

**CHAPTER –III**  
**PROFILE OF SHGS IN ANDHALI**  
**VILLAGE**

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CHANDRAKANT, K. CHANDRA

**CHAPTER –3**  
**PROFILE OF SHGS IN ANDHALI VILLAGE**

**3.1. Introduction**

**3.2. Profile of SHGs in Andhali Village**

**3.2.1. Years Wise (2011-2014) Details of SHGs**

**3.2.2. SHGs and the Number of Members**

**3.2.3 SHGs and Savings**

**3.2.4. Monthly Rate of Interest on Internal  
Loan**

**3.3. The Profiles of SHG Members**

**3.3.1. Age of SHG Members**

**3.3.2. Marital Status of SHG Members**

**3.3.3. Educational Status of SHG Members**

**3.3.4. Religions of SHG Members**

**3.3.5. Social Categories of SHG Members**

**3.3.6. Size of the Family**

**3.3.7. Type of the Family**

**3.3.8. Occupations - Wise Classification of SHGs  
Members**

**3.3.9. Employment Profile**

**3.3.10. Reasons for Joining SHG**

**3.3.11. Reasons for Taking Loan**

**3.3.12. Internal Loan Taken by SHG Members**

**3.3.13. Repayment of Loan by SHGs Members**

**3.3.14. Income Level of the Members**

**3.3.15. Saving of the SHG Members**

**3.3.16. Expenditure of the SHG Members**

**Family**

**3.3.17. Persuasions for Becoming Members of SHGs**

**3.3.18. Benefits of Self-Help Groups**

**3.3.19. New Business Started By SHGs**

**Members after Joining In the SHGs**

**3.3.20. Nature of Business / Enterprise**

**3.3.21. Financial Assistance Taken From**

**SHG for Starting Business**

**3.3.22. Financial Amount Taken From SHGs**

**3.3.23. Financial Assistance Taken From Any Other  
Sources for Starting Business**

**3.3.24. The Amount Taken From Other**

**Sources to Started Business**

**3.3.25. Increased Monthly Income of SHGs**

**Members after Starting Business**

**3.3.26. Income levels of the SHGs members after  
Starting business**

**3.3.27. Meeting of SHG Members**

**3.3.28. Problems faced by the SHGs Members**

**3.3.29. Change in the Outlook of the SHG members**

**3.3.30. Empowerment of SHG Members after  
Joining SHGs**

**3.3.31. Self-Evaluation of SHGs Members**

**REFERENCES**

## **CHAPTER III**

### **PROFILE OF SHGS IN ANDHALI VILLAGE**

#### **3.1. INTRODUCTION:**

In the light of considered objectives, through a well-designed questionnaire data were gathered. In this chapter the collected data has been analyzed and interpreted. The gathered data has been processed in excel software and necessary statistical tools were used wherever it requires.

#### **3.2. PROFILE OF SHGS IN ANDHALI VILLAGE:-**

At present there are 1145 SHGs in Palus Taluka, Out of which 23 SHGs were from Andhali village. In Andhali village, 2 groups are BPL women's and 21 groups are APL women's. Today there are up to 381 SHGs of women members are from Andhali village in Palus Taluka. There are 21 APL SHGs in Andhali village out of which 8 SHGs are regular and 13 SHGs are in non-working condition. There are 2 BPL, SHGs and both are regular in working.

Provision of internal loan to the members is one of the important functions of SHGs. This internal loan is sanction for the members' on the condition of repayment of that loan within certain duration of time. This time of repayment of loan is in monthly or years. This interest of loan charged monthly.

##### **3.2.1. Years Wise (2011-2014) Details of SHGs:**

Years wise (2011-2014) details of SHGs are as follows

**Table No 3.1.**  
**Years Wise Details of SHGs**

Sr. No	Particulars	2011-12	2012-13	2013-14
1	Total SHGs	22	27	23
2	Members of SHGs	288	406	381
3	Total SHGs ( BPL)	7	6	2
4	Total SHGs (APL)	15	21	21
5	Non-working SHGs (BPL)	2	5	-
6	Non-working SHGs (APL)	5	9	13
7	Working SHGs (BPL)	5	1	2
8	Working SHGs (APL)	10	12	8

**Source: SHGs Register Of Andhali Gram Panchayat And Palus Panchayat Samiti.**

The above table no.3.1 shows year wise (2011-2014) details of SHGs in Andhali village of Palus Taluka. There are 22 SHGs in Andhali village up to 2011-2012. Out of this 7 SHGs are below poverty line and 15 SHGs are above poverty line. There are 27 SHGs in Andhali village up to 2012 -2013. Out of this 6 SHGs are below poverty line and 21 SHGs are above poverty line. There are 23 SHGs in Andhali village up to 2014. Out of this 2 SHGs are below poverty line and 21 SHGs are above poverty line. There are 21 APL SHGs in Andhali village. Out of which 8 SHGs are regular and 13 SHGs are in non-working condition. There are 2 BPL SHGs and both SHGs are regular in working. There are 381 women's in SHGs from Andhali village.

### **3.2.2. SHGs and the Number of Members:**

More number of SHG members is the strength of the group. Potentiality of the group is based on number of members, because more number of members will do more savings, that money can be rotated within the members for loan purposes, and even it will help in taking loan in banks also. One or two drop-outs should not shatter the existence of the group because, in order to derive benefits from the government, there must be a minimum 10 Members.

**Table No 3.2.**

**Details of Members in SHGs**

<b>Sr. No.</b>	<b>Total Number Of Members In Groups</b>	<b>No Of SHGs</b>	<b>Percentage</b>
<b>1</b>	10-15	8	34.78
<b>2</b>	15-20	15	65.21
	Total	23	100.00

**(Source: Primary Data.)**

In SHGs minimum number of members should be 10 and maximum should be 20. It should be 10-20 to create homogeneous SHG. 34.78 percent of the SHGs are having 10- 15 members in their group and 65.21 percent of the SHGs are having 15-20 in their group. It is better to have 20 members to make all the activities stronger.

**3.2.3 SHGs and Savings:**

Savings is habit of human. But it is a very prominent feature of SHGs. All the members of SHGs generally tend to save Rs50-200 on a monthly basis. SHGs have become virtually a platform for making such useful compulsory savings.

**Table No 3.3.**

**I) Details Of Regularity of Savings**

<b>Sr.No</b>	<b>Savings</b>	<b>No Of SHGs</b>	<b>Percentage</b>
<b>1</b>	Weekly	-	-
<b>2</b>	Monthly	23	100
	Total	23	100.00

**(Source: Primary Data.)**

It is very much evident from the above table that all 23 SHGs, which were surveyed, have been habituated in monthly savings.

**Table No 3.3.**

**II) Monthly Savings of the Members of SHG**

Sr. No	Saving (Rs)	No Of SHG	Percentage
1	Rs50	1	4.34
2	Rs100	20	86.95
3	Rs200	2	8.69
	Total	23	100.00

**(Source: Primary Data.)**

The above table no.3.3 (ii) shows that the classification of SHGs according to monthly savings of the members of SHG. Table reveals that 86.95 percent SHGs are collecting monthly saving of Rs100 per member. There are 2 SHGs having monthly saving per members Rs200. There is only one SHG having monthly saving per members Rs50 which is the lowest number.

**3.2.4. Monthly Rate of Interest on Internal Loan:**

The following table shows the classification of SHGs according to rate of interest on internal loan.

**Table No 3.4.**

**Monthly Rate of Interest on Internal Loan**

Sr.No	Rate Of Interest (Monthly)	No Of SHGs	Percentage
1	2 percent	22	95.65
2	3 percent	1	4.34
3	Above 3 percent	-	-
	Total	23	100.00

**(Source: Primary Data.)**

The table reveals that 22 SHGs have charged interest 2 percent for internal loans taken and only one SHG has charged interest 3 percent per monthly.

It is observed that the rate of interest for internal loan is marginal and affordable as compared to the rate charged by money lenders and at the same time useful in building group corpus. Even the SHG which has charged interest 3 percent per monthly has reduced it to 1 percent per monthly after



forming sufficient working capital. Though we found high rate of interest in SHGs compare to Bank annual interest, the excess interest were used as a dividend.

### 3.3. THE PROFILES OF SHG MEMBERS -

In this study data collected from questionnaire is analyzed and interpreted in terms of following points. Information about SHG member’s covers areas like age, marital status, education qualification, religions, social categories, size of the family, type of the family, occupation, employment profile, reasons for joining SHG.

Information about SHG member’s covers areas like amount of internal loan taken, reasons for taking loan, repayment of loan by SHGs members, income level of the members, saving of the SHG members and expenditure of the SHG members family.

#### 3.3.1. Age of SHG Members –

Age of the respondents was measured as the total number of completed years as on the date of collecting the data. The respondents were further categorized into 6 age groups, as detailed below.

