting due respect in social functions also.
- The women from Sidhdhi SHG sponsored by Bharatiya Stree Shakti Jagaran reported that after carrying out SHG's financial business, they usually discuss various issues and subjects. It helped to change their outlook towards these issues. These discussions inspired them to help the inmates of neighbouring orphanage.
- The women from the SHG supported by MAVIM consider their SHG as a cushion under the head. The SHG gave them a feeling of bliss.
- The Ramabai Ambedkar SHG members told that they were able to lessen the use of bad language in their locality.
- The women from the Pragati SHG at Medha obtained the job of preparing Khichadi-a mid-day diet for the local school children, thus adding to their own income also.
- The women from the SHG at Nandgaon told that earlier it was difficult for them to come out of the house even for some important work. If they had to go from in front of the chavadi- the village office, they had to take off the chappals and cover their heads; but the situation now had changed. Now, they can freely go anywhere. Now, because a woman has elected as Sarpanch, they freely attend meetings of Gramsabha.
- Many told that they travelled outside their village for some outing for the first time, because of the SHG.
- The SHG members at Junnar said that participation in SHG gave them an opportunity of learning to read and write; now they carry their study-books proudly.

- One woman from the SHG supported by Dynana Prabodhini could be seen to do her maths with ease. This change was made possible because of SHG. She is also the head of the Federation of the SHGs. She now travels at night without inhibition, organises meetings at nights, and stay at these outside places overnight. This was because her family members trusted her.
- In the olden days, women were not allowed to go outside their homes at night. There was a sort of taboo. But, now generally the meetings of SHGs are held at night, as the members find free time after evening only. This boldness is the result of working in SHGs. The men objected at first, but as the men also realised the importance of the work of SHGs; and hence now they support them.

2. Discussion Summery and observations of resultsof results of the heads of the institutes' interviews.

The questionnaires were administered to the heads of the institutes.

The results are as follows -

The total sample of the institutes (who have promoted SHGs) was 101 from 12 districts of the state of Maharashtra. Out of them 11.88% were governmental institutes and 88.12% were NGOs.

(See table no Insti. 1)

Profile of the institutions

1. The objectives of the institutes, behind promoting SHGs

- 27.72% institutes thrust on social development.
- 50.50% institutes give importance to improve economic condition.
- 40.59% institutes try to organize the women.
- Few institutes have objective of developing local leadership to facilitate the development of the village.

(See table no Insti.2)

2. About the loans & grants

- The institutes do not have to pursue for the amount that is to be invested per month.
- 92.08% institutes said that the members paid themselves the amount per month regularly.
- 22.77% institutes have to pursue for the amount to be invested.

- 51.49% institutes have not taken grants by the Government. 47.52% have taken grants.
- According to the heads of the institutes 59.41% women take loan for business, e.g. seeds; tools for agriculture etc.
- 54.46% women take loan for homely needs.
- 49.50% members take loan for medical treatment.
- 25.74% for educational needs.

(See table no Insti. 3 & Insti.7)

3. Structure of SHG

- Almost all SHGs meet once in a month. The percentage is 86.14%.
- 88.12% institutes work to promote SHGs from the same village.
- 97.03% institutes promote SHGs from various families.

(See table no Insti.8& 9)

4. Influence of institute on the SHGs

- 98.02% institutes take participation of women in deciding rules and regulations for the functioning of SHGs.
- 44.55% institutes said that the members of SHGs have represented in the activities of their institutes.
- 94.06% institutes make efforts in bringing about social changes. After completing the routine work of the monthly meeting of the SHG, they discussed on various social issues also.
- In an area, which is reserved for leprosy patients, we have interviewed the members of SHGs from the area. It was found that they are separated from normal people so they help each other since they are living together. The institute should work as a pool in the normal society and the leprosy patient's society to bridge the gap between them. Then we can say that the SHG is helpful mean in social development.
- The women are rigid; do not want to learn the new thing is the observation of one head of the institute.
- 39.60% institutes make efforts to improve health.
- 40.59% institutes work on social problems.

- 21.78% institutes arrange programmes like lectures, workshops to give information about legal aspects, health related issues, literacy etc.
- 16.83% institutes work for overall development.

(See table no Insti. 10 & Insti.13)

5. Political influence on SHG

- 91.09% institutes said that there is no evidence of groupism among the SHG members.
- 8.91% institutes agreed that the members of SHGs have used the SHG as a tool to enter in the politics.
- 51.49% institutes said that the members have formed new SHGs independently.
- 88.12% institutes said that the members participated in the activities of the institute.
- Very few heads of the institutes said that they had to face political interference at the time of election.

(See table no Insti. 14 & Insti.17)

6. View of the institute towards the problems of women

- 19.80% institutes observe that women have health problems.
- 15.84% institutes have the opinion that women are illiterates.
- 17.82% institutes know that the women have problem of unemployment.
- The institute has promoted 150 SHGs and has formed one credit society. That credit society gives loan to the members.
- 11.88% said the women face scarcity of water.
- 11.88% said that women have problem of marketing, if they are involved in the production of any item.
- Only 6.93% institutes agree that violence against women is the problem faced by them.
- In many cases it was found that the head of the institute does not properly understand what problems the women are facing.

(See table no Insti. 19)

7. For solving the above mentioned problems. The institutes have taken following steps.

- 32.67% institutes have conducted workshops to make aware the women about health issues, legal aspects. The institute organizes workshops for how to use inorganic fertilizers, guidance for business, women's day.
- 24.75% institutes have arranged programmes like get-together training programmes, exhibitions of the products made by the SHG members.
- 13.86% institutes have started projects like health camps, literacy classes etc.
- Only 3.96% institutes involved the women in solving problems by the way of agitation.
- 12.87% institutes did not respond to this question.
- In one group under the guidance of the institute the women had purchased a machine for preparing urea. The turnover of their business is 1 to 1 and ½ lakh RS. in a season.
- Through some SHGs the literacy classes have started.

(See table no Insti.20)

CHAPTER - 6

CONCLUSIONS

Following are the conclusions of the present study undertaken by 'Drushti':

1. Though the movement of SHGs is now about 20 years old, it is observed that every third year one of the earlier 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 pace is very slow.
2. The movement of SHGs is primarily aimed at elevating the status of economically weaker sections of the society. The main and prime 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. Thus 'economic' problems are overriding all other problems. The rural people have to obtain loans to meet their day-to-day needs. The money-lenders charge exorbitant rates of interests on the loans. The movement of SHGs provided answers to these problems, though on a small scale. The movement, therefore, took roots. It is, of course, obvious that SHGs can not provide complete succour to the financial problems of the rural people.

Therefore, the journey of 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. However, there are many good results of the movement, such as:
 - a) The women have started coming together to think about their problems on a scale larger than before.
 - b) At some places women have begun to consider solving their problems unitedly.
 - c) The women have acquiring courage to stand before the society.
 - d) Their confidence level is obviously increasing.
 - e) They are acquiring knowledge of day-to-day worldly affairs.

- f) Their decision-making ability is on increase.
- g) The woman has acquired somewhat elevated status in her family.
- h) Women have started to come out of their homes to take part in social activities.
- i) There occurs greater participation of the women in political activities where there is a woman Sarpanch.
- j) The women, however, desire that the SHGs should continue.

With these good results certain things are there, which are not yet achieved. They are-

- a) The women still believe the same traditional thinking on issues of dowry, inter-caste marriage, female education etc.
- b) Many women have the bad habits of chewing tobacco or applying misri.
- c) It is, however, observed that there is no sufficient awareness regarding women's problems.
- d) Women's issues are equated with problems regarding roads, electricity, water and health etc.
- e) The efforts to solve the problems are going on, but not on big scale.
- f) It is observed that some bad elements have crept in this movement. If the institutions and their co-ordinators remain vigilant, the bad elements can be kept in check.

CHAPTER - 7

RECOMMENDATIONS

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

In these efforts, SHGs play an important role. SHGs are now recognised as a powerful means of social development. Through the present study of the SHGs carried out by Drushti, following recommendations have come to fore, which if implemented, would enable the SHGs to become 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.

1. If it is desired to accomplish social changes through SHGs, the NGOs and Government agencies should consider SHG as a miniature society and execute some of the following recommendations in their respective fields:
 - a) Training camps for the women in the SHGs on various topics such as, how to handle the financial matters should be organised.
 - b) Now there is a growing participation of women in the political activities in the rural area. In such situation, there is a growing need to develop leadership qualities in the women. Also, they should be educated on how their participation could be made useful to achieve some concrete results.
 - c) There is a need to impart training in entrepreneurship and marketing.
 - d) Training may be given on how various government schemes should successfully be implemented to achieve the objective of rural development.
 - e) Training camps on issues concerning health and legal matters should be organised.
 - f) There is a need to organise literacy camps, also.

Though NGOs and Government agencies are doing their bit, they should lay more emphasis on these activities.

2. If these institutions are to carry out above suggestions, they themselves would need guidance. The NCW may initiate preparation of syllabi on various topics for the purpose.
3. It is noticed that SHGs are created; they function for a period and then become defunct. Also, SHGs function so long as they receive Government grants and then become dysfunctional. This has to be checked. Steps can be initiated by NCW to stem the rot.
4. The SHGs are multiplying numerically. It has, therefore, become difficult to monitor their functioning. If numerical growth of SHGs is inevitable, then a scheme of capacity building of some selected SHGs should be devised and implemented.
5. For this to be achieved, it would be beneficial to give certain targets to the institutions. Also it would be worthwhile to organise some events like competitions amongst the institutions to fulfil the targets. A module of such activities could be spurred to be prepared by NCW.
6. Social emancipation could be coupled with the women's economic development. For achieving this, the co-ordinators of the institutions would have to be provided an insight of the process of how social development of the women could be accomplished along with their economic development.
7. The type of the vocational trainings provided at present by the Government institutions to the members of the SHGs is not able to provide employment to them on a large scale. Some other measures are needed to be taken to generate employment avenues in the rural area at the village level.

CHAPTER - 8

CASE STUDIES

Case Study No. 1

Smt. Shakuntalabai Divase

Sponsoring Institute – Jankidevi Bajaj Gram Vikas Sanstha.

Village - Sangurdi, Khed, Dist. Pune.

