Chapter IV
Profile of Selected Self help Groups (Bachat gats),
Functions and Procedures

4.1 Introduction -

In this chapter researcher has given the profile of the hundred groups and their functioning and procedures selected by her for her data of the research in Pune city. Researcher has selected the groups from various prabhags or kshetriya kayalay i.e office (sections) of the Pune city. The groups are divided and working on the same terms. Researcher has taken care that all the sections of Pune city are covered for her data for the research.

4.2 Profile of Selected Self help Groups (Bachat gats), Functions and Procedures -

1. Asthvinayak Gat Group, At Anandnagar, Singhad Road which was started on 12th August 2010. This is their third year. This group is running under the Pune municipal corporations urban community development department. The term of the group is for the period of 12 months. Their are three main elected members who look after the functioning of the group. They hold the position of “Sanghatika”, assistant Sanghatika, and cashier. They maintain the books of accounts like ledger where the entries are being made after payment of the membership fees. Membership fees to be paid in this year is Rs.300. They had started the group three years back with Rs.100. They have a bank account in the name of the group in Bank of Maharashtra as under the PMC groups it is necessary to open an account in the nationalized banks. The number of members of this group is fifteen. The minimum number of the members is ten. They have the age limit criteria as minimum age is eighteen and maximum is not more than fifty years. In thi group no punishment taken for non attendance of the meeting. This group has the procedure for distributing the loans to the members with the internal funds available through collecting the membership fees. Maximum loan disbursed is Rs.15000. If there are more than one members asking for the loan the priority to the reason for which the loan is taken is being considered and the unanimously the decision is being taken about whom the loan should be given. The loan repayment tenure is ten
months. The members are being provided with the training about various small businesses they can start.

**Observation of the Researcher:** The group members were very interactive due to which the researcher was benefitted and could understand the proper administration of the group. It was observed by the researcher that most of the members were into small business which was possible only through the self help group. The repayment track of the group is also good. Thus it was very useful for the researcher to understand the working of the group and its functioning.

2. This group is ‘**Vaishnavi bachat Gat**’ in the parvati area that is city area of Pune city. This group is running successfully for past two years. The group is run by N.G.O “Bhartiya Stree Shakti Jagran” The membership fees is Rs. 200. This group also boost its members to start small business which is one of the reason of the members to join the group the members are also disbursed with the loans for the household or any medical reasons. The group makes them to participate in the various exhibitions, gets the order for the members to boost their business etc. In the functioning of the group it also provides training in the book keeping and marketing of the products produced. The loans are given on the condition that loans are taken by the members only and for the members and not for the outsiders.

**Observation of the researcher:** - The group is run under NGO for the researcher it was learning session as there is slight difference between the working of the Pune municipal corporation run group and NGO run group. The researcher observed that leaders are elected by the members and the one who is experienced and can maintain the records, motivate the members to start the business, help them in getting the orders. Some of the members are facing the difficulty of marketing the produced goods and sometimes it is the problem of place. Thus the group is functioning regularly.

3. The group is “**Om shri Ganesh Mahila Bachat Gat**” which is in the Dhankawdi area of PMC limit. The group membership is Rs.100. This group is registered under the Pune Municipal Corporation. This group is also motivating the members to start the small business, gives them various trainings. The leaders are elected with the proper channelsand the leaders
should know all the members. The loans taken from the bank are utilized for growth of the group.

**Observation by the Researcher:** - The repayment of the group is good and the audit of the group is carried by the senior leader who handles the entire groups in the specified area where she is leader for that particular area. The frequency of the group meetings is thrice in month which is good. The fine for not attending the meetings is also being taken. Meeting and coordinating with the group leader is not at all difficult. Researcher has observed that the women members have developed self-confidence after they have joined. The small business like stitching, packaging, preparing pickles etc. have being started only because they are members of this group. This group is running successfully for the period of 3-4 years. To understand the administration interacting with the leader and members was very useful to the researcher.

4. This is “Sukhkarta Mahila Bachat Gat” which started in the year 2009. The group is registered under Pune Municipal Corporation. The meetings are held once in month but this group faces the problems for holding the meeting as the place for the meeting is not fixed. This group members have also agreed that financial aid is received from the corporation for the business. The loans are also given to the members on their risk to pay it back, and all the members who need the loan turn by turn are offered the loan. If there are more than one members the priorities of their importance is decided by all the members and the reasons for which they are demanding for the loan.

**Observation by the Researcher:** - The members of this group say have joined group for the savings All the members have opened the account in the bank. They also co-ordinate well with the members and members have all the access with leaders. The group helps the members for business growth by getting the orders, helping them to participate in the exhibitions. The repayment of this group is good if they do not pay in time the fine is strictly being charged. Thus the leaders regularly checks the accounts of the groups.

5. This group is “Jeevan Dhara Mahila Bachat Gat” which was started in year 2006. The group is run under the Pune municipal corporation. The group has the members which are above 15, the membership fees is Rs.100. The place is not fixed for the meetings, whichever place is available the meeting is held there. The group offers various trainings to the members for starting the
business. The training is regarding book-keeping of the group so that it functions properly, training in starting of small units etc.

**Observation by the researcher:** - Researcher has observed that the members are selected on the basis of their behavior and how genuinely they want to work, also the leaders are elected only who can carry out the duties of the group properly. The pune municipal corporation gives the financial assistance for the small business to be started. Internal loans are also given based on the requirement of the group members. The rules for repayment are very strictly followed and fine is being charged if the repayment even in one month also is not made. Some of the members have started business due to joining of this group. One of the members which researcher interacted is maintaining all the books of account of the group, through the training offered. The group leader is easily accessible to the group members. Thus the researcher has observed that the functioning of the group is systematic.

6. **“Tiranga Mahila Bachat Gat”** is established in the year 2006. This is registered under pune municipal corporation. The monthly membership fees are Rs.120. The number of members are also more than fifteen. All the members are considered according to their capabilities to work for the members. The loans are distributed for the requirement of the members. The repayment is also good. The group also gives the trainings from time to time. Many of the members have started the small business like tailoring, chapatti making, pickles, jam and jelly preparation etc.

**Observation by the Researcher:**-The researcher has observed that mostly the members were satisfied and said that they could start the business only after joining the group. They have also achieved the self-confidence and that is the reason that the number of members in the group have increased.

7. **“Prerna Mahila Bachat Gat”** This group is in the city area of Pune. This group was established in the year 2008. The members meet once in a month, that meets for the savings to be done and the women who do not attend are fined for the same. The members training for the small business to start, communication skill and maintaining the books of accounts is also given by the group. The loan given by the groups have the criteria to pay back the loan on time and if more than one member is asking for the loan then the priority like educational related or medical related loans are given first.
Observation of the Researcher :- The group helps the members to increase the business members are given loans at minimum documents. The condition for the loan repayment is monthly along with the membership fees. The researcher have observed that the loan repayment is 90%. Thus the members are satisfied and happy after joining the group.

8. Mogra Mahila Bachat Gat which is run under Pune Municipal Corporation. The membership fees are Rs.35 and is situated in the heart of the city and has started in the year 2007. The membership fees are also only Rs.35. The meeting is held in the common place i.e market place. They meet once in month and attendance is good. For the growth of the business of the members the group offers various trainings like marketing the goods, improving the communication skillsetc. Group also helps in getting new orders for the members. For appointment as leader all members are given equal opportunities and then they are elected by all the members.

Observation by the Researcher:- In this group the members have to attend all the meetings, if they agree upon this term then only they are included as member. Also they cannot leave the group in between. Thus the routine administrative work is running successfully and except the problem of time taken to deposit money in the bank every month the group do not face problem in running the group.

9. Shri Sai Mahila Bacha Gat was visited which is in Taljai pathar situated in the shaker nagar area of Pune city, This group was established in October 2008, under the Pune municipal corporation. The group is registered. The group has 14 members. The attendance is 100% for the meetings which is held every month. The meeting is held at the one of the members place. There are certain procedures for loan offered by the group like mostly the loans are offered for the business/income generated activities of the members, the members should mostly have their own house and not rented so that loan repayment is assured and problems do not arise if its self-owned house. The rate of interest is 2% per month and a fixed amount installment is to be paid every month. The group profile also includes giving the training to the members for entrepreneurial activities; also this group gets the orders for the members for the business run by them.
Observation by the Researcher:- The researcher has observed that in the administration part the leader of the group is the head who runs the group and is elected on voting by all the members and the tenure for the leaders are also fixed which is for 5 years, the leaders decide the priority to offer the loan on the basis of the reasons as to where the money is going to be used and they assure and take the confirmation as to the repayment will be on time, else the fine is also collected from the members. Every members is being issued the pass book and the group account is being opened in the Bank of Maharashtra. Thus the functioning of this group is proper.

10. “Jaswand” Bachat Gat Is In The Paud Road Area Of Pune City. This group was started in year 2009 which is also registered under Pune Municipal Corporation. There are around 15 members in this group who attend regularly and the meeting place is Sai Baba mandir. All the members are given the training for starting the entrepreneurial source of income. The training is also given for expansion of the small business, marketing of the products or services developed by the members. The group receives the funds from the urban community development department of the Pune Municipal Corporation for starting the small business

Observation of the Researcher :­ Through this group the researcher learnt that the funds received from the corporation was also used for lending money to the members. The repayment track of this group is also good as many of them are given the internal loan and even group has taken loan from the bank where they have opened the group account. In the administration of the group the members are elected by all the members, and all members have the chance to be a leader to run the group after the tenure is over, Thus the researcher learnt that functioning of this group is also efficient and members were happy to be part of the group.

11. Siddhivinayak Bachat Gat, is At Ramchandra Ngr, Jyoti Park, D Bldg. Dhankawdi in Pune city. This group is also registered under Pune Municipal Corporation. The group is registered for the period of two years. The group meeting is once in a month. For the development of the business the participation of the groups in the exhibitions, giving the members the work which otherwise they would not have got, etc is done by the group for the members. The procedures of electing a leader through the participation of all
the members, the elected leader has the tenure of five years in which the banking transactions or the loan approvals etc are the type of regular work.