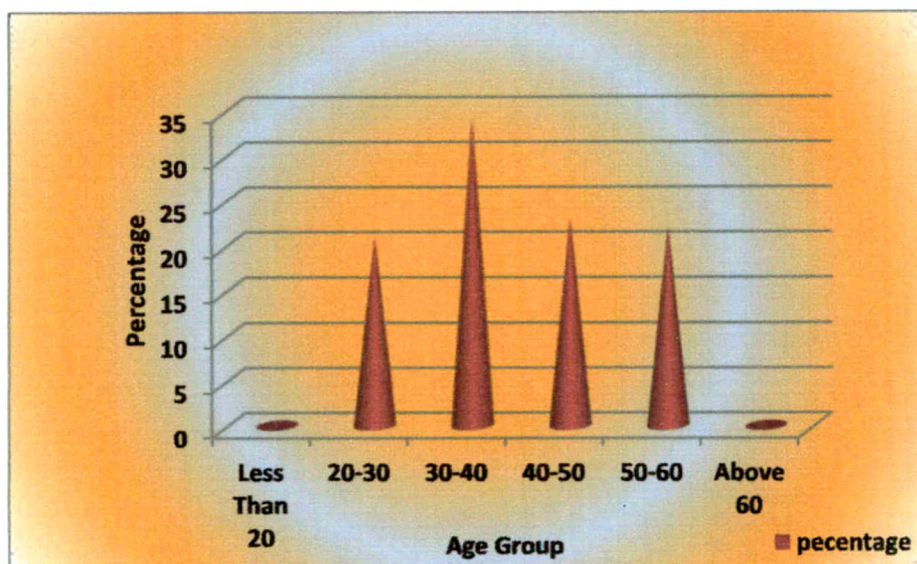
Table No -3.5.

Age Wise Classifications of SHG Members

Sr. No	Age Group	No. Of Respondents	Percentage
1	Less than 20	-	-
2	20-30	21	21
3	30-40	34	34
4	40-50	23	23
5	50-60	22	22
6	Above 60	-	-
	Total	100	100.00

(Source: Primary Data.)

**Figure No – 3.1**  
**Age of SHGs Members**



**Source: Based On Table No - 3.5**

The above table no.3.5 shows age wise classification of 100 SHG members. The table reveals that maximum number of SHG members that is 34 members from the age group 30-40 years, while minimum number of SHG members that is 21 members is from the age group of 20-30 years, but the another age group of 40-50 years also having percentage of SHG members is 23. Another thing is shown in the table that is percentage of SHG members having age less than 20 years is zero that is no any single member of SHG having age below than 20 years and above 60. Age of all SHGs members is more than 20 years. In above table the average age of the SHG members is 16.66. The median of the age of SHG members is 21.5 and standard deviation of the age is 13.73.

From the above table it is observed that almost all SHG members are from active and productive age group.

### **3.3.2. Marital Status Of SHG Members –**

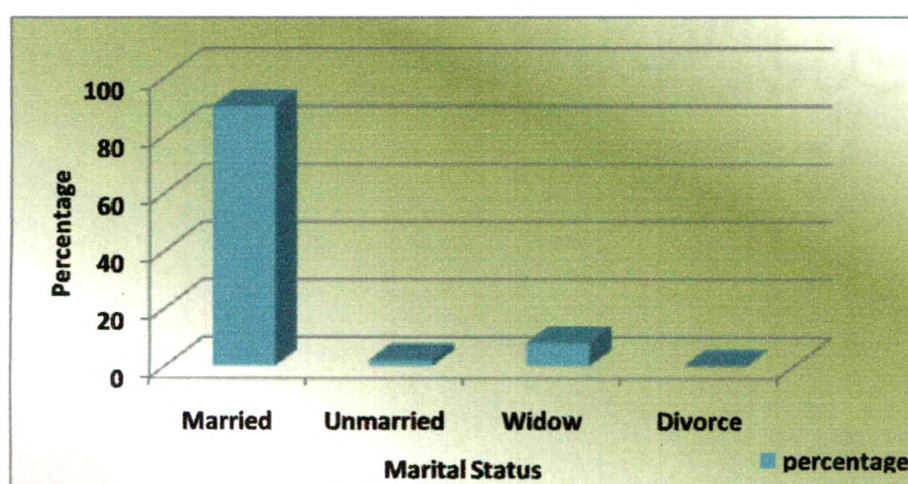
Based on marital status of the respondents, they were classified into married and unmarried, as followed by table gives briefly idea about marital status of SHG members.

**Table No -3.6**  
**Marital Status of SHG Members**

Sr. No	Marital Status	No. Of Respondents	Percentage
1	Married	90	90
2	Unmarried	2	2
3	Widow	8	8
4	Divorce	-	-
	Total	100	100.00

(Source: Primary Data.)

**Figure No –3.2**  
**Marital Status of SHG Members**



Source: Based On Table No - 3.6

The above table no.3.6 shows marital status of 100 SHG members. The table highlights that 90 percent SHG members are married. It is seen that 2 percent SHG members are unmarried and 8 percent SHG members are widow. No any single member of SHG is divorced. In above table the average marital status of the SHG members is 50. The median of marital status of the SHG members is 5 and standard deviation of the marital status is 43.16.

This indicates that married women have participated in SHGs to support their families while the widow's women joined the groups hoping to earn their livelihood. This SHGs have given them social recognition and identity. From above table we can say that there is lack of awareness of about



SHG among the unmarried females in society. So it is importance to attract the unmarried member's towards the Self-help groups.

### 3.3.3. Educational Status of SHG Members-

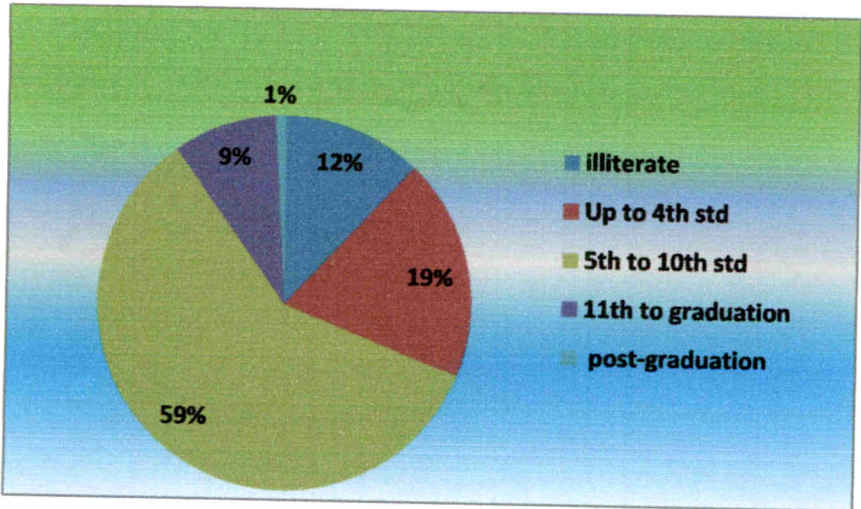
Education is very important factor of any human being. It gives us idea about the SHG member's qualification.

**Table No – 3.7**  
**Educational Status of Members of SHG**

Sr. No	Educational Status	No. Of Respondents	Percentage
1	Illiterate	12	12
2	Up to 4 <sup>th</sup> Std	19	19
3	5 <sup>th</sup> to 10 <sup>th</sup> Std	59	59
4	11 <sup>th</sup> to Graduation	9	9
5	Post-Graduation	1	1
	Total	100	100.00

(Source: Primary Data.)

**Figure No – 3.3**  
**Educational Status of SHG Members**



Source: Based On Table No - 3.7

Above table shows that SHG members are illiterate or educated. In this table out of 100 SHG members 12 members is illiterate that is this SHG members is not capable to sign or read any information about self-help group such SHG members depend up on another SHG members for taking any information about self-help group. Percentage of illiterate SHG members is 12 Percent. In above table another thing is that 19 Percent SHG members studied up to 4<sup>th</sup> std. This members capable to read any type of information and also they can sign. 59 percent of SHG members studied 5<sup>th</sup> -10<sup>th</sup> std. Another important thing is that 9 Percent SHG members having education 11<sup>th</sup> to graduation. Percentage of SHG members having qualification post-graduation is 1 Percent.

The statistical analysis highlights that the average education of SHG members is 20 and median of the education of SHG members is 12. The standard deviation of the education of SHG members is 22.73. There is another important thing is noticed in this classification is that the SHG having members from illiterate or post-graduation. It is good indication for SHGs that most of SHG members are educated.

#### **3.3.4. Religions of SHG Members –**

The following table show the religions wise classification of 100 SHG members.

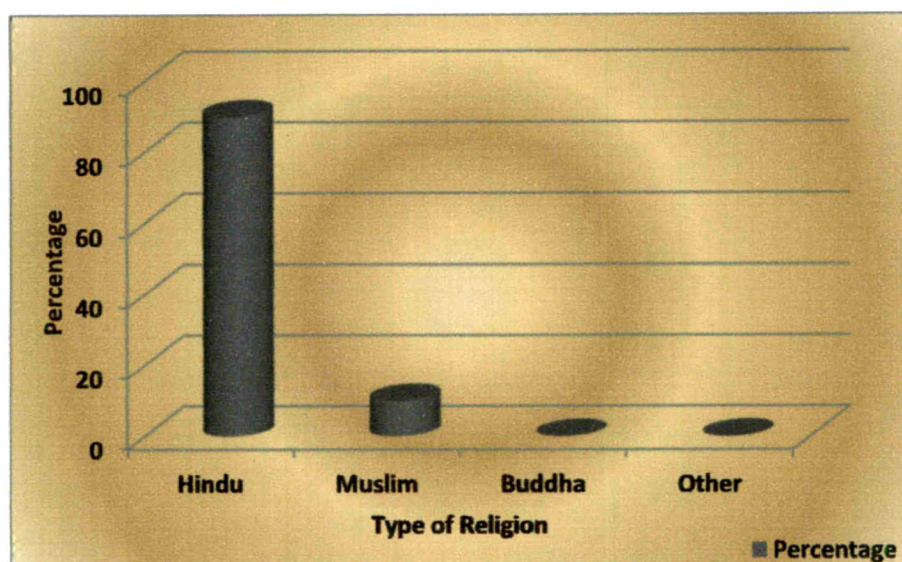
**Table No - 3.8**

**Religions Wise Classification of SHG Members**

<b>Sr. No</b>	<b>Type Of Religion</b>	<b>No.Of Respondents</b>	<b>Percentage</b>
1	Hindu	90	90
2	Muslim	10	10
3	Buddha	-	-
4	Other	-	-
	Total	100	100.00

**(Source: Primary Data.)**

**Figure No -3.4**  
**Religions of SHG Members**



**Source: Based On Table No - 3.8**

The above table no 3.8 shows religion wise classification of 100 SHG members. The table shows that the majority of SHG members i.e. 90 percent (90) are Hindu whereas 10 percent (10) SHG members are Muslim. From above classification we know that SHG having all types of religion members. Another one thing is noticed from above classification is that no any single member from Buddha religion or another any religion. In above classification there are 3 different religions members are present and that religions are Hindu, Muslim and Buddha. From above analysis we know that SHG have all religion members. In above table the average religions of the SHG members are 25 and median of the religions of SHG members is 5. From above table Standard deviation of the religion of SHG members is 43.58.