Name of the SHG – Savitreebai Mahila Bachat Gat

Shakuntalabai is a Sarpanch in a village Sangurdi in Pune district. At first she was only a member of SHG, promoted by Janakidevi Bajaj Gram Vikas Sanstha. And after some days she was elected as the Sarpanch in reserved quota for women. She attends the meetings alone, without taking help from her husband.

Shankuntalabai has leadership qualities. Take for example: One family did not accept a married girl due to some family dispute. The girl was sent back by her in-laws. Shankuntalabai intervened and tried to salvage the situation.

She has started water purification centre in the village with the help of the Rotary Club. She implemented the Government's scheme of sanitary block in each house and made the village clean. She was awarded Rs. two lakh as an appreciation of her work.

It is the wonderful thing that an ordinary woman elected a Sarpanch of the village. Shakuntalabai implemented programme of cleanliness, use of 'Smokeless Chulha', temple building. But she gives all the credit of this development to the SHG. The credit of all the improvements and development made in village goes to her.

In future she plans to build Gram Panchayat office and crematorium in her village. She tried to educate the villagers in various aspects of development and recommended that the government should share half the expenses and villagers should pay the remaining half. She works hard only because the institution Jankidevi Bajaj Gram Vikas Sanstha and the group encourage her and give her support.

Her progressive leadership is quite appreciable. She undertook different types of activities, which showed her active and modern approach.

On this background it seems contradictory that she was not free in expressing her thoughts about castes. She could not give specific information about the yearly income of her family.

Case Study No. 2

Name of SHG: Snehal SHG

Sponsoring institution: BAIF

Village: Bharatgaon, Tal: Daund, Dist: Pune

The SHG was formed in the year 1991. When Smt. Nandatai Kuluch from this village was undergoing training course conducted by Vanaz, she came to know about the social work carried out by the institution BAIF. She then started SHG with the active help of BAIF. The women, who then joined this SHG, had to stealthily deposit Rs. 10 in the SHG, without the knowledge of their family members, because they were not supportive of the SHG movement. Now that the families have realised the importance, they support the functioning of the SHG. But at the beginning, the women had to put up great struggle to kick-start the SHG movement. Now they save and deposit amounts to the tune of Rs. 50/- The main occupation of the women is farm labour. Some work on their own farms also. They save out of their earnings. Earlier they used to come together only on some festivals like Nag Panchami or Makar Sankranti. Now the women take decisions and implement them collectively.

The women from the SHG have now accomplished many feats through the SHG. They helped a woman called Smt. Ratnabai Kulad to get a legal separation from her husband, as her in-laws were torturing her. They also helped Smt. Kulad to get alimony. They succeeded in stopping a marriage of a 13-year minor girl. The engagement ceremony of the girl had already taken place. The women had to take recourse to some argumentative persuasion with the family members of the girl before they were able to stop the marriage from solemnising.

There is a village Kasurdi at a distance of 5 km from Bharatgaon. There was no bus service to Kasurdi. The women tried and succeeded in getting a ST bus service started. Incidentally, as of now, the service is stopped functioning.

There was no facility of drinking water in Bharatgaon. The women in the village had to trudge long distances to fetch water. The women in the SHG themselves came forward and started to excavate the trench for the water pipe line. Seeing the women-excavating trench, their men-folk started to help, maybe unwillingly. Though the pipe line is now made functional, there is a leakage. The problem of water supply has not still been completely solved. Also, the Gram Panchayat could not pay the complete bill of water supply to the authorities.

Many men in the village are liquor-addict. It is commonly experienced that a woman, whose husband is a drunkard, cannot have a single moment of happiness. When the interviewer asked the women to tell their names, one of them only told her first name and the surname. She refused to utter her husband's name, as according to her, he did not merit a mention, as he was a drunkard and did not contribute to the welfare of the family.

The women in the village tried to start a movement to enforce a liquor ban in the village, but to no avail. The women had decided that the women from Bharatgaon and Kasurdi should come together and take out a demonstration to get a total liquor ban enforced by the authorities. However the women from Kasurdi did not give response, though about 78 men from that village had already died of drinking.

The women from the SHG desire to work to eradicate the dowry system still prevalent there. They have been given guidance regarding maintaining their health; still they neglect it. The result is that they are victims of various illnesses like stomachache and various muscular ailments.

The women are really hard working. Some work on their own fields, some on fields of others. Some do sewing work. Despite initial resistance of the men, they started the SHG. When the benefits of the SHG became apparent, the men began to co-operate. The women have purchased goats and sheep. The SHG at Bharatgaon had won an award of Rs. 1500/- from the Z. P. for the outstanding work.

They, of course, perform their household duties in a better way. But because they have learned to come together, they now started to think and look beyond to the social issues. Due to the fact that Smt. Durga Dilip Temgire holds the post of village Sarpanch, the women also began participating in the political activities on a larger scale.

Case Study No. 3

Name of the SHG: Pandita Ramabai SHG

Village – Hadshi, Taluka – Mulshi, Dist. Pune.

Sponsoring Institute – Sadhana Village

Hadshi a small village situated in Mulshi Taluka having 30 to 35 houses. The plinths of these houses are little higher than the normal ground level. There is no water supply connection to the houses, and people especially women have to fetch it from 3 to 5 km. Majority of the women are farm workers. Smt. Medha, a social worker of Sadhana Village (an NGO working there), got an idea of a solution to this problem through the women. She nurtured the confidence about herself and the Sadhana Village.

She told them the importance of organized efforts and about the self-help group.

Firstly they cannot realize that how they can save from the little income they had. They agreed to contribute Rs.20 per month and a self-help group is formed and named 'Pandita Ramabai Group.

After six months of the successful acceleration of the SHG, Sadhana Village planned a meeting of men and women for the problem of water supply in their 'basti', Medhatai asked them to contribute Rs. 2000 each, by which they can collect Rs.40, 000 as the initial funds for the water tank. For the rest of the funds, they can apply in the bank for loan. Women encouraged the little bank hold jewellery and got Rs.2000 each. They went with Rs.40, 000 to the bank under the leadership of the SHG. They applied to the bank. The bank officer visited the spot and sanctioned Rs.60, 000 for the big water tank for that basti.

There was a festival mood and all the groups enjoyed the reception of the water tank. The loan repayment was very regular and bank had given the rebate as Rs.5000 to the SHG. They are in full confidence that they will be able to built the sanitary block for each home. Their Pandita Ramabai Group has got the reward from the government, which they showed very proudly.

Case Study No. 4

Name of SHG: Sonia SHG 1 and 2

Village: Nandgaon, Tal: Bhor

Sponsoring institution: DRDA

These SHGs called Sonia SHG 1 and 2 have completed 15 years of its existence. Smt. Pawaskar organised these SHGs. These SHGs have made an exemplary progress. Before onset of the SHGs, the sphere of the women members was limited to their homes and fields. They did not even visit each other's houses. Activities like visiting Gram Panchayat, attending Gramsabha were difficult to even think. The women did not go to Gram Panchayat office or the places where men would be assembled. If at all, they had to cross such places, they would walk from a distance and that too with their chappals in their hands. Now such a sea change in the women's attitude has happened that they attend each Gramsabha meeting and also participate in various public functions in the village. A woman member of the SHG, Smt. Janabai Dattatraya Shinde holds the post of the Sarpanch. On acquiring to this post, she solved the biggest difficulty of the villagers, viz. the problem of getting water.

Farming is the main occupation of the villagers. They consist of small farmers on a large scale. They grow crops such as rice and jowar etc. that is barely sufficient to meet both ends. Very small quantity can be marketed. The women work as a labour on other's farms. Some of the lands are rain-fed. These landowners faced difficulty to get sufficient produce from their lands. Also, they used to take loans to carry out the farming operations. There always was difficulty to repay the earlier loans, while asking for fresh ones. Thus the loans

used to pile up. The local bank managers advised the women to start SHGs to get out of this predicament. He told them that SHGs could provide help for this. Thus the SHGs started in the village. The members then with the help of SHG successfully repaid the family loans taken by their father-in-laws. They had to spend the initial years in repaying the earlier loans, each repaying to the tune of Rs. 2 lakhs. After they successfully repaid the earlier loans, then they could take loans for their own purpose. The women from the SHGs had purchased cattle (cows and buffaloes) amounting to Rs. 2.80 lakhs. The women were imparted training in various vocations, such as dairying and producing curds, butter, lassi, buttermilk, cream, chakka (a kind of cheese), paneer, khava and delicacies like shrikhand, basundi, gulabjamun and flavoured milk, kalakand. The women participated in the exhibition held at Chinchwad (Pune) during 2nd to 8th of March.

The members have now constructed a building called 'Asmita Bhawan', which is used for gatherings, meetings and other functions. The hall is given on a minimal hire charges for family ceremonies like marriages also. Hire charges thus accrued are deposited in the account of the SHGs. Some of the members have got chance to participate in Gharkul scheme. Some women constructed bandharas from the money accrued in the SHGs. For this, they were trained by MCD.

The most important accomplishment of the women is that they made their village completely liquor-free. They closed down the nearby liquor-factories. Even then, if some one would be found drunk, the women would come together and beat the drunkard and lead him to the police station. If they have to spend the whole night for such activity, they would not mind. They would not mind if the drunkard happened to be own husband. They have become courageous because of the spirit of co-operation instilled through the SHGs. The overall indebtedness of the village must be due to the bad habit of liquor-consumption.

There is a weekly market held at Bhor at every Tuesday. Earlier, only men used to go to the bazaar selling their produce or for purchasing other commodities. While returning from the bazaar, many of them would forget about the purchase, consume liquor, return in a drunken state or would stay at Bhor. The women members of the SHGs stated that now there has taken place a total change in their lives after formation of the SHGs. Now the women go to the banks to deposit money. When the Bank Officer, Machchindra Divekar saw that the women from SHGs had repaid all the earlier loans, he realised the strength of the women, and he entrusted to the women the work of recovery of loans from other villages. The women get also some income from the assignment. The women have now become brighter because of attending many training courses, various meetings. One of the members, Smt. Chandrabhaga Raghunth Kudle was interviewed by TV to give information on the SHG. The activities of the SHGs were also published in the newspapers. The women also propagate their activities through street-play. Now they are preparing to enact street-plays to make the society aware on the social issues like dowry. Their viewpoint has now broadened and they are thinking beyond their family, farm, SHG and their village.

