

**FINAL REPORT OF THE WORK DONE ON THE
MINOR RESEARCH PROJECT.**

**“WOMEN EMPOWERMENT – THROUGH
SMALL SCALE AND COTTAGE INDUSTRIES
DEPENDING ON SELF HELP GROUPS (SHGs)” IN
BHANDARA DISTRICT (MAHARASHTRA)**

UGC Ref. No. :- 23-108/ 12 (WRO), Dated 05/02/2013

Principal Investigator

Prof. Ms. Kawita K. Lende

Asst. Professor, Department of Commerce

S. N. Mor Arts, Commerce & Smt. G. D. Saraf Science College,
Tumsar, Dist. Bhandara – 441912 (MAHARASHTRA)

Name of the College

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GONDIA EDUCATION SOCIETY'S

**SETH NARSINGDAS MOR ARTS, COMMERCE AND
SMT. GODAVARIDEVI SARAF SCIENCE COLLEGE**

TUMSAR DIST. BHANDARA (M.S.) - 441912

Tel. : (07183) 233300 E-mail - principalsnmorcollege@rediffmail.com Website : www.snmorcollege.org.in

Ref. No.: SNMCI/306/2014-15


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DECLARATION AND CERTIFICATE

I hereby declare that the Piece of work presented in this report has been out by use for the Minor research Project under the title "**Women Empowerment – Though small scale & cottage industries depending on self Help Groups (SHGs)**" In Bhandara District (Maharashtra). Further certified that the work presented in the report is original and carried out according to the plan in the proposal and guidelines of the University Grants Commission.

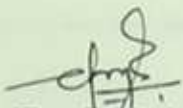
Date: 13/03/2015

Place: Tumsar


Prof. Ms. Kavita K. Lende

(Principal Investigator)

FORWARDED BY


(Dr. G. B. Masram)

Principal

**Seth Narsingdas Mor Arts, Commerce &
Smt. Godavaridevi Saraf Science Coll
Tumsar**



INDEX

Sr. No.	Particulars of Chapter	Page No.
1	Chapter 1- Introduction.....	1-9
	Rural women Empowerment	2
	Small Scale & Cottage Industries	2
	Self Help Groups (SHGs)	4
	Bhandara District & SHGs	7
	Significant of the study	8
	Objectives of the study	9
2	Chapter 2 – Research Methodology...	10-11
3	Chapter 3 – Data Analysis & Interpretation.....	12-27
4	Chapter 4 – Conclusion & Suggestions.....	28-32
5	Chapter 5 – Appendices	33-40
	Bibliography	33
	Interview Schedules....	34-36
	Photographs	37-40

Women Empowerment – Through Small Scale & Cottage Industries Depending on Self Help Groups (SHGs)” In Bhandara District (Maharashtra)

Chapter - 1

INTRODUCTION

Introduction :-

The unity of women plays the most important role in women's empowerment. SHGs is the most valuable means for making the women's unity and the Mahila Bachat Gats have been well approved by every fields. The women make saving through their hard work by their unity. They help each other to solve their problems. They step up to the economic progress through their small scale and cottage industries.

Women empowerment through micro & small enterprises is important part of the global quest for sustained economic development. Govt. of India has taken & till taking slow but steady steps & right effort from all areas in the empowerment of women.

The empowerment of women has been the main objective of the developmental planning in India. According the world Bank Country study (1991) "Gender and poverty in India" "Poverty and avocation" is the most effective way to empowerment of woman. Due to SHGs & small scale & cottage industries women tend to spend more of their increased income on their household, children's, education and family's welfare. SHGs has enhanced the quality and status of women as participant, decision makers and beneficiaries in the democratic, economic, social & cultural spheres of life. The basic principles of the SHGs are group approach, mutual trust, organization of small and manageable groups spit of thrift, demand base leading, woman friendly loan, skill trainings and capacity building programmer.

Rural women Empowerment :-

India is a country of villages, 76% people live in 6,00,000 villages. There are 46.65 % women out of total population of India. It is impossible to make the social and Economic development in India, if the women do not come into the main stream of progress. The women's Contribution in economic development is widely accepted in there the era of globalization. In recent years there has been an increasing awareness and recognition of the fact that, women who formed half of the society cannot be ignored. An increasing role of women in nation building is extremely vital. Poverty, Illiteracy & unemployment is the major problems in rural areas. The progress of a country involves not merely economic but also social and institutional changes. In India, about 50% of total population constitute women but women workers constitutes only 16% of total population, out of this 16%, 80% remain employed in unorganized sectors.