**Observation of the Researcher:** In the functioning of the group the researcher has observed that members if wants to leave the group can leave but the savings will be handed over after the completion of the group cycle and without the interest. Members have to strictly pay the installment every month regularly. In this group the membership fees is only Rs.35. For researcher it was learning experience after interacting with members and mostly the members had joined for savings as many of them were from lower income group who were not aware of the savings and banking transactions due to which they were satisfied after joining the group.

12. **Mauli Vanashree Mahila Bachat Gat**, Ramchandra Ngr, Dhankawdi. This group was established in the year 2002. The meeting is held once in a month at one of the group leaders house. The group member women are preparing food items, some are into tailoring etc. The group arranges for the training in various small businesses for the women members. The funds are also received by the group from the municipal corporation for business expansion. The members are also given loans where repayment is strictly followed. The members are also given the business through the group by getting the orders

**Observation of the Researcher** :- The researcher observed that in the administration the leaders are elected by all the members for the period of five years. The leaders are doing the routine work like banking, keeping the attendance, sanctioning loans to the members. The difficulty faced by the leaders when asked said that many members have problem in giving the membership fees, Thus overall functioning is good and that is the reason that it is running successfully for so many years.

13. **Samarth Vanashree Mahila Bachat Gat**, J Yoti Park, E Bldg. Ramchandra Ngr, Dhankawdi Pune is group registered under Pune Municipal Corporation, having 15 members. The members are into small business like tailoring, children nurseries, small shops etc. The members should be local i.e should have their own house then only they can join this group. The leaders are appointed by the concern of all the members and for specified term. The group receives the funds from corporation also which is used for the members for offering them loans.
Observation of the Researcher :- Reseache has observed that members are given loan on certain routine terms and conditions like filling the loan form, witness signature and paying back the loan in equal installments in 10 months’ only. The repayment track is good of this group also like all other groups. This group through the profile of the group mentioned above the function of the group is regular and consistent.

14. Santoshi Bachat Gat, Parvati Darshan Pune is group run under NGO “Bhartiya Stree Shakti Jagran Samiti”which was established on 12th August 2000. The group is running for the period of three years, the number of members are around 18-20, and the membership fees are Rs.200. They meet in one of the corporation school. Many of the members are running smallbusinesslike food processing, tailoring etc. Members are given the training in communication skills, mark given the eting etc. Also the group makes them participate in various exhibitions, gets the orders for the members business. The group receives the funds from the main Mahasangh for the purpose of small business or entrepreneurial development activities .The members are given the loans from the internal funds.

Observation of the Researcher:- The leaders are elected on the voting and concern of all the members. All the members are given the chance to be the leaders. In running of the group only problems they face are about the place for the business and investing large funds. The researcher has observed that in this group since it is a NGO run group they do not have the account of group in any of the banks but all the members do have the pass books of their balance. Thus the NGO run groups have slight difference in administration of the group researcher has observed that the gradation diifers. Also the members to an extent are not aware of these procedures but since they receive internal loans they be part of the group.

15. Shravani Gat, 715, Shukrawar Bachat Gat, Parvati Darshan, Pune. This group is run by NGO. The group was formed in the August 2008. The number of members are 18 to 20. The membership per month is Rs.200. Members are given the training for development of entrepreneurial activities.

Observation of the Resarcher:- Regular administration work is carried out by the leaders. The leaders are elected by all the members and each one is given a chance to be leader. Along with the internal loans the group also gets
the funds from “Mahasangh” for the development of entrepreneurial activities, or any medical or educational reasons of members. The group do not have an account in any bank but loans are properly repaid by the members else the fine is charged. Thus this NGO run group is also functioning successfully.

16. **Gauri Bachat Gat, 84\_2, Parvati Darshan Pune,** is NGO run group in the city. The group consists of 16 to 18 members with the membership fees of Rs.200. This group meets twice in month. They meet at the corporation school for the meetings. The members are into small income generating activities like cleaning of vegetables, sorting of some vegetables like peas, corn etc. For the same group gives or arranges for the training in marketing the goods, developing communication skills, and they are helped to participate in various exhibitions, and group also gets orders for them. The leaders are gives training to run the group properly and who are good in this are elected as leaders. About the membership the members who wants to discontinue in between can do so but only after getting one substitute the only the membership amount can be returned. The loans are distributed to the members for the business prepositions, or medical reasons, or other justifiable reasons only with the conditions of paying it back on time else the fine is charged. Thus due to this repayment track of this group is also nice.

**Observation of the Researcher :** The researcher when asked about the difficulties in running the group they said about the place to carry out the orders received for the business and for the loans to be given to the members they face shortage of funds. As its NGO run group the group does not have account in the bank, but have individual pass books of each member. Thus the functioning of the group is regular and members said that they were benefitted by joining the group and got platform for their skills.

17. **Sunita Bachat Gat, 38\_4, Near Hanuman Mandir, Parvati Darshan Pune** is also NGO run group having the members in the range of 16-20 members. The group meetings are held in corporation school. The leaders are given the training of running the group who are elected and all the members have chance to be leader who have all the knowledge of the functioning of the group. This group also does not have an account in the bank but the members are given the loans with internal collected funds from membership amount and funds given by the “mahasangh” only when member have to register for
asking the loan for the specific amount with the leader and repayment is strictly to be paid with the membership fees only else the fines are charged.

**Observation of the Researcher:**- The researcher has seen that the members are satisfied as they earlier had the skills but no chance to show the skills due to financial problems. After joining the group they could at least be funded for their business and has also developed confidence. Thus group is running successfully from the time it started in 2006.

18. **Laxmi Bacahat Gat, 113/1, Parvati Darshan Pune** is also NGO run group with members up to 20 with the membership of Rs.200. The leaders are elected by the voting of all the members. The group gives the training for starting small business as source of income also the loans are provided to the members with monthly repayment else fine is charged and strictly collected. The group accounts are being checked by the higher authorities.

**Observation of the Researcher:**- The group having the members who are into small business, and group is arranging continuously for trainings. The repayment is good of the group. The members are satisfied with the savings that are happening and participating into many activities of the group.

19. **Kulswamini Bachat Gat, 56/2, Parvati Darshan, Opp.Vithal Ngr, Parvati Darshan** is also run by NGO “Bhartiya Stree Shakti Jagran” in the year 2008. In this group there are more than 20 members but generally the attendance is 15 to 16 members with the membership is Rs.200. They meet once in month. The members are into small business like candle making, tailoring, preparing chocolate etc.

**Observation of the Researcher:**- The researcher has observed that his leaders are elected by all the members and also the leaders are expected here to have certain educational qualification in which they have this post for certain tenure fixed by them. They carry out the functional activities like attendance, bankwork, loan documentation, maintaining the accounts etc. The members are not allowed to join in between unless some of the member discontinues and one who discontinues will receive the payment only when the cycle is completed. Members are given loan mainly for starting the business, or for educational or medical reasons. Members are supposed to pay back the loan in the installments else the members are fines for non-payment. Thus due to this repayment track is excellent. When asked about the difficulties in running the
group it was the insufficient funds for the group, place and members do not come on time for the meeting. Resarcher observed that their are certain difficulties in proper administration, if trained and professional leaders are appointed this difficulty can be overcomed.

20. **Urmi Bachat Gat, Parvati Darshan, Pune** is the group run under Pune Municipal Corporation from the year 2004. The number of members are around 16 to 20 with the membership of Rs.200 in which the members have small business like vegetable selling, tailoring, making home made snacks, preparing vegetable and chapattis etc. The members are given training through the groups in various fields of business and marketing the goods, communication required for the business etc.

**Observation by the Researcher:-** The researcher when interacted with the group members found out that the group helps in taking part in the exhibitions to sell their products, secures orders for their business etc. The leaders are given the training to run the group asked whether members get the chance to be the members the answer was no in this group, the group has the account in the nationalized bank and has passbooks for each member. The funds are available from the corporation also for distributing to the members who have to make regular repayment.

21. **Ekta Bachat Gat, 95/8, Parvati Darshan, Pune** is group registered under Pune Municipal Corporation in 2009. The group meets only once in month. The members do the business like selling vegetables, tailoring, running of small shop, making of daily eatables etc.

**Observation by the Researcher:-** The researcher when interacted said that members are not given the training and the leaders are being elected on the educational background but who bear this have the chances to be leaders. The members have the condition of being local resident of that area then only they can be the member. The group tries to get the orders for the members small business and corporation gives them funds for the business growth and repayment is that they have to make the repayment in 10 equal installments else they have to pay the fine. Thus this group is functioning well.

22. **Vaishnavi Bachat Gat, Chawl No.84/3 Parvati Darshan Pune** is NGO run group started in May 2000. The group has around 18-20 numbers, the membership fees are Rs.200. The group holds the monthly meetings in the
corporation school. All the members are into small business like notebook making, chapatti making selling vegetables etc. The leaders are elected on the basis of the concern of all the members.

**Observation by the Researcher:** The members if want to leave the group can leave it but only when he will get the new member. From the mahasangh the funds are given and being used for the distribution of amount to the members for expansion and educational or medical reasons. The group do not have the account in the bank, the repayment of the members is good thus functioning the group in proper way.

23. **Sharda Bachat Gat** is NGO run group under the NGO “Bhartiya Stree Shakti Jagran” which was started in January 2008. There are around 20 members who are into small entrepreneurial activities like cleaning and sorting of vegetables. The group takes efforts to expand the business by giving the members various trainings like marketing of the goods, communication skills, account keeping etc. The members who have given the training of functioning of the groups are only selected for leaders of group. The mahasangh also gives the funds to the group where the group members are given loan which they have to pay on time else fine is charged. Thus this group is also running successfully for more than five years.

**Observation by the Researcher:** Since its NGO run group they do not have account in the banks when observed that they are bearing the risk of keeping the funds with the leaders but when asked the group leader said that the collected funds are immediately distributed as loan because there at least two to three members who wants the loan. The accounts are maintained of the members by the elected leaders properly researcher observed that keeping the funds might raise the problem in future and administration might be difficult.