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APPENDIX - 1

**TABLES SHOWING RESULTS FOR INDIVIDUAL INTERVIEWS
PART - 1**

Table no. Indi.1 - Q.1 Region

	Urban	Rural	Total
RESPONSES	20	65	85
PERCENTAGE	23.53	76.47	100.00

Table no.Indi.2 - Q.2 Religion

	Hindu	Muslim	Christian	Navbuddha	Total
RESPONSES	69	4	2	10	85
PERCENTAGE	81.18	4.71	2.35	11.76	100.00

Table no.Indi.3 - Q.3 Caste

	Open	B.C.	O.B.C.	N.Tribe	Adiwasi	Navbuddha	Total
RESPONSES	42	11	15	5	2	10	85
PERCENTAGE	49.41	12.94	17.65	5.88	2.35	11.76	100.00

Table no.Indi.4 - Q.4 Marital Status

	Married	Unmarried	Divorcee	Widow	Deserted	Total
RESPONSES	76	0	0	8	1	85
PERCENTAGE	89.41	0.00	0.00	9.41	1.18	100.00

Table no.Indi.5 - Q.5 Education

	Literate	Illiterate	Primary	Secondary	Higher secondary	Degree	Professional	Total
RESPONSES	9	9	10	49	4	4	0	85
PERCENTAGE	10.59	10.59	11.76	57.65	4.71	4.71	0.00	100.00

Table no.Indi.6 - Q.6 Occupation

Multiple Responses

	Agri. Labour	Labour	Business	Service	Own Farm	House wife
RESPONSES	24	7	18	8	6	25
PERCENTAGE	28.24	8.24	21.18	9.41	7.06	29.41

Table no.Indi.7 - Q.7 Post

Multiple Responses

	Institute	SHG	Grampanchayat
RESPONSES	3	77	6
PERCENTAGE	3.53	90.59	7.06

Table no.Indi.8 - Q.8 Main occupation of the family

Multiple Responses

	Agri. Labour	Labour	Business	Service	Own Farm
RESPONSES	14	10	18	15	30
PERCENTAGE	16.4	11.76	21.18	17.65	35.29

Table no.Indi.9 - Q.9 Who runs the family?

Multiple Responses

	Husband	Yourself	Both of you	Other members of the family
RESPONSES	42	32	2	11
PERCENTAGE	49.41	37.65	2.35	12.94

Table no.Indi.10 - Q.10 Type of House

	Kachcha	Pukka	Hut	Chawl	Wada	Flat	Total
RESPONSES	32	37	12	1	2	1	85
PERCENTAGE	37.65	43.53	14.12	1.18	2.35	1.18	100.00

Table no.Indi.11 - Q.11 Is the house on rental basis?

	Owned	On Rent	Total
RESPONSES	77	8	85
PERCENTAGE	90.59	9.41	100.00

Table no.Indi.12 - Q.12 Rooms Of the house

	1	2	3	4	5	More than that	Total
RESPONSES	23	36	13	3	3	7	85
PERCENTAGE	27.06	42.35	15.29	3.53	3.53	8.24	100.00

Table no.Indi.13 - Q.13The items in the house Multiple Responses

	Light	Radio	Tape recorder	T.V.	Cooling Gas	Cooker	Mixer	Freeze	Sewing Machine	Cycle	Bicycle	Four Wheeler	Other
RESPONSES	65	42	24	50	30	43	32	14	33	44	13	2	9
PERCENTAGE	76.47	49.41	28.24	58.8	35.29	50.5	37.65	16.47	38.82	51.76	15.2	2.35	0.11

Table no.Indi.14 - Q. 14 If there would be increase in your family income, on what items you would spend? Multiple Responses

	Food grains	Education	Medicines	Building house	Repairing	Purchasing New Clothes	Business	Fair	Religious Work	Festival	Travelling	Other
RESPONSES	27	56	21	15	4	8	35	0	7	3	1	11
PERCENTAGE	31.76	65.88	24.71	17.65	4.71	9.41	41.18	0.00	8.24	3.53	1.18	12.94

Table no.Indi.15 - Q. 15 How much amount do you save in the SHG?

	10 to 30	31 to 50	51 to 100	100 to 200	More than that	Total
RESPONSES	42	29	8	2	4	85
PERCENTAGE	49.41	34.12	9.41	2.35	4.71	100.00

Table no.Indi.16 - Q. 16 How do you pay this amount? Multiple Responses

	From your own earned money	From your husband's income	From the home expenses given to you	Other
RESPONSES	52	12	21	2
PERCENTAGE	61.18	14.12	24.71	2.35

Table no.Indi.17 - Q. 17 Do you pay the instalments regularly? Multiple Responses

	Yes	No	Sometimes late
RESPONSES	81	0	5
PERCENTAGE	95.29	0.00	5.88

Table no.Indi.18 - Q. 18 From what agency the loan is taken? Multiple Responses

	SHG	Bank	Pawn	Other than that
RESPONSES	71	14	5	1
PERCENTAGE	83.53	16.47	5.88	1.18

Table no.Indi.19 - Q.19 Reasons for taking loan Multiple Responses

	Medical treatment	Building houses	Marriage of son or daughter	For giving old loans	For business purpose	Fair	To fulfil the vow	Education	Festival	Religious work	Other
RESPONSES	20	10	2	7	39	0	0	14	1	1	8
PERCENTAGE	23.53	11.76	2.35	8.24	45.88	0.00	0.00	16.47	1.18	1.18	9.41

Table no.Indi.20 - Q.20 Have you saved and deposited some amount at places other than the SHG?

	Yes	No	Total
RESPONSES	27	58	85
PERCENTAGE	31.76	68.24	100.00

Table no.Indi.21 - Q21 If yes, where do you save money? Multiple Responses

	Co-op society	Bank	Post	Insurance	Bhishi
RESPONSES	2	12	12	8	1
PERCENTAGE	2.35	14.12	14.12	9.41	1.18

TABLES SHOWING RESULTS OF INDIVIDUAL INTERVIEWS

PART – 2

Table no. Indi. 1 - Q.1 Who decided the rules of business of the SHG?

Multiple Responses

	Group leader	All together	Others	In charge of the institute
RESPONSES	14	67	0	9
PERCENTAGE	16.47	78.82	0.00	10.59

Table no. Indi. 2 - Q.2 Who decides the amount and rates of interest to be charged on loans?

Multiple Responses

	Group leader	All together	Others	In charge of the institute
RESPONSES	15	67	0	6
PERCENTAGE	17.65	78.82	0.00	7.06

Table no. Indi. 3 - Q.3 Are the rules agreeable to all the member women?

	Yes	No	Total
RESPONSES	85	0	85
PERCENTAGE	100.00	0.00	100.00

Table no. Indi. 4 - Q.4 If two women apply for the loan at a time, how decision is arrived at?

Multiple Responses

	Equally	As per the need	Other
RESPONSES	23	67	2
PERCENTAGE	27.06	78.82	2.35

Table no. Indi. 5 - Q.5 What action is taken if any woman did not repay loan on time?
Multiple Responses

	Accept the reason	Penalty	Mortgage	Still such evidence has not occurred	Other
RESPONSES	32	22	13	28	6
PERCENTAGE	37.65	25.88	15.29	32.94	7.06

Table no. Indi. 6 - Q.6 Where do you gather for meetings of SHG? Multiple Responses

	At group leader's house	At temple	At Member's house	At the office of the Institute	Other
RESPONSES	25	9	31	13	17
PERCENTAGE	29.41	10.59	36.47	15.29	20.00

Table no. Indi. 7 - Q.7 What are the general reasons for not attending meetings?
Multiple Responses

	Illness	Going to other place	Due to work	Family problem	Other
RESPONSES	30	27	25	39	15
PERCENTAGE	35.29	31.76	29.41	45.88	17.65

Table no. Indi. 8 - Q.8 Do women belonging to all castes join the SHG?

	Yes	No	Total
RESPONSES	73	12	85
PERCENTAGE	85.88	14.12	100.00

Table no. Indi. 9 - Q. Do women belonging to all religions join the SHG?

	Yes	No	No response	Total
RESPONSES	65	19	1	85
PERCENTAGE	76.47	22.35	1.18	100.00

Table no. Indi. 10 - Q10 Do you participate in each other's festivals?

	Yes	No	Total
RESPONSES	85	0	85
PERCENTAGE	100.00	0.00	100.00

Table no. Indi. 11 - Q.11 Do you take food in each other's houses?

	Yes	No	Total
RESPONSES	80	5	85
PERCENTAGE	94.12	5.88	100.00

Table no. Indi.12 - Q.12 Do the other member women help a member woman if she has some problem?

	Yes	No	Total
RESPONSES	83	2	85
PERCENTAGE	97.65	2.35	100.00

Table no. Indi. 13 - Q.13 In which types of problems, have you helped?

Multiple Responses

	Sickness/ medical problems	Economic	Delivery	Funeral	Conflicts in family	Security	Atrocities
RESPONSES	48	41	4	7	9	10	26
PERCENTAGE	56.47	48.24	4.71	8.24	10.59	11.76	30.59

Table no.Indi.14 - Q.14 Have you any time helped non-member women in your locality or village? If yes, in which way?

Multiple Responses

	Sickness/ medical problems	Economic	Delivery	Funeral	Conflicts in family	Security	Atrocities
RESPONSES	6	18	0	1	16	3	49
PERCENTAGE	7.06	21.18	0.00	1.18	18.82	3.53	57.65

Table no.Indi.15 - Q.15 What were your feelings when some money was collected on your account for the first time?

Multiple Responses

	Happy	Increased status in the family	Personal property	Security	Any other
RESPONSES	70	13	16	3	6
PERCENTAGE	82.35	15.29	18.82	3.53	7.06

Table no.Indi.16 - Q.16 Did you purchase something for your own self out of the money?

	Yes	No	Total
RESPONSES	20	65	85
PERCENTAGE	23.53	76.47	100.00

Table no.Indi.17 - Q.17 If yes, what?

Multiple Responses

	For herself	For business purpose	For children	For the family	Other
RESPONSES	10	1	0	19	10
PERCENTAGE	11.76	1.18	0.00	22.35	11.76

Table no.Indi.18 - Q.18 Are you consulted at the time of any purchase or important decisions in your family?

	Yes	No	Total
RESPONSES	82	3	85
PERCENTAGE	96.47	3.53	100.00

Table no. Indi.19 - Q.19 Were you used to be consulted before you joined the SHG or only after you joined the SHG?

	Before	After	No response	Total
RESPONSES	47	30	8	85
PERCENTAGE	55.29	35.29	9.41	100.00

Table no. Indi. 20 - Q.20 Do you attend the public functions in the village?