Rural women go through so many problems in their life, i. e. Lack of education, money, security, and confidence of decision making. If the rural women decide to do something for their economic independence, they surely grow up from all their problems. Rural women should develop the habit of money saving as well as the needy women should economically independent. Employment gives economic prosperity to women. In Rural areas 56% male & 33% female are in the labour force in India.

India's government has launched various schemes for upliftment of such rural women. SHG is a best way to increase the entrepreneurial skill and to enhance the economic independence of rural women for various production through small scale and cottage industries.

Small Scale & cottage industries depending on SHGs.

The small scale & cottage industries play the significant role in Indian economy. Such industries should be developed in developing countries like

India, because skilled and unskilled workers are available on large scale in India.

The industries that have been registered at District Industry centre are known as small scale & cottage industry. Small scale industries are those which are started on small basis and the investment of machinery and capital is not more than 1 crore. The investment in the machineries in cottage industries is less than 5 Lakh. Cottage Industries are managed on low investment with full time and part time help of families . The work is done by hand or physical Labour. The Production is made on small scale because the goods are made only for Rural citizens.

Small scale & cottage industries depending on SHGs means the path of self dependent women without any mortgage, any jack, any education any courage, their SHGs women started their business and become empowered economically. These industries, depending on SHGs, are divided into two groups i. e. agricultural bare products & Non agricultural base products. In Bhandara District, there are 3000 industries in the occupation, and the main occupation is dairy & Goat farming.

The financial assistance to the small scale and cottage industries is given by the central Government, State Finance Corporation and the Banks. The central Government implemented the “credit guarantee” Scheme in 1960, in order to take the guarantee of the loan of small scale & cottage industries. This scheme has been implemented in 1963, throughout the whole world and the responsibility of the guarantee of loan has been accepted by the Reserve Bank of India. According to this scheme the guarantee of loan is taken minimum up to 1 Lakh.

Central Govt. & state Govt. assist the small scale & cottage industries in the form of loan by NABARD, Co-operative Institutions, Business Bank, Regional Rural Banks etc. The loan is being provided to the small scale and cottage industries on the low rate of interest and it is 4%. The subsidy and the

concession of Tax are also provided to SHGs. The financial system of small scale & cottage industries is different according to the demand of loan of SHGs, Subsidy, gradation of SHGs and revolving fund.

Small scale of cottage industries production is an income generating activity i. e. Dairy farming, processed food or milk, Goat farming, Handlooms Units, weaving & knitting Tailoring, Bamboo products, Bidi Udyog, Fishery, Group farming, General stores, Pickle, Papad, Powder Udyog, Snacks & Chips, Udyog, Mase Udyog, Hotel Udyog, Candle & Agarbatti Udyog, Gruh Udyog, Catering Udyog. Mandap & Bichhayat Udyog, Food & Grain Udyog, Rickshaw, Auto Udyog, Tractor Udyog etc.

Self Help Groups SHGs:-

The union of women plays the most important role in women's empowerment. SHGs is the most valuable means for making the women's union. Self Help Group or SHGs is a well known concept. SHGs working in democratic manner. Self Helps Groups consist of 10 to 20 rural women. The rural women save some amount that they can afford it is small amount ranging from Rs. 10 to 200 per month

In Bhandara District there is 12,000 self Help Groups. But only 25% SHGs as are working in small scale of cottage industries. In present research project the conclusion is made with the help of sampling technique utilizing 200 sample.

Women empowerment through SHGs, has been studied to know how solve the problems, to check the authenticity of SHGs movement of below poverty line women, women's association, women's co-ordination, women's self confidence, women's Empowerment, Group decision making , women's contribution in industries and district development through it, women's exploitation, Rural women's realization of their rights etc.

SHGs is an important type of micro finance supply method. 10 to 20 members make financial support to each other, through their daily savings in

the from of loan in order to improve their living, they cooperate each other, make leadership, as well as participation, in thinking , Now a days, women think of 'we' instead of 'I' in todays SHGs. The families, society and nation are making progress in every field due to the empowerment of women through SHGs.

There are 7 Talukas in Bhandara District (Bhandara, Tumsar, Mohadi, Sakoli, Lakhani, Lakhandur & Pouni) There were 12,000 SHGs in Bhandara District. All these SHGs have been established by different agencies.

These agencies are

- 1) DRDA
- 2) MAVIM
- 3) Muncipal Council (Bhadnara, Tumsar& Pouni)
- 4) NABARD
- 5) NGO's

DRDA has established the SHGs in the district on large scale. After that MAVIM has established the SHGs out of total 16% SHGs in Bhandara & Pouni Taluka, 15% in Mohadi Taluka, 14% in Tumsar & Sakoli Taluka 13% in Lakhani Taluka and 12% in Lakhandur Taluka.

