INTRODUCTION:

Microfinance interventions are well recognized world over as an effective tool for poverty alleviation and improving socio-economic status of rural poor. In India too, microfinance is making headway in its effort for reducing poverty and empowering rural women. Microfinance through the network of cooperative, commercial banks, regional rural banks, NABARD and NGOs has been largely a supply driven recent approach. Microfinance institutions are other than banks which are engaged in providing financial services to the poor.

Rural woman play a significant role in the domestic and socio-economic life of the society and therefore, holistic national development is not possible without developing this segment of the society. The review of studies related to credit accessibility to women simply demonstrates that the direct access to institutional credit to rural women is very limited and suffer from the sex bias in extending it to them. However, women from the non-farm sector have better access to banks than the women working in the farm sector. Even, male members of women borrowers have greater influence on accessibility to credit utilization and its repayment.

The SHG's became a regular component of the Indian financial system since 1996. The SHG's are small, informal and homogeneous groups. These groups have proved as cyclic agents of development in both the rural and urban areas. The SHGs after being formed starting collecting a fixed amount of thrift each member regularly. After accumulating a reasonable amount of resources, the group starts lending to its members for pretty
consumption needs. If the banks is satisfied with the group in terms of genuineness of demand for credit, (ii) credit handling capacity of the members; (iii) repayment behaviour within the groups; and (iv) the accounting system and maintenance of the records, it extends a term loan of smaller amount to the group.

Thus, financing through SHGs effect quite a few benefits viz. (i) savings mobilized by the poor; (ii) access to the required amount of appropriate credit by the poor; (iii) meeting the demand and supply of credit structure and opening of new market for financing institutions; (iv) reduction in transaction cost for both lenders and borrowers; (v) tremendous improvement in recovery; (vi) heralding a new realization of subsidy-less and corruption-less credit, and (vii) remarkable empowerment of poor women.

The process of women empowerment is conceptualized in terms of personal assessment, self-esteem, confidence, and ability to protect themselves as women attaining socio-political participation, economic independence and ownership of productive assets. For the empowerment of women; several programmes and schemes had been launched in past few years by the Government of India in order to fulfill its vision of expanding women's horizons of autonomous decision making and control over resources, becoming equal partners to their men folk to achieve, 'the ultimate goal of complete development'. Several programmes and schemes have brought economic and social reforms, but not in a significant manner. This leads to search for alternative ways to serve the rural poor in general and rural women in particular. In such a search, the concept of women self help group is praiseworthy and it is a new window for the development of the rural women.
RESEARCH STUDY:

The study has been made with the objective of evaluating the social and economic benefits accruing the member of the SHGs and ensuring the performance of the SHGs with reference to Amravati district. The study has the following objectives:

(i) To study the need and importance of micro-credit of economically disadvantage population.
(ii) To study the role and importance of micro-financial institution in offering micro-financially of economically weaker section of the society.
(iii) To study the functions and services offered by micro-financial institutions in Indian financial market.
(iv) To study the role of government in promotion of micro-financial institutions.
(v) To study role played by Self Help Groups in offering micro-credit.
(vi) To know the opinion of beneficiaries of Self Help Groups.
(vii) To study rules, regulation and working of Self Help Groups.
(viii) To study the few successful case studies of micro-financial institution world over.
(ix) To know and study the role of private institution's participation in microfinancing based on the present study.
Some hypotheses are framed to analyze the relationship between factors like category of SHGs, motivation, occupation, position in the SHGs, economic status of members in the SHGs. Some hypotheses are framed to analyze whether micro-financial institutions catering to different financial needs of financially disadvantaged groups. Some hypotheses are formed whether there is significant difference between saving amount of BPL, APL and mixed people of SHGs. Hypotheses are formed to analyze relationship among factors like purpose of saving of SHGs and revolving fund and bank loans. Some hypotheses are to analyze whether impresses with repayment of micro loans private institutions are fast jumping on band wagon to analyze the relationship between factors like responets, non responet and loan category.