	Yes	No	Total
RESPONSES	84	1	85
PERCENTAGE	98.82	1.18	100.00

Table no. Indi. 21 - Q.21 Have you attended the programmes before joining SHG?

	Yes	No	No response	Total
RESPONSES	28	31	26	85
PERCENTAGE	32.94	36.47	30.59	100.00

Table no. Indi.22 - Q.22 Do you get chance to go in the village/ SHG programmes?

	Yes	No	No response	Total
RESPONSES	79	5	1	85
PERCENTAGE	92.94	5.88	1.18	100.00

Table no. Indi.23 - Q.23 Have you organised any programme collectively by you alone or along with two or three other women?

	Yes	No	No response	Total
RESPONSES	66	18	1	85
PERCENTAGE	77.65	21.18	1.18	100.00

Table no. Indi.24 - Q.24 Have you enrolled your daughter in the school?

	Yes	No	No response	Total
RESPONSES	76	3	6	85
PERCENTAGE	89.41	3.53	7.06	100.00

Table no. Indi.25 - Q.25 Do you wish that your daughter should do a job after her study is over?

	Primary	Secondary	High Secondary	Degree	Professional	Other	Total
RESPONSES	0	5	20	19	6	35	85
PERCENTAGE	0.00	5.88	23.53	22.35	7.06	41.18	100.00

Table no. Indi.26 - Q.26 Would you want that your daughter should work?

	Yes	No	No response	Total
RESPONSES	74	5	6	85
PERCENTAGE	87.06	5.88	7.06	100.00

Table no. Indi.27 - Q.27 What type of job should she do? Multiple Responses

	Teacher	Clerk	Bank	Govt. Office	Police	Any job	As per her wish	Other
RESPONSES	29	2	8	4	12	8	3	22
PERCENTAGE	34.12	2.35	9.41	4.71	14.12	9.41	3.53	25.88

Table no. Indi.28 - Q.28 Do the boys are married only after taking dowry?

	Yes	No	No response	Total
RESPONSES	24	58	3	85
PERCENTAGE	28.24	68.24	3.53	100.00

Table no. Indi. 29 - Q.29 Are inter-caste marriages desirable?

	Yes	No	Total
RESPONSES	35	50	85
PERCENTAGE	41.18	58.82	100.00

Table no. Indi. 30 - Q.30 If yes, why?

	Social boycott	Why should anybody be restricted?	All people are equal	Other	No Response	Total
RESPONSES	42	1	21	19	2	85
PERCENTAGE	49.41	1.18	24.71	22.35	2.35	100.00

Table no. Indi. 31 - Q. 31 How are your relations with your sister-in-law (husband's sister, husband's brother's wife), mother-in-law, daughter-in-law?

	Yes	No	Cannot be defined	Total
RESPONSES	75	1	9	85
PERCENTAGE	88.24	1.18	10.59	100.00

Table no. Indi.32 - Q.32 Have any changes in food habits occurred during last three years?

	Yes	No	Cannot be defined	Total
RESPONSES	40	42	3	85
PERCENTAGE	47.06	49.41	3.53	100.00

Table no. Indi.33 - Q.33 If yes, what type of changes?

Multiple Responses

	Action oriented	Only aware about the good habits	No changes	No response
RESPONSES	28	5	0	7
PERCENTAGE	32.94	5.88	0.00	8.24

Table no. Indi.34 - Q.34 Do you apply misri or chew tobacco?

	Yes	No	Total
RESPONSES	11	74	85
PERCENTAGE	12.94	87.06	100.00

Table no. Indi. 35 - Q.35 What efforts have you made to get rid of these bad habits?
Multiple Responses

	Did not try to eradicate it	Tried but could not change the habit	Could not work without it	Do not attend the meeting of the SHG, by chewing tobacco
RESPONSES	6	4	1	0
PERCENTAGE	7.06	4.71	1.18	0.00

Table no. Indi. 36 - Q.36 Is your husband addicted to bad habits?

	Yes	No	Other	Total
RESPONSES	27	52	6	85
PERCENTAGE	31.76	61.18	7.06	100.00

Table no. Indi.37 - Q.37 If yes, what efforts have you made to get rid him of these bad habits?

	He did not listen to the fact that the habit should be changed	No efforts	Medical treatment	No Response
RESPONSES	12	8	2	5
PERCENTAGE	14.12	9.41	2.35	5.88

Table no. Indi.38 - Q.38 Do you cast your votes in the elections?

	Yes	No	Total
RESPONSES	85	0	85
PERCENTAGE	100.00	0.00	100.00

Table no. Indi.39 - Q. 39 Who decides to whom to vote? Multiple Responses

	Father in law	Husband	Self decision	Group leader	Caste leader
RESPONSES	3	6	76	1	1
PERCENTAGE	3.53	7.06	89.41	1.18	1.18

Table no. Indi.40 - Q.40 Is there any woman in your SHG who has got elected out of 33% quota?

	Yes	No	Other	Total
RESPONSES	24	57	4	85
PERCENTAGE	28.24	67.06	4.71	100.00

Table no. Indi. 41 - Q.41 Are there sufficient candidates available for the reserved posts for women in the elections of Gram Panchayat?

	Yes	No	No Response	Total
RESPONSES	64	13	8	85
PERCENTAGE	75.29	15.29	9.41	100.00

Table no. Indi.42 - Q.42 Do women participate in political activities?

	Yes	No	Total
RESPONSES	81	4	85
PERCENTAGE	95.29	4.71	100.00

Table no. Indi. 43 - Q.43 If yes, what should be their aims and what should be their goals? Multiple Responses

	Development of the village	Stop corruption	Application of schemes for women	Other
RESPONSES	41	4	47	13
PERCENTAGE	48.24	4.71	55.29	15.29

Table no. Indi. 44 - Q.44 Did you come to know any government schemes because of the SHG?

	Yes	No	Other	Total
RESPONSES	64	16	5	85
PERCENTAGE	75.29	18.82	5.88	100.00

Table no. Indi.45 - Q.45 What do you feel are important problems faced by the women in your locality or village? Multiple Responses

	Health	Scarcity of water	Lack of transportation	No toilets	Atrocities against women	Economic	Alcoholic husbands	Other than this
RESPONSES	17	36	11	20	7	23	12	31
PERCENTAGE	20.00	42.35	12.94	23.53	8.24	27.06	14.12	36.47

Table no. Indi 46 - Q.46 Have you made any efforts to solve them? If yes, what type of efforts? Multiple Responses

	No efforts	Any action programme	Memorandum	Morcha	Demonstrations	Agitation	Other	No response
RESPONSES	21	23	13	2	0	1	4	21
PERCENTAGE	24.71	27.06	15.29	2.35	0.00	1.18	4.71	24.71

Table no. Indi 47 - Q.47 Do you feel that the SHGs should continue to function?

	Yes	No	Total
RESPONSES	85	0	85
PERCENTAGE	100.00	0.00	100.00

Table no. Indi. 48 - Q.48 If yes, what are the reasons? Multiple Responses

	Women can go out of the house	Improving status in the family	Can fulfil economic needs	Can get solution for the problem	Improving self confidence	Get knowledge	Can meet other women	Can know the other women's problem	Can go to the tour	Organise the women	Atrocities of money lenders have come to an end	Other than this
RESPONSES	8	12	54	21	16	26	8	15	1	24	5	5
PERCENTAGE	9.41	14.12	63.53	24.71	18.82	30.59	9.41	17.65	1.18	28.24	5.88	5.88

¹ Indi. 1, Indi. 2, Indi. 3 — denote that the information in the tables pertains to individual members.

APPENDIX – 2

TABLE SHOWING RESULTS OF GROUP INTERVIEWS

Table no. G1 - Q.1 Who decided the rules of business of the SHG? Multiple Responses

	Group Leader	All together	Others	In charge of the Institute	No response
RESPONSES	8	73	0	10	1
PERCENTAGE	9.41	85.88	0.00	11.76	1.18

Table no. G2 - Q.2 Who decides the amount and rates of interest to be charged on loans? Multiple Responses

	Group Leader	All together	Others	In charge of the Institute	No response
RESPONSES	3	72	0	12	3
PERCENTAGE	3.53	84.71	0.00	14.12	3.53

Table no. G3 - Q.3 Are the rules agreeable to all the member women?

	Yes	No	Total
RESPONSES	85	0	85
PERCENTAGE	100.00	0.00	100.00

Table no. G4 - Q.4 If two women apply for the loan at a time, how decision is arrived at? Multiple Responses

	Equally	According to need	Other
RESPONSES	32	58	15
PERCENTAGE	37.65	68.24	17.65

Table no. G5 - Q.5 What action is taken if any woman did not repay loan on time?
Multiple Responses

	Accept the reason	Penalty	Mortgage	Doesn't happen so	Other
RESPONSES	14	17	11	31	26
PERCENTAGE	16.47	20.00	12.94	36.47	30.59

Table no. G6 - Q.6 Where do you gather for meetings of SHG? Multiple Responses

	At group leader's house	At temple	At member's house	At office of Institute	Other than this
RESPONSES	32	8	34	9	7
PERCENTAGE	37.65	9.41	40.00	10.59	8.24

Table no. G7 - Q.7 What are the general reasons for not attending the meetings?
Multiple Responses

	Illness	Going to other place	Due to Work	Family Problem	Other
RESPONSES	26	28	14	32	36
PERCENTAGE	30.59	32.94	16.47	37.65	42.35

Table no. G8 - Q.8 Do women belonging to all castes join the SHG?

	Yes	No	Total
RESPONSES	75	10	85
PERCENTAGE	88.24	11.76	100

Table no. G9 - Q.9 Do women belonging to all religions join the SHG?

	Yes	No	Total
RESPONSES	68	17	85
PERCENTAGE	80.00	20.00	100.00

Table no. G10 - Q.10 Do you participate in each other's festivals?

	Yes	No	Total
RESPONSES	83	2	85
PERCENTAGE	97.65	2.35	100.00

Table no. G11 - Q.11 Do you take food in each other's houses?

	Yes	No	No Response	Total
RESPONSES	76	8	1	85
PERCENTAGE	89.41	9.41	1.18	100.00

Table no. G12 - Q.12 Do the other member women help a member woman if she has some problem?