During the survey it is observed that women's belonging to different religions are joining SHGs with the attitude of co-operation. It is seen that SHG increase religion harmony among SHG members.

### **3.3.5. Social Categories of SHG Members -**

The following table shows the social categories wise classification of 100 SHG members.



**Table No – 3.9**

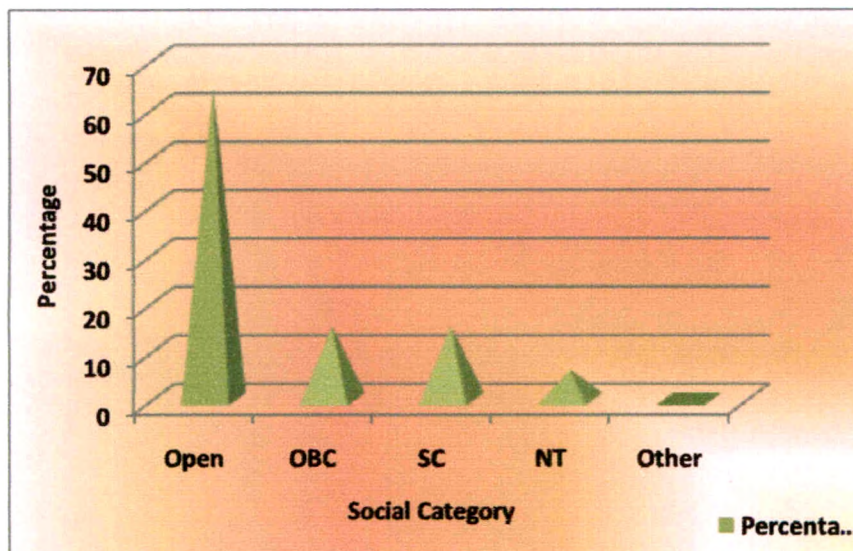
**Social Categories -Wise Classification of SHG Members**

Sr. No	Social Category	No. Of Respondents	Percentage
1	Open	64	64
2	OBC	15	15
3	SC	15	15
4	NT	6	6
5	Other	-	-
	Total	100	100.00

(Source: Primary Data.)

**Figure No – 3.5**

**Social Categories of SHG Members**



**Source: Based On Table No - 3.9**

Above table no 3.9 shows classification of 100 SHG members based on their social category. It is shows that majority of SHG members that is 64 percent from open category and there is 64 SHG members belonging open category. 15 percentage SHG members belonging OBC category whereas there is 15 SHG members belonging SC category and their percentage is 15. The percentage of SHG members belonging to NT category is 6 percent. Another one important thing is that there are no any single SHG members belonging other category so their percentage is zero. In above table the

average social categories of the SHG members are 20 and mode of the social categories is 15. The median social categories of the SHG members are 15 and standard deviations of the social categories are 25.40.

From above analysis it is noticed that self-help group's members are not based up on categories or religion. SHG are not for specific caste, religion category, SHG are made for all categories or religion and one SHG having different religion or categories members.

### 3.3.6. Size of the Family -

Size of the family means the numbers in the family of SHG members. The table no 3.10 gives briefly idea about Size of the family of SHG members.

**Table No – 3.10**

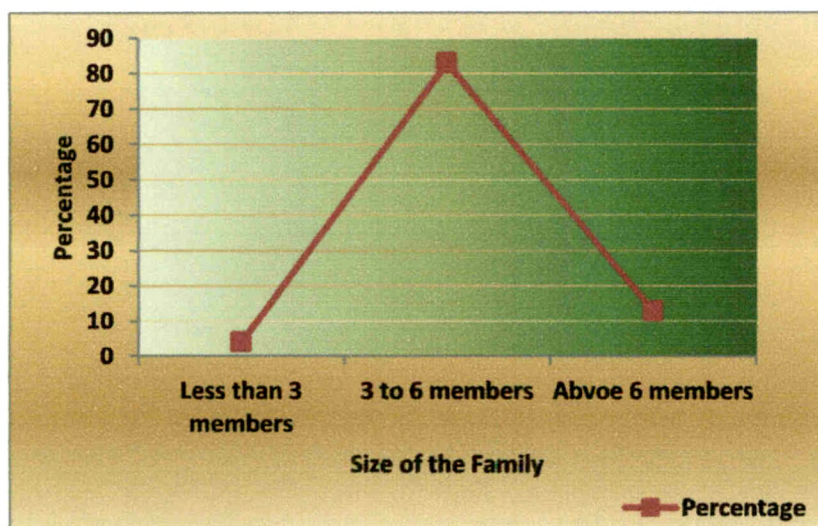
#### **Classification of SHG Members According To the Size of the Family**

Sr. No	Size Of The Family	No. Of Respondents	Percentage
1	Less than 3 members	4	4
2	3 to 6 members	83	83
3	Above 6 members	13	13
	Total	100	100.00

(Source: Primary Data.)

**Figure No – 3.6**

#### **Size of the Family**



Source: Based On Table No - 3.10



The above table no.3.10 shows classification of 100 SHG members according to the size of their family. The table indicates that maximum i.e. 83 percent (83) SHG members are having 3 to 6 members in their family and minimum 4 percent (4) SHG members are having less than 3 members in their family. 13 percent (13) SHG members are having more than 6 members in their family. From above table the average of family members of SHG is 33.33, median of the family members of SHG is 13 and standard deviation of the family members of SHG members is 43.24.

It is observed from the above table is that maximum SHG members are having medium size family.

### 3.3.7. Type of the family –

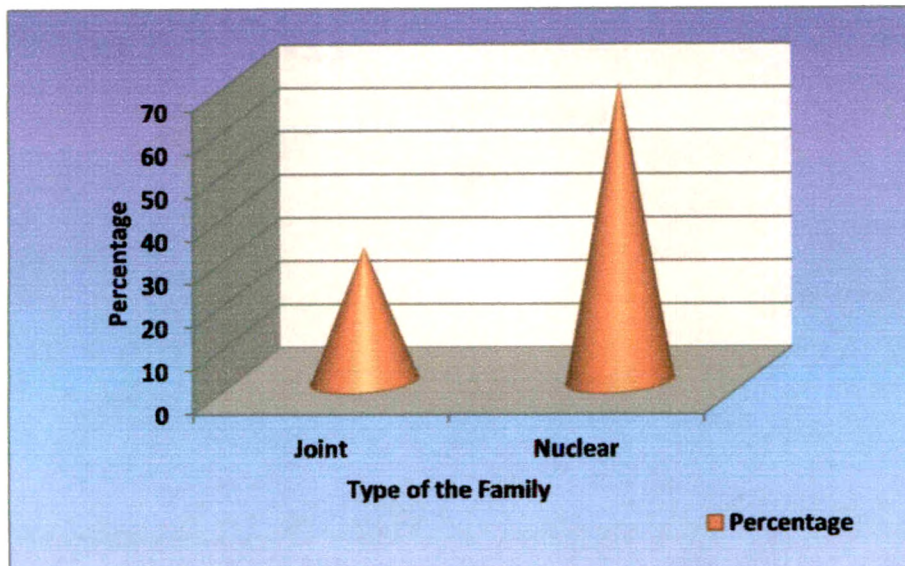
In India there are two types of family that is joint family and nuclear family. Joint family is seen in village only because of urbanization and modernization slowly joint family is replaced by nuclear family. In urban area all families are nuclear families. Now day we seen joint family very rarely. In joint family all important family decisions are taken by men’s, but in nuclear family women’s are also involve in taking family decisions.

**Table No -3.11**  
**Family Types –Wise Classification of SHG Members**

Sr. No	Type Of Family	No. Of Respondents	Percentage
1	Joint	31	31
2	Nuclear	69	69
	Total	100	100.00

**(Source: Primary Data.)**

**Figure No -3.7**  
**Type of the Family**



**Source: Based On Table No - 3.11**

The table no 3.11 gives classification of 100 SHG members based on the type of their families that is joint family and nuclear family. Table no 3.11 shows that 69 percent of sample respondents have nuclear family system and 31 percent joint family systems. The average of family types of SHGs members is 50. From above table the median of the family types of SHG members is 50 and standard deviation of the family types of SHG members is 26.87. From the above table it is observed that maximum SHG members are having nuclear size family and minimum SHG members are having joint size family.