24. **Pragati Bachat Gat, 96/7 Parvati Darshan Pune** is also NGO group run under the NGO ‘Bhartiya Stree Shakti Jagran” from November 2011. The group meetings are held in one of the chawl in parvati darshan area. The group mem Pragti bachat gat, 96/7, parvati darshan pune membership is Rs.200 and the attendance in the meeting is more than 90%. Mostly more number of members are into running small business like “aaganwadi.” The group members are given various trainings like communication skills, marketing etc. All the members have the right to be elected as a leader but the leaders
should be given the training to run the group members are given loan from the 
internal funds and the terms for the loan sanction is that they should pay the 
insatlment of the loan monthly on time else they are fines for the same.

Observation of the researcher :- This group repayment track is good. The 
members are given loan based on the reason for the loan .The group meets 
twice in month.The problem while running the group is about place and 
providing enough capital for starting the business to the members, as the group 
is not getting the funds from any other source than the internal funds.In this 
group no one can leave the group till the tenure for group is completed and no 
new entry is allowed in between. They discuss on various current topics also 
in the group.Thus members are happy after joining this group.

Radha Krishna Bachat Gat, Chawl No.84, Parvati Darshan, Pune. This 
group is run under and is set up in 10th January 2005.the membership fees are 
Rs.200.The group meets once in month at chawl no.85 parveti darshan.the 
group members

The members are mostly into small business like making roti and 
vegetable and selling it, tailoring, preparing food items as per the order, 
running a nursery schoo,etc. The group gives training frequently in marketing, 
improving communication skills, maintaining accounts etc.The leaders are 
elected who then are given training to run the group effectively and carry out 
routine formalities like depositing money in the banks, maintaining attendance 
register,.giving loan etc. After the group starts no members can exit and if she 
leaves she will be given her money only after completion of the term.This 
group has the group account in bank of Maharashtra parvati branch and also 
individual passbooks. The group also receives funds from Pune Municipal 
Corporation for the members specially to start entrepreneurial activities.

Observation of Researcher :- The group is run effectively by the pune 
municipal corporation One of the question which asks about whether all the 
members get the chance to be a leader is no, might be because they all are not 
trained but otherwise the members who was not knowing any thing about the 
banking and women who had skills but had no finance availability to start a 
business are also happy and said due to the self help group they could achieve 
it.
26. **Prerna bachat gat** is run under the Pune Municipal Corporation in the city area of Pune. The group was established in 2001. The group members are around 20 and the membership fees are 25 per month. The group arranges for the training to be given to the members in marketing of the goods produced, communication skills, keeping the records etc. The group also arranges for the group members to participate in the exhibitions, get the orders for the members business etc. All the members together elect the leaders. All the members get the chance to be leader, the term of the leader is for certain decided tenure. The group has the account of the group in the bank of Maharashtra.

**Observation of Researcher** :- The group is following all the rules and regulations, the members who are staying in the same locality, and have the residence proof, and the members should be married women only as they reject the membership of unmarried girls who wants to be the members. Also researcher observed that if any member wants to leave the group in between then all the members concern is taken and it is in the agenda and after the concern of all the members and their signatures on the resolution then only she can discontinue the membership. The meeting in this group is held in the group leaders house only. About the loans the members are given loan on the terms and conditions like the loan is to be repaid monthly in 10 months’ and unless and until the first loan is repaid the members will not be given the other loan and their should be signatures of the two witness required on the loan application form. In this group the repayment is more than 90% and the audit of the group is carried out by the corporation.

27. **Janaki Mahila Bachat Gat** is group registered with Pune Municipal Corporation in the year 2005, the attendance is about 16 to 18 members which is more than 90%. The meeting is conducted in the chairman’s house, the membership is Rs.35. All the members are given chance to be the leader, and then they are elected. The group arranges for the training for the members, helps them to participate in the exhibitions, group also gets orders for the small business carried out by the group members and also arranges for the training in communication skills, expansion of the business etc. In the main management and administration of the group sanction of the loan is important activity in which if there are more members according to the reason of the loan
the loans are given and under the condition of re-paying it on time else strictly
the fine is collected.

**Observation of the Researcher** :- the group members were very satisfied
about the group working. The researcher observed that the group meets every
week, mostly with maximum groups it is once in month and when asked to the
leaders as is their any difficulty in running group they said the members do not
pay the membership on time and also that it takes lot of time to deposit the
membership fees in the banks due to the rush in the banks.

28. **Gruhini Mahila Bachat Gat, 342, Budhwar Peth Pune** was established in
2006 under the Pune Muncipal Corporation consisting of about members more
than 15. The membership fees are Rs.50 every month and meeting is in house
or chairmans house. The leaders to run the group are elected by all the other
members and each members have the chance if she wishes to bet he leader.
The group gives training for the various members business and helps them to
participate in the various exhibitions held. Group members are also given loan
on the reason for which it is used and if not paid on time the fine is charged.

**Observation of the Researcher** :- The group is running successfully and is
stable and the membership is growing and the leaders work is transparent
enough like the funds received from the corporation are being effectively used
for the members progress in the business and mainly the funds are issued by
the municipal corporation to start the small entrepreneurial activities as the
capital. The researcher came across the difficulties as observed and shared by
the leaders that some members do not pay the membership fees on time which
disturbs the loan to be issued to the needy members and there is lot of rush in
the bank. But other than this there are no major difficulties faced and group is
running successfully.

29. **Prasanna Mahila Bachat Gat, 478, Shaniwar Peth Pune** is in one of the
city area in pune which was established in 2005. This group is also run under
Pune Municipal Corporation. Most of the members are into small business like
running a nursery, selling of vegetable, candle making etc. The group has an
account in the bank and members have the passbook and the members are
provided loan through the internal collected funds and also group receives
loan from the bank also.
Observation of the Researcher:- The group members were happy about joining the group the only difficulty observed by the researcher was that the meeting place was not fixed as the availability of the place the meeting is held, there is no fixed place for the meeting and also researcher came to know that sometimes the attendance is less of the members for the meeting.

30. **Jijaumahila Bachat Gat,** 3/16, Hilltop Society, Bhokare Ngr, is one of the oldest group which was established in July 2002 under Pune Municipal Corporation. The group has around fifteen members and the membership fees are Rs.200. They meet once in month and the meeting place is at the chairman’s house. The attendance is more than 90%. The group arranges for the training and gets the orders for the group members small business in which members skills are utilized. The leader i.e the chairman, treasurer are all elected after taking the concern of all the members. Along with the internal loan from the collected membership funds the group also receives the funds from the government for the growth of the entrepreneurial, self-employed business encouragement and the repayment is nearly more than 90%.

**Observation of the Researcher** :- The group has no issues regarding the place of the meeting, and one of the thing observed by the researcher is that the leaders are elected considering the capacity of the women to do the required work as a leader. No member is allowed to join in between after once the group has started and the loan given to the members is to be repaid, within the period of 12 months only and that to monthly else the fine is collected, and if members are not paying the installments on time then all the members collectively decide as to what action is to be taken. Thus the group is stable enough and actively members are part of all the exhibition held which tries to prove that due to joining of the group the entrepreneurship among the members have increased which supports the hypothesis of the researcher and also the administration is carried out satisfactorily, but needs few improvements which is also supporting another hypothesis of the researcher.

31. **Gulmohor Mahila Bachat gat** is also registered under the Pune Municipal Corporation in the year 2008 with the membership fees of Rs.80 consisting of around 13 to 15 members. Mostly all the members are self-employed which they started the small business only due to the encouragement and facilities received from the group. The members are also given training through the
group for communication skills, marketing skills etc. The members to be have the condition that they should be very honest then only they can be the members.

**Observation of the Researcher** :- The group is functioning stably but the researcher has also come across certain issues like the place is not fixed of the meeting to be held, the few members are not particular about the payment of the fees and the bank work is consuming lot of time and they do not get any person to do this work. The repayment is good of the members in the group and the group accounts are regularly checked by the leaders whether records are properly maintained or not.

32. **Pragati Vanashree Mahi A Bachat Gat** is run under the Pune municipal corporation established in November 2006. The group consists of around 13 to 15 members who meet once in month. The attendance for the meeting is 100%. The members are into the work or small business like candle making, tailoring, nursery etc. About the leaders they are elected or chosen by all the members. The members group receives the funds from Pune Municipal Corporation for the starting small business and also internal loans are also given to the members under the conditions of filling the loan application form and promising of repaying it on time.

**Observation of the Researcher** :- While interacting with the members the researcher came across that the group is not arranging for the training sessions to learn more income generating business to be started, and one of the common problem like rush in the banks due to which it is time consuming and if any of the members lives the Group in between then she is given the money back after five years or their should be new member who should join. Thus the group has certain rules and regulations designed for the interest of the members and group and the repayment is more than 90% and the books are regularly checked and maintained by the group.

33. **Kulswamini Bachat Gat,S,No 44, Hanuman Nagar,Paud Rd, Pune 38** is the group registered under the Pune municipal corporation established in the year 2007 with 15-16 members with the membership of Rs.300 per month. Most of the women are into small business like tailoring. Members are given various trainings and encourage them to participate in the exhibitions for the sale of their goods. The members are given the chance to be the leaders and the tenure
of the leaders is decided. The group is also receiving the funds from the Pune municipal corporation for the business purpose and also loans are given from the internal funds on the condition of the payment of loan installment every month.

**Observation of the Researcher:** The group is stable and run successfully, the members are happy and satisfied of joining the group and the attendance is also around 90% and the group meets more than once in the month for the progress of the group and giving better market opportunities to the group members for their products prepared by the help of self help group. The repayment track is also 90% of the members who have taken loan from the group.

34. **Gayatri Bachat Gat**, Survey No.44, Paud Road, Kelewadi, Pune 39 is group registered under Pune Municipal Corporation established in March 2008 with the sixteen members in the group. The group meets every week and the meeting place is at the house of the chairman. The attendance is more than 90% and the members who do not attend have to pay the fine. The women are into tailoring or preparing food items like masala, making of bags, nursey etc. The group arranges for training to the group members in improving the communication skills, marketing skills etc. For the growth and expansion of the business the group motivates them to take part in various exhibitions, gets the order for them etc. The leaders are elected by all the members whose tenure is fixed and then they are re-elected. The leaders are efficiently running the group with proper co-ordination between the members. The internal loans are given with the efficient repayment.

