Chapter - IV

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Research Methodology

A) Introduction

My study is limited to the Ambajogai Tehsil of Beed district, Maharashtra. The chapter deals with the research methodology of the study.

B) Objectives of the study

The present study aims to provide relevant and valuable analysis that would help to improve the existing knowledge regarding self help groups and their role in the social development. The main objectives of the study are -

- To assess the process of mobilization with in the group
- To evaluate the promotion of values and attitude of social development with in the group.
- To understand the linkage between capacity building and access to resources with in SHG.

C) Hypothesis

- Economic development is occurred due to self-help group.

- Self help group becomes the unit to promote the values and attitude for social development

- Self help group member provide the capacity building opportunities to members.

- Self help groups have been engaged with social justice and development issue
D) Research Design

The subject matter that I have been studying, have different facets in various settings. Hence my study is based on the exploratory studies. It based on the concrete that confine the experiences and the experiments. It is a continuous research process.

D.1) Key Concepts

Social Development - Social Development is an attempt to harmonies social policies with measures designed to promote economic development. By James Midgley

Social development can be defined as a process of planned social change designed of promote the well being of the population as a whole un conjunction with a dynamic process of economic development.

Self Help Group - Self Help Group can be stated at small economically homogeneous and affinity group of rural poor, which voluntarily ready to contribute to a common fund to be lent to its members as per group decision.

D.2) Sample size

According to the list received from the Panchayat samitee, there are 192 self help groups formed up to Dec 2006. I covered 95 that is 49% sample and 72 percent Gram Panchayat villages in the Ambajogai Tehesil. SHGs formed in only 88 villages as per the list

E) Area of study

Prior to independence Beed district was a part of Nizam State & thereafter up to 1956 was a part of Hyderabad State. After reorganization of states, Marathwada region was included in the
Bombay State. In the year 1960, Bombay State was bifurcated into Maharashtra & Gujrat. Beed District thereafter has become an integral part of Maharashtra. The district headquarters is set in a hollow or a beel into the scarp of Balaghat plateau trenched by Bindusara River. The word beel later on became 'Beed' the present name. The town is also known after Queen Champaavati who was a contemporary of Mohammed Tughlak.

E.1) Geographical Features

Beed district is situated in the Marathwada region of Maharashtra, between 18° 28" - 19° 28" north latitude and 74° 54'-76°57' east longitude. The total geographical area of the district is 10615.3 Sq. Kms. The principal rivers are Godavari, Manjara, Sindphana, Wan and Bindusara. The average rainfall of the district is 674 mm. 2.47 percent of the total area of the district is under forest.

E.2) Administrative Set-up

The district is divided into eleven talukas, viz 1) Beed 2) Georai 3) Ashti 4) Patoda 5) Shirur (K) 6) Wadwani 7) Ambajogai 8) Majalgaon 9) Kajj

10) Dharur 11) Parli. Shirur (Kasar) & Wadwani talukas have been recently constituted. There are two revenue subdivisions, namely, Beed and Ambajogai. There are 11 Panchayat Samitis in the District at present. There are 1282 villages and 1115 Grampanchayats in the district. There are 6 Municipal Councils, Beed Nagarpalika being the largest. The district has 22 police stations.

F) Socio-Economic Profile

The total population in the district as per 1991 census stood at 18.22 lakh comprising rural population of 14.95 lakh (82.05 %)
and urban population of 3.27 lakh (17.95 %). The census of 2001 shows an increase and the total population now stands at 21.59 lakh. The average density of population is 202 per Sq. Km. And the sex ratio is 927. The literacy rate as per 2001 census is 68.48 %.

The main occupation of the district population is agriculture. The cultivable land in the district is divided into two main types viz. (a) Jarayat (b) Bagayat. There are two agricultural seasons– Kharif & Rabi. In Kharif Hybrid, Jowar, Bajara, Cotton and Pulses are the main crops while in Rabi season Jowar, Whaeat, Gram, Safflower, Oil seeds are grown. Sugercane, Groundnut & Sunflower are sown in the areas where irrigation facilities are available. Horticulture and vegetables are taken throughout the year where assured water is available.