This trend shows that joint family system has been losing its importance even in semi-urban areas due to changing socio cultural system. The joint family system is the system that protects everyone in the family, irrespective of their age and income. However, due to change in the family system, the future of elderly people seems uncertain.

### **3.3.8. Occupations - Wise Classification of SHGs Members-**

It is very complicated to classify SHG members according to their occupation because most of SHG members are housewife and farmer at a time. It means SHG members having at a time two occupations. Some SHG

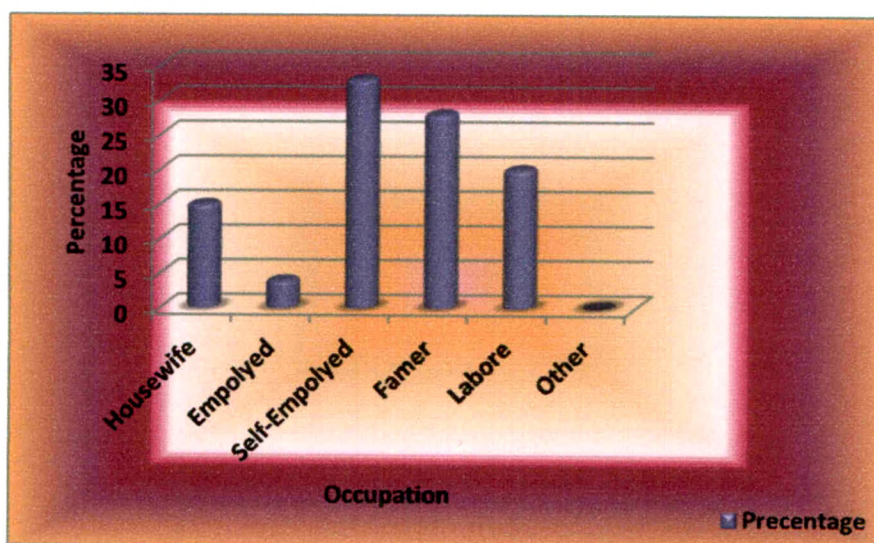
members are housewife as well as labour so after considering the work in which she devotes her maximum energy, money, efforts and time her occupation is decided.

**Table No – 3.12**  
**Occupations–Wise Classification of SHG Members**

Sr. No	Occupations	No. Of Respondents	Percentage
1	Housewife	15	15
2	Employed	4	4
3	Self-employed	33	33
4	Farmer	28	28
5	Laborer	20	20
6	Other	-	-
	Total	100	100.00

(Source: Primary Data.

**Figure No. 3.8.**  
**Occupations of SHG Members**



**Source: Based On Table No - 3.12**

The above table no 3.12 shows classification of SHG members according to their occupation. Indian women are generally housewife's. But there is another occupation too.

Above table shows that only 15 percent SHG members are purely housewife's. It means they do not have any other occupation like farm labor and their percentage is 15 percent, it means only 15 SHG members are having occupation of housewife. The table indicates that 4 percent (4) SHG members are employed. There are 33 SHG members are having occupation self – employed it means they are not only housewife but also occupation self – employed too. It means they play dual role for their family. Whereas 20 percent of the SHG members are labor occupation they also play dual role for support their family. In these SHG members are having farmer occupation that is 28 members are farmer and 28 percent of the SHG members. But one surprisingly thing in this SHG is that no any single SHG member has another occupation. The average of Occupations of SHG members of SHG is 16.66. From the table median of the Occupations of SHG members' is 17.5 and standard deviation of the Occupations of SHG members is 13.01.

From the above table it is observed that maximum SHG members are engaged in various income earning activities and only 15 SHG members are involve in only housewife occupation.

### **3.3.9. Employment Profile-**

Employment profile includes various types of activities done by SHG members as well as nature of their works full time or part time engaged, or engaged in government sector, private sector, and agricultural field. The following table shows the employment profile of SHG members.

**Table No – 3.13**

**Classifications of SHG Members Based On Employment Profile**

<b>Sr. No</b>	<b>Type Of Activity</b>	<b>No.Of Respondents</b>	<b>Percentage</b>
<b>1</b>	House wife	15	15
<b>2</b>	Employed	4	4
	a) Employment in government sector	3	
	1) full time -	1	
	2) part time	2	
	Total	3	-
	b)Employment in private sector	1	
	1)full time -	1	
	2)part time		
	Total	1	-
<b>3</b>	self-employed-	33	
	1)full time -	9	
	2)part time	24	
	Total	33	33
<b>4</b>	Farmer	28	28
<b>5</b>	Laborer	20	20
	i) agricultural field	20	
	Total	100	100.00

**(Source: Primary Data.)**

Table no 3.13 gives the classification of 100 SHG members based on their employment profile. In above table, in bracket percentage of SHG members is shown in respective categories. The table shows that 15 (15) SHG members are housewife. It is also seen from the table that 3 percent SHG members are employed in government sector. Out of 3 percent government employed SHG members, 2 (2) SHG members are full time employees and only 1(1) SHG members is part time employees. There is only one SHG member in Private sector. However, the most prominent thing observed from the above table is that maximum SHG members i.e. 33 (33) members are self-employed. Out of this self-employed members 9 (9) members are full time whereas 24 (24) members are part time self-employed. The table also shows that many of SHG members i.e. 28 (28) are farmer, 20 SHG members are labour and 20 members are in agricultural field. No any single SHG member in construction or in any other field.



### 3.3.10. Reasons For Joining SHG -

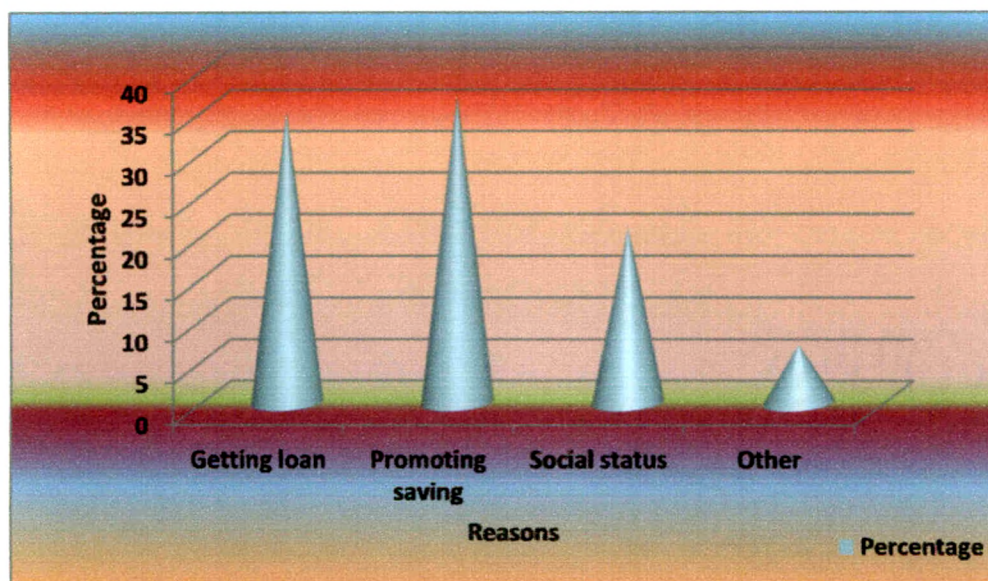
Major aims of the SHG are to promote savings and to credit for the productive and consumption purposes. This is true because many peoples joined the SHGs for getting loan and promote their personal savings, in addition to get social status. The following table shows the Reasons for joining of SHG members.

**Table No-3.14**  
**Reasons for Joining SHG**

Sr. No	Reasons	No Of Respondents	Percentage
1	Getting loan	35	35
2	Promoting saving	37	37
3	Social status	21	21
4	Other Reasons	7	7
	Total	100	100.00

(Source: Primary Data.)

**Figure No – 3.9**  
**Reasons for Joining SHG**



Source: Based On Table No - 3.14

From above table 3.14 we easily analyses that reasons for joining SHGs. In above table out of 100 SHG members' 35 SHG members join the SHG group for getting loan and their percentage is 35 percent. Another 37

SHG members join the SHG for promoting their savings which is 37 percent but 21 SHGs members join SHG only for social status not for any economic advantage and their percentage is 21 percent. While 7 SHG members are join SHG for any other reasons such as social, culture and political improvement.

The average of reasons for joining members of SHG is 25. In above table median of the reasons for joining SHG is 28 and standard deviation of the reasons for joining members of SHG is 13.95. This signifies that majority of members have joined SHGs mainly to promoting saving as compared to other reasons.