**Observation of the Researcher:** The researcher has observed that the members are selected on the basis of education and the group receives the funds from the corporation for mostly the encouragement of entrepreneurial activities like small business. The group is participating in small exhibitions and making all efforts to expand their business. Researcher has observed that the fine is being strictly collected for non-payment of the loan installment or not attending the meeting. Thus it was very useful for the researcher for interacting with the members of this group.

35. **Snehbandhan, Bachat Gat**, 603, Budhwar Peth Near Vasant Talkies, the group is registered under Pune Municipal Corporation established in June 2007
with the membership of around 16 to 20 members with the group membership of Rs.100. The meeting is held in one of the members place. The members who are staying their locally can only be the member. The group gets the funds from the corporation for starting the small business.

**Observation of the Researcher:** The researcher when interacted with the members found out that the place for the meeting was an issue as the meeting is held in members house they sometimes face the problem and also the member said that they do not receive the required money as loan. The group also arranges for the training activities which will improve their skills. The repayment is around 90%. The group is stable but researcher observed that the administration can be more effectively carried out.

**Taljai Mahila Bachat Gat,** Kawade Plot, Near Mhatre Pool, Pune 4, is the group run under Pune Municipal Corporation established on 15th of July 2008 with around 16 to 18 members. The monthly membership fees are Rs.135. The group meets at samajmandir for the meeting, the attendance is 90%. The group has the account in the bank of Maharashtra, ans the group members are eligible for the internet as well as the loan from the banks to the group. The repayment is around 90% and the members if are not paying on time the late fee charges are collected.

**Observation of the Researcher:** The researcher have observed that when asked the members as the reason to join the group it was for the savings and to be eligible to get the financial help from the government for the business. Also the researcher when asked about the leaders elected they agreed that the leaders were elected by all the group members. The members cannot live the group in between and the criteria to be the members of the group is that they should belong to that particular area and they should know how to read and write at least. Members are into various businesses like preparing chappati, laundry, preparing masala and selling it etc. Thus researcher has observed that group consists of the literate women and administration is proper.

**Patiksha Arthik Bachat Gat,** 1108/2, Shirole Vasti, Shivaji Nagar, Pune 16, is also the group registered under Pune Municipal Corporation established on 20th July 2009. The group membership fees are Rs.35. The group meets more than three times in month. The meeting is held at ground in that area. Many of the members are into preparing food items, selling vegetables etc. The group
arranges for trainings in marketing the goods or items prepared by the members, also group arranges for participating in the various exhibitions held.

**Observation by the Researcher:** The researcher observed that the leaders are the one who are better educated among the members. The members if are less than only new members is allowed to enter also to be the member the criteria is that they should be staying in the Pune Municipal Corporation Limit for at least three years. The repayment is good and if they do not repay on time the late charges are collected. The researcher has observed that the internal loans are given based on the reason for the loan like medical reason. The group is stable and running successfully for past three year.

43. **Umeed Mahila Bachat Gat, 101, Janwadi Janata Vasahat, Pune 16,** is the group registerd under Pune Municipal Corporation established on 21st February 2008 with the montly membership of Rs.135. The members meet twice in the month the meeting is held in nursery school.

**Observation of the Resarcher:** The researcher has observed that the leaders are elected on the basis of their abilities to carry all the responsibilities and due to that all the books required for the groups are maintained properly. The researcher has observed that the reason to join the group is to be independent and after joining the group the business of the members is also improved. But researcher has also learnt after interacting with the members that they face the problem of raising the capital or getting the orders and purchasing the raw material. The group still needs to work on the expansion of the business of the members and giving more opportunities to the group members.

38. **Ratrani Bachat Gat,** Arun Kadam Chowk, Janwadi, Pune 16 is the group established on 11th May 2008 under Pune Municipal Corporation with 15 members and Rs.135 as membership fees. The meeting is held in the samaj mandir and the members if are to be added to the group then the concern of all the other members is considered. Even the leaders are elected with the concern of all the members. The group receives the revolving funds from the corporation for the business which is encouraging for the members.

**Observation by the Researcher:** The researcher has observed that the group arranges for the training sessions to expand the business of the members due to which members are happy but they also face the problems like the loans taken by the group from the bank is not paid on time due to members not
paying on time due to which the image of the group is ruined and the checking of all the books of the group is done by leaders only which might be problem in the administration. The researcher has observed that internal funding is also paid on time.

39. **Samruddhi Bachat Gat, Shivajinagar**, Railway Station Vasti is the group established in 2006 with the monthly membership of Rs.35. The meeting is held in smajmandir, the attendance in the meeting is 100%. The members who are staying in that place for three years are only allowed to join the group, and if any members have to leave the group in between then they have to fill the form and give the reason to leave the group.

**Observation of the Researcher:** The researcher has observed that the group is facing the problems like members do not give the membership funds on time, or they sometimes do not attend the meetings and since leader is doing the work of administration nobody comes forward to help the daily routine work. But still they are united and with the problems run the group successfully for nearly seven years.

40. **Shri Gurudev Data Bachat Gat**, Deep Bangla Chowk, Pune 16, is the group established on 15th October 2008 with group membership fees of Rs.135. The group meets twice in the month in the samaj mandir. The members are into the business of preparing paper bags through the self help group in which the training is being given to all the members of the group.

**Observation of the Researcher:** The researcher has observed that when asked about the election of the leaders they are appointed by all the concern of the members also the researcher has observed that the new members are not allowed to join in between and if any members want to leave in between they will get the money only after completion of the period or the group is closed down. Also, the researcher has observed that the marketing of the goods produced is difficult for them. But the group arranges for the training. The group is working for nearly five years.

41. **Samarth Mahila Bachat Gat**, Veer Chaphekar Nagar, Pune 16, established on 20th November 2007 under Pune Municipal Corporation. The group membership fees is Rs.35. The meeting is held in nursery the leaders are elected if they are educated and knows to keep the records.
Observation of the Researcher:- The researcher has observed that the group can only be joined by such women who are staying in that area for at least three years. Three members have said that they do not have the account in the banks, funds for the group is received from Savitri mahasangh. The problems they face are like members do not pay on time and the attendance is also low for the meetings. The group has to improve the administration.

42. **Varad Vinayak Bachat Gat**, Sant Dnyaneshwar Nagar, Pune 38 is the group registered under Pune Municipal Corporation established on 15th October 2004. The number of members are around 12 to 15. The meeting is held in small garden in that society. The leaders are elected with the concern of the members. The leaders do the work of maintaining the accounts, maintaining the registers etc. The members should know at least to read and write, else they cannot join this group.

Observation of the Researcher:- The researcher has observed that this group members are working for the daily meal to be provided to the government school children which is the contact received by the group due to which all the members are employed. The researcher has also observed that one of the reason to join the self help group is that for the small business they get the subsidy from the government and also children of these women get discounts in the education. The government funds received are being utilized by this group for their mid day meal contract only. The researcher has also observed that the group faces the problem of the place for the meeting and few members do not pay the monthly membership fees on time. Thus effectively if administered the group will progress more.

43. **Ashtvinayak Bachat Gat**, Gokhalenagar Bus Stop, Pune 16 is the group run under Pune Municipal Corporation established on 22nd November 2008 with the membership of Rs.135 with around 14 to 15 members. The meeting is held at samaj mandir. The members are into small business like flour mill, nurseries etc. The leaders are elected by the voting of all the members in the group. The members are given the training of the small business. The members are generally selected by the other members through conducting the meeting. The group receives the revolving fund for the small business to be started from the corporation, also internal funds are utilized for the internal loans to the members.
Observation by the Researcher:- The researcher has observed that the leaders have to do the work like keeping the attendance register, maintaining the books of accounts and decisions regarding internal loans to be given to which member etc. The late fees are strictly collected for those who do not pay the installments of the loan. Also the researcher has observed that there are certain difficulties faced to run the group like members do not come on time for the meeting, they do not pay monthly fees on time, sometimes they have to go home and collect the fees.

44. **Star Bachat Gat**, Bhalekar Chawl, Near Sharda cfrom thr mrmbentre Pune-4, is the group registers under Pune Municipal Corporation established on 28th March 2008, with around 12 to 13 members with the membership fees of Rs.135. The group meets at the lord Ganpati mandir of that area twice in month. The attendance in the meeting is 100%. The leaders are elected after the members pass the tharav. All the members are given a chance to be leader and then elected.

Observation of the Researcher:- The researcher when asked that whether there is any criteria about the type of members in the group they said that the members who can at least read and write only can be the members. The researcher also observed that along with the savings the main reason to join the group was that the children get the facilities in the school education, and also mostly the members have taken the loan from the groups for the purpose of the business to flourish. If the members do not pay the installments on time then the late charges are being taken from the members. The researcher also observed that the members said that the tenure of the leader to be on that post is not decided. Thus the group is stable and running successfully from four years.

45. **Sainath Bachat Gat**, Khilare Vast, Opp. Sanjeevani Hospital, Pune 4. is also the group registered under Pune municipal corporation established on 11th January 2005 with the membership fees of Rs.135. The meeting is held at either at the leaders place or at samaj mandir. Many of the members are into small business like chapatti making, tailoring, preparing “masala” etc. The leaders are elected on members concern and the majority.

Observation of the Researcher:- The researcher has observed that the members who are literate can only join the group, and the reason to join the
group is the children are given the discounts in the fees if mother is members of self help group. The group also gets the accounts checked regularly.

46. **Asthvinayak Bachat Gat,** Raut Waddi, Kothrud Pune, is the group registered in Pune Municipal Corporation established on 7th April 2004 with membership fees for Rs.135. The members meet twice in the month. The place of the meeting is lord Shankar mandir in that area. The members elect the leaders and the leaders do the work of maintaining the accounts, attendance register etc.