	Yes	No	No Response	Total
RESPONSES	82	0	3	85
PERCENTAGE	96.47	0.00	3.53	100.00

Table no. G13 - Q.13 In which types of problems, have you helped? Multiple Responses

	Sickness/ medical problem	Economic	Delivery	Funeral	Conflicts in family	Security	Other
RESPONSES	26	43	3	3	5	9	30
PERCENTAGE	30.59	50.59	3.53	3.53	5.88	10.59	35.29

Table no. G14 - Q.14 Have you any time helped non-member women in your locality or village?If yes, in which way? Multiple Responses

	Sickness/ medical problem	Economic	Delivery	Funeral	Conflicts in family	Security	Other
RESPONSES	5	21	1	1	5	10	55
PERCENTAGE	5.88	24.71	1.18	1.18	5.88	11.76	64.71

Table no. G15 - Q.15 What were your feelings when some money was collected on your account for the first time? Multiple Responses

	Happy	Increased status in the family	Personal property	Security	Other
RESPONSES	59	21	25	15	11
PERCENTAGE	69.41	24.71	29.41	17.65	12.94

Table no. G16 - Q.16 Did you purchase something for your own self out of the money?

	Yes	No	No Response	Total
RESPONSES	20	58	7	85
PERCENTAGE	23.53	68.24	8.24	100.00

Table no. G17 - Q.17 If yes, what?

Multiple Responses

	For herself	For business purpose	For children	For the Home	Other
RESPONSES	19	4	10	23	33
PERCENTAGE	22.35	4.71	11.76	27.06	38.82

Table no. G18 - Q.18 Are you consulted at the time of any purchase or important decisions in your family?

	Yes	No	No Response	Total
RESPONSES	78	5	2	85
PERCENTAGE	91.76	5.88	2.35	100.00

Table no. G19 - Q.19 Were you used to be consulted before you joined the SHG or only after you joined the SHG?

	Before	After	No response	Total
RESPONSES	35	38	12	85
PERCENTAGE	41.18	44.71	14.12	100.00

Table no. G20 - Q.20 Do you attend the public functions in the village?

	Yes	No	Total
RESPONSES	84	1	85
PERCENTAGE	98.82	1.18	100.00

Table no. G21 - Q.21 Have you attended the programmes before joining SHG?

	Yes	No	No response	Total
RESPONSES	29	33	23	85
PERCENTAGE	34.12	38.82	27.06	100.00

Table no. G22 - Q.22 Have you got opportunity to participate in various programmes in village?

	Yes	No	No response	Total
RESPONSES	80	2	3	85
PERCENTAGE	94.12	2.35	3.53	100.00

Table no. G23 - Q.23 Have you organised any programme collectively by you alone or along with two or three other women?

	Yes	No	No response	Total
RESPONSES	67	16	2	85
PERCENTAGE	78.82	18.82	2.35	100.00

Table no. G24 - Q.24 Have you enrolled your daughter in the school?

	Yes	No	Total
RESPONSES	84	1	85
PERCENTAGE	98.82	1.18	100.00

Table no. G25 - Q.25 At what standard do you want your daughter to study?

	Primary	Middle School	Higher Education	Degree	Professional Education	Other	Total
RESPONSES	1	5	15	15	14	35	85
PERCENTAGE	1.18	5.88	17.65	17.65	16.47	41.18	100.00

Table no. G26 - Q.26 Do you wish that your daughter should do a job after her study is over?

	Yes	No	No response	Total
RESPONSES	81	3	1	85
PERCENTAGE	95.29	3.53	1.18	100.00

Table no. G27 - Q.27 What type of job she should do? Multiple Responses

	Teacher	Clerk	Bank	Govt.	Police	Available best	According her wish	Other
RESPONSES	36	2	13	10	9	7	18	14
PERCENTAGE	42.35	2.35	15.29	11.76	10.59	8.24	21.18	16.47

Table no. G28 - Q.28 Do the boys are married only after taking dowry?

	Yes	No	Other	Total
RESPONSES	42	41	2	85
PERCENTAGE	49.41	48.24	2.35	100.00

Table no. G29 - Q.29 Intercaste marriages should be done or not? Multiple Responses

	Yes	No	Other
RESPONSES	18	69	1
PERCENTAGE	21.18	81.18	1.18

Table no. G30 - Q.30 What is the reason? Multiple Responses

	Social boycott	Shouldn't put restrictions	Castiesm is wrong	Other
RESPONSES	36	1	8	43
PERCENTAGE	42.35	1.18	9.41	50.59

Table no. G31 - Q.31 How is your relationship with sister -in-Law, Mother-in-law?

Multiple Responses

	Good	Bad	Other
RESPONSES	76	14	6
PERCENTAGE	89.41	16.47	7.06

Table no. G32 - Q.32 Have any changes in food habits occurred during last three years?

	Yes	No	Other	Total
RESPONSES	45	38	2	85
PERCENTAGE	52.94	44.71	2.35	100.00

Table no. G33 - Q.33 If yes, What types of changes?

Multiple Responses

	Action oriented	Awareness	No response
RESPONSES	36	9	2
PERCENTAGE	42.35	10.59	2.35

Table no. G34 - Q.34 Do you apply misri or chew tobacco?

	Yes	No	Total
RESPONSES	43	40	83
PERCENTAGE	50.59	47.06	97.65

Table no. G35 - Q.35 What efforts have you made to get rid of these bad habits?

Multiple Responses

	Did not try	Tried but can't changed	Not taken in SHG	Other
RESPONSES	19	16	4	4
PERCENTAGE	22.35	18.82	4.71	4.71

Table no. G36 - Q.36 Is your husband addicted to bad habits?

	Yes	No	No response	Total
RESPONSES	44	33	8	85
PERCENTAGE	51.76	38.82	9.41	100.00

Table no. G37 - Q.37 If yes, what efforts have you made to get rid him of these bad habits?

Multiple Responses

	He did not listen to the fact that the habit should be changed	No efforts	Medical treatment	No Response
RESPONSES	22	8	2	20
PERCENTAGE	25.88	9.41	2.35	23.53

Table no. G38 - Q.38 Do you cast your votes in the elections?

	Yes	No	Total
RESPONSES	84	1	85
PERCENTAGE	98.82	1.18	100.00

Table no. G39 - Q.39 Who decides to whom to vote? Multiple Responses

	Father in law	Husband	Self decision	Group leader	Caste leader	Other
RESPONSES	3	13	71	0	1	2
PERCENTAGE	3.53	15.29	83.53	0.00	1.18	2.35

Table no. G40 - Q.40 Is there any woman in your SHG who has got elected out of 33% quota?

	Yes	No	No response	Total
RESPONSES	27	52	6	85
PERCENTAGE	31.76	61.18	7.06	100.00

Table no. G41 - Q.41 Are there sufficient candidates available for the reserved posts for women in the elections of Gram Panchayat?

	Yes	No	No response	Total
RESPONSES	53	18	14	85
PERCENTAGE	62.35	21.18	16.47	100.00

Table no. G42 - Q.42 Do women participate in political activities?

	Yes	No	No response	Total
RESPONSES	84	0	1	85
PERCENTAGE	98.82	0.00	1.18	100.00

**Table no. G43 - Q.43 According to you what should women do after entering politics?
Multiple Responses**

	Development of the village	Stop corruption	Application of schemes for women	Other
RESPONSES	33	3	46	19
PERCENTAGE	38.82	3.53	54.12	22.35

Table no. G44 - Q.44 Did you come to know any Government Schemes after you joined the SHG?

	Yes	No	No response	Total
RESPONSES	62	19	4	85
PERCENTAGE	72.94	22.35	4.71	100.00

Table no. G45 - Q.45 What do you feel do the women in your locality or village face important problems? Multiple Responses

	Health	Scarcity of water	Lack of transportation	No toilets	Atrocities against women	Economic	Alcoholic husbands	Other than this
RESPONSES	22	37	6	22	7	28	13	38
PERCENTAGE	25.88	43.53	7.06	25.88	8.24	32.94	15.29	44.71

Table no. G46 - Q.46 Have you made any efforts to solve them? Multiple Responses

	No efforts	Any action programme	Memorandum	Morcha	Demonstrations	Agitation	Other	No response
RESPONSES	24	14	23	2	0	2	13	11
PERCENTAGE	28.24	16.47	27.06	2.35	0.00	2.35	15.29	12.94

Table no. G47 - Q.47 Do you feel that the SHGs should continue to function?

	Yes	No	Total
RESPONSES	85	0	85
PERCENTAGE	100.00	0.00	100.00

Table no. G48 Q.48 If yes, what are the reasons? Multiple Responses

	Women can go out of the house	Improving status in the family	Can fulfil economic needs	Can get solution for the problem	Improving self confidence	Get knowledge	Can meet other women	Can know the other women's problem	Can go to the tour	Organise the women	Atrocities of money lenders have come to an end	Other than this
Responses	13	16	53	17	15	22	18	10	1	9	3	15
Percentage	15.29	18.82	62.35	20.00	17.65	25.88	21.18	11.76	1.18	10.59	3.53	17.65

² G1, G2, G3 — denote that the information in the tables pertains to SHGs

APPENDIX – 3

TABLES SHOWING RESULTS OF INTERVIEWS OF THE HEADS OF THE INSTITUTES

Table no.Insti.1 - Q1 Type of the institute

	Governmental	Non governmental	Total SHGs
RESPONSES	12	89	101
PERCENTAGE	11.88	88.12	100.00

Table no.Insti.2 - Q2 Aims behind promoting SHGs

Multiple Responses

	Economic upliftment	Development of the village	Organising Women	Educational development	Social development	Empowerment of the women	For saving	Other
Responses	51	6	41	3	28	57	17	4
Percentage	50.50	5.94	40.59	2.97	27.72	56.44	16.83	3.96

Table no.Insti.3 - Q.3 Whether the money is Deposited Regularly?

	Yes	No	Sometimes	Total
RESPONSES	93	7	1	101
PERCENTAGE	92.08	6.93	0.99	100.00

Table no. Insti.4 - Q.4 Whether the money is required to be collected in person?

	Yes	No	Total
RESPONSES	23	78	101
PERCENTAGE	22.77	77.23	100.00

Table no.Insti.5 - Q.5 Has the SHG received any Grant?

	Yes	No	No Response	Total
RESPONSES	48	52	1	101
PERCENTAGE	47.52	51.49	0.99	100.00

Table no.6 - Q.6 From whom?