### 3.3.11. Reasons for Taking Loan -

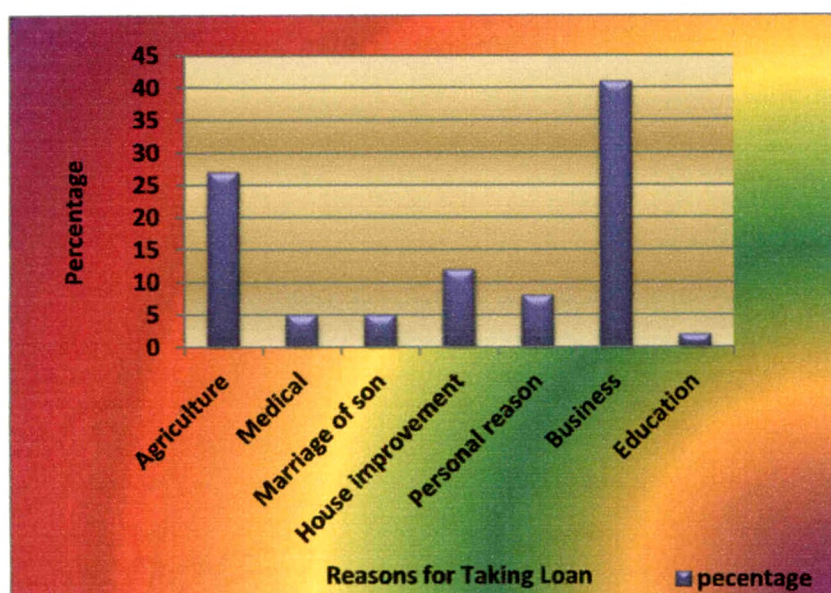
SHG members join the SHG for different reasons such as getting loan, promoting savings, social status etc. Out of that taking loan this reason is very important reason. SHG members take this loan for different reasons and these reasons are given in this table.

**Table No – 3.15**  
**Reasons for Taking Loan**

Sr. No	Reasons For Taking Loan	No Of Respondents	Percentage
1	Agricultural	27	27
2	Medical	5	5
3	Marriage of son	5	5
4	House improvement	12	12
5	Personal reason	8	8
6	Business	41	41
7	Education	2	2
	Total	100	100.00

(Source: Primary Data.)

**Figure No – 3.10**  
**Reasons for Taking Loan**



**Source: Based On Table No - 3.15**

Reasons for taking SHGs loan are given in above table. Out of 100 SHG members 27 SHG members took this loan for agricultural reason and their percentage is 27 percent. Another good thing is that maximum no of members take loan for business reason and their percentage is 41 percent. Out of 100 SHG members 41 members take SHGs loan for business purpose. 5 members took loan for marriage of their son which is very helpful for supporting her family. Another 12 percent SHG members take loan for their house improvement and for purchasing house hold equipment's. While 8 percent members take loan for some personal reasons such as for purchasing jewelry, clothes or another such types of reasons. There are only 2 percent SHG members taking loan for their education. This indicates that loan has been primarily taken for productive purposes by members.

The statistical analysis highlights that the average reasons for taking loan of SHG members is 14.28 and median of the reasons for taking loan of SHG members is 8. From above table the mode of reasons for taking loan of SHG members is 5 and standard deviation of SHG members is 14.69. This indicates that loan has been primarily taken for productive purposes by members.



### 3.3.12. Internal loan taken by SHG members -

Internal loan is very important activity of every SHG. After completing six months regular saving the SHG can start giving internal loan. The members have to make application for internal loan which is put before the forth coming meeting. While sanctioning internal loan rate of interest and installments are fixed in advance. The member who does not pay installments within stipulated period has to pay fine. The internal loan should be supported by the guarantee of other one or two members. The following table shows the internal loan taken by SHG members.

**Table No -3.16**

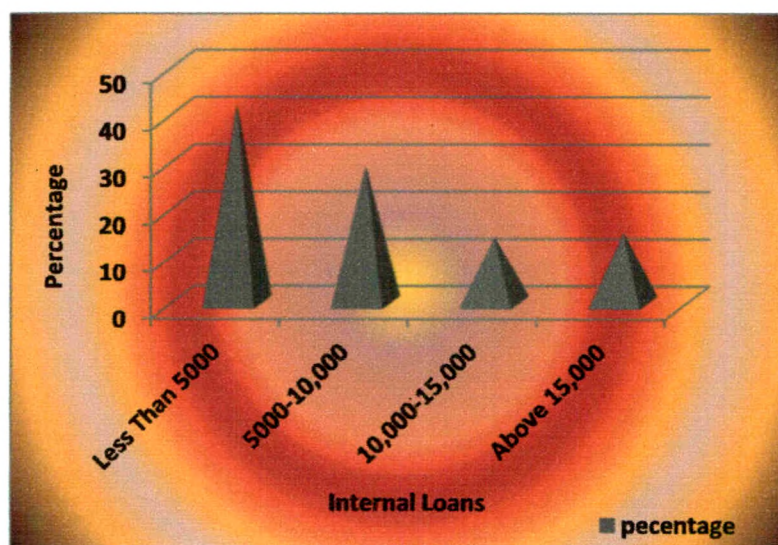
#### **Classification of SHG Members According To Amount of Internal Loan Taken**

Sr. No	Loan Aailed	No. Of. Respondents	Percentage
1	Less than 5,000	42	42
2	5,000-10,000	29	29
3	10,000-15,000	14	14
4	Above 15,000	15	15
	Total	100	100.00

(Source: Primary Data.

**Figure No – 3.11**

#### **Internal loan taken by SHG members**



**Source: Based On Table No - 3.16**

The above table shows Classification of 100 SHG members according to amount of internal loan taken. The table reveals that 100 percent members have taken internal loan. Regarding the loan taken by the respondents' majority of them 42 percent members have taken loan less than Rs5, 000. 29 percent of the respondents have taken loan from Rs.5000-10,000. 14 percent of the respondents have taken loan from Rs.10, 000-15,000. 15 percent of the respondents have taken loan above 15,000. The average of internal loan taken by SHG members is 25. From above table the median of the internal loan taken by SHG members is 22 and standard deviation is 13.24.

Majority of the SHG members have taken internal loans to meet their business, agriculture reasons. SHG members have taken internal loans to meet their domestics' needs e.g. medical, school fees, house improvements. Some of them have taken loans for purchasing sewing machine, purchasing goats and hens etc.

### 3.3.13. Repayment of Loan by SHGs Members –

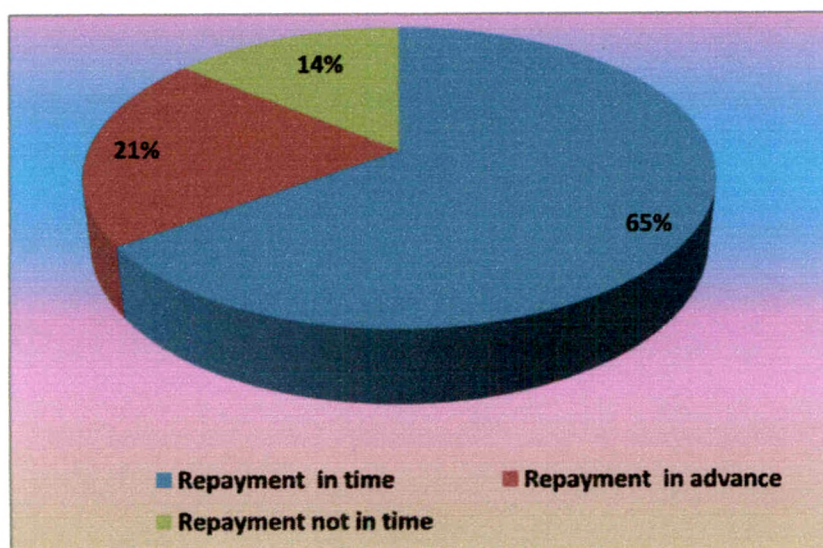
From above table we analyses that we can take SHG loan for any reason. Repayment of loan by SHGs members to SHG is very important. Repayment of that loan is done by SHGs members in different ways. This different ways of repayment is as given in following table.

**Table – 3.17**  
**Repayment of Loan by SHGs' Members**

Sr. No	Repayment Schedule	No. Of Respondents	Percentage
1.	Repayment in time	65	65
2.	Repayment in advance	21	21
3.	Repayment not in time	14	14
	Total	100	100.00

(Source: Primary Data.)

**Figure No -3.12**  
**Repayment of Loan by SHGs' Members**



**Source: Based On Table No - 3.17**

In above table classification of repayment is given based up on time consumed by SHGs member for repayment of loan. According to this table 65 SHG members repaid this loan in given time and their percentage is 65 percent. 21 SHG members to repayment of their loan in advance, it means they repaid their loan before given time and percentage of such members is 21 percent. While 14 SHG members cannot done repayment of their loan within time allotted for repayment and such members is 14 percent in this SHGs.

The average of repayment of loan by SHGs members is 33.33, median is 21 and standard deviation of repayment of loan by SHGs members is 27.64. This signifies that women respondents are more prompt in repayment of loan they borrowed from SHGs.

From the above table it is observed that good practice of the women SHGs in the study area is repayment of the loan in time.

#### **3.3.14. Income Level of the SHGs Members –**

Monthly income is one of the most important criteria showing economic status of a person or a family. Monthly income of SHGs members' family before and after joining SHG is given in following table.

**Table No -3.18**

**Monthly incomes of the members before and after joining SHG**

Before Joining SHGs				After Joining SHGs	
Sr. No	Monthly Income Rs	No. Of Respondents	Percentage	No. Of Respondents	Percentage
1.	Less than 1000	12	12	1	1
2.	1000-2000	34	34	11	11
3.	2000-3000	37	37	25	25
4.	3000-4000	12	12	37	37
5.	4000-5000	4	4	19	19
6.	5000-6000	1	1	4	4
7	Above 6000	-	-	3	3
	Total	100	100.00	100	100.00

**(Source: Primary Data.)**

Above table 3.18 shows classification of 100 members of SHGs according to monthly income of their families before and after joining SHG. Table indicates economic status of SHGs members before joining the SHG and after joining SHG.