This study is based on both primary and secondary data. The primary data were collected through interview schedules of beneficiaries of SHGs. The secondary data were collected from books, journals, websites, reports of DRDA, Duda Krishi Vdyan Kendra, Mahila Vikas Mahamandal Amravati. The data were collected from 400 SHGs through interview schedules.
### Distribution of SHGs in Amravati District

<table>
<thead>
<tr>
<th>S.N.</th>
<th>Name of Taluka</th>
<th>SHG formed</th>
<th>S.N.</th>
<th>Name of Nagar Palika</th>
<th>SHG formed</th>
<th>Total</th>
</tr>
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<tbody>
<tr>
<td>1.</td>
<td>Dharni</td>
<td>13</td>
<td>1.</td>
<td>Dharni</td>
<td>10</td>
<td>SHGs in Amravati District</td>
</tr>
<tr>
<td>2.</td>
<td>Chikhaldara</td>
<td>14</td>
<td>2.</td>
<td>Chikhaldara</td>
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<tr>
<td>3.</td>
<td>Achalpur</td>
<td>13</td>
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<td>4.</td>
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<td>5.</td>
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<td>Dhamangaon Rly.</td>
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<td>10.</td>
<td>Dhamangaon Rly.</td>
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<td>Anjangaon Surji</td>
<td>11</td>
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</tbody>
</table>

Taluka SHGs | 189 | Palika/Mahanagar Palika SHGs | 211 | 400

The collected data were analyzed by applying tools like Chi-square, Z-test, t-test, ANOVA, etc. The entire report is presented in six chapters.

**MAJOR FINDINGS :-**

1) **Group Profile:**

- **Group size:** The size of the group plays an important role in the process of group dynamics. Most of respondents (88%) belonged to the
SHGs with group size is of 10-15 members. Size of group was stable during study period. The members were mostly married, survey reveals.

2) Respondents Profile:

- **Gender**: Out of 400 respondents 95.5% (382) were female respondents where as 18 (4.5%) are male.

- **Age Group**: The total respondents for the age group 26-35 (69.68%, 262 out of 400) were more than other studied age group. The total respondents for the age group below 25, 36-45 and above 46 were 2.93% (11), 26.86% (101) and 0.53% (2) respectively.

- **Education**: The maximum number of members in self help group were studied up to High School. They are 214 (55.73%) in numbers as compared to others. In other group category, their distribution according to education are Illiterate (17, 4.43%), Primary educated (76, 19.80%), Intermediate and graduates (53, 13.80%) and (24, 6.25%) respectively.

- **Occupation**: Housewife 216 (55.81%) and labourer 137 (35.40%) respondents were larger as compared other occupation such as service, farmer, government servant and teacher.

- Respondents belong to BPL category and working on higher post in SHG group like president which was significantly higher in numbers from poor category which proves that poor are creditable due to their self motivated and working on higher post in SHG.

- Labourer and housewives are self-motivated to participate in SHG. Labourer and housewives are significantly more as occupations
who are working as a president in SHG. This was also found to be significant at \( p<0.01 \) with Chi-square = 41.238.

- It was observed that labourer and house- wives are self motivated, which is significantly high at \( P<0.01 \). Association between occupation and participation in SHG's through motivation was found to be significant at \( P<0.01 \) and occupying highest position as president in SHG's.

3) Functioning of SHG:

Decisions taken:

- Decisions about amount and rate of interest to be charged on the basis of loans were taken by members in 89.06% SHG where as 10.18% decision is taken by group leaders.

- It was noted that the amount and rate of interest charged on loan depend on members of SHG.

- 6.76% (25) of respondents were enrolled more than one family member in SHG where as in 93.24% (345) cases sole member of the family is enrolled in SHG.

- 88.97% members did not deposited their amount in other place than SHG where as 11.03% members says that they were deposited their money other than SHG, which clearly indicate importance of SHG for their all of the financial needs.

Audits:

- Out of 400 studied SHG, in 82.37% SHG, audit was not done where as in 17.13% SHG's it was done.
Rules and regulation:

- In 85.75% SHG's, bank account were operated by President and Secretary. In 5.60%, 6.11% and 2.54% SHGs accounts was operated by President, Treasurer & secretary, president & Cashier and Any two between them respectively.

- The maximum number of members in SHG deposited their amount in bank other than SHG followed by post-office.

Participation

- 92.62% of the SHGs members were participated in election where as only 7.38% of the members did not participate in election. It was clear from the research that the assumption made about the participation that poor is creditable was true on the basis of their position in SHG with respect to their economic status, motivation and Occupation.

4) Role & importance of SHG in Micro-credit:

Loan disbursed:

- Women member who had taken loan more than once were 49 and minimum were only 1. It was also observed that the maximum number of non-SHG persons who received loan from SHGs were 50 and minimum 1.

- The repayment rates for loan taken by members of SHG for domestic purposes (75.38 %) were significantly higher than non-respondents (24.62 %).

- The distribution of members who are taken the lone for various purposes are for Domestic Category (294), Agriculture (77), Animal
Husbandry (120), Income generation activities (51), Asset Building (3), Emergencies (86) and other (7).