The 25% SHGs (out of 12,000) are running their small scale & cottage industries, in order to become economically empowerd Researcher uses randow sampling method for conclusion

The 36% of women in SHGs have completed their Middle School education, 27% of women have passed higher secondary education 25% of women have completed their primary education, 7% of women completed their higher education and remaining 5% are illiterate in Bhandara District.

The objective behind SHGs is to improve the condition of BPL women. There are 77% SHGs are under BPL, only 23 % are above APL. The maximum SHGs in APL belong to Muncipal Council.

Micro finance :-

Micro finance means financial service in which the service is provided to poor women in rural, Non Urban and Urban areas to improve their standard of living and make the availability of employment. Microfinance means providing loans on small amount to women various Banks & institutions help the SHGs to improve their economic condition , to make the women self dependent, as well as to provide them the financial aid for their business, Govt. Banks, Co-operative Bank, Regional Rural Bank, NABARD, SBI, Provide the micro finance to SHGs.

In this financial assistance there is 52% share of commercial Bank, 35% of RRB, 13% of Co-operative Bank. The Bank branches provide the loan of Rs. 5 Lakh to the SHGs. Central Govt. and State Govt. make the financial assistance of 75% and 25% respectively and subsidy also distributed in 75:25 Ratio.

Micro finance is the right of a Man, Because the Socio-economic power is created from micro-finance. The loan is provided at the rate of 4% to SHGs by the financial institutions. The women from SHGs are running small scale & cottage industries by taking the benefit of subsidy 60% of SHGs take loan to run their business. 15% SHGs take loan for their enterprises. 10 % SHGs take loan for forming as well as 10% SHGs take loan for house hold expenditure. And the 5% SHGs use the loan to lend it to others.

The life style of the women in SHGs has been totally changed due to their earning form business. Most of the women are thinking to start their own business. They fulfill their daily needs and do sudden expenditure. The womens are becoming economically empowered due to SHGs. The SHGs are saving their amount in different banks in large scale. The status of women is improving in the society due to economic empowerment. The percentage of women is little in the field of entrepreneurs because the progress is slow but steady.

Bhandara District & SHGs:-

Bhandara District is situated in the north-eastern part of the Maharashtra state. The district is on the highway no. 06 and it is famous for the production of brass utensil. The district was established in 1821 and the population was 11,36,146 in 2011. According to the census in 2001, there were 8,73,445 men and 5,62,701 women. The ratio of men's literacy was 89 % and of women's Literacy was 67.8%

There are 7 Talukas in Bhandara district. All these talukas namely Bhandara, Tumsar Mohadi, Sakoli, Lakhani, Lakhandur and Pouni. The SHGs have been established in Bhandara, Tumsar and Pouni by the respective Municipalities. There are 12,000 SHGs in Bhandara Dist. DRDA, MAVIM, NABARD, NGOs and Municipal Council have started the small scale and cottage industries by establishing SHGs.

The proceeding of SHGs is being conducted in accordance with the rules and regulations of government. Due to Government Schemes, the SHGs became active, which gave rise to the development of small scale and cottage industries. With the industrial development, the attitude towards women has changed. From this research, the researcher conclude that the women realized their abilities and work strength and became aware of their rights. SHGs are established in Bhandara district by different agencies of Government. Though the working of these agencies are different, but the objective is same i. e. The Empowerment of women.

The SHGs in the Bhandara district have participated on International, National, State and District level exhibitions. The SHGs received the fund for their regional level and district level exhibitions, the contribution of the women in SHGs is increased by organizing the gatherings, seminars and meetings. The contribution of SHGs women are increased by self dependant, employment opportunities, guidance for development of women's self confidence, Literacy

programme, family counseling centre etc. and this is the way of women empowerment.

This search light on the contribution of SHGs to the Socio-economic sectors. The women have to struggle against the secondary place given to them, their exploitation, misbehavior with them. The protection and the opportunities should be given to women to become self dependent. Women should be aware of their rights otherwise all efforts will be in vain. They will be able to overcome the problems in their way of development if they are socially empowered.