Out of 11 talukas Beed, Patoda, Kajj, Ambajogai and Ashti are Kharif dominant areas but Rabi crops are also taken depending upon rainfall. The other talukas have Kharif and Rabi villages in equal measure. The main factor that has influenced the development of soils in this district is the undulating and hilly topography. The deep soils usually lie in the river valleys. The district is covered with Deccan trap soil Medium deep and deep soils are found along the major rivers.

Beed district is divided into three basins viz. Godavari, Manjara & Sina-sindhphana. The gross irrigated area is 1,50,229 hectares and net irrigated area is 1,10,212 hectares. The area is irrigated by two major projects. 16 medium irrigation projects and 166 minor irrigation projects.

The health services in the district are provided through a network of 7 Rural Hospitals, 45 Primary Health Centers, 253 Sub-centers and 1 cottage hospital. The Civil Hospital at Beed offers good medical...
facilities.

Educational network consists of 1815 Primary Schools with nearly 8000 teachers. For secondary education the district has 376 schools. There are Pre-Primary education facilities for kids of age group 2 to 5 years like Anganwadi and Balwadi.

There was no National Highway passing through the district. Only recently the Aurangabad-Solapur State Highway was upgraded to the status of National Highway. The total length of roads in the district is 6007 Kms. There are 320 Post Offices and 29 Telegraph Offices in the district.

The district is considered to be industrially backward. There are 8 Sugar factories. 3 Spinning Mills & 1 Thermal Power Station where more than 100 workers are working at one location. The Maharashtra Industrial Development Corporation has set up industrial areas in Beed city & at some taluka locations Beed industrial area locates a few small-scale industrial units. There are about 36 Ginning factories in the district, since cotton is one of the major crops. Brick manufacturing activity is witnessed seasonally. A peculiar feature of the district is the migrating population. Every year a substantial chunk of population traditionally migrates for a period of about 6 months to Western Maharashtra and even out of the State to work as “Cane-cutters” (popularly known as Us Tod Kamgars) in sugar factories located there.

G) Ambajogai Tehsil in Beed District

Ambajogai is a Taluka place in Beed District of Marathwada region. Marathwada is regarded as the one of the backward regions in the progressive Maharashtra state. In the pre independence period, marathwada was under the rule of Nizam dynasty of
Hyderabad. Hence the tyranny rule of Nizam and his Razakar team, had recessed the process social change. Ambajogai was called 'Mominabad.' Agriculture was the main occupation of people. After police action in 1949 by the govt. of India, the Marathwada region merged in the Maharashtra state. The freedom struggle of Hyderabad muktisangram led to establish educational institutes, hostels. Many children's got opportunity to change their destiny. Teacher became the change agent at the village level. Yogeshwari secondary School for girls started in the mean time. In the beginning rural medical college and hospital was started. The young educated generation had enabled the environment for educational and cultural emancipation after the independence. Ambajogai become the center for cultural and educational entitles.

Apart from this, the economics condition of common man has not been improved. In the rural area the stratification of society continued the manifestation of power by specific castes. The area lacked the infrastructure facilities and services. There are many villages where schooling facilities are limited to primary or middle school level. Ambajogai Block does not have an industrial area. According to the Human development report of Maharashtra, two third of the workforce is dependent on agriculture as a source of livelihood resulting in low level of per capita income in rural area.

The agriculture of Ambajogai is depending up on the erratic Mansoon. The decreasing land holding and limited source of employment have encircled the live of common man. Manavlok Voluntary organization had implemmented watershed programme up to 1992 in some of villages of Ambajogai Block. Community wells, trenches, desilting old wells, percolation tanks, and overflows were some of the activities Manavlok had undergone. Despite all the efforts, the natural calamity like draught and changing calendar of rainfall has forced small
farmers and landless labourers to migrate seasonally. The rise of sugarfactories in Maharashtra becomes one of the significant reasons for migration in study area. Beed is considered as one of the prominent districts to supply labour force to sugar factories. It caused many social problems like school dropout, child marriage, liquor addictions, increases abortion rate in the season, domestic violence etc.