Multiple Responses

	Government	Bank	NABARD	Other
RESPONSES	36	10	7	1
PERCENTAGE	35.64	9.90	6.93	0.99

Table no.Insti.7 - Q.7 For what purposes the members have taken loans?

Multiple Responses

	Family needs	Educational	Business purpose	For the repayment of loan taken from the other agency	Religious work	Saving	Marriage	Medical treatment	Other than this	No Response
Responses	55	26	60	12	5	0	19	50	10	8
Percentage	54.46	25.74	59.41	11.88	4.95	0.00	18.81	49.50	9.90	7.92

Table no.Insti.8 - Q.8 What is the frequency of meetings held ?

	Weekly	Quarterly	Monthly	No response	Total
RESPONSES	3	9	87	2	101
PERCENTAGE	2.97	8.91	86.14	1.98	100.00

Table no.Insti.9 - Q.9 The groups are formed of the members from (structure of the SHG)

Multiple Responses

	One family	Different families	One village	Nearby villages	Special SHGs
RESPONSES	11	98	89	32	12
PERCENTAGE	10.89	97.03	88.12	31.68	11.88

Table no.Insti.10 - Q.10 Were the women in the SHG involved in deciding the rules of functioning of the SHG?

	Yes	No	Total
RESPONSES	99	2	101
PERCENTAGE	98.02	1.98	100.00

Table no.Insti.11 - Q.11 Representation of the SHG members in any federation/ programmes of other organisation/ political field etc.?

	Yes	No	No Response	Total
RESPONSES	45	54	2	101
PERCENTAGE	44.55	53.47	1.98	100.00

Table no.Insti.12 - Q.12 Whether some social issues are discussed in the SHG in order to find solutions to them?

	Yes	No	No Response	Total
RESPONSES	95	4	2	101
PERCENTAGE	94.06	3.96	1.98	100.00

Table no. Insti.13 - Q.13 If yes, which issues? Multiple Responses

	Conducted programmes	Health camps	Issues related to development	Literacy	Water	Social problems	Superstitions	Law	Participation	Other
RESPONSES	22	40	17	6	3	41	6	8	11	13
PERCENTAGE	21.78	39.60	16.83	5.94	2.97	40.59	5.94	7.92	10.89	12.87

Table no. Insti.14 - Q.14 Whether the politics in the village affects the working of the SHG?

	Yes	No	No Response	Total
RESPONSES	27	69	5	101
PERCENTAGE	26.73	68.32	4.95	100.00

Table no. Insti.15 - Q.15 Is their any groupism in SHGs?

	Yes	No	No Response	Total
RESPONSES	8	92	1	101
PERCENTAGE	7.92	91.09	0.99	100.00

Table no. Insti.16 - Q.16 Is the SHGs are being used as a stepping-stone to enter politics?

	Yes	No	Sometimes	Total
RESPONSES	9	67	25	101
PERCENTAGE	8.91	66.34	24.75	100.00

Table no. Insti.17 - Q.17 Have the women in the SHGs organised new SHGs on their own?'

	Yes	No	No response	Total
RESPONSES	52	47	2	101
PERCENTAGE	51.49	46.53	1.98	100.00

Table no. Insti.18 - Q.18 Are the SHGs helpful in other activities of the Institution?

	Yes	No	No response	Total
RESPONSES	89	10	2	101
PERCENTAGE	88.12	9.90	1.98	100.00

Table no. Insti.19 - Q.19 What, according to you, are the important problems faced by the women in the SHGs? Multiple Responses

	Health	Education	Marketing	Scarcity of water	Atrocities	Unemployment	Any other	No response
RESPONSES	20	16	12	12	7	18	49	8
PERCENTAGE	19.80	15.84	11.88	11.88	6.93	17.82	48.51	7.92

Table no. Insti.20 - Q.20 What efforts have been made by the Institution to solve them? Multiple Responses

	Project	Programmes	Camps	Agitation	Other than this	No response
RESPONSES	14	25	33	4	20	13
PERCENTAGE	13.86	24.75	32.67	3.96	19.80	12.87

Table no. Insti.21 - Q.12 to 18

Financial transactions	In Rs.
How much aid is sanctioned?	4580100
For how many SHGs?	1464
Total amount collected	154522879
Total amount of saving	29331008
Total amount of interest	15851937
Any other income to the institutes	568678
Total amount of loan given to the SHGs' members	416485093

Table no. insti.22 - Q.3, 4&7 Membership

Total SHGs promoted by all the Institutes	207937
Total membership of women in the SHGs promoted by all the institutes	55950
To how many women the institutes have contacted?	338793

Table no. Insti.23 - Q. 8 The amount invested in the SHGs by the members

Minimum amount invested in SHGs	10
Maximum amount invested in SHGs	500.00

³ Insti.1, Insti.2, Insti.3 — denote that the information in the tables pertains to the institutes.

APPENDIX – 4

INSTRUCTIONS FOR INVESTIGATORS

1. First introduce yourself.
2. Then get the SHG and its members introduced to you.
3. Tell the women in the SHG that you have come there for a free discussion with them on how they have been benefited after they become members of the SHG and whether any change has occurred in their lives due to the SHG.
4. Tell them that this is being probed on behalf of Pune's 'Drushti-Stree Adhyayan Prabodhan Kendra'. Explain to them the various activities carried out by 'Drushti' in brief.
5. Tell them that the discussion is a part of your study.
6. Tell also that the study and its conclusions and recommendations may benefit them all and hence they should speak out freely and frankly without any inhibition. Assure them that the information you are collecting will be kept confidential.
7. Make a request to them that all of them should participate in the ensuing discussions.

Do's and Don'ts before starting actual interviews :-

1. If you have to visit two SHGs under the same institution, carry out Group Discussion in one SHG and interview two members in the other SHG.
2. Do not carry out interview of a woman in one SHG and Group Discussion with the same SHG.
3. After the interview is over, attach a list of all the women present during the interview to the form of interview.
4. Jot down your observations meriting special mention.
5. Fill the forms completely. Do not leave any question unanswered in haste.
6. Request the women, who can write, to fill the questionnaire themselves.
7. Take your assistant along with you during the Group Discussion, so that all the replies and observations could be written down.

APPENDIX – 5
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 : Open / Backward / OBC / Denotified Nomadic Tribe / Tribal
- 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 : Kachcha / Pukka / Hamlet (Zopdi) / Chawl / Wada / Flat
- House : Owned / on rent
- If on rent, monhly rent Rs.
- Number of rooms in the house : 1 / 2 / 3 / 4 / 5 / more
- Important items in the house : Lamps / Radio / Tape recoder / TV / Cooking Gas / Cooker / Mixer / Fridge / Sewing Machine / Bicylce / 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 / Religeous functions / Festivals / Travel.....
- How much amount do you save in the SHG?
- How do you pay this amount? From your self-earned money / Asking from husband / From the money given to you for household expenses
- Do you pay the instalments 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 (e.g. Agricultural inputs: Seeds, cattle, water) / Fair / Navas (fufflinging vow)
- 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 meetings 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 religions 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
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 (Early morning prayer), Fair etc)
- Do you get chance to go in the village/ SHG programmes? Yes No
- Have you organised any programme collectively by you alone or along with two or three other women? (programme such as; Haldi kumkum) 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 do a job after her study is over? Yes No
- What type of job she should do? E.g. Teaching/ Clerical/ Bank/ Government Office/ 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?
.....
.....
- Is your husband addicted to 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 that the SHGs should continue to function? Yes No
If yes, what are the reasons?
.....
.....

APPENDIX – 6

QUESTIONNAIRE FOR GROUP DISCUSSION

- 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 agreeable to all the member women? Yes No
- If two women apply for the loan at a time, how decision is arrived at?
.....
.....
- 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 women belonging to all castes join the SHG? Yes No
- Do women belonging to all religions 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
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 organised any programme collectively 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 do a job after her study is over? Yes No
- What type of job she should do? E.g. Teaching/ Clerical/ Bank/ Government Office/ 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?
- Is your husband addicted to 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 that the SHGs should continue to function? Yes No
 If yes, what are the reasons?

APPENDIX – 7
QUESTIONNAIRE FOR INSTITUTION

- Name of the Institution
- Address
.....
.....
.....
- Category : Government Institution / Non-Government Institution
- Aims behind starting SHG
.....
.....
.....
- How many SHGs are sponsored by the Institution?
- Total number of Members of the SHGs
- The date of establishment of the SHG Year
- 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 purposes 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 organisation/ committees in Panchayat Rajya/ got elected in political bodies? Yes No
- 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 organised new SHGs on their own? Yes No
- Are the SHGs helpful in other activities of the Institution? Yes No
- What, according to you, are the important problems faced by the women in the SHGs?
-
- What efforts have been made by the Institution to solve them?
-
- What is Institution's future plan for further development of the SHGs?
-

APPENDIX – 8

LIST OF INDIVIDUALS THAT WERE INTERVIEWED

DISTRICT	TALUKA	INSTITUTE	NAME OF SHG	NAME OF INTERVIEWEE	VILLAGE
PUNE	Mulshi	DRDA	Prerana	Bhalerao Kantabai Dyanoba	Chikhalgaon
	Maval	DRDA	Anjubaimata	Pawar Lilabai Dhondiba	Vahangaon
	Bhor	DRDA	Soudamini	Kudale Chandrabhaga Raghunath	Nandgaon
	Mulshi	DRDA	Prerana	Bhalerao Shashikala Laxman	Chikhalgaon
	Haveli	Dnyana Prabodhini	Pragati	Chorge Shobha Balasaheb	Rahatvade
	Haveli	Dnyana Prabodhini	Rukmini	Chorge Kanta Rajaram	Rahatvade
	Purandar	Helpo Foundation	Gurukrupa	Dixit Sharada Bhagvan	Bhivari
	Purandar	Helpo Foundation	Shree Ganesh	Katke Chandrabhaga Valmik	Bivri, Amrai
	Haveli	Santulan	Trimurti	Shinde Asha Dharma	Kolavadi
	Haveli	Santulan	Gruhalaxmi	Jadhav Lilabai Dhanaji	Jadhavvadi
	Shirur	K.E.M. Mahila Arogya Pras	Jay Tuljabhavani	Popalghat Sangeeta Rohidas	Karandi, Indiranagar
	Haveli	D.S.T.	Swabhimani	Dodmani Surekha Dyaniyal	Anandvan, Fugewadi
	Haveli	Deepgruha Soc.	Bharati	Dhanirao Kamal Prabhakar	Tadivala Road, Super Chawl
	Haveli	Deepgriha Soc.	Bharati	Mane Ulpa Bhimrao	Tadiwala Road, Super Chawl
	Maval	Janakidevi Bajaj	Savitribai Phule	Wadekar Thakubai Baburao	Vahangaon
	Khed	Bajaj/ Personal	Savitribai Phule	Divase Shakuntala Lahu	Kanhewadi Tarfe Chakan