Significance their of the Study :-

“Women empowerment on self Help Groups (SHGs) is important part of the global quest to sustaine economic development. Govt. of India has taken & till taking slow but steady steps & right effort from all areas in the empowerment of women, Rural women face so many problems in their life. SHGs is a path to shape women’s life for better. Economic activities related to agriculture have been taken up by rural women through SHGs and supporting business. Through SHGs rural women enter in to various sector of society i. e. political sector, social sector, industrial sector, agricultural sector, etc. SHGs has a financial base i.e. depositing, saving , lending, burrowing, accounting, record keepings, decision making,& leadership and there all things makes a women empower. Small & Cottage industries supported industrial development of district. There are seven Talukas under Bhandara district having 835 villages working under it. There are 12000 SHGs in Bhandara district, nearly about 3000 SHGs are working in various production of goods. It Means 30,000 to 40,000 women empowered themselves through SHGs. The study of this project is restricted to Bhandara district only which comes under Vidharbha region of Maharashtra State. Its is prove that Rural women of Bhandara district is really empowered through SHGs.

Objectives of the research :-

- 1) To study the working performance of SHGs.
- 2) To study the working process of small scale & cottage industries.
- 3) To prove that the rural women have increase of their confidence and decision making.
- 4) To assess the Govt. provision and facilities for SHGs.
- 5) To study the Bank Linkage Loan facilities and subsidies for SHGs business.
- 6) To study are the rural women grown up through below poverty line.

Chapter 2

Research Methodology

Research Design & Methodology :-

While making research work new theories and hypothesis have been made on the basis of facts. The reality of SHGs in Bhandara district came forward with the study in Bhandara district came forward with the study of research work. From this of research work of Bhandara Dist. it is observed that there need of special training for women and their saving groups There is a reality in the Hypothesis of research. Because the facts are taken direct from the schedule & Interviews. The facility provided to SHGs by project officers and Bank officer, about their availability of loans, Subsidy and selling scheme has been examined.

Sampling :-

Among 835 villages in 7 talukas of Bhandara district 5,62,000 women are living out of this 85,000 to 90000 women are related to SHGs in Bhandara district various agencies of government are working for the empowerment of women. For this purpose the govt. is spending a lot of time, energy and money on a large scale. Though the researcher is working on this project random sampling of 200 SHGs has been taken from seven talukas of Bhandara district but there are limitations of time, capacity, devices, response etc. So it is hard to come to the truth and fact. It is found that the Apl's SHGs are more capable than BPL's SHGs.

Hypothesis :-

- 1) Rural women empowered through SHGs.
- 2) Increase in Rural women's entrepreneurs.
- 3) Because SHGs small scale & cottage industries developed in Bhandara District.

Source of Data Collection :-

Primary Data Collection :-

In primary data the necessary information has been collected with the help of personal interviews, questionnaire, schedule and observation. The data is objective because it was collected by the researcher him self. The data is collected from various women of SHGs in Bahdnara district. Project officers of Government Agencies, Lead Bank officer, NGOS, DSO, Information officer, Administrative officers and from the of exhibitions and workshops.

Secondary Data :-

In secondary data the data has been collected from the government records books, reports, newspaper, different agencies report, weekly newspaper, magazines, internet Govt. Guidelines etc.

Year-wise plan of work & targets to be achieved :-

Present research project completed according to following stages.

- i) Basic Data & Literature collection – 4 Months
- ii) Reforming interview, Schedule and Hypothesis- 6 Months
- iii) For Computing Data – 4 Months
- iv) For Tabulation and analyzing and finalizing data – 6 Months
- v) For the preparation and submission of final project report- 4 Months

Within 24 months this research project will be completed.

Chapter 3

Data Analysis & Interpretation

While working on this project it is observed that, the movement of SHGs in Bhandara Distric has been. Started in order to increase the economic self dependence of women. Survey of 200 SHGs conducted in 7 talukas of Bhandara District. The hypothesis & the objectives of this project has been resumed and it proved through the interview schedules. The researcher tried to prove the women's position according to project topic and focus on contribution of SHGs in women Empowerment. With the help of data Empowerment response of SHGs women is as follows.

Table No. 1
Educational Qualification of SHGs women

Sr. No.	Particulars	Frequency	Percentage
1	Illiterate	10	05%
2	Primary	50	25%
3	Middle School	72	36%
4	Higher Secondary	54	27%
5	Graduate	14	7%
	Total	200	100%

From the above table it is clear that, 5% women in SHGs are illiterate, 25% women are passed their primary Education, 36% women passed their middle school education, 27 % women passed their Higher Secondary Education & 7% women in SHGs are graduate. It is observed that, 7th to 10th class passed women Lead the SHGs group Awareness of education is too less among SHGs women.