**Observation of the Researcher** :- Researcher has observed that members are the one who are staying locally and they should be able to read and write. The funds received from the pune municipal corporation are used for starting the small business and also the internal loans are given based on the application and two witnesses. The group is stable and is running successfully for the past eight years.

47. **Ashwini Bachat Gat,** 113/7a, Paravti Darshan Pune is the group run by the NGO. The group was established on 15th April 2007 with around 16 to 18 members. The group membership fees is Rs.200, the members meet only once in month. The meeting is held at one of the corporation school in that area. The leaders are elected who are having the knowledge of the working of the group. The members are given various trainings for the small business to start.

**Observation of the Researcher** :- The researcher observed that if any members wants to live inbetween she is not given the money she has paid for membership. The internal loans are given for business purpose and also for medical and educational purpose. The loan is to be paid by every month installment else the fine is charged and collected. The problems they face that was observed by the researcher is that they do not have a fixed place to conduct the meeting and raising the capital for business. The researcher has observed that they do not have the account in the bank in the name of the group. But still group is stable and running successfully for past five years.

48. **Nisarg Mahila Bachat Gat,** Shanti Ban Society, Kothrud Pune 38 is the group registered under Pune Municipal Corporation, established on 16th May 2008 with the membership of Rs.135. The group holds the meeting in shantiban society. The attendance is around 80%. Their are members who are into small business like tailoring, preparing chhapatis, etc. The leaders are elected by concern of all the members.
Observation of the Researcher: The group members are given the training and they are motivated to be the part of the various exhibitions. The researcher has also observed that the members who can read and write are only eligible for the membership. The funds received from the government are being utilized for the business purpose only. The researcher has observed that the repayment capacity is also good, thus the group is working properly but if administration is more professionally managed then it will flourish.

Hindustani Bachat Gat, Shivajinagar Gauthan is the Pune Municipal Corporation run group established on 17th February 2005. The number of members are around 10 to 12 members with the membership fees of Rs. 100. The group meets thrice in the month. The meeting is held at samaj mandir many of the members are into making food items, running the shops etc.

Observation of the Researcher: The researcher has observed that the training sessions are continuously being held for the members. The leaders are elected by the concern of all the members. The researcher has observed that if new member wants to enter in between then they are not allowed to do so. The problems faced in running the group the researcher learnt that many members do not give the membership fees on time. The group is stable for the past seven years that is running.

Asmita Bachat Gat, B/222, Sai Sadan, Sant Ngr, Aryaneshwar Pune, is the group run under NGO established on 15th April 2005 with the membership of Rs. 200. Their are around 16 to 17 members. The meetings are held once in month at the laxminagar. The leader are the one who are being trained about the working of the self help group.

Observation of the researcher: The researcher has observed that if members want to discontinue in between then till the tenure of the group is completed they will not receive the money. The funds are raised from the mahasangh for the business to be started. The internal loans are being given in which the researcher has observed that the repayment is more than 90%. Thus the group is running successfully for the past seven years.

Swaraj, 114/2, Parvati Darshan, Pune is the group registered under NGO Bhartiya Stree Shakti Jagran. The group is established in the year 2007 with around 16 to 18 members with the group membership fees of Rs. 200. The meeting is held at one of the vasahat hall in that area. The group meets twice in
the month. The members are given the training of marketing and thre communication skills so that the products produced by them finds the market. The group members can only be the members when they will promise to follow all the rules of the group, and if any members wants to live in between then they will get the money only after completion of the round.

Observation by the Resarcher:- The researcher has observed that since it is a group run under NGO they do not have the account of the group in the bank. The group gets the funds from the Mahasngh for the small business to be started as they face the problem of the raising the capital. When the researcher asked about the problems they face it was told that the raising of capital, place and creating the demand for the goods produced is the main problems faced. The leaders are those who are trained for the working of the group and all the members who are willing have the chance to be the leader of the group.

52. Mahalaxmi Bachat Gat, Ganeshnagar, Otta Vasahat Pune -4, is the group registered under Pune Municipal Corporation, established in the year 2004 with around 17 to 20 members. With membership fees of Rs.100. The members are into small business like making of notebooks, preparing candles, preparing masala etc. The leaders are elected from the members who are working effectively. The group receives the funds from the pune municipal corporation which are being utilized for the starting od the business by the members.

Observation by the Researcher:- The researcher has observed that the group helps the members to participate in the exhibitions and also gets the orders for the business. But researcher has observed that they still face the problem like few members do not pay the monthly subscriptions on time and there is heavy rush in the banks to deposit the money. Else the group is running successfully from last nine years.

53. Bhairavi, 84, Parvati Darshan Pune is the NGO run group established on 13th January 2005 with around 18-20 members. The group membership fees are Rs.200. The group meets only once in a month ans the meeting is held at the “Pawar corporation scholl of that area. The group arranges the training for the members in marketing the goods produced by them and helps them to participate in the exhibitions to sell their products. The leaders are members only from the group who are well trained to do the routine work of the group.
**Observation of the Researcher** :- The researcher has observed that the group members were saying that only one or two are given the training to run the group, so all members do not have chance to be the leader. Nobody can join the group when it has actually started and in the same way no one can join the group in between till its tenure is over. The internal loans are provided but those members who want the loan has to book their name with the leaders, then according to the priority of the utilization of the loan amount the loan is given to the members with regular payments in installment with the monthly subscription.

54. **Veena, Mahila Bachat Gat**, 923, Guruwar Peth, Pune, is the group run under Pune municipal corporation, established in 2008 with 10 to 12 members and with the monthly subscription of Rs.40. The meeting place for the group is not fixed, the available place is considered for the meeting. The members due to some reason wants to leave the group can do so but that members has to resign and generally the members are those in the group who know some of the members already in the group and they are taken on the mutual support.

**Observation of the Researcher**:- The researcher has observed that through the training given by the group the members are benefitted and the revolving fund received from the corporation is utilized for the business. The problems that they face is observed by the researcher is about no fixed place for meetings and to deposit money in the bank is very time consuming. The members are in general still happy about joining the group as they learnt many things after being the part of the group.

55. **Adi Shakti Mahila Bachat Gat** is the group registers under Pune Municipal Corporation established in the year 2005. The number of members are around 16 to 18 and the meeting is held in one of the groups hall. The group membership is Rs.100 per month. The members are into small business like tailoring, running a small shop etc. The leaders for the group are elected according to the quality of the work done by them.

**Observation by the Researcher**:- The researcher has observed that the criteria to be the members is on the trust and if any members wants to leave in between then they have to resign in proper manner and for the loans given to the members only those members who will pay back regularly are given the loans. The researcher has observed that the repayment is good of the group ad
the problems in this group is also the time taken to deposit money in the bank. The group is stable and is running success fully for the past seven years.

56. **Vaibhav Laxmi Mahila Bachat Gat**, Pune is the group established on 10\(^{th}\) October 2008 under the Pune Municipal Corporation with around 12 to 15 members with the membership fees of Rs.100. The meeting is held at any of the members house with 100% attendance. The leaders are attended by the members only but their tenure as this group says is not fixed. The members can only be those women who are local in that place else they are not allowed to join the group.

**Observation of the Researcher:** The researcher has observed that the type internal loan and the loan taken from the bank has good repayment those who do not pay on time the fine is being collected and the funds received from the corporation is being utilized for the business only. The group accounts are also being checked by the higher authorities and the leaders. The group only faces the problem of depositing money in the bank which is time consuming. The group is stable but if professionally administered will grow more.

57. **Ramabai Bachat Gat**, Ramoshi wadi Pune 16 is the group registered under Pune Municipal Corporation established on 17\(^{th}\) December 2003 with the membership fees of Rs.135 with the members of around 10 to 12 members who meets twice in month. The leaders is elected through the groups who in this group they say that their tenure is fixed. The members if leave the group in between then when the group is closed then only the money is returned.

**Observation of the Researcher:** The researcher has observed that many of the members are into small business like selling of bangles, preparing food items, running the shop etc. Members are given the training for improving their skills, in the business. When researcher asked about the difficulties they said that some members are not paying on time and due to that the money is deposited late in the bank. The group repayment is good for the internal as well as the loan from the banks.

58. **Suvarna Arthik Bachat Gat**, Survey No. 101, Janwadi Janata Vasahat, Pune 16, is the group under Pune municipal corporation established on 2\(^{nd}\) May 2005 with around 12 to 13 members with the monthly membership fees of Rs.135. The group meets twice a month. The meeting is held at "balwadi" in that area means a small children nursery. The attendance in the meeting is
80% and above. The leaders are elected on the basis of the wish of the members and her education. That is why the members who have this can be the leader of the group.

**Observation by the Researcher:**- The researcher has observed that various types of training is given to the members for the better prospects of the business run by them. The researcher has also seen that the new members cannot join in between when the group has already started and if any member wants to discontinue in between then the resignation letter is taken from that member. The researcher has observed that the criteria to be the members is that of the age limit which is bit different of this group. The internal loan is given to only those members who have paid i.e cleared the earlier loan. The researcher has observed that the repayment of the group is good.

**Gruhlaxmi Bachat Gat,** Tilekar Plot, Behind Dshabhuja Ganpati Temple, Pune 38 is the group established on 7th April 2008 under Pune municipal corporation with the membership of Rs.135 per month. The meeting is held in the small garden in that area. The group members have started small business of papad making through their self help group. The leaders are appointed after taking the concern of all the members and after conducting the meeting.

**Observation of the Researcher:** The researcher has observed that in this group there are also women along with the group business have small business like running a “Flour Mill”. The criteria for the members to join the group is that the members should be literate who can at least read and write. The repayment is good and researcher has observed that for the loan to be sanctioned the installment of the loan repayment should be every month along with the membership fees else the fine is charged and collected. The reason to join the shg when asked by the leader they said it was for savings and learn new skills but the group faces the problem of timings in conducting the meetings as many members suggest different timings for the same. The group otherwise is run successfully.