- Since the repayment of loan by non-respondents were more for all loan category except domestic indicates that the hypothesis was not fulfilled (satisfied) hence by using the chi-square test at 1% disprove the hypothesis. From the analysis it is clear that, impresses with repayment of micro loans private institutions are fast jumping on bandwagon.

- The economic status of SHG member and their bank balance and initial payment per member is found to be non significant by using t-test. Non significant difference observed between saving amount of BPL, APL and MIXED people of SHG.

- Due to different facility available for saving peoples are interested to save the money in SHG. Members of SHG save money for emergency needs (27.32%), festival (26.23%) and marriage (16.39%).

**Sudden requirement & other needs:**

- 99.50% of the respondents deposited their money in bank account. Members of SHG were not interested to keep their money in Cash box of SHG.

- 65.08% of the respondents kept cash in hand for urgent requirement where as only 34.92% of the respondents do not kept cash in hand.

- The participation in SHG activity, members from BPL category 226(59.31%) were significantly higher than APL 53(13.91%) and MIXED 102 (26.78%) at p<0.01. Which implies that participants
from poor economic class in SHG were more participated to prove low economic class respondent are creditable.

- Significant association between member in SHG and loan taken by these members indicates that if SHG size more, more members taken the loan. From 10 to 20 members size of SHG, 334 members taken the loan for multiple purposes.

- Micro financial institutions play an important role in providing financial needs of financially disadvantages group. BPL people taking the more advantage than APL for consumption, agriculture, animal husbandry and emergencies, which was significant by proportion test (z-test) at 1% and 5% level of significance.

5) Opinion of beneficiaries about different aspects:

Women’s education:

- In self help group, maximum 214 (55.73%) numbers of are women are studied upto High School level. Since they are more educated and more participated in the activity of SHG gives advice to non SHG women about formation of SHG means increase self confidence, decrease the atrocity.

Women’s empowerment:

- SHG movement is heart of empowerment of women movement of SHG is primary aimed at elevating the status of economically weaker section of the society. SHG play an important role, SHGs are now recognized as a powerful means of social development of women. SHG movement has power to change the fate of village.
34.78% of the respondents think that women empowerment means to achieve social economic development of women. 57.03% members said that women empowerment was nothing but to achieve social, economic development of women, to recognize right & responsibility and participation in demography of India.

6) Participation in various activities:

- **Voting Participation:** 92.62% of the SHGs members were participated in election where as only 7.38% of the members did not participate in election.

- **Political Participation:** 51.67% women’s were not participated in political a activity where as only 48.33% women’s were participated which clearly indicates intrusion of political activities in SHGs overall activity portfolio.

**Social Activities:** 89.72% of respondents advices that development of women is objective of SHG where as 5.66%, 3.34%, 1.28% of members tell to other women that formation of SHG means increase self confidence, decrease the atrocity and others respectively.

7) Social & Economical decisions:

**Economic decisions:**

- In 64.44% SHG, members taken the decision as per member need for the loan where as in 33.76% SHG, member taken the decision on Equal distribution of loan between the members.

- Out of 400 respondents 194 (50.92%) respondents were self-motivated than the other category which was significantly higher at p<0.01 which
implies that they are from low economic status and self motivated to participating in SHG.

- **Political decisions by self & others:** 68.06% of the respondents taken their own decision in voting, 11.52% members decided their voting participation with husband, 13.35% of respondents voted in election as per advice received from group leader, and 7.07% of members voted according to their social chief.

- **Education & Participation:** 53.23% of respondents wants to provide education to their daughter up to graduation whereas 1.81%, 15.50%, 29.46% of respondents wish to provide education to their daughters up to 10th, 12th and post graduate respectively. Hence it was concluded that after joining self help group, people are aware about education and willing to make future of their daughters.

**CONCLUSION :**

**SHG's and Women Empowerment :-**

New issues have to be addressed to effect social and economical progress of our nation. The most important one is women's empowerment through self help groups. SHGs have undoubtedly begun to make a significant contribution in poverty alleviation and empowerment of poor, especially women in rural areas of our country. Women's contributions are the vital and their empowerment would hasten the pace of social development. Investing in women's capabilities and empowering them to achieve their choices and opportunities is the definite way to contribute to the economic growth and the overall development. The empowerment of rural women leads to benefit not
only to individual women and women groups, but also to the families and the community as a whole.

**SHG's and Strength Building :-**

The percentage of women were impacted positively by being members of SHGs. Women participation in the SHG enabled them to discover inner strength, gain self-confidence, self-reliance, self-esteem, self-respect, social, economical and political capacity building.