Table No. 2
Occupation of SHGs women

Sr. No.	Particulars	Frequency	Percentage
1	Farming	50	25%
2	Job	00	Nil
3	Labour work	80	40%
4	Business	50	25%
5	Other	20	10%
	Total	200	100%

From the above table it is clear that 25% women in SHGs are working in farming 40% women doing Labour work. 25% women are in Business & 10% women are in other work. Only 25% SHGs women run their business and other SHGs make only money from SHGs. Other women are not mentally prepared to turn to business because their primary needs are not fulfilled.

Table No. 3
Martital Status at SHGs women

Sr. No.	Particulars	Frequency	Percentage
1	Married	188	94%
2	Unmarried	02	01%
3	Widow	08	04%
4	Divorcee	02	01%
	Total	200	100%

Married women in small scale & cottage industries are 94%, unmarried are 1%, widow are 4% divorcee are 1% women in SHGs business is a fact that rural women really empowered through SHGs.

Table No. 4
Economic Status at SHGs women

Sr. No.	Particulars	Frequency	Percentage
1	BPL	154	77%
2	APL	46	23%
	Total	200	100%

From the above table it is clear that, 77% women belong to below poverty line & 23% women belong to above poverty line. It is concluded that, 77% rural women should try for their empowerment.

Table No. 5
Religionwise contribution of women in SHGs

Sr. No.	Particulars	Frequency	Percentage
1	Hindu	138	69%
2	Buddhist	50	25%
3	Muslim	10	05%
4	Christian	02	01%
	Total	200	100%

From the above table, it is clear that 69% women belong to Hindu religion, 25% belong to Buddhist 05% belongs to Muslim & 1 % belong to christian 69 % Hindu women in Business and they always tried for their empowerment

Table No. 6
Castewise contribution of women in SHGs

Sr. No.	Particulars	Frequency	Percentage
1	Open	08	4%
2	OBC	88	44%
3	SC	72	36%
4	ST	20	10%
5	NT	12	6%
	Total	200	100%

From the above table 44% women belong to other backward class, 36% scheduled caste, 10% scheduled Tribe, 6% Nomadic Tribe & 4% open. It is conclude that OBCs' women mostly empowered through their business.

Table No. 7
SHGs women business based on

Sr. No.	Particulars	Frequency	Percentage
1	Agriculture	140	70%
2	Non Agriculture	60	30%
	Total	200	100%

From the above table it is clear that, 70% Rural women running their business through agriculture. and 30% business are non agricultural, 30% women are really empowered because agricultural based business is depend upon nature.

Table No. 8

Co-operation of your family to your business

Sr. No.	Particulars	Frequency	Percentage
1	Motivated	120	60%
2	Non Cooperation	80	40%
	Total	200	100%

From the above table it is clear that, 60% family members motivated & co-operate to SHGs women in their business & 40% family members never help in their business if family supports women they will be empowered easily.

Table No. 9

How many family members help you

Sr. No.	Particulars	Frequency	Percentage
1	One	80	40%
2	Two	30	15%
3	Three	10	05%
4	Four	80	40%
	Total	200	100%

From the above table, it is clear that 40% family member never help SHGs women in their business 40% women say, only one person help them.15% women say Two family member help them & without the support of family member women will never be empowered.

Table No. 10
Structure of family

Sr. No.	Particulars	Frequency	Percentage
1	Joint	40	20%
2	Nuclear	160	80%
	Total	200	100%

From the above table it is clear that 20% women lives in joint family & 80% women live in Neucleus.

Table No. 11
Monthly Saving in SHGs

Sr. No.	Particulars Rs.	Frequency	Percentage
1	20	60	30%
2	50	98	49%
3	100	40	20%
4	150	02	01%
5	200	Nil	00%
	Total	200	100%

From the above table it is clear that 49% women save Rs. 50 monthly in SHGs. 30% women save Rs. 20 per month in SHGs 20% women save Rs. 100 per month only 1% women save Rs. 150 per month & Rs. 200 saving is Nil. This table shows the micro saving of women is too less so it is essential to motivate the women to enhance their financial status.

Table No. 12
Loan taken By Banks

Sr. No.	Particulars Rs.	Frequency	Percentage
1	50,000	20	10%
2	100,000	70	35%
3	200,000	60	30%
4	300,000	40	20%
5	4,00000-500000	10	05%
	Total	200	100%

From the above table it is cleared that 35% women have taken Rs. 100,000 loan from bank. 30% women have taken Rs. 200,000 Loan 20% women have taken Rs. 300,000 loan, 10% women have taken Rs. 50,000 loan & only 5% women have taken 400,000 loan for their small scale & cottage industries. Need of loan to SHGs women is micro level. means the investment of capital in their business is too low.