**Jay jay raghuveer samart,** arun society unit no.2, is also the group registered under pune municipal corporation established on 14th June 2008. The group consists of 10 to 12 members with the membership fees of Rs.35 only. The group meets thrice in week at small boudh vihar hall. The attendance in the meeting is 100%. The leaders of the group are elected through the members. If
any of the members wants to live in between then she will get the money only when the group tenure is over.

**Observation of the Researcher:** The researcher has observed that this group is into the business of chapatti and vegetable cooking as per the order. For this the group takes part in many exhibitions, so that they can market their services and get the order for their group business. The researcher in the interaction also came to know that the group faces the problem of funds and raw material, and also in the administration problems few members do not pay the monthly subscription on time and since many of the members are illiterate there is load of work only on the leader.

61. **Aman Bachat Gat, Old Tofkhana, Shivajinagar Pune** is the group registered under pune municipal corporation established on 24th November 2007 with around 10 to 12 members with the membership fees of Rs.135. The meeting is held twice in the month in the samaj mandir of that area. Their are members who other than the small business like tailoring and preparing food items are also into the business of preparing bags. The leaders of the group are elected after conducting the meeting.

**Observation by the Researcher:** The researcher when interacted with the members, they said that all the members do not have the chance of being the leader. The researcher has observed that the group arranges for training due to which many of the members have learnt tailoring and started the business, also many members are also into the business of selling vegetables. The researcher when asked about the problems of the group it was mainly marketing of the goods produced and leader said that in the administration the few members do not pay the membership on time.

62. **Jayguru Bachar Gat, 524, Shivajinagar Gauthan, Shivajinagar Pune** is the group established on 16th March 2004 under the Pune municipal corporation with 10 to 11 members with the membership fees of Rs.135. The meeting is held at the samaj mandir of that area once in month. The group trains the members in learning of new skills to start the business, or marketing of the goods prepared by them etc. The leaders are elected on the basis of voting of all the members.

**Observation of the Researcher:** The researcher has observed that the criteria for the membership of the group is that they should be local residents and if
any group members wants to leave the group all the members concern is taken and the resolution is passed. The group receives the funds from the pune municipal corporation for starting the small business and makes the members self employed. The group arranges for the members to participate in the various exhibitions for their sale of the goods. The researcher has observed that problems in the administration is about the few members who pay their membership late.

63. **Sakhi Mahila Bachat Gat**, Parvati Pune, is the group registered under pune municipal corporation established on 16th February 2005 the group is consisting of 10 to 12 members. The group membership fees is Rs.135. The group meets at the samajmandir every week the leaders are elected by the concern of all the members in the group. The members who are trained and accepted by all the others are only eligible to join the group. The funds received from the corporation are utilized for the initiative of the business.

**Observation of the Researcher:** The group arranges for various trainings, and the training are getting good response from the members, also the researcher has observed that the leaders are doing the routine work like banking duties, duties of sanctioning the loan etc. The group faces the problem like calling the members for the meeting, in sanctioning of the loan and telling the members to pay the fees on time. Thus the researcher has observed that the leader have to work efficiently in the administration for the stability of the group.

64. **Ganesh Bachat Gat**, Sanjay Gandhi Vasahat, Karvenagar, Pune 4 is with the group established on 24th June 2003 Pune municipal corporation with the membership of Rs.135. The meeting is held in sanjay Gandhi vasahat , the members meet once in month. The members are into business like tailoring, preparing chapatti and vegetable etc. The leaders are elected by the concern of all the members. But the members said that the tenure is not fixed. The women who are literate and have the knowledge of the bank can only be the member which is the criteria for membership.

**Observation of the Researcher:** The researcher has observed that the funding received from the government is being utilized for the business purpose and also the internal loans are also taken and paid regularly. The researcher has also observed that when asked all the members do not have the chance to be
the leader. The researcher has observed that the group faces the problem of administration of the group as only three women have to do all the main. The maintenance of the records which they are finding it difficult to manage. But still the researcher has observed that the group is running successfully for past ten years.

65. **Mata Renuka Bachat Gat**, Hanuman Nagar, Paud Road, Pune 38 is the group registered under pune municipal corporation established on 15th June 2006 with the 12 to 15 members with the membership fees of Rs.135. The meeting is held in More school in that area. The attendance is around 75% for the meetings. The members in this group are into business of preparing papad. The leaders are elected by the concern of all the members. The members are to be literate only then only they can join the group.

**Observation of the Resarcher:-** The researcher has observed that the intention of the many members to join the group is for savings and also the children get the facilities of being the member of the group. The internal loans are also paid regularly and if not paid whatever the group decides they have to pay as fine. The group is not facing problems and is running successfully from past seven years.

66. **Nishigandha Bachat Gat**, Bhimnagar, Paud Phata, Pune 38, is the group registerd under Pune municipal corporation, established on 24th December 2009 with around 10 to 12 members, with the membership of Rs.135. The meeting is held at More school in that area. The ladies are into various business like tailoring, preparing food items etc. The leader s are selected from the members only and by the members. The various traings are given to the, members for developing small business.

**Observation by the Researcher:-** The researcher has observed that along with other business there are members who are preparing chocolate and this as per them is possible only because of joining the self help group. The researcher also learnt that in this group thy tenure of the leaders is not fixe and all the members do not have the chance to be the leaders. The members who are literate that means at least can read and write can be the members and also they should be local residents. The researcher also learnt that the reason to join the group was for savings and for the benefit that the children get for being the
group member. The loans are being utilized received from the government for starting the business, and the repayment is good.

67. **Shri Ram Bachat Gat**, Kalewadi, Vishwashanti Chowk, Pune 38 is group registered under Pune Municipal Corporation, established on 17th February 2008 with around 12 to 13 members with membership of Rs.135. The group meets once in month at Vishwashanti Chowk. The members are elected by the members only. The criteria for the members to join is that they should know how to read and write and should be local resident.

**Observation of the Researcher:** The researcher has observed that the members reason to join was to get the various trainings and one of the member is a teacher but has joined the group for learning various skills for small business. Also one of the main intention is for the savings that groups are joined. The researcher has also observed that one of the problem is that the attendance is less in many of the meetings. The group otherwise is running successfully for the past four years.

68. **Omkar Arthik Bachat Gat**, Natwadi, Shivajinagar, Pune 5 is the group registered under Pune Municipal Corporation, established on 19th March 2005 with around 13 to 14 members with membership of Rs.135. The group meets once in month, the meeting place is parking place of the corporation school. The leaders are elected democratically i.e by the concern of all the members, but they say that tenure is not fixed of their working. If any member wants to leave the group in between then a resolution is to be passed.

**Observation by the Researcher:** The researcher has observed that members said that one of the reason to join the self help group is to learn new business through the trainings given by them. One of the member of the group said that through the training given by the group they have learnt preparing various cooking dishes and started the same business. The researcher has observed that the problems faced in the administration of the group is that many of the members do not pay the subscription on time and also the installment for the loan taken is also not paid on time and also the raising of capital and marketing the goods is also the problem faced by the members.

69. **Malti Saraswat Bachat Gat**, Kalewadi, Vishwashanti Chowk, Pune-38, is the corporation run group established on 6th February 2007 with the group membership fees of Rs.135. The meeting is held at More Vidyalaya twice in
month. There are members who are into tailoring, preparing masala, and one of them has a jewelry shop. The leaders are elected by the concern of all the members. The funds are received from the Pune Municipal Corporation for the business to be self-employed, the internal loans are also given to the members.

**Observation by the Researcher:** The researcher has observed that the problems generally faced by the members is that since they are not aware of the marketing of the goods or services prepared or offered by them then they have to sell at low prices or charge less for the services. But they say they could start this business only because of joining the self-help group. The administrative problem like the timings of the meeting is not fixed and have to be adjusted according to the convenience of the members. The group is still stable and running for the last six years.

70. **Jay Balaji Mahila Bachat Gat**, Shivai Nagar, 112, Sutardara, Kothrud, Pune 38, is also the group running under Pune Municipal Corporation established on 10th September 2009 with around 16 to 18 members with membership fees of Rs. 135. The meeting is held at Sutardara small place. Many of the members are into preparing food items, tailoring, and some of them are also working as maid servant. The leaders are elected by the group members. The criteria to be the members is that they should be local and literate.

**Observation by the Researcher:** The researcher has observed that the repayment is 90%. The funds received from the corporation is also utilized for the business. The researcher asked about the tenure of the leaders they said it is not fixed and all the members do not get the chance to be the leaders. The researcher has observed that administration needs improvement so that it can be run more effectively.

71. **Saraswati Mahila Bachat Gat**, Kanakmala Housing Society, Kothrud Pune, is the group established on 13th August 2008 under Pune Municipal Corporation with 11 to 13 members with the membership of Rs. 135. The meeting is held at Kanakmal housing society once in month. The leaders are elected by all the members but the tenure of the leaders is not fixed. The criteria to be the member of this group is that they should be aware of banking transactions also along with the literacy of reading and writing.

**Observation by the Researcher:** The researcher has observed that the reason to join the group is also the savings and to learn new business. Some of the
members are into preparing pickles, papad due to joining of self help group. The researcher also while interacting with them came across the problem that the members said that there is lack of training which is required for more professionalism. The repayment is good and if there are more than one member requesting for loan the medical priority is more concerned.

72. **Mahalaxmi Bachat Gat**, Ganeshnagar, Otta Vasahat Pune - 4, is the group established on 12th December 2005 under Pune Municipal Corporation with around 16 to 18 members with membership fees of Rs.135. The group meets at ganeshnagar otta (a place in front of the house) twice in month. The members are given the training of marketing their goods and the leaders are appointed after the meeting being held about the selection of the leader.

Observation by the Researcher:- The researcher has observed that this group has been working for the mid-day meal contract received by the group from the government. The purpose to join the group is savings and to get the funds from the government for the business. The criteria for the membership is to be literate and literacy of the banking is also necessary. The group is running successfully for the past five years.

73. **Samarth Krupa Mahila Bachat Gat**, Satchawl Ganesh Nagar, Pune 4 is the group registered under Pune Municipal Corporation established on 10th May 2008 with 11 to 14 members with the membership fees of Rs.135. The meeting is held at the chawl once in month. The leaders are appointed with the concern and majority of the members. The members are to be literate.