**SHG's an Effective Tool of Micro-credit for Financially Disadvantaged Group :-**

One of the powerful approaches to women empowerment and rural entrepreneurship is the formation of Self Help Group of women, which is homogeneous small economically affinity group of poor people who voluntarily come together to save small amount of savings, called thrift regularly and extend microloan among themselves to meet their emergent needs. They are come together for the purpose of solving their common problem through self help and mutual help who do not have access to formal financial institutions. The meetings held monthly. These group members save small amount of money they used to take loan from the group itself as per needs. The rate of interest is not too high. The SHG maintain their account in banks, which is operated jointed. Small loan and small savings are very helpful for the poor, even to have their own job. These members are able to maintain their attendance register, minute book, account book and pass book.

**SHG's and Participation in Democratic System :-**

SHGs enhanced the equality of status as participant, decision makers and beneficiaries in the democratic economic social cultural spheres of life.
SHG's Importance from Respondents Point of View :-

The decisions in the meeting are taken by majority of the members. The saving rate per member is 50-100 Rs. per month. Main purpose of savings has been to found social security, food security, education of children, medical, festival, emergencies etc., most of members have receiving training and orientation for capacity building, training programmes had a positive impact on confidence build, skill development, maintaining bank linkages, productivity and income generation etc. Most of the beneficiaries have availed internal loaning main purpose of loaning reported to be emergencies, consumption needs etc. SHGs have created positive attitude of community towards functioning of SHGs, micro financing as well as being effective on social problem. Control over saving, self-confidence, awareness check on alcoholisms are the perceptions of community towards women organized in SHGs.

The empowerment of women also considered as an active process enabling women to realize their full identity and power in all spheres of life. SHGs have been playing a vital role in the empowerment of women. This is important institution for improving the life of women on various social and economic components. The number of women inclined towards SHG is increasing which implied that women are aspiring for equality, self-confidence and self-respect. This programme is mainly meant for the rural poor who are living below poverty line or under vicious cycles of poverty. Its main aim is to alleviate poverty among the poor. Microcredit is an effective tool in this endeavour, which leads to peaceful development. Microfinance helps the poor people meet their needs for easy credits and financial services.
SHG’s and Empowerment Opportunities : A Respondents View :-

Along this, the group members have taken loans from their savings and they are investing it to productive activities and for consumption loans; loan repayment and loan taking are the major activities of the groups and apart from this, the banks are also giving loans to the members. From these loans, the members are investing it in various activities like agriculture, candle making, animal husbandry, pickle making, dairy products etc. From these activities they have improved their socio-economic status. SHG is one of the emerging concepts, which helps to promote rural development through women empowerment. Hence, it is treated as dual benefits mechanism for the society.

SHGs helps the women in uplifting their living condition and also encompass the social, economic, political and educational level to improve their empowerment level. The components of empowerment of women are access to economic resources, participation in economic decision making, opportunities for self employment, participation in socio-political decision, scope for skill development and impact on general welfare of the family and community.

Analysis indicates that micro finance activities and self help group participation has a positive impact on the income, assets, occupation, saving, access to loan from bank, connectivity, self-confidence, self-respect, self-worthiness and decision making level of the participation. Micro finance loan availement and its productive utilization found to be having a profound role and impact on women empowerment.
1) **Self Help Group : Means of Women Empowerment**

Women empowerment is the major goals of development in India. Empowering poor rural women through micro-credit has been well recognized and micro-finance schemes for empowering poor women were launched by government and non-government organizations. Microcredit, making credit accessible to excluded communities, is seen as a central pivot in the development space with its focus on poor women. The socio-economic empowerment of women is also reflected in the development programme of the country. In this part of the report, an attempt has been made to analyse the socio-economic profile of beneficiaries of SHGs of Amravati district.

There is an emerging need to improve women status which should start with economic empowerment. Empowerment is a concept that is of equal importance to both men and women. It is idea of sharing power, of truly giving it way. Empowerment is the process through which individual gain efficiency, defined as the degree to which an individual perceives that they control their environment. The empowerment of women involves four interrelated and mutually reinforcing components: (1) collective awareness and capacity building and skill development, (2) participation and greater control, (3) decision making power and (4) action to bring about gender equality.