Table No. 13
Monthly Income from small scale & cottage industries to SHGs women

Sr. No.	Particulars Rs.	Frequency	Percentage
1	1000	80	40%
2	2000	100	80%
3	5000	818	9%
4	10,000	02	1%
	Total	200	100%

From the above table it is clear that 50% women have got Rs. 2000 per month Income from their business 40% women had got Rs. 1000, 9% women had got Rs. 10,000 per month Income from their business The financial status of women is not improved due to Lack of Proper Guidance to SHGs.

Table No. 14
For what women utilize their income

Sr. No.	Particulars	Frequency	Percentage
1	For saving	50	25%
2	Repayment of loan	40	20%
3	For family	60	30%
4	Investment in business	50	25%
	Total	200	100%

From above table it is clear that 25% Income is utilized for saving 10% Income for repayment of loan, 30% Income is utilized for family expenditure and only 25% Income is utilized in business as an investment, so family expenditure is not than other.

Table No. 15
Did the psychology of women exploitation has been reduced

Sr. No.	Particulars	Frequency	Percentage
1	Yes	140	70%
2	No	40	20%
3	Don't know	20	10%
	Total	200	100%

From the above table it is clear that 70% women say that the Psychology of women exploitation has been reduce due to SHGs. & 20% women say that is no change in exploitation of women 10 % women avoide to give their opinion. But it is fact that the exploitation of women has been reduced.

Table No. 16

Are you really improve your soft skills & become active due to SHGs.

Sr. No.	Particulars	Frequency	Percentage
1	Yes	140	70%
2	No	40	20%
3	Don't know	20	10%
	Total	200	100%

From the above table it is clear that 70% women in SHGs really improved their soft Skills & become active., 20% women required more training and counseling for their business 10% women is not interested to give their opinion.

Table No. 17

Do you want sufficient knowledge about your Business & Industries?

Sr. No.	Particulars	Frequency	Percentage
1	Yes	160	80%
2	No	20	10%
3	Don't know	20	10%
	Total	200	100%

From the above table it is clear that 80% women in SHGs say that they wanted sufficient knowledge about their business. 10% women say they did not need any knowledge to them, 10% women not interested to give their opinion, but sufficient knowledge of business is must for womens empowerment.

Table No. 18

Do you want special Training & Motivational programme for your business?

Sr. No.	Particulars	Frequency	Percentage
1	Yes	160	80%
2	No	40	20%
3	Don't know	00	Nil
	Total	200	100%

From the above table it is clear that, 80% women wanted special training of production, marketing, Banking, raw material and others so many things of business 20% women already able to handle their business successfully.

Table No. 19

Do women run business based only on Bank Loan & Subsidy?

Sr. No.	Particulars	Frequency	Percentage
1	Yes	160	80%
2	No	40	20%
3	Don't know	00	Nil
	Total	200	100%

From the above table it is cleared that, 80% womens business. depended on Bank loan & Subsidy, without Bank loan & Subsidy women cannot start their business. Banks Loans affects on development of business 20% women's financial position is well and they able to beared all the problems in business.

Table No. 20

Do you utilize the Bank loan for Personal Business or Lending to others

Sr. No.	Particulars	Frequency	Percentage
1	Personal Business	140	70%
2	Lending to others	60	30%
	Total	200	100%

From the above table it is cleared that, 70% women use Bank loan for their business as a investment & capital, 30% women used sanction loan for lending to other women at a low rate interest, this is a drawback of SHGs movement.

Table No. 21

Did self Help groups really empower women?

Sr. No.	Particulars	Frequency	Percentage
1	Yes	120	60%
2	No	60	30%
3	Don't know	20	10%
	Total	200	100%

From the above table it is cleared that, 60% women says, that women really empowered through SHGs & 30% women says for empowerment only SHGs are not responsible, 10% women is not interested to give their opinion, but its fact that, due to SHGs. Todays rural women really empowered, but ratio is not satisfied.

Table No. 22

Do you run your business to become economically strong ?

Sr. No.	Particulars	Frequency	Percentage
1	Yes	160	80%
2	No	40	20%
	Total	200	100%

From the above table it is cleared that 80% women runned their business to become economically strong. Economically strong and powerful women always lead to others, 20% women runned their business, as a practice of learing strategy of business.