Ambajogai block has two sugar factory one is cooperative which is in most of season closed down and is the under huge debt. The other factory has started recently working at village Pangao. A krushi vidnyan Kendra at Digholamba and government processing unit of custered apple are there but the coverage of beneficiaries are very less. People leave traditional life and women confined to stereotyped

I divided Ambajogai block into three parts in the context of geographical area that are Patoda, Poose and Yelda sectors

G.1) Patoda

The Patoda sector includes 38 villages. They can be viewed in the southeast side of Ambajogai city. The Patoda sector is more developed in the context of infrastructure than other two. Most of the villages can be viewed in the southeaest side of Ambajogai city. Most of the villages are connected by the tire main road, PHC centers; schools, electricity and water supply are accessible to these villages. Private and public transport system is good.

Agriculture is the main occupation of this sector. Soil is medium fertile and trends of cash crop like sugarcane, cotton, soyabean, food grains like Jawar, Wheat, Hybrid are the popular crop pattern. Irrigation facilities are there. Though the rate of Migration is increasing along the years. The percentage of marginal farmers and landless labourers is moderate.
The Patoda Sector is highly politicized sector. The national congress party has got hold over the Panchayat Samitties. In spite of this, the sector has not been established a project to increase employment substitutes. There are many APL self help groups in the Patoda. All these groups are formed by one of the Local political leaders. These groups are taking benefit from watershed development programme, agriculture department Ambajogai, in reality all these groups are maintained by the same person. The road side villages like Radi, Mamdapur, Lokhandi savergaon, Kumbefal, Waghala Chanai, and Dhanora has got a massive liquire addiction rate. Women from Patoda village tried to raise their voice against it. But due to lack of Political support and themiddle class women, the acrion would not survived. Mamdapur is the village where weekly market holds. It also helps to easily available liquor.

G.2) Poose

Poose is the sector geographically located at northeast part of the Ambajogai city. It encircles 30 villages; Girwali, Poose and Ghatnandoor are the three major villages having more population. Ghatnandur is the circle place for agriculture department and the rural bank. Most of the villages are connected by roads and have electricity. Schools up to primary and secondary levels are there. The main occupation of the area is agriculture. Water scarcity in summer days gets critical. No specific political party has got over the area. There are number of self help groups formed in the area irrespective of below poverty line and sex. Girwali and Ghatnandur have strong self help groups who have been successfully started enterprises.

Girwali is the village divided into two parts. It successfully implemented liquare prohibition movement. But the Poose and other villages could not make the movement successful. Girwali has got a
main substation of MSEB.

The NGOs like Manavlok, Nagar based NGO Swayamsiddha, MAVIM are working in the area. Landless agriculture labours and marginal farmers have the vital role in the eco-socio culture of the sector. Very few small scale industries are their. Educational status is higher than the Patoda and Yelda sector. In the Poose sector, product from milk is prepared. Ambalwadi, Girwali, Ghatnandoor, Nandagaun, Bharaj, Talni are some of the villages, famous for the milk productes. milk is one of the important earning source of the sector. Beside, there is no such kind of processing unit that would access the employment and controle the resources. Women at home base prepare these products and sell it town places like Ambajogai, Parli, Ghatnandoor etc.