Most of beneficiaries are female (95.5%) belonging SHGs as compared to male (4.5%). Study reveals Self Help Groups touched upon lives of particularly poor women lived in rural areas.
There is an emerging need to promote women empowerment among the rural women for eradication of rural poverty. Toward this end, delivery of microfinance to the micro-enterprises plays a significant role. Rural women with low income and lack of knowledge of available banking facilities can do little for the growth of banking habits on their own. Poverty alleviation is the ultimate goal of any nation. Studies have shown that the delivery of microfinance to the poor is productive, effective and less costly, if they are organized into SHGs. Self-employment which is the best employment in the wake of paucity of employment opportunities is emerging to be important source of livelihood for women in India. As a supplementary source of family income the SHGs proved to be boon to the rural women folk not only in enhancing the financial status but also promoting the financial status but also promoting entrepreneurship among them. The SHG member have started the business with a good intention even though low educated members have availed group loans from bank and doing traditional business like, powders and pickles, garments, dairy, sweets and bakery, kirana shops, phenile making, candles and agarbatti making etc. and handicraft activities and earn money to supplement family income to meet the daily needs and improved the socio-economic status of their family and society, observed during survey.

(2) **SHG and Economic Empowerment :-**

Women's empowerment is synonymous with the achievement of equality and equal mindedness in society. Women's empowerment will result in traditional female value being respected in society. The empowerment of
women through SHGs would lead to benefits not only to the individual woman and women's groups but also for the family and community as whole through collective action for development. They assume the role of decision maker in major and deciding aspects of the family and village community. The possible outcome of women's empowerment through group approach / SHGs at household level is self-employment (Assured wage employment through the years) sustainable livelihoods, improved health and education, enhanced social dignity and better status of women/girl child.

Women's group formation increased the knowledge, consciousness, savings and income of women. This created an alternative to women's traditional social condition and contributed to their ability to speak out and thereby earn a relatively higher status in the family and in the community. The women are heard through SHGs which confirmed that participation in community and self development programme is the need of the hour to bring women to the main stream of developmental process. The participatory approach of the SHGs enables bottom-up development model and the non-institutionalized collective action of SHG strive for social change of nation. The collective action of women empower them from the state of powerlessness to the state of powerlessness and this leads to the holistic development of the country.

The SHGs provide holistic approach to improve the status of women. The women movement with the participation of women at grass root level shows that the urban poor and rural woman utilized their opportunities and have organized themselves and have articulated their demands. Though
women are bringing about change both in the structure and function of the society with reference to women subordination, the pace of the movement is slow and gradual. Genuine commitment of bottom-up development in empowering women with self help movement is the need of the hour. If so, women will overcome oppression and exploitation, to understand individual and common problems and improve their skills and capacities to manage resources.

Microfinance helps the rural poor to improve their standard of living and fulfilled their credit needs. The SHGs are an important media through which banks are disbursing micro-credit. The number of SHGs linked to banks 2003 as on September 2011 of which 90 percent were exclusively women groups. SHGs play a major role in empowerment of women. Microfinance increases the productivity of self-employment in the informal sector of the economy. It is not just a financing system, but a tool for social change, especially for women. Micro-finance for the poor and women has received extensive recognition is a strategy for poverty reduction and for economic empowerment.

(3) SHG and Social Empowerment :-

The SHGs achieved the objectives of rural development and got community participation in all rural development programmes. SHGs has enhanced the quality of status of women as participants, decision maker and beneficiaries in democ ratic, economic social and cultural spheres of life. In all stages of economic and social activities, involvement of women become essential. SHGs has encouraged women to taken active part in the socio-
economic progress of our nation. Apart from the socio-economic participation, members of SHGs are given priority by the state and central government for their developmental activities. Political participation of women through SHG is supported and welcomed by the political parties of state and national level. The impact of participation on social front could be assessed mainly in improvement of level of equality of life, health, standard of living. Women once considered "non-productive and non asset worthy" are now regarded as "agent of change and economic development" by participating in SHGs.

As women are oppressed in all spheres of life, they need to be empowered in all walks of life. Active participation in social, economic and political would helped in enhancing process of decision making, empowerment and it also given women the desired self-respect and social dignity through empowerment. Empowerment is a process of awareness and capacity building leading to greater participation to greater decision-making, power and control, and transformation action.

SHGs had made significant contribution to education, formality planning, eradication of child labour, female foeticide and hygiene at the community level. Livelihoods of the individuals members of the group and the family members have been increased through the income generating activities and the saving formed by the group. These yield better economic results to the groups with the help of the external agencies. The nurturing and training activities of SHGs are done with the help of the non-governmental
organization, who act as the catalyst in formation of the groups with or without the support of the government.

The women SHGs have brought about social change and opportunities for economic development for poor women in rural areas. Even the societal attitude towards the women SHGs is found to be positive. Women’s contribution and status in decision making both at the family level and society level has increased. On the other hand, they are taking an active role in development processes and decentralized governance. In certain talukas, SHG members are more vibrant and sensitized towards the social problem and they are strongly opposing these social evils. The women SHGs have also emerged as social pressure groups for bringing about social change and transformation.