DISTRICT	TALUKA	INSTITUTE	NAME OF SHG	NAME OF INTERVIEWEE	VILLAGE
	Haveli	Baif	Saraswati	More Suman Shankar	Punarvasan Vasahat
	Haveli	Baif	Saraswati	Dabade Ranjana Madhukar	Punarvasan Vasahat
	Haveli	Ichhapoorti M.S.S	Pragati	Salve Shanta Milind	Sidhartha Nagar, Date Stop
	Haveli	Ichhapoorti M.S.S	Pragati	Suryavanshi Sharada	Sidhartha Nagar, Date Stop
SOLAPUR	Akkalkot	Tejaswini Mahila Sanstha	Samarth	Birasdar Bharati Nagnath	Tadval
	Uttar Solapur	Shivshakti Tarun Mandal	Sarthak	Mane Nanda Abhiman	Kakanagar, Wadala
	Uttar Solapur	Shivshakti Tarun Mandal	Sarthak	Khade Satyabham Aatmaram	Wadala
	Sangola	Mata Balak Utkarsha Pratishthan	Bhagyoday	Patne Mahananda Suryakant	Main Road, Sangola
	Sangola	Mata Balak Utkarsha Pratishthan	Bhagyoday	Salunke Rajakka Maruti	Despande Galli
THANE	Shahapur	Mavim	Tejasvini	DudhaleVimal Pandurang	Shelavali (Khandobachi)
	Javahar	Pragati Pratisthan	Laxmidevi	Bhusara SunandaBaburao	Medha, Kelicha Pada
	Javahar	Pragati Pratisthan	Jagruti	Chubale Shalini Raghunath	Medha, Patil Pada
	Vasai	Jeevdani Mahila Mandal	Mogra	Bhoyer Aparne Ananta	Chikhaldongari, Maramberpada
	Thane	Vyaktiget	Siddhi	Yadav Ranjana Rajaram	Siddharthanagar
NASIK	Nashik	Mahila Hakka Sanrakshan	Fulrani	Thoke Vimal Govindrao	Sai Nagar Amrutdham Parisar

DISTRICT	TALUKA	INSTITUTE	NAME OF SHG	NAME OF INTERVIEWEE	VILLAGE
AURANGABAD	Khuldabad	Sacred	Shree Ganesh	Nage Sarasvati Sahebrao	Sarai,Khuldabad
	Aurangabad	Savitribai Phule Mahila	Yashodhara	Kher Vimalbai Devidas	Sanjaynagar, Mukundvadi
	Aurangabad	Gramvikas Sanstha	Tuljabhavani	Shinde rayagbaiDadarao	Vahegaon(Demani)
	Paithan	Gramvikas Sanstha	Annabhau Sathe	Ghorpade Sumanbai Kamalakar	Pachod
KOLHAPUR	Gaganbavada	DRDA	Jijamata	Patil Hirabai Daulu	Khadule
	Kagal	K.D.C.C. Bank	Vishvakarma	Sutar Rajashree Sadashiv	Kagal
	Shahuwadi	Jana Bharati Nyas	Shree Mahalaxmi	Patil Yesabai Prakash	Malapure, Shahuwadi
	Panhala	DRDA	Ramabai Ambedkar	Kambale Jayashree Shripati	Parkhandale
BEED	Beed	Ahilyabai Holkar Mahila Pratisthan	Heena	TamboliRuksanaPapamiya	Ashoknagar
	Beed	Ahilyabai Holkar Mahila Pratisthan	Heena	Shaikh Raziabegam Jafer	Ashoknagar
	Beed	Deendayal Shodh Sansthan	Stree Shakti	Suradkar Sumedka Sureshrao	Durvankur Yadnyavalkya Nagar
	Beed	Deendayal Shodh Sansthan	Stree Shakti	Deshpande JayaMadhusudan	Deshpande Galli. Dhondipura
	Kez	Ananda Gramin Vikas	Sharada	Kadam Mangalabai Sudam	Dharmala
	Kez	Ananda Gramin Vikas	Sharada	Solunke Goulan Namdeo	A.P. Dharmala
	Kez	Yuvagram Vikas Mandal	Mahalaxmi	Bhange Sukshala Malhari	Hadgaon
	Kez	Uvagram Vikas	Mahalaxmi	Gavane Rukmini Vithhalrao	Hadgaon

DISTRICT	TALUKA	INSTITUTE	NAME OF SHG	NAME OF INTERVIEWEE	VILLAGE
USMANABAD	Usmanabad	Gram Vikas Bahu Uddeshiya	Pragati	Shinde Ujjwala Jyotiram	A.P.Shivajinagar
	Usmanabad	Parivartan Samajik Samstha	Savitribai	Gaikwad Kavita Sudam	A.P Wagdari
	Tuljapur	Parivartan Samajik Samstha	Savitribai Phule	Bansode Savita Vishwanath	Wagdari
	Tuljapur	Krantijyot Samajik Sanstha	Sangharsha	Bagade Vijaymala Vijay	Kerogaon
	Bhoom	Jai Bajarang Bali	Jijamata	Shinde Janabai Motiram	Bhoom
	Lohara	Sufam Gramin Vikas Samstha	Sevalal	Chavan Sunita Vyankatesh	Udatpur
	Lohara	Sufam Gramin Vikas Samstha	Sevalal	Pawar Sunita Narayan	Udatpur
LATUR	Latur	Swayamsidha Mahila Mandal	Mauli	Shekh Bismilla Salim	Shivajinagar Juni Panyachi Taki
	Udgir	Sakhi Sarvangeen Vikas Sanstha	Shiva	Birasdar Surekha Baburao	Nagalgaon
	Nilanga	Swayamshikshan Prayog	Mahalakshmi	Kambale Lakshmi Shrirang	Savanhira
	Latur	Saraswati Mahila Mandal	Parvati	Geete Mahananda Vyankat	Aarvi
	Ausa	Saravatidevi Mahila Manda	Matoshree	Kamble ChandrakalaAnanda	Javli, Ausa
RATNAGIRI	Sangameshwar	Matrumandir Sanstha	Mauli	Gavde Vishakha Vilas	Varachi Aali
	Sangameshwar	Matrumandir Sanstha	Mauli	Kirve Ankita Aashish	Varchi Aali

DISTRICT	TALUKA	INSTITUTE	NAME OF SHG	NAME OF INTERVIEWEE	VILLAGE
	Khed	Parivartan Sanstha	Kasturba Gandhi	Ramane Archana Ravindra	Dhavedwadi
	Khed	Parivartan Sanstha	Ahilyabai	Khapre Jyoti Deepak	Talewadi
	Khed	Parivartan Sanstha	Kasturba Gandhi	Yadav Vijeta Govinda	Dhavedwadi
	Rajapur	Active Friend Circle	Pragati	Bhide Aparna Ashok	Bhalavali, Mirvane Wadi
	Chiplun	Sramik Sahayog	Ekta	Aadavale Laxmi Vikas	Walohi, Gotalwadi
	Chiplun	Sramik Sahayog	Ekta	GotalShaliniShantarm	Gotalwadi
	Ratnagiri	Khalchi Aali Mitramandal	Swamini Swayamsahayata	Pandit Ruta Yogesh	Kelkar Bldg., 3260 A
RATNAGIRI	Guhagar	DRDA	Hanuman	Pawari Prajakta Baben	Kudali Mala
	Guhagar	DRDA	Hanuman	Pawari Chandraprabha Chandrakant	A.P.Kudali (Mala)
	Lanja	Ratna-Sindhu D.G.Bank	Navaladevi	Mane Sharada Seetaram	Manewadi
	Lanja	Ratna-Sindhu D.G.Bank	Navaladevi	Jadhav Jaivanti Mahadeo	Manewadi
SANGALI	Miraj	Disha	Dhanashree	Parab Ujjwala Ulhas	532,Wardhaman Nagar
	Miraj	Rugnaseva Prkalpa	Tuljabhawani	Shah Nayana Kirtikumar	A.P Arag
	Miraj	Rugnaseva Prkalpa	Tuljabhawani	Kulkarni Swati Sureshchandra	Arag
	Miraj	DRDA	Dnyanasarita	Wadgave Sunita Shantinath	Arag
	Miraj	DRDA	Dnyanasarita	Sutar Lilawati Appasaheb	Arag
	Kadegaon	Gramin Vikas Pratishthan	Dhanashree	Mujawar Shabira Tajuddin	Nerli
	Kadegaon	Grami Vikas Pratishthan	Dhanashree	Sutar Mangal Mahadeo	Nerli
	Miraj	Shramanjali Mahila Mandal	Shramanjali-4	Patil Kamal Panduranga	G.N.71, Kavathepiran
	Miraj	Shramanjali Mahila Mandal	Shramanjali-4	Patil Jayashri Chandrakant	Kavathepiran

DISTRICT	TALUKA	INSTITUTE	NAME OF SHG	NAME OF INTERVIEWEE	VILLAGE
AHMEDNAGAR	Karjat	Kalpataru Gramin Vikas	Bhairavnath	Lavale Sangeeta Ankush	A.P Diksal
	Karjat	Kalpataru Gramin Vikas	Bhairavnath	Javane Hirabai Atmaram	Diksal
	Ashti	Kesar A Hind R.H.G.M.Fou	Sant Muktai	Shekde Sakharbai Maruti	Mhasobachiwadi
	Ahmednagar	Bosco Gramin Vikas	Ekata	Urmade Kamal Ananda	Bhoire Pathar

APPENDIX – 9
LIST OF SHGS THAT WERE SURVEYED

District		Name of SHG
PUNE	1	ANJUBAIMATA
	2	BHARATI
	3	GRUHALAXMI
	4	GURUKRUPA
	5	JAY TULAJABHAVANI
	6	PRAGATI
	7	PRERANA
	8	RUKMINI
	9	SARASWATI
	10	SAVITRIBAI PHULE
	11	SHREE GANESH
	12	SOUDAMINI
	13	SWABHIMANI
	14	TRIMURTI
SOLAPUR	1	BHAGYODAY
	2	SAMARTH
	3	SARTHAK
THANE	1	JAGRUTI
	2	LAXMIDEVT
	3	MOGRA
	4	SIDDHI
	5	TEJASVINI
NASIK	1	FULRANI