G.3) Yelda

There are 30 villages, which come under the Yelda sector. Is known for the vulnerable sector in the Ambajogai block. It can be located towards the northwest side of the Ambajogai the area is characterized with the hilly area and the very small villages. Hatkar community is large in number in the sector. The soil is not fertile and can sustain Kharip crop season only. Irrigation facilities and health facilities are inadequate. Rate of illiteracy is quite high than that of other sectors Agriculture labour and pasturing domestic animals are the main source of income generation. These villages get empty at the time of sugar factory season. Seasonal sugar cane labour is one of the major sources of employment in the sector. Private educational institutes have been imparting knowledge in the area. Child marriage and liquor addiction are the major social problems in the sector. Women from Yelda village launched anti liquor movement since 2002.
Table No. 4.1
Social Developmental Canvas of the Ambajogai.
Statistical analysis base

<table>
<thead>
<tr>
<th>No of Households</th>
<th>12508</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Population</td>
<td>69478</td>
</tr>
<tr>
<td>Male Population</td>
<td>36425</td>
</tr>
<tr>
<td>Female Population</td>
<td>33053</td>
</tr>
<tr>
<td><strong>Total Agriculture Labour</strong></td>
<td>391</td>
</tr>
<tr>
<td>Marginal Agriculture Labour - Male</td>
<td>145</td>
</tr>
<tr>
<td>Literate Population</td>
<td>48612</td>
</tr>
<tr>
<td>Male Literate</td>
<td>28126</td>
</tr>
<tr>
<td>Female Literate</td>
<td>20486</td>
</tr>
<tr>
<td>No of Households</td>
<td>12508</td>
</tr>
<tr>
<td><strong>Main working population</strong></td>
<td>1563</td>
</tr>
<tr>
<td>Main Working Population Male</td>
<td>884</td>
</tr>
<tr>
<td>Main Casual Working Population</td>
<td>37</td>
</tr>
<tr>
<td>Main Casual Working Population Male</td>
<td>26</td>
</tr>
<tr>
<td><strong>Number of SC</strong></td>
<td>11132</td>
</tr>
<tr>
<td>Male SC Population</td>
<td>5800</td>
</tr>
<tr>
<td><strong>Number of ST</strong></td>
<td>915</td>
</tr>
<tr>
<td>Male ST Population</td>
<td>472</td>
</tr>
</tbody>
</table>

*Source: Census 2001*
H) Selection of Sample

As per the probable sampling method I selected 95 self-help groups as sample for my study. I purposefully selected the SHGs under DRDA that come in the list of Panchayat Samitee. These self help groups are sponsored under Swarnajayanti Gram Swarozgar Yojana (SGSY) in the list of Panchayat Samitee Ambajogai 2006. Self help groups which have two years completed are selected. There are 100 Gram Panchats in the Ambajogai tehsil. Out of that in only 88 villages where SHGs are formed. Study covered 72 villages by selecting on the basis of one group to represent one village. The villages where self help groups are in more numbers than five, two to three SHGs head are interviewed in that village. In the study 5 villages are found where SHGs in the list are not working.

I) Techniques of Data Collection

The required data for given study was collected through the technique of interview schedule, group discussion and interviews held with bank managers and staff at Ambajogai.

Interview schedule was administered on group leader. I selected group leader in the context of getting proper information of account transaction, exposure as a leader change in the status in the family and her logging at political and social scenario of village.

In the guided focus group discussion we observed the relationship among them as well as the role of leader in the group. We observed homogeneity, conflicts, extent of awareness, importance of SHG and collectivism. The interaction led to understand the dynamics in the group.

I selected self help groups for discussion I interviewed with group women in a very healthy environment with no feeling of obligation or
pressure. It helped to assess the process of social development in the group. I talked with local bank managers in the context of study to evaluate the attitude and impression of the bank towards the self-help groups.

J) Methodology and source of Data

The study is based on the survey conducted through administrating interview schedule. In 72 villages of Ambajogai Tehsil, District Beed I used survey method to group interview. I interviewed secretary of president of self help groups to assess the process of empowerment and the trends of opportunities I selected both tools to make my findings reality oriented, to support the conclusion I took interview of four bank manager of Nationalize bank.

J.1) Primary Data

In the initial stage of the study I collected information regarding the study subject through newspaper, report of NGO and the visits. I visited non governmental organization that are working with self help groups. I visited Kurkheda based NGO at Gudchirolay district, Amhi Amchya Arogya Sathi’ , Halo Foundation andoor dist. Solapur, MAVIM Solapur and Manavlok Ambajogai.