(4) SHGs and Participation in Democratic System :-

SHGs have been recognized as useful tools to help the poor and as an alternative mechanism to meet the urgent credit needs of poor through thrift. SHGs are a media for the development of saving habit among the women. SHGs enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic and cultural spheres of life. The basic principles of the SHGs are group approach, mutual trust, organization of small and manageable groups, group cohesiveness, spirit of thrift, demand-based lending, collateral-free, women-friendly loan, peer pressure in repayment, skill training, capacity building and empowerment.

SHGs were started in 1999 in Amravati district. At present, 20033 groups are functioning and men SHGs formation is in progress.
Importance of Training in SHGs:

The training to SHGs member is mainly imparted by NGO or MITCON, consultancy services, Amravati. Through government official, most of NGO's lack quality, experience and competent trainer, the quality of training could not be ensured, training programmes have great impact on the member of SHGs. They have enabled members to take active part in group activities, decision making process, development process, enlance confidence building skill development and income and learning. Maximum respondents receiving training programmes / exposures related to SHG activities like phenile making, candle making, pickle and papad making etc. again have created positive altitude of community towards functioning of SHGs. micro-financing as well as being effective on social problems.

SHG : Social Movement:

Decision making capacity, which is considered as one of the important indicators of development of women was enhanced through SHG. Self hep groups are a potential source to empower and institutionalize participatory leadership among the marginalized identified the plan and initiated developmental activities. SHGs encouraged the marginalized women to save and utilized savings to build self-reliance and confidence and provide greater access to and control over resources. The small groups also helped women to establish a common participatory platform to voice and solve their problems. Women are organized through SHG to understand and on front the violence of a reality; a violence based on gender, caste, community, political corruption and a failure of governance, their participation in the SHGs.
provided them opportunity to enable and enhance them to raise questions against social issues and evils.

SHG primarily deal with economic resources which in turn empowered people through the values of equality; participation, accountability and transparency. The SHGs are created to enable the members to reap economic benefits of mutual help, solidarity and joint responsibility towards self and sustainable development for activities benefiting either individuals or communities economically. Economic empowerment is the first phase of the SHGs and later it widened its scope with social and political empowerment.

Today formation of SHG is a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes. SHG is also a viable organized set up to disburse micro-credit to the rural women and encourage them to enter into entrepreneurial activities to start enterprise for upliftment of rural poor. Participatory development approach practiced through SHGs creates an opportunity for women to take part in the development process.

(7) Political Empowerment :-

SHGs are being showing their involvement in political engagement, which includes local, state and national level participation. SHGs not only empowered its member but also wielded a powerful political role as a group as well. At local village meetings, the leaders of SHGs often invited to attend and speak. Social harmony, social justice, community development, livelihood etc. also remain as the main agenda of today's SHGs.
They created social harmony by forming mixed group with members of different groups like. They worked for social justice against the typified backward and abusive custom. Awareness is created about legal rights and entitlements. SHG has play important role in contesting the elections used as stepping stone.

Self Motivation is main motivating factor behind joining the SHG's Majority of the women members joined SHG's by self-motivation, motivation by NGO and Family members. Maximum numbers of (273) respondents are joined for their economic development, self employment and home need. They feel very positively after joining the self help groups because of increased income of family to meet their daily needs but main reasons for forming for SHG's in the study area is to obtain the financial support form the government in arider to improve the economic status of member.

SHG's PARTICIPATION IN SOCIAL ACTIVITIES

Social activities are carried out by SHG's for people awareness like blood donation camp, mid-day meal for child health, Immunization campaign to protect against diseases, Sport competition, Adult education for illiterate cleanliness comp for environment clean, family planning awareness to control population growth, to stop female feticide.

Alcoholism is also a disturbing and often recurring social evils that exist in the society. The women SHG members have shown a remarkable degree of appreciation of the is that arise out of alcoholism in the society and they often work as group to try and eradicate alcoholism in their area. Member also feel their daughter education should upto graduation level in
they wants, to do their job after completion of her education and become independents.

Most of the beneficiaries were found aware and having adequate knowledge regarding group activities such as loaning, procedure Rules and regulation in come achievements and constraints of groups. Proper maintenance of book of accounts is very essential for the smooth functioning of SHG's other documents are important for judging grading of SHG, maintained by most of SHG (98%)

ORGANIZATION OF MEETING

Maximum members organize their meeting at other places other than president's house and grampanchayat. Group meeting is a very essential for all members for its smooth functioning, which is conducting once in a month. Generally all the members are attends the meeting. The agenda of meeting is being decide by majority by most of the groups (98%) SHG's decision in the meeting is taken by majority.