District		Name of SHG
AURANGABAD	1	ANNABHAU SATHE
	2	SHREE GANESH
	3	TULJABHAVANI
	4	YASHODHARA
KOLHAPUR	1	JIJAMATA SHG
	2	RAMABAI AMBEDKAR
	3	SHREE MAHALAXMI
	4	VISHVAKARMA
BEED	1	HEENA
	2	MAHALAXMI
	3	SHARADA
	4	STREE SHAKTI
USMANABAD	1	JIJAMATA
	2	PRAGATI
	3	SANGHARSHA
	4	SAVITRIBAI
	5	SAVITRIBAI PHULE
	6	SEVALAL
LATUR	1	MAHALAKSHMI
	2	MATOSHREE
	3	MAULI
	4	PARVATI
	5	SHIVA
RATNAGIRI	1	AHILYABAI
	2	EKTA
	3	HANUMAN
	4	HANUMAN
	5	KASTURBA GANDHI
	6	MAULI
	7	MAULI
	8	NAVALADEVI
	9	PRAGATI
	10	SWAMINI SWAYAMSAHAYATA

District		Name of SHG
SANGALI	1	DHANASHREE
	2	DHANASHREE
	3	DNYANASARITA
	4	SHRAMANJALI-4
	5	TULJABHAWANI
	6	TULJABHAWANI
AHMEDNAGAR	1	BHAIRAVNATH
	2	EKATA
	3	SANT MUKTAI

APPENDIX – 10
LIST OF INSTITUTES THAT WERE INTERVIEWED

District	Name of institute
PUNE	1 BAIF DEVP.RESEARCH FOUNDATION
	2 BHARATIYA STREE SHAKTI JAGARAN
	3 CHAITANYA GRAM MAHILA&BALYUVAK
	4 CHAITANYA GRAM.MAHI.YUVA.BALVI
	5 CHETANA MAHILA VIKAS KENDRA
	6 DEEPGRUHA SOCIETY
	7 DEVP.SUPPORT TEAM (D.S.T)
	8 DNYANAPRABODHINI
	9 GOMUKH, PUNE
	10 GRAMIN MAHILA & BALVIKAS MANDAL
	11 HELPO FOUNDATION
	12 ICHHAPURTI MAH.SWAY.ROJGARSEVA
	13 JANAKIDEVI BAJAJ
	14 JILHA GRAMIN VIKAS YANTRANA
	15 K.E.M.HOSPITAL RESEARCH CENTRE
	16 KRUSHNAI MAHILA MANDAL
	17 MAHILA ARTHIK.VIKAS MAHA.MANDAL
	18 SADHANA VILLAGE
	19 SAMARAS SAMAJ PRATISHTAN
	20 SAMPARK
	21 SANTULAN
	22 INDIVIDUALY FORMED SHG

District		Name of institute
SOLAPUR	1	JIJAU BAHUDDSHIYA MAHILA
	2	LOKASEVA MAHILA YUVAK BALVIKAS
	3	MAHARSHI VIVEKANDA SAMAJKALYAN
	4	MATA BALAK UTKARSH PRATISHTHAN
	5	MAVIM
	6	OMKAR PANLOT SAMSTHA
	7	R.S.S.JANAKALYAN SAMITI
	8	SHIVASHAKTI TARUN MANDAL
	9	TEJASWINI MAHILA SAMSTHA
	10	YASHWANT PRATISHTHAN
THANE	1	JEEVADANI MAHILA MANDAL
	2	MAVIM
	3	PRAGATI PRATISHTHAN
NASIK	1	GRAMPANCHAYAT , SHIVADE
	2	MAHILA HAKKA SANRAKSHAN SAMITI
	3	SAMIDHA SAMAJIK SAMSTHA
AURANGABAD	1	ABDUL SALAM PATHAN GRAM.VIKAS
	2	ABHINAV VIKAS
	3	DARIDRYA NIRMULAN KAKSH CORPORATION
	4	R.S.S JANAKALYAN SAMITI
	5	SACRED
	6	SAVITRIBAI PHULE MAHILA EKATMA SAMAJ MANDAL
KOLHAPUR	1	JANABHARATI NYAS
	2	K.D.C.C. BANK
	3	KOLHAPURE JILHA DOODH UTPADAN SANGH
	4	PANCHAYAT SAMITI
	5	PANCHAYAT SAMITI AVANTI GATA
	6	RENUKA MAHILA VIKAS MANDAL

District		Name of institute
BEED	1	AHILYABAI HOLKAR MAHILA PRATISTHAN
	2	ANAND GRAMIN VIKAS PRATISHTHAN
	3	BEED JILHA MAHILA VIKAS
	4	DEENDAYAL SHODH SANSTHAN
	5	MAJALGOAN VIKAS PRATISTHAN
	6	NEHRU YUVA KENDRA
	7	SAVALI PRATISHTHAN
	8	YUVAGRAM VIKAS MANDAL
LATUR	1	KAMALA NEHRU MAHILA MANDAL
	2	LOKASEVA GRAMIN VIKAS
	3	MAHALAKSHMI BAHU,SAMAJ SEVA
	4	SAHAYOG NIRMITEE
	5	SAKHI SARVANGIN VIKAS
	6	SARASWATI MAHILA MANDAL
	7	SARTHAK MAHILA MANDAL
	8	SWAYAM SHIKSHAN PRAYOG
USMANABAD	1	AMBOA MAHILA MANDAL
	2	DATA SAMAJIK
	3	DR.PADMASINGH PATIL SOCIAL FOUNDATION
	4	GRAMVIKAS BAHUUDDESHIYA SEVA MANDAL
	5	JAIBAJRANGBALI GRAMVIKASMANDAL
	6	KRANTIYOT SAMAJIK
	7	LOKPRATISHTHAN
	8	MAVIM
	9	PARIVARTAN SAMAJIK
	10	SAMAN VIKAS
	11	SUFAM GRAMIN VIKAS

District		Name of institute
RATNAGIRI	1	ACTIVE FRIENDS CIRCLE
	2	KONKAN WOMEN YOUTH & STUDENTS DEVELOPMENT
	3	MATRUMANDIR DEVRUKH
	4	PARIVARTAN
	5	SAHIL
	6	SHRAMIK SAHAYOG
	7	SNEH SAMRUDDHI MANDAL
SANGALI	1	GRAMIN VIKAS PRATISHTHAN BHARATI VIDYAPITH
	2	GRAMIN VIKAS PRATISHTHAN
	3	JANASEVA PRATISHTHAN
	4	JHANSI RANI LAXMI.MAHILA MANDAL
	5	RAJARAMBAPU DNYANAPRABODHINI
	6	SHRAMANJALI MAHILA MANDAL
AHEMEDNAGAR	1	DISHA AROGYA PRAKALP
	2	GRAMBHARATI&PRABODHINI MAHILA SAMSTHA
	3	KALPATARU GRAMIN VIKAS
	4	KESAR-A-HIND, RHGM FOUNDATION.
	5	MASOOM MAHILA SARVANGIN UTKARSH MANDAL
	6	RASHTRIYA STHAYI VIKAS

APPENDIX – 11
LIST OF THE TEAM MEMBERS

Project Director	Anjali Deshpande
Project Coordinators	Ranjana Khare Neelakshi Godbole
Research Assistant	Pradnya Likhite

Field Investigators

Name of investigator	District
1. Pradnya Likhite	Pune
Nivedita Dhekane	Pune
2. Mahadev Gore	Solapur
3. Vidya Joshi	Thane
4. Jui Pethe	Nasik
5. Jyoti Magare	Aurangabad
6. Shekhar Dharmadhikari	Kolhapur
7. Ranjana Lungare	Beed
8. Swati Jarande	Usmanabad
9. Parvati Somvanshi	Latur
10. Akalpita Chakradev	Ratnagiri
11. Shubhangi Kadam	Sangali
12. Medha Banasod	Ahmednagar

**AN EVALUATION OF IMPACT OF SHG
ON THE
SOCIAL EMPOWERMENT OF WOMEN
IN MAHARASHTRA**

Conducted by
'Drushti' - Stree Adhyayan Prabodhan Kendra



**NATIONAL COMMISSION FOR WOMEN
NEW DELHI**

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PREFACE

It was the true and honest sense of feeling that motivated the spread out of the Self Help Groups, when the women realized that the Self Help Groups are the kind helping hands in fulfilling their day-to-day needs. This realization has helped the Self Help Groups to march forward as a movement today.

This movement has developed a strong confidence amongst the women community and SHG activists of Maharashtra, that the Self Help Groups are helpful to their family not only from the economic aspect but from the social status aspect as well. The movement of women empowerment is also marching ahead in the light of this strong confidence and the sense of self-realisation. It is worth noting that women run more than 90 % of the Self Help Groups only.

We strongly feel that it's the right time to take a review of this activity from social angle, as it has been 2 decades since it has started growing up.

'Drushti' - Stree Adhyayan Prabodhan Kendra, is a Non-Government Organisation committed and dedicated to the goal of women empowerment. Study and Research, Surveys, Publication of small booklets on similar issues, Conducting seminars and expert lectures, Development of a Research and Reference library etc. are some of tools handled and major activities run by 'Drushti' since 1996. This report is one of such honest efforts towards the goal.

The report reveals the analysis of the role of Self Help Groups in the empowerment of women especially from the social angle. We hope this report would be of a great help for different Self Help Groups, Institutions and social activists and for all those, engaged in the SHG activities directly or indirectly, in the future to come.

ANJALI DESHPANDE

Project Director

ACKNOWLEDGEMENT

'Drushti' - Stree Adhyayan Prabodhan Kendra, expresses deep gratitude to all, who helped us in this project of 'An Evaluation of Impact of Self Help Groups on the Social Empowerment Of Women in Maharashtra.'

First of all we thank the National Commission for Women, New Delhi, for sponsoring this study project.

We would like to thank all the institutions, members of SHGs who readily agreed to be interviewed for this purpose and imparted valuable information and their experiences.

In the end we acknowledge the support given by the field investigators and heartily thank them.

ANJALI DESHPANDE

Project Director