A pilot study by administrating 10 questionnaires at Ambajogai was under taken. It helped to understand the proper technique of data collection. After that by avoiding the gaps in the questionnaire, interview schedule was carefully prepared. It contained 156 questions and sub questions. The set of questions dealt with the eco-socio aspects as well as cultural and political elements in the lives of the respondents. By understanding the limitations pf interview shedule, group were arranged. Group interview of discussion were properly arranged at these villages to interact with the other members in the group. The focused elements are as -
1. Opportunity in income generation
2. Capacity Building opportunity
3. Engagement in the social justice and development issues.
4. Access to resources
5. Micro credit in the contest of Change in the environment

To understand the role of banks, I interviewed the bank Managers or staff member who is looking after SHGs record. The Gramin Bank of Ambajogai, State BanK of Baroda and District central cooperative Bank, State Bank of Hyderabad and Bank of Maharashtra.

J.2) Secondary Data

Secondary data was collected through the newspaper, magazines periodical and the books, Internet.

K) Period of the Study

The data was collected with in six months from Jan.2006 to Aug 2006. In six months Interactions were held with respondents as well as self help group women with their convenient time and place. The data processing and data analyses took two more months.

L) Data analysis

The frequency of replies given by all the groups to every question included in the interview schedule was calculated and an analysis was done based on the number of replies. The percentage of various replies given by all the group leaders on any question was also calculated on this basis. Thus the frequency data was worked out of every question included in the questionnaire.

Group discussion carried on the same topics that interview schedule covered interactions recorded and summarized.
M) Limitations of the study

My study is limited to only Ambajogai tehsil that covers 100 Gram Panchayats. The study is time bound hence I could not cover the larger area. The academic responsibilities and convenience mattered in the limitation. The concern study covered only BPL self help groups that it self imitated to aspects of women as such.

N) Chapter Scheme

The study is presented in seven chapters as follows

1. Women Movement in World At Glance
2. British ERA in India and After
3. Micro Credit System
4. Methodology
5. Data Analysis
6. Conclusion and recommendation

Chapter wise summery

Chapter one

The chapter deals with the origin of women movement in the world it gives detail of women’s struggle and their participation in the development. The chapter contains the period of pre second world war and the establishment of United Nations organization with women’s development point of view. It discusses about the human rights and its importance in the lives of women. this chapter highlights the measures taken by international community for the upliftment of women.
Chapter Two

Second chapter contains the British Era. It focuses the revolutionary decisions taken by British rule to bring change in the tragic situation of women in India. The chapter evaluates the work of British government as well as the missionaries for the betterment of Indians. It also accounts the notable personalities who strived for the change in the status of women and the women’s participation in the struggle movement. It also deals with the government policies and the organized efforts of the women for gender equality.

Chapter Three

The chapter focuses on the emergence of self-help groups in the world scenario. It deals with the ideology of self-help group. It also contains the theoretical framework of the SHG and discusses the trends in the India. The chapter takes the review of the studies undertaken in all over India and specifies the experiences of the leading non-governmental organizations. This chapter encircles the studies conducted in the relevant subject in all over India. It deals also with the books and the views regarding the subject. It carries the studies conducted in the Maharashtra as well as in Marathwada region.

Chapter Four

The chapter contains the research design and the methodology. It provides the brief area profile where the study is conducted. the study has covered 72 villages of Ambajogai tehsil of District Beed. The study used interview schedule group discussion as tools for data collection.
Chapter Five

The concern chapter accounts for the data processing under light of objectives of the studies. The data was analyzed by maintaining figures and the tables wherever required. This chapter gives account of data analysis in detail.

Chapter Six

The chapter deals with the summery of the conclusions. It also contains the suggestions and the contains. This chapter proclaims the findings by highlighting the hypothesis of the study.

Conclusion

The hypothesis conclusion that have constructed on the basis of data collection and review of literature, had been turned off. The further chapter deals with the data analysis that has formulated the need of mobilization process in the self help groups.