Observation of the Researcher:- The researcher has observed that the attendance is around 60% which should be increased; to be the leaders in the group all the members do not get the chance was found by the researcher when interacted. The training frequency is also less in the group as told by the members. Thus group is running successfully but needs proper administration for success.

74. **Mauli Arthik Bachat Gat**, 28, Netaji Wadi, Shivajinagar, Pune is the group established on 20th April 2006 with around 11 to 12 members. The group membership fees are Rs.135. The group meets thrice in week. The leaders are appointed through the group but their tenure is not fixed. For the members to participate in the group a meeting is held and the concern of all the other members is taken.
Observation of the Researcher:- The researcher has observed that the members are satisfied of joining the group the problem they face is only that the membership fees are not paid on time in the bank. This problem can be solved. The researcher has also observed that all the members have chance to be the leader in the group. The marketing skills training is being taken by the group so that the business of the group and group members expand. The internal and the loan received from the corporation is being paid back on time which proves that repayment capacity of the group is satisfactory.

75. Sayali Mahila Bachat Gat, Janwadi, Janata Vasahat, Pune 16, is the group registered under Pune Municipal Corporation established on 11th March 2004 with 12 to 13 members with the membership fees of Rs.135. The group meets twice in month at the nursery school. The attendance in the meeting is 100%.

Observation of the Researcher:- the researcher observed that to be the leader in the group all the members have the chance provided they are aware with the working of the group. The researcher also observed that the new member cannot join in-between once the group is started. Also if any member wants to discontinue in-between they have to give the resignation. The researcher has observed that the funds received from the corporation are used for the capital for the members who wants to start the business. The members are given the loan only if the earlier loan is paid back.

76. Samrudhi Bachat Gat, Lord Residency, Kedari Nagar, Wanworie is Pune municipal corporation registered group established on 19th September 2009 with around 13 to 15 members with Rs.100 as the membership fees. The group meets for the meeting at one of the members place once in month. The members are into small business likeselling of vegetable, bangleshop, preparing and selling food items etc.

Observation of the researcher:- The researcher has observed that criteria to be the member of the group is age group from 18 to 45 and they should be staying within the corporation limits. The revolving fund received from the corporation is being utilized for the business only by the group members. The researcher has observed in this group that if members is not paying the installment of the loan the she is being called for the special meeting of this purpose and she has explained the same to pay on time. Thus the group is stable and running successfully.
77. **Aarzoo Mahila Bachat Gat**, Sayyed Nagar, Galli No.18, Pune is the group registered under pune municipal corporation established on 14th March 2008. The group consists of 13 to 15 members with the group membership fees of Rs.35. The meeting is held at one of the member's house. The members are regularly given the training of business in the form of communication skills etc.

**Observation by the Researcher:** The researcher has observed that members in this group are into business like bangle shop, and into preparing of phenyle. This business they could start only because of joining self help group. The leaders are elected on the majority of the members. The members who are local can only join that group. The repayment of the group is more than 90%. Thus the group is stable and is running successfully for the past four years.

78. **Jijamata, Bachat Gat**, Bharat Colony, Chintamani Nagar, Hadapsar, Pune is the group run under pune municipal corporation established on 6th January 2008 with the 16 to 18 members with the membership fees of Rs.100. The meeting is held at bharat colony chintamani nagar. The leaders are elected by all the members and the group meets once in month. The group gives loan for the business to prosper started by the members which the members say it is very encouraging.

**Observation by the Researcher:** The group members along with other business are also into business like preparing small leaf made bowls which are used in marraiges to serve liquid food like dal. This is very different kind of business which was possible for the women to start only because of being the member of self help group. The researcher has observed that all the members are also taught to do the routine work of the group and each members is given the chance every month to do the work. The members have the criteria of being not staying in the rental place, and from each family only one member is allowed to be the member of one group. The researcher has also observed that the loan to the member is given based on the discussion with all the members.

79. **Bagyashree Bachat Gat**, 165/A, Malwadi Hadapsar, Pune is also the group registered under pune municipal corporation established on 12th January 2000. The number of members are 12 to 13 in this group. The group membership fees is Rs.100. The group meeting is held at samaj mandir. The group helps the members to get the orders for the business of the members.
**Observation of the Researcher:** The researcher has observed that the criteria for being the member of the group is that the members should come in time for every meeting and pay the membership fees every month regularly. The members are provided with funds from the municipal corporation for self-employment and also for the various trainings. The researcher has observed that the repayment is good of the group and also the checking of all the books maintained by the group is done by higher authorities regularly.

**Shivani Bachat Gat,** Azad Nagar, Shri Colony, Kothrud, Pune is the group established in 1998 under Pune municipal corporation with 16 to 18 members. The group meets once in month and meeting is held at “Azadwadi”. The members in the group are into small business like preparing food items, making carry bags etc. The leaders are elected with the concern of all the members. The tenure of the leaders is not fixed.

**Observation of the Researcher:** The researcher observed that the members are the one who are local residents and are carrying ration card. Members have taken the loan from the group for the expansion of the business. The members before giving the loan are asked for the reason why they need the loan and where it is to be utilized. The internal loans as stated before are being given for the medical, or educational reasons preferably. The researcher has also observed that the repayment capacity is good.

**Samata Mahila Bachat Gat,** Kantini Society, Kondhwa Budruk, Pune is the group registered under Pune municipal corporation with 13 to 15 members in the group. The group is operated at the residence of one of the member or leader. The members meet twice in the week. The members are given training for the small business to be started, so that members are self employed. The leaders are elected by the members by passing the resolution.

**Observation of the Researcher:** The researcher has observed that all that members have the chance to be the members. The members criteria in this group is that of providing residence proof, then only they can be the members of the group. The members are given loan for the purpose of educational activity, medical reason or preferred for capita: to be started. The researcher has observed that the checking of all the books maintained by the group is done by the corporation appointed higher authorities.
82. **Disha Bachat Gat**, Vikas Nagar, Ghorpadi Gaon, Pune 1, is also the group registered under Pune Municipal Corporation established on 11th August 2003 with around 13 to 15 members. With more than 90% attendance, the group meets once in month at samaj mandir. The group arranges for various trainings for the skills of the business required, so that they are self employed and successful.

**Observation of the Researcher**: The researcher has observed that the criteria for membership is that the women should be regularly paying the membership fees, they should be preprint for the meeting, should co-operate in the group and come together for common interest and should not only come for gossiping. The revolving fund received by the group from the corporation is used for the growth of the business and the repayment is good. The researcher has observed that the group do not face any major problem to run the group successfully due to which the group is running successfully for past 10 years.

83. **Dyanraj Mahila Bachat Gat**, Maruti Ali, Kondhwa Khurd Pune, is the group registered under Pune Municipal Corporation established on 5th September 2005 with twenty members. The group meets once in month at the member’s house with nearly 1005 attendance. The members in the group are into tailoring and some of the members are into taking the classes for the students. The leaders are elected within the members with the proper concern of all the other members. The tenure of the leaders of the group is not fixed.

**Observation by the Researcher**: The researcher has observed that the group members have the criteria for selection of the members by consulting all the other members. The members are given loan from the internal loans after considering the reason for the loan, also the funds received from the corporation for the group is to be utilized for business purpose only. The loan repayment is good but if some of the members fail to pay back the loan regularly then they are being explained about the same by all the members.

84. **Gruhini Bachat Gat**, Omkar Colony, Kale Padal, Pune, is the group under Pune Municipal Corporation established on 8th March 2004 with around 18 to 20 members. The group membership is Rs.35. The meeting is held at one of the members house once in month. The leaders are elected by all the members. The members are given the training for the business and its expansion
Observation by the Researcher:--The researcher has observed that when there are more than one member asking for internal loan then the reason for the loan is considered and the members who are going to utilize the loan for educational purpose is given more preference. If the members are not paying the loan installments on time then the late charges in the form of file is collected regularly. Due to this the repayment structure of this group is good. the group is run successfully and is stable for the past nine years.

85. Dnyan Sadhana, Bachat Gat, Tukai Nagar is the group registered with Pune Municipal Corporation established in the year 2005. The group consists of around 10 members. The membership fees of the group is Rs.100 and the group meets once in month at the nursery school in that area. The group members are into the business like tailoring, selling regular daily routine items, or some of the members are also in the business of preparing candles.

Observation by the Researcher:-- The researcher has observed that when the members were asked whether members were given the training, the members answer were no for the sam. There is no specific criteria for the membership and the leaders are appointed by the concern of the all the group members. The repayment of the group of the loan is 90% and the members who do not pay on time they are charged high penalties due to which repayment is good.

86. Shambhu Raje Bachat Gat, Hingne Ali, Hadapsar Pune - 28, is also the group registered under Pune Municipal Corporation in March 2006 with membership fees of Rs.200. The group meeting is taken at Samaj Mandir in that area once in month. The group members are into business like selling of vegetables, tailoring, preparing masala (i.e. Spices powder) etc which indicates that mostly all the members are self-employed, The leaders are elected through the group by the concern of all the members.

Observation by the Researcher:-- The researcher has observed that the group is giving training to the members about the various new small business which can be source of income to the members. The group also arranges for the training of various marketing skills, and communication skills. The researcher has observed that the internal loans are being given to the members through the membership collection and for the repayment they are very particular about else the fine is collected. Also the funds received from the corporation
are being used for the business and its development. Thus the group is stable and is running successfully for the seven years.

87. **Pranoti Bachat Gat**, Shantinagar Wanawadi Pune is the group registered under Pune Municipal Corporation established on 1\textsuperscript{st} July 2009. The group membership fees are Rs.100 and the group meets once in month. The number of members are 12 to 15 in the group. The leader for the group is attended after taking the meeting and considering all the members about the leader to be attended then the leader is appointed and the tenure of the leader is fixed so that other members also get the chance.