Table No. 23

Do the women improve their status in society due to their economic empowerment

Sr. No.	Particulars	Frequency	Percentage
1	Yes	120	60%
2	No	60	30%
3	Don't know	20	10%
	Total	200	100%

From the above table it is clear of that 60% women improve their status in society, due to their economical empowerment. Economically strong women always ready to face any difficulties, 30% women are not interested in popularity or publicity. they are reserved mind they will never thought about 'we' they always thoughts about 'I' 10% women are avoide to give their opinion.

Table No. 24

Are you interested in political social sector?

Sr. No.	Particulars	Frequency	Percentage
1	Few times	120	60%
2	always	60	30%
3	never	20	10%
	Total	200	100%

From the above table it is cleared that, 30% women always interested in political & social sector, because these women becoming economically, Politically and Psychological strong and political Parties always behind themes 60% womens few times interested in political & social sector i. e. election time, special meeting, special workshop or special occasion, function, 10% women never interested in Political social events.

Table No. 25

The Position of women in their own family due to SHGs.

Sr. No.	Particulars	Frequency	Percentage
1	raised	120	60%
2	Down	00	00%
3	As it is	80	40%
	Total	200	100%

From the above table it is cleared that 60% women raised or improve their position in their family, because these all women always ready to fulfill their own & families needs and requirement, 40% women's position in their own family is as it is because they are not active or they are not come up from their mind set and always struggling for their exploitation.

Table No. 26

Are you struggling against the Secondary place given to women

Sr. No.	Particulars	Frequency	Percentage
1	always	40	20%
2	Some times	120	60%
3	never	40	20%
	Total	200	100%

From the above table it is cleared that, 20% women in SHGs struggling always against the secondary place given to women. because these women is not confident and satisfied about their behaviour. communications skills, discipline and decision making skills and they have not money management, 60% women in SHGs struggling some times against the secondary place given to them and 20% women never face this problem they are the main boss or leader of their family they always try to learn something unique.

Table No. 27

Did you establish your business for to get only financial benefit & subsidy of government movement

Sr. No.	Particulars	Frequency	Percentage
1	Yes	120	60%
2	No	60	30%
3	Never	20	10%
	Total	200	100%

From the above table it is clear at that 60% women in SHGs aware about financial scheme and they take always benefit of government schemes for their empowerment. 30% women are not sufficient knowledge about financial or micro financial schemes. they established their business as a try so this business were always in problems, 10% women are unknown about all these thing and they never try to understand about the various schemes.

Table No. 28

Are you paid your Loan regularly?

Sr. No.	Particulars	Frequency	Percentage
1	Yes	190	95%
2	No	10	5%
	Total	200	100%

From the above table it is cleared that 95% women in SHGs paid the bank loan regularly & help to government and Bankers for internal money transactions collection Money, distribution of money To days SHGs women really empowered through banking operating system, 5% women in SHGs are not paid their loan regularly their is no consistency in their behaviour.

Table No. 29

Did women make aware about their right, responsibility duties communication skill, behaviour and importance of women in business?

Sr. No.	Particulars	Frequency	Percentage
1	Yes	160	80%
2	No	30	15%
3	As it is	10	5%
	Total	200	100%

From the above table cleared that 80% women know very well about their rights, responsibility, duties, communication skill ,behaviour attitude, through SHGs and they really tried to empowered them-self. 15% women had no detail knowledge about these all things, They needs Training & Motivational programme for their empowerment, 5% womens position is as it is.

Table No. 30

Did you need more Literacy Skill development, counselling & Training programme for your best position in Business

Sr. No.	Particulars	Frequency	Percentage
1	Yes	180	90%
2	No	10	5%
3	Don't Know	10	5%
	Total	200	100%

From the above table it is cleared that 90% women needed more literacy, skill development , counseling & Training programme for their best position in business. 5% women say that their position is good, and they do not want any other motivational programme. 5% women are not cleared what they want.

Table No. 31
Are you really Empowered?

Sr. No.	Particulars	Frequency	Percentage
1	Yes	160	60%
2	No	30	35%
3	Dont Know	10	5%
	Total	200	100%

From the above table it is cleared that 60% women really empowered through small scale & cottage industries depending on SHGs. 35% women says No, these 35% women not came out from their family barriers. & 5% women say they do not know anything about their Empowered they always adjusted with specific situation.