SAVING HABBITS

Small saving mostly Rs. 50-100 per month per member is being exposited in bank by president and secretary or members of groups. They are pay instilments regularly without delay hence SHG is a media for the development of saving hobbit among women Internal lending is dons through their deposited money in bank account as per member's emergency requirement. Loan availed by the respondents for various purposes like domestic purpose, agriculture, animal husbandry, asset building, income generation activities, emergency because members in SHG's persuades every member's to save and invest in small business activities they can borrow from
banks with help of SHG's the borrowed money is being invested in small business. The increased in come facilities prompt repayment of loan to the lending institutions.

**OBJECTIVES OF SAVINGS**

The main purpose of saving as opinion by SHG group members was to save money for emergency, Self-respect, asset building Education and medical needs Rs. 1000-2000 of emergency fund is being cash in hand by secretary or president for emergency requirement of members because member have no sufficient money to meet out their needs like medical or education purposes. Through the association a part of helping others is stamped in the mind of members of SHG's therefore they willingly help other their neighbors and others SHG's is playing helping role to other members (127) people who are not a member of SHG also given a loan from the SHG as per her needs. Amount and rate of charged on loan is mostly depend only on members of SHG's.

**TRAINING To SHG**

Training is an important dimension of development of SHG's. The training to SHG members is imparted mainly by MITCON Consultancy services, Amravati and NGO's in Urban area main purpose of training and capacity building efforts is to develop skills and encourage behavioral and attitudinal changes in the members. Group members would have to be trained with the formal as well as informal level is Training is help women to improve their performance which might be achieved by helping them to solve performance problems.
Maximum respondents received training programmes/ exposures related to SHG activities like phenile making, candle and Agarbatti making, pickle and papad making etc have created positive attitude of community towards functioning of SHG's micro financing as well as being effective on social problems. Most of the training provided government official (2000) followed by NGO's activist.

Training enabled members to take active part in group activities decision making process and development process, enhanced confidence building, skill development, income and learning's. Most of training were provided for skill development marketing linkages, development of micro-enterprise and both in agriculture and non form sector. Training program have enabled women in improving their confidence level, skill and greater access to marketing linkages, realizing their rights and entitlements and increasing their income levels. Once the training acquired by member they approaches to government development schemes for their upliftment of rural poor. 251 respondents to total SHG's getting benefits from various government schemes. Government schemes con not achieved without participation of people. Cooperation of public is most Important for SHG's self-reliance. Sometimes SHG is con not be self-reliance due to lack of guidance and political disturbances.

**LINKING WOMEN EMPOWER WITH SHG**

Women empowerment is the major goal of development in India. Empowering poor rural women through micro credit has been well recognized and micro finance schemes for empowering poor women launched by government and NGO. There is an emerging need to promote women
empowerment among the rural women for eradication of rural poverty. Empowerment of woman is an active process enabling woman to realize their full identity and power in all spheres of life. Most of the members says that woman empowerment is nothing but to achieve social and economic development of India and also recognizing one's rights and responsibility. However at taluka level (183) respondents said overall development of woman is considered as woman empowerment.

**PERCEPTION OF SOCIETY TOWARDS SHG's**

The perception of community towards woman SHG's has changed significantly. Society feels towards SHG's means economic awareness the SHG's have increased self-confidence and enabled rural poor woman for organized family and improved family relationship. The SHG's have also enabled women on control over savings. Active participation in social, economic and political would helped in enhanced process of decision making process and it also given women the desired self-respect and social dignity through empowerment. Livelihood of the individuals members of the increased through income generating activities and the saving formed by the groups. Most of respondents of SHG's tell to other members to form SHG for development of women increased self-confidence and decreased the atrocity and other respectively.

**LINKING WITH DEVELOPMENT OF LEADERSHIP QUALITIES**

SHG's are being showing their involvement in political engagement, which includes local, state and national level participation SHG not only empowered its members but also wielded powerful political role as group as well. At local Village meetings, the leaders of SHG's often invited to
attend and speak. Every adult person have right to vote in election and contesting a election. Most of the respondents take their own decision in voting. Participation of woman is growing in each and every field for their empowerment especially in field for their empowerment especially in field like political social and economical 93% of SHG's members were participated in election process and elected a Sarpanch of in village. Leadership qualities all developed in women because they more participative in addressing and trying to solve the social problem and acted as pressure groups against social harmony, social justice, community development livelihood etc maintained by SHG's SHG has played importance role in contesting the election used as stepping stone.