The table indicates that the monthly income of 12 percent i.e.12 members' families is below than Rs1, 000. 34 SHG members having family income Rs1000-2000 and their percentage are 34. Maximum 37 SHG members having their family income in between Rs2000-3000 before joining SHG and 37 percent SHG members include in this group. 12 SHG members family income in between Rs3000-4000 having percentage 12 of such members. 4 percent i.e.4 members are from families earning Rs4000-5000. There is only 1 percent SHG members is family income Rs5000-6000. Most important thing is that no any single member in this group having family income before joining SHG more than Rs6000. The statistical analysis highpoints that the average monthly income of SHGs members' family before joining SHG is 14.28, median is 12, mode is 12 and standard deviation is 15.28.



Table no.3.18 indicates that the monthly income of members has gone up after joining SHGs. The table also shows the fact that the number of sample respondents in group less than 1000 is high before joins the SHG but after joining the SHG the number of respondents in this group are less. 11 members' having family income in between Rs1000-2000 and their percentage is 11. 25 percent i.e. 25 members are from families earning Rs2000-3000. Families of maximum SHG members i.e. 37 percent (37) are having monthly income between Rs3000-4000. Monthly income of 19 percent (19) SHG members' families is Rs4000-5000 and 4 percent (4) SHG members' family income is in between Rs5000-6000. It is found that only 3 percent (3) SHG members monthly families income an above Rs6000.

The statistical analysis highpoints that the average monthly income of SHGs members' family after joining SHG is 14.28, median is 11 and standard deviation is 13.37. It is found that Monthly income of majority of SHG members have increased after joining SHGs.

### 3.3.15. Saving Of the SHG Members –

Monthly saving is very important for good economic status. Monthly saving is nothing but one way of family income. Importance of monthly saving is not less than monthly income. This table shows classification of 100 SHG members according to their monthly saving before and after joining SHG.

**Table No – 3.19**

#### **Monthly Saving Of the Members Before and after Joining SHG**

Before Joining SHGs				After Joining SHGs	
Sr. No	Monthly Saving Rs.	No. Of Respondents	Percentage	No. Of Respondents	Percentage
1.	Less than 200	29	29	2	2
2.	200-500	48	48	27	27
3.	500-800	17	17	38	38
4.	800-1000	6	6	24	24
5	Above 1000	-	-	9	9
	Total	100	100.00	100	100.00

(Source: Primary Data.)

Above table shows monthly saving of SHGs member before and after joining SHG. Monthly saving of SHG members before and after joining SHG is not same.

According to above table 29 SHG members having their monthly saving less than Rs200 and their percentage are 29. There are 48 percent (48) SHG members having monthly saving between Rs200-500 which is highest number. While 17 SHG members having their monthly saving in between Rs500-800 and their percentage is also 17. There are only 6 SHG members having their monthly saving in between Rs800-1000, But one thing is observed in this group is that no any single SHG member having monthly saving more than Rs1,000. In above table the average of monthly saving of SHGs members' family before joining SHG is Rs20. From above table the median monthly saving of SHGs members' family before joining SHG is 17 and standard deviation is 19.17.

From above table certainly we can say that monthly saving of SHG members after joining SHG is increased. The table indicates that the monthly saving of 2 percent (2) SHG members' families is less than Rs200 for after joining SHG. Another 27 SHG members monthly saving is in between Rs200-500 and their percentage is 27. While 38 SHG member's monthly saving is in between Rs500-800. There are 24 percent (24) SHG members having monthly saving Rs800-1,000. There are only 9 SHG members having their monthly saving in above-Rs1, 000. In above table the average of monthly saving of SHGs members' family after joining SHG is 20. The median of monthly saving of SHGs members' family after joining SHG is 25 and standard deviation is 14.83.

This signifies that the savings of the members of the SHGs have better with an increase in their income. This shows that the SHG movement is in the right direction towards eradicating the poverty.

#### **3.3.16. Expenditure of the SHG Member's Family –**

Monthly expenditure directly affected on economical budget of SHGs member and her family, so it very important to study monthly expenditure of SHG members family. Monthly saving is also affected by monthly expenditure of SHGs Member or her family. This table shows classification of

100 SHG members according to their monthly expenditure before and after joining SHGs.

**Table No – 3.20**  
**Monthly family expenditure of the members before and after joining SHGs**

Before Joining SHGs				After Joining SHGs	
Sr. No.	Monthly Expenditure Rs.	No. Of Respondents	Percentage	No. Of Respondents	Percentage
1.	Less than 1500	18	18	4	4
2.	1500-3000	52	52	20	20
3.	3000-6000	28	28	50	50
4.	Above 6000	2	2	26	26
	Total	100	100.00	100	100.00

(Source: Primary Data.)

In above table classification of 100 SHG members is given based up on their expenditure before joining SHG and after joining SHG. According to their monthly expenditure SHGs members classified into four groups.

Above table shows before joining SHG 18 member’s monthly family expenditure is less than Rs1500 and their percentage is 18. Maximum 52 SHGs members having their monthly expenditure in between Rs1500-3000, generally maximum persons of society come under this category. While 28 percent member’s monthly family expenditure in between Rs3000-6000 of this SHG, there are 28 members comes under this category. There are only 2 SHG members having their monthly family expenditure in above Rs6, 000. The statistical analysis highlights that the average of monthly expenditure of SHGs members’ family before joining SHG is 25, median is 23 and standard deviation is 20.94.

The important thing is that after joining SHG, monthly family expenditure of members is increased. After joining SHG monthly expenditure of 4 SHGs members is more than Rs1500. Expenditure of 20 members is in between Rs1500-3000, percentage of such members is 20 percent. Maximum 50 members having their expenditure in between Rs3000-6000, 50 percent SHG members comes under this category. While monthly family expenditure

of 26 SHG members is more than Rs6000, it means 26 percent SHGs member's monthly family expenditure is more than above Rs6000.

In above table the average of monthly expenditure of SHGs members' family after joining SHG is 25. The table the median of monthly expenditure of SHGs members' family after joining SHG is 23 and standard deviation is 19.07. From above table we concluded that, the family expenditure has been increased due to positive changes in the SHGs member's income. The incremental income not only enhances the expenditure of the family but also promote the saving of the family after them joining SHG.

**3.3.17. Persuasions for Becoming Members of SHGs -**

The following table shows that persuasion for becoming members of SHGs.

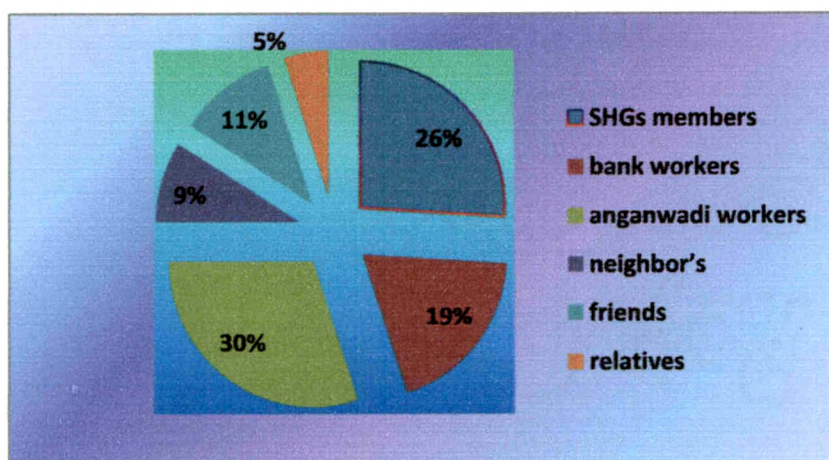
**Table No – 3.21**  
**Persuasions for Becoming Members of SHGs**

Sr. No	Inspired To Become Members Of SHGs	No. Of Respondents	Percentage
1	SHGs members	26	26
2	Bank workers	19	19
3	Anganwadi workers	30	30
4	Neighbor's	9	9
5	Friends	11	11
6	Relatives	5	5
	Total	100	100.00

**(Source: Primary Data.)**



**Figure No – 3.13**  
**Persuasions for Becoming Members of SHGs**



**Source: Based On Table No - 3.21**

In above table we easily analyses that persuasions for becoming members of SHGs. In the above table 30 percent SHGs women's are motivated from anganwadi workers. 26 percent women's are inspired from SHGs members and 19 percent from bank workers. 9 percent SHGs women's are motivated by their neighbors. 11 percent SHGs women's are encouraged by their friends and 5 percent SHGs women's are inspired from their relatives.

### **3.3.18. Benefits of self-help groups-**

Following table shows the classification of SHGs members has been done based up on their benefits of self-help groups.