**Observation of the Researcher:** The researcher has observed that the in the administration part the members if wants to discontinue the group in between then that members is told to give the resignation. The criteria to be the member is that they should hold the rationing card and the age should be in between 18 to 45 years only. The group gives the loan to the members preferably who are going to use it for starting the business that means they are going to self employed. the repayment of the loan is to be made regularly, and those members who fail to do so are again called for the meeting and discuss with them the difficulty and help them to pay on time. Thus the researcher has observed that the group is running properly for the past 3 to 4 years.

88. **Yashshree Bachat Gat**, Tukai Nagar, Vadgaon Budruk, Pune is the group run under pune municipal corporation established in 2001. The meeting is held at samaj mandir, once in month with group membership fees of Rs.100. The members are mostly self employed and into small business. The group encourages and helps them to participate in the various exhibitions.

**Observation of the Resarcher:** The researcher has observed that the leaders tenure is not fixed and they are into doing all the routine work of all the group. The members are also given the internal loan which are paid regularly else high fine is charged. So the repayment is good. The group is stable and working successfully for the past 12 years.

89. **Shri Swami Samarth Mahila Bachat Gat**, 88/5, Namdeo Sutar Chawl, Gujrat Colony, Kothrud is the group established on 15\textsuperscript{th} August 2008 under Pune municipal corporation. There are 15 members in this group and the group membership fees is Rs.100 and the group meets once in month at the Samaj Mandir. The group members are being given training for various
entrepreneurial small business. The members cannot join the group in between and neither can they leave the group till the tenure or period of the group is completed.

Observation by the Researcher:- The leader has observed that the repayment of the group is good and if the members are not paying the installment on time then fine is charged due to which the repayment is good. The researcher has also observed that other than the internal loan there are no funds received. The group audit is done regularly but through the leaders only. The group is stable and running successfully for past four years.

90. **Shakti Bachat Gat**, Survey No.45, Shakti Nagar, Ghorpadi Gaon, Pune is the group registered under pune municipal corporation established on 7th July 2004 with twenty members and Rs.100 as the membership fees. The group meets very week at Shakti nagar. The members in the group are self-employed and are into small business like bangles shop, making food packets of various eatables etc.

Observation by the Researcher:- The researcher has observed that the criteria to be the member of the group is that they should be regular in the meetings, they should pay the installment of the loans on time, and all of them should get mixed with each other. The internal loans are given to the members only on the condition that they should make the payment every month. Due to that the member’s repayment track is good. The researcher also observed that when asked that whether they face any difficulty in running the group, the leader said that it is bit difficult at the initial stages to get the members. The group is still running successfully for the past eight to nine years.

91. **Prtidyna Mahila Bachat Gat**, Kondhwa Khurdis the group registered under pune municipal corporation established in September 2005. The number of members are 12 to 15. The meeting is held at Samaj mandir with membership fees of Rs.35. The group is helping the members to be self employed by arranging for the training in various small business.

Observation of the Researcher:- The researcher has observed that the group is making efforts to get the orders for the business for the members. The leaders are elected by considering all the group members. The new members in the group once started are allowed but with the concern of other members by conducting their meeting for the same. The group receives the funds from
the municipal corporation for the business along with the internal loans. The researcher has also observed that the audit of the group is carried out by the higher authority than the leader.

92. **Kirti Mahila Bachat Gat**, Parijat Society, is the group registered under Pune Municipal Corporation established on 23rd February 2008 with 10 to 13 members with membership fees of Rs.200. The group meets only once in month and group meeting is at the house of “Sanghatika”. The leaders are elected through voting of all the members. The members are selected on the discussion with the “SamuhSanghatika”.

**Observation of the Researcher:** The researcher has observed that the group leader tenure in this group as per the information provided they are saying is five years. They also say that group members have the chance to be the leader. The members can only be those who will pay the membership regularly and on time. The funds that group receive from the corporation is being used for arranging for the training to the members. Thus the group is stable and the audit of the group is done by social worker and Samuh Sanghatika i.e. Group leader.

93. ** Shivkripa Mahila Bachat Gat**, Aadya –Co-Operative Society, Kale Padal, is the group registered under Pune Municipal Corporation. The group is established on 27th June 2008. Thir are 15 members with Rs.35 as group membership fees is rs.35. The members are mostly self-employed and into small business like preparing masala, tailoring etc. The leaders are elected after the voting of all the members.

**Observation of the Researcher:** The researcher has observed that this group also follows the criteria of members to be local if they want to join the group. The members are given the internal loans and are supposed to pay it on time else the members are charged the fine. The group audit or internal checking is done through the corporation higher authorities which helps the group to be stable.

94. **Mahalaxmi Bachat Gat**, Hadapsar is the group run under Pune Municipal Corporation. The group has 12 to 15 members. The group is established on 13th August 2008 with Rs.100 as the membership fees. The meeting is held at the leader's house in which there is 100% attendance. The leaders are elected by the group. The members selection is also done by the higher authorities.

**Observation by the Researcher:** The researcher has observed that all the members here do not have the chance to be the leaders. Also the tenure of the
leader is also not fixed. The internal loan offered by the group is given after confirming the reason for the loan to be utilized, which in this group along with the reason of business it is preferred to be for the educational purpose. The checking of the group books and financial dealings is done by the Pune municipal corporation.

95. **Savitri Bachat Gat, Tatawadevasti**, Hadapsar Pune, is the group registered under Pune municipal corporation with 13 to 15 members in the group. The group was established in the year 2007. The group meets twice in month and the meeting of the group is in the house of any member. The meeting is held twice in month. The attendance is more than 90%. C The leaders are elected by passing the resolution.

**Observation of the Researcher**: The researcher has observed that the criteria for the group members is that of the residence proof. The group repayment is more than 90%. The group encourages the members to participate in the various exhibitions. The researcher has observed that the problems faced for running the group was that at least know there is no problem faced: the group is running successfully for the last six years.

96. **Sakhi Mahila Bachat Gat**, Tarawade Vasti, Hadapsar Pune. is the group registered under Pune municipal corporation with membership fees of Rs.100 per month established on 21st April 2009. The group meets twice in month. The group consists of 12 to 13 members with 100% attendance in every meeting. The group meeting is in the house of every member by turn every month.

**Observation of the Researcher**: The group leader has observed that the group faces the problem of meeting to be held as it is up to convenience of the member, they have to make changes in the place of the meeting. The leaders are elected by the group only and all the members do not have the chance to be the leader. The researcher has observed that along with the other routine work of the leaders like maintaining the books of accounts, bank work the decision of the members is also done by the leaders. The membership criteria in the group are that one member from one family which is strictly followed. The group repayment capacity is good and researcher has observed that group is stable and running successfully for past three to four years.

97. **Vaibhav Laxmi Bachat Gat**, 252, Ramoshi Ali, Hadapsar Pune - 28 is the group established in November 2009 under Pune Municipal Corporation with 12 to 14 members with the membership of Rs.200 per month. The meeting is
held at the leaders house. The group meets twice to thrice in month. The leaders are appointed by the concern of all the members by conducting proper meeting.

**Observation by the Researcher:**- The researcher has observed that the members are into the business of preparing phenyle, liquid soap, handwash, room cleaner etc. The criteria to be the member of the group is that the group membership payment should be regular and the members should participate in all the programs of the group. The group repayment is good and the researcher has also observed that the group books are being checked by the higher group leader and social worker.

98. **Samadhan Mahila Bachat Gat**, 354, Ram Mandir Kondhwa Khurd is the group established on 12th February 2003 with Pune municipal corporation with around 15 to 17 members with group membership fees of Rs.35. The meeting is held at the members house. The attendance in the meeting is more than 80%. The leader of the group is elected by taking the meeting with all the members. The tenure of the leaders is not fixed.

**Observation by the Researcher:**- The researcher has observed that all the members do no have the chance to be the leaders of the group. The researcher has also observed that the group faces the difficulties like all the members do not pay the membership fees on time. The funds received by the group from the corporation is being utilized for business purpose or educational purpose only. The researcher has also observed that if members are not paying the installments on time then fine is being charged and they are warned to pay on time. The group is stable and running successfully for last nearly ten years.

99. **Pratisad Bachat Gat Kondhwa, Wanwadi** is the group registered under Pune Municipal Corporation established on 29th October 2001. The group consists of 15 members and the meeting is held once in month. The group gives training for the members so that they learn different types of skills and also the training of the marketing of the goods produced is also given.

**Observation of the Researcher:**- The researcher has observed that all the group members are not having the chance to be leaders. The members are not allowed to join in between once the group has started and they also cannot live the group till the tenure of the group is completed. The researcher has also observed that the criteria to be the member is that the member should pay the membership and the loan installment on time and should participate in all the activities and programs of the group and should not raise the quarrels and
work as team. The revolving fund received by the group is being utilized only for generation of self-employment through starting small business.

Swapnapurti Bachat Gat, Mula Road, Khadki is the group, established under Pune Municipal Corporation on 1st January 2001. There are 12 to 15 members in this group with Rs.135 as the group membership fees. The meeting of the group is held at Samaj mandir. The group membership fees is Rs.135. The meeting is attended by more than 90% of the members. The leaders are selected by the concern of all the members.

Observation by the Researcher:- The researcher has observed that the members are not allowed to join the group in between and also they cannot live the group in between. The researcher also observed that the group faces the difficulty of installment not paid on time and also the membership fees are not paid on time. But it seems that the group is not taking severe action against the members who do not pay the installments of the loan. The group is still running stably for past eleven years.

4.3 Conclusion -

The researcher through this chapter have understood the general functioning of the groups which informs about the year of establishment where we can see that there are 12 groups started in the year 2000, 20 in 2001, maximum in 2008 which are 108 and 61 in 2009 as per the table 5.1. Also through the profile we can see the membersheep fees collected which is minimum as Rs. 25 to maximum as Rs.500. The rules and regulations to join the group or leave the group in between is also learnt. Through this chapter researcher can conclude about the frequency of the meetings held in which once and twice is maximum. The problems faced by the members and leaders if any are also understood through the profiles of the groups. Thus this chapter was helpful to the researcher to throw light on the functions and procedures in the working of the group for understanding the proper administration of the groups.