**SHG's TEACHING LESSON ON GENDER EQUALITY**

Gender equality is central theme to realizing trillenium development goals. Gender equality will not only empower woman to overcome poverty but also their children, families, communities and countries. Thus, gender equality produces a double divident benefits to both women and children. However elimination gender discrimination and empowering women will require enhancing women's influence in the key decisions that save their lives. Women themselves are the most important catalyst for change. 382 respondents of total SHG member are female (Table 6.1). However Gender equality leading to increased work opportunities, enchained capacity for livelihood development, labour rights to women, enhanced social protection and overall increasing voice can enable women to participate equally in productive employment. Economic status of BPL member of urban is comparatively higher than rural (Table 6.4). After the formation of SHG's in village, women enrolled themselves as member and
their occupational status has been changing, they started their income
generation activities such as dairy, farming, handicraft product, goat farming
candle and pickle malting and the like. Member of SHG's feel, their daughter
should study upto graduation after joining self help group, people are aware
about education of girl child (Table 6.31.1).

RECOMMENDATIONS :

- There is need to accept that women's needs are not only for self-
  employment. The programmes should be designed on the basis of
  needs of women at the micro level. Planning for self-employment for
  women needs a multi-pronged strategy.

- The customer-contact-programme specially, for women should be
  organized to disseminate the information of various schemes and
  financial needs of women. Survey find out that 36.93% (251)
  respondents of SHGs not availing facilities provided by government.

- 51% Women were participated in political activities. Now there is a
  growing participation of women in the political activities in the rural
  area. In such situation, there is a growing need to develop leadership
  qualities in the women. Also, they should be educated on how their
  participation could be useful to achieve some concrete results.

- It is found that 51% cooperation from public representative is
  important. So public representatives has role to play in empowerment
  of women. SHG is not self-reliance without cooperation from public
  representatives. There is urgent need of cooperation from public
representatives involvement in each and every movement of SHGs to upliftment of women.

- All record keeping has been done manually and that is very time consuming. Thus, a computer and computer-assisted programmes would go a long way in maintenance of records, accounts, correspondence and updating the same periodically.

- There should be timely release of funds and its channelization to the concerned departments and agencies. The delays in allotment of funds and their release should be discouraged and taken seriously by the high authorities, when it happens in any state. There is also a need for timely and quick approval of activities proposed.

- Marketing centers may be provided within the village to ensure better selling of products. Quality control of product is needed. There should be more budgetary allocation on market development in order to provide an effective platform for marketing of SHG products.

- The SHG members should be inculcated the feeling of collective development, social harmony and active role in development process and governance. The members should be mentally prepared for starting income generating activities and their sustainability.

- The study shows that 55% members of SHG are studied upto school level. There is an urgent need to provide education to all members, NGOs and SHG leaders should take initiative in this regards and for attending adult education programmes provided by government to upgrade their education status.
• It is suggested that motivational campaign may be conducted for inculcating saving habit in the minds of the members. The campaign should give exposure to savings its future benefits, how the savings of members are utilized for rotation among the members, how the amount of groups savings form a base for getting government sponsored scheme for income generating activities and the benefits to the individual member.

• The SHGs faced the problem of administrating the affairs of its business. It is suggested that suitable administrative training to all the members of the SHGs should be given or at least the animators and representatives of the groups may be given administrative training initially, the same may be given to the other member gradually. Further, extension participation programme may be arranged with extension agencies for the SHG to visit their business houses to know the functions and its administration. And also this extension participation programme will create awareness and skills of the business.

• SHGs faced the problem of inadequate loan amount. Loan amount is one of the basic components to start an activity and also women can be financially sound when loan amount is given sufficiently. Loan amount should be increased to the extent that they can take up an income generating activity. There is need a allocation of large amount for generation of employment.

• SHGs help to promote the micro finance with the organized form of small savings. Hence the promotion of SHGs indirectly promotes the savings, economic growth and rural development. Most of the SHGs
are not functioning properly and some of the SHGs function only to receive the grants and aids from the government. So, the district authorities should make serious attempts to strengthen the SHGs.

- The respondents share the view that the government is apathetic towards them. They reported delay in sanctioning and disbursement of loan to SHGs. Lack of coordination between government agencies, banks and SHGs was reported as major problem. This might have resulted in the decline of the perception of benefits by the respondents. The administrators and bankers need to infuse confidence in the minds of the members of SHGs. Efforts should be made to avoid delay in sanctioning revolving fund and loan.
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