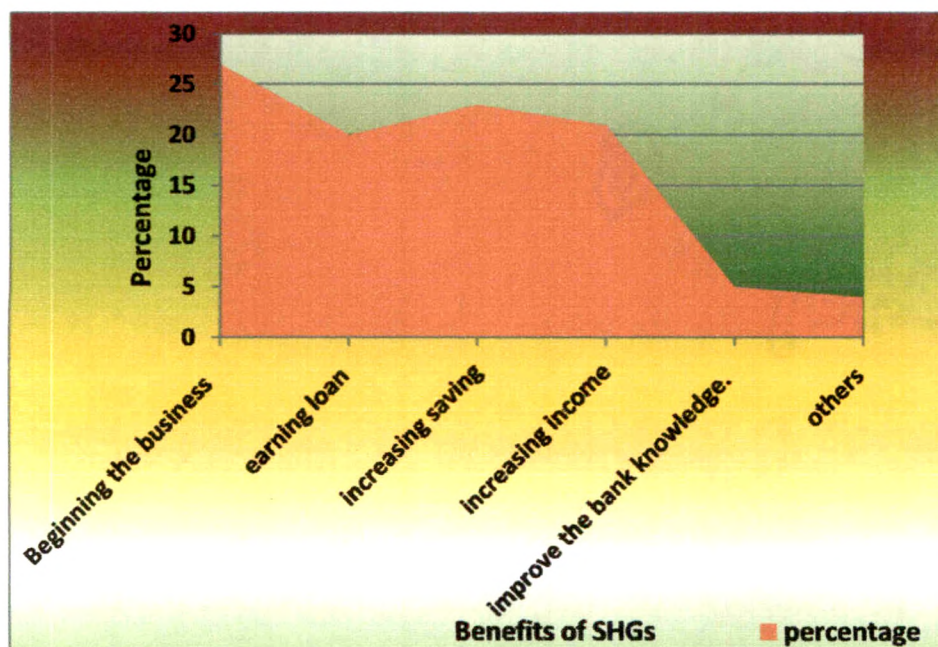
**Table No – 3.22**

#### **Classifications of SHGs Members According to Benefits of SHGs**

Sr. No	Benefits of SHGs	No. of Respondents	Percentage
1	Beginning the business	27	27
2	Earning the loan	20	20
3	Increasing saving	23	23
4	Increasing income	21	21
5	Improve the bank knowledge.	5	5
6	Others	4	4
	Total	100	100.00

**(Source: Primary Data.)**

**Figure No – 3.14**  
**Benefits of SHGs**



Source: Based On Table No - 3.22

Above table shows classification of 100 SHG members according to benefits of SHGs. The Benefit of SHGs is 27 percent of women's have started their own business, 20 percent women's earning the loan, 23 percent women's increasing saving, 21 percent women's increasing income, 5 percent women's improve the bank knowledge and 4 percent women's get another benefits. In above table the average benefits of the SHG members are 16.66 and mode of the benefits is 2785. A median benefit of the SHG members is 20.5 and standard deviation of the benefits is 9.72.

### 3.3.19. New Business Started by SHGs Members after joining in the SHGs-

Table no 3.23 gives briefly idea about new business started by SHGs members after joining in the SHGs.

**Table No – 3.23**

**New business started by SHGs members after joining in the SHGs**

Sr. No	Response	No. of Respondents	Percentage
1	Yes	85	85
2	No	15	15
	Total	100	100.00

**(Source: Primary Data.)**

It is possible to see from the above table, 85 percent of the SHGs members respond that they have 'YES' new business started by after joining in the SHGs. There are only 15 percent of the SHGs members respond that they have 'NO' started new business after joining in the SHGs.

**3.3.20. Nature of Business / Enterprise-**

In the table no.3.24, the nature of business of women's after joining SHGs is shown.

**Table No – 3.24**

**Nature of Business / Enterprise**

Sr. No	Nature Of Business	No. Of Respondents	Percentage
1	To do sewing	20	23.52
2	Laundry	2	2.35
3	Bangle business	3	3.52
4	Breeding business	32	37.64
5	Poultry – farming	10	11.76
6	Flour mill	4	4.70
7	Noodles making	1	1.17
8	Farm based	7	8.23
9	Cloth shop	1	1.17
10	Ladies shop	1	1.17
11	Zerox center	1	1.17
12	Beauty parlour	1	1.17
13	Catering	1	1.17
14	Other	1	1.17
	Total	85	100.00

**(Source: Primary Data.)**

In above table classification of 100 SHG members is given based up on their nature of business. The nature of business include to do sewing , laundry, bangle business, breeding business, poultry-farming, flour mill, noodles making, cloth shop, ladies shop, zerox center , beauty parlour ,cater and farm based. Most of the SHGs members' i.e. 56 members' are having part time involvement in business activities. Many SHGs members' i.e.29 members' are having full time involvement in business activities.

The table shows those 37.64 percent SHGs members involved in to breeding business. Whereas 23.52 percent SHGs women's engaged in to do sewing business after joining SHGs also 2.35 percent SHGs women's engaged in laundry business after joining SHGs.

The table shows those 3.52 percent SHGs members involved in to bangle business, 11.76 Percent women's involved in poultry- farming and 4.70 percent women's involved in flour mill. 8.23 percent SHGs members engaged in farm based business. There is only 1.17 percent SHGs members engaged in noodles making, cloth shop, ladies shop, beauty parlour, and catering and zerox center.

The statistical analysis highlights that the average nature of business of SHG members is 7.08 and median of the nature of business of SHG members is 2.94. In above table the mode of nature of business of SHG members is 2.35 and standard deviation of the nature of business of SHG members is 11.27.

### **3.3.21. Financial Assistance Taken From SHG for Starting Business –**

Following table shows the classification of SHGs members has been done based up on their financial assistance taken from SHG for starting business.

**Table No – 3.25**

#### **Financial Assistance Taken From SHGs for Starting Business**

<b>Sr. No</b>	<b>Response</b>	<b>No. Of Respondents</b>	<b>Percentage</b>
<b>1</b>	Yes	85	85
<b>2</b>	No	15	15
	Total	100	100.00

**(Source: Primary Data.)**



Above table shows, Out of 100 SHG members 85 percent women's said that they have 'YES' taken financial assistance from SHG for starting new business and 15 percent women's said that they have 'NO' taken financial assistance from SHG for start new business.

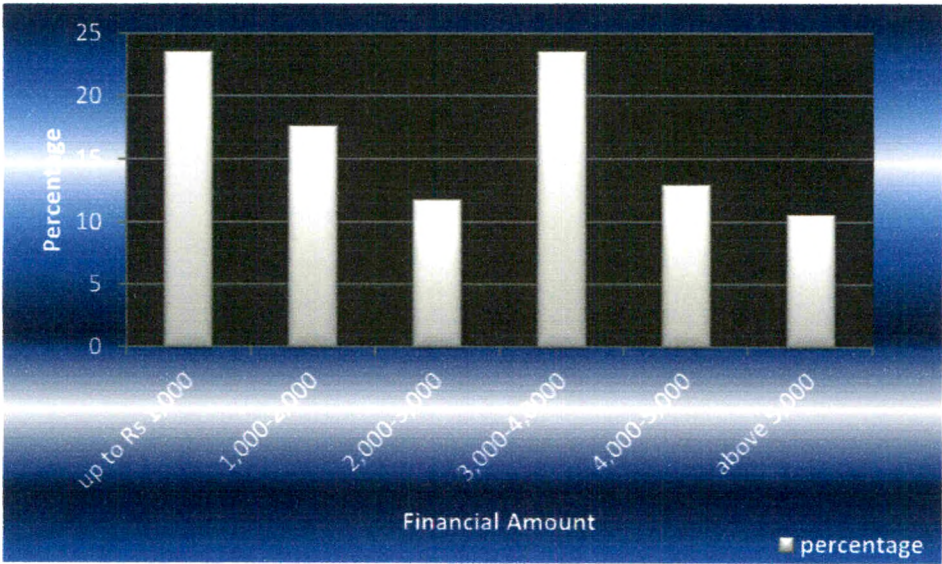
3.3.22. Financial Amount Taken From SHGs –

**Table No – 3.26**  
**Financial Amount Taken From SHGs**

Sr. No	Amount Received	No. Of Respondents	Percentage
1	up to RS1,000	20	23.52
2	1,000-2,000	15	17.64
3	2,000-3,000	10	11.76
4	3,000-4,0000	20	23.52
5	4,000-5,000	11	12.94
6	Above 5,000	9	10.58
	Total	85	100.00

(Source: Primary Data.)

**Figure No – 3.15**  
**Financial amount taken from SHGs**



Source: Based On Table No - 3.26

Above table indicates classification of SHGs members according to amount received from SHG for starting new business. The table reveals that 85 percent members have received amount. Regarding the loan taken by the respondents' majority of them 23.52 percent have taken loan up to Rs1, 000 and Rs3, 000-4,000. 17.64 percent of the respondents have taken loan Rs.1000-2,000. 11.76 percent of the respondents have taken loan Rs.2, 000-3,000. 12.94 percent of the SHGs women's have taken amount from Rs4, 000 to 5,000. Minimum of the SHGs women's i.e. 10.58 percent members have taken above Rs5, 000 amounts. In above table the average amount received of the SHG members is 14.16 and mode of the amount received is 23.52. From above table the median amount received of the SHG members is 15.29 and standard deviation of the amount received is 5.83.

### **3.3.23. Financial Assistance Taken From Any Other Sources for Starting Business-**

In the following table the classification of SHGs members according to taken financial assistance from any other sources for starting business is shown.

**Table No – 3.27**

**Classifications of SHGs Members According To Taken Financial Assistance from Any Other Sources for Starting Business**

<b>Sr. No</b>	<b>Response</b>	<b>No. Of Respondents</b>	<b>Percentage</b>
<b>1</b>	Yes	31	31
<b>2</b>	No	69	69
	Total	100	100.00

**(Source: Primary Data.)**

In above table, out of 100 SHG members 31 percent women's said that 'YES' they have taken financial assistance from any other sources for starting new business and 69 percent women's said 'NO 'they have not taken financial assistance from any other sources for starting new business. For e.g. bank loan.

### 3.3.24. The Amount Taken from Other Sources to Started Business -

Following table shows the SHGs women's amount taken from other sources to start new business.

**Table No – 3.28**

**The amount taken from other sources to started business**

Sr. No	Amount (Rs)	No of Respondents	Percentage
1	Up to 20,000	-	-
2	20,000-30,000	12	38.71
3	30,000-40,000	19	61.29
4	Above 40,000	-	--
	Total	31	100.00

**(Source: Primary Data.)**

Above table indicates classification of SHGs members according to received amount from other sources for starting new business. The table reveals that 31 members have received amount. Regarding the loan taken by the respondents' majority of them 19 members has taken loan up to Rs30, 000 to 40,000. 12 members of the respondents have taken loan from up to Rs20, 000-30,000.

### 3.3.25. Increased Monthly Income of SHGs Members after Starting Business –

The following table shows the classification of SHG members according to increase in monthly income after starting business.

**Table No – 3.29**

**Classification of SHG Members According To Increase in Monthly Income after Starting Business**

Sr. No	Response	No. Of Respondents	Percentage
1	Yes	85	85
2	No	15	15
	Total	100	100.00

**(Source: Primary Data.)**

In the above table no 3.29, the classification of SHG members according to increased monthly income of SHGs members after starting

business is shown. 85 percent of the SHGs members respond that ‘YES’ they have increased monthly income after starting business. It is only 15 percent of the SHGs members respond that ‘NO’ they have not increased monthly income after starting business.

### 3.3.26. Income levels of the SHGs members after starting business-

The table no 3.30 gives briefly idea about income level of the SHGs members after starting business.

**Table No – 3.30**

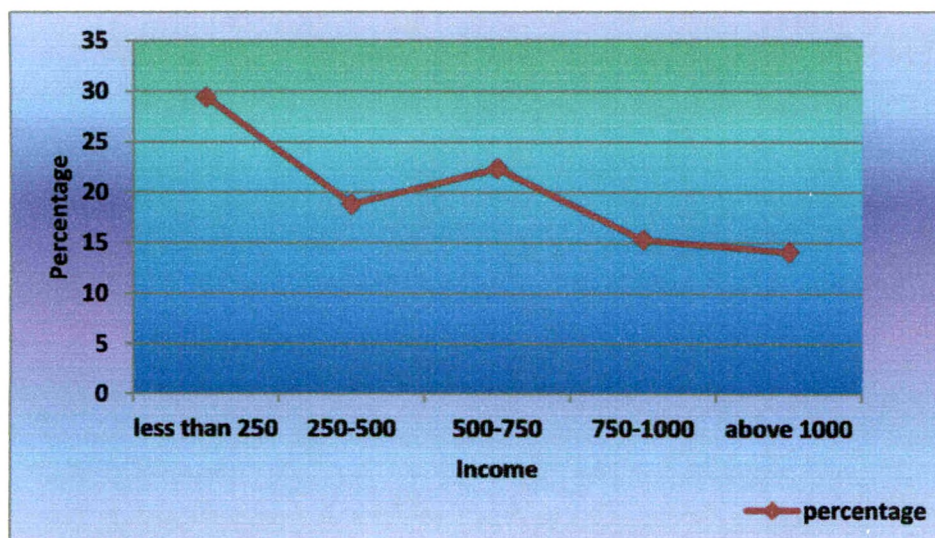
**Income levels of the SHGs members after starting business**

Sr. No	Income (Rs)	No. Of Respondents	Percentage
1	Up to 250	25	29.41
2	250-500	16	18.82
3	500-750	19	22.35
4	750-1,000	13	15.29
5	Above 1,000	12	14.11
	Total	85	100.00

(Source: Primary Data.).

**Figure No – 3.16**

**Income levels of the SHGs members after starting business**



Source: Based On Table No - 3.30



In the above table no. 3.30 the classification of SHG members according to increase in their monthly income due to business started or expanded after joining SHGs is shown. It can be seen from the above table that there are 29.41 percent (25) SHG members whose income increased up to Rs250. Members reporting the growth in monthly income mostly belong to this group. The income of 18.82 percent (16) SHG members has increased in the range of Rs250 to 500. There are 22.35 percent (19) SHG members has increased in the range of Rs500 to 750. 15.29 percent (13) SHG members have reported the increase of Rs750 to 1,000. In their monthly income 14.11 percent (12) SHG members increased i.e. above Rs1, 000.

### 3.3.27. Meeting of SHG Members -

The following table shows the classification of SHG members according to attend SHGs meeting regularly.

**Table No – 3.31**  
**Classification of SHG Members According To Attend SHG Meeting**  
**Regularly**

Sr. No	Response	No. Of Respondents	Percentage
1	Yes	90	90
2	No	10	10
	Total	100	100.00

**(Source: Primary Data.)**

This table indicates that 90 percent i.e. 90 respondents are said that 'YES' they have attend SHGs meeting regularly and 10 percent i.e. 10 respondents are said that 'NO' they have not attend SHGs meeting regularly.

### 3.3.28- Problems faced by the SHGs Members-

The following table shows the problems related with SHG members.

**Table No.3.32**  
**Problems of SHG Members**

Sr. No.	Problems of SHG Members	No. Of Respondents	Percentage
1	Absence of qualified and committed chairpersons' and secretaries	2	2
2	Illiterate members	5	5
3	Delay in sanctioning the loan	22	22
4	Inadequate support from banks and line departments	17	17
5	Lack of awareness about monthly meetings	3	3
6	Non awareness about training	10	10
7	Lack of cooperation among members	7	7
8	Lack of entrepreneurship awareness	11	11
9	Poor saving	12	12
10	Lack of confidence	2	2
11	Others problems	9	9
	Total	100	100.00

(Source: Primary Data.)

In above table we can easily analyze that Problems of SHG Members. 2 percent respondents have responded that they have problems regarding absence of qualified and committed chairpersons and secretaries in Self Help Group. Majority of respondents that is 22 percentages have expressed concern about delay in sanctioning the loan to from SHG. 17 percent respondents have responded that they have problems regarding inadequate support from banks and line departments. It is observed that SHGs members face lot of problems.

### 3.3.29. Change in the Outlook of the SHG members -

In the following table, the classification of SHG members according to SHG has helped them to change their outlook is shown.

**Table No – 3.33**

#### **Change in the Outlook of the SHG members**

Sr. No	Response	No. Of Respondents	Percentage
1	Yes	91	91
2	No	9	9
	Total	100	100.00

**(Source: Primary Data.)**

In the above table no.3.33 shows that, the classification of SHG members according to SHG has helped them to change their outlook. 91 percent of the SHGs members respond that 'YES' they have SHG has helped them to change their outlook. There is only 9 percent of the SHGs members respond that 'NO' SHG has not helped them to change their outlook.

### 3.3.30. Empowerment of SHG Members after Joining SHGs –

The table no 3.34 gives briefly idea about the SHGs members' response about empowerment after joining SHG? The response given by them is given in the following table.

**Table No – 3.34**

#### **Empowerment of SHG Members after Joining SHGs**

Sr. No	Response	No. Of Respondents	Percentage
1	Yes	95	95
2	No	5	5
	Total	100	100.00

**(Source: Primary Data.)**

It is possible to see from the above table that, 95 percent of the SHGs members respond that 'YES' they have empower after joining SHG. There are only 5 percent of the SHGs members respond that 'NO' they have not empower after joining SHG.

### 3.3.31. Self-Evaluation of SHGs Members -

Being empowered means acquiring power of increasing power, being self-dependent and gaining self-esteem. After spending minimum two years or more than two years in SHG, Whether SHG members can find change in their personality, power and position, this question was significant so the SHG members were asked to record change that occurred in them after joining SHG. The response given by they are given in the following table.

**Table No – 3.35**

#### **Information about Self-Evaluation of SHGs Members**

<b>Sr. No</b>	<b>SHG Helped In</b>	<b>No.Of Respondents</b>	<b>Percentage</b>
1	Overcoming shyness	6	6
2	Increasing confidence	14	14
3	Knowing capabilities and limitations	4	4
4	Breaking through barriers	9	9
5	Attaining financial stability	19	19
6	Gaining status	15	15
7	Building positive self-image	6	6
8	Changing social attitudes	16	16
9	Increasing communication skills	11	11
	Total	100	100.00

**(Source: Primary Data.)**

The above table no.3.35 shows, information about Self-evaluation of 100 SHGs members. It is seen from above table that 6 percent SHG women's have been helped by SHG to reduce their shyness. 14 percent SHG women's realized that after coming in SHG, their confidence is increased. 11 percent

SHG women's told that SHG helped them in increasing their communication skills. It is seen from the table that SHG has helped 4 women's to know their shortcoming as well as their capabilities. The most significant change experience by maximum 19 percent SHG members is that they have attained financial stability. 16 percent members said that SHG helped them in changing social attitudes. The point of view of 6 percent SHG women's as a result of joining in SHG. They have succeeded in building positive self-image. 15 percent members said that SHG helped them in Gaining status.



**DISCUSSION WITH SHGS MEMBERS IN  
ANDHALI VILLAGE**

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**DISCUSSION WITH SHGS MEMBERS IN  
ANDHALI VILLAGE**





**TRAINING OF SELF-HELP GROUPS**