Chapter 4

Conclusion & Suggestion

While working on this research Project it is realized that the movement of SHGs in Bhandara district has started in order to enhance the economic self independence of women. Through this project the objectives of the project were achieved. According to women empowerment Through small Scale and cottage Industries depending on self Help Group- SHGs in Bhandara district, following conclusion and findings are as follows:

Conclusion :-

- 1) Each SHGs consists of 10 to 20 women, But actually only 10 to 12 women have been found in a SHGs, 5% women in SHGs are illiterate, 25% women are passed primary education, 36% womens passed middle school, 27% women passed Higher secondary Education & 7% women in SHGs are graduate.
- 2) 25% women in SHGs are working in farming, 40% in labour work. 25% in business, 10% in other work, Only 25% womens run their business properly.
- 3) 94% women are married 1% are unmarried, 4% are widow & 1% divorcee women in SHGs business.
- 4) 77% women in SHGs belong to below poverty line & 23% women belongs to above poverty line. 77% rural women should try for their empowerment.
- 5) 69% women belong to Hindu religion, 25% belongs to Buddhist, 5% belong to Muslim & 1% women belongs to Christian in SHGs business.
- 6) 44% women in SHGs belong to OBC, 36% belong to SC, 10% belong to ST, 6% belong to N.T. it is true that OBC's women mostly empowered through their business.

- 7) 70% rural women running their business through agriculture and 30% business are non agricultural.
- 8) 60% family member motivated & co-operated to SHGs women in their business. 40% family members never help women.
- 9) 40% family member never help SHGs women in their business 40% women say only one person help them, 15% women say only two family members help them & 5% women say only three person helps them in business.
- 10) 20 % women in SHGs live in joint family & 80% womens live in nuclear.
- 11) 49% women save Rs. 50 monthly in SHGs, 30% women save Rs. 20 per month, 20% women save Rs. 100 per month ,only 1% women save Rs. 160 per month, Rs. 200 per month is Nil.
- 12) 35% women have taken Rs. 100,000 Loans from bank ,30 % women have taken Rs. 2,00,000, 20 % women have taken Rs. 3,00,000 Loan. 5 % women have taken 4 to 5 Lakh Loan. & 10% women have taken Rs. 50,000 loans from bank.
- 13) 50 % Women have got Rs. 2000 per month income ,40 % women have got Rs. 1000 p.m. 9 % women had got Rs. 10,000 p.m. income from their business
- 14) 25% income is utilized for saving, 10% income is utilized for repayment of loan, 30% income is utilized for family expenditure and 25 % income from SHGs business utilized for investment in business.
- 15) 70% women say that the Psychology of women exploitation has been reduce due to SHGs, 20% women say that their is no change in exploitation but its a fact that exploitation of women has been reduced.
- 16) 70 % women in SHGs really improved their soft skills & become active 20% women required more training and counseling 10% women is not interested to developed their soft skills.

- 17) 80 % women in SHGs say that they wanted sufficient knowledge about their business, 10% women had sufficient knowledge .10% women are not interested to give their opinion, but sufficient knowledge of business is must for development of business.
- 18) 80 % SHGs women wanted special training of production, Marketing, Banking, raw materials etc. 20% women already trained.
- 19) 80 % women's business depended on Bank loan and subsidy. 20% womens financial position is well and they came out from their financial crisis.
- 20) 70 % women use Bank loan for their business as a investment, 30 % women use Bank loan for lending to other.
- 21) 60 % women really empowered through SHGs & 30 % women says only SHGs are not responsible for women empowerment 10% women are not interested in their empowerment.
- 22) 80 % women runned their business to become economically strong & powerful. 20% women runned their business as a practice or learning the strategy of business.
- 23) 60 % women in SHGs improve their status in society, 30% women are not interested in popularity, or publicity 10 % women are in family barries.
- 24) 30 % women always interested in political & social sector, 60 % women few times interested in political & social Sector, 10% women avoidde participation in political sector.
- 25) 60 % women raised or improve their position in their family 40 % womens position is as it is they always struggling for their exploitation.
- 26) 20 % women in SHGs struggling always against the secondary place given to them. 60% women in SHGs struggling sometimes against the secondary place given to them. 20 % women are boss or leader of their family.

- 27) 60 % women in SHGs aware about financial scheme & Govt. schemes, 30% women are not sufficient knowledge about microfinance, 10% women are unknown and never try to understand about schemes.
- 28) 95 % women in SHGs paid the bank loan regularly, 5 % women in SHGs are not paid their Loan regularly.
- 29) 80 % women no very well about their rights responsibility , duties and communication skills, behaviour and importance of women in business. 15% women in SHGs had no detail knowledge about their awareness. They needs training & motivational programme, 5 % women is as it is.
- 30) 90 % women needed more literacy, skill development, counseling & training programme for their best position in business, 5% women's position is good & 5% women are not cleared what they want.
- 31) 60% women in SHGs really empowered through small scale and cottage industries depending on SHGs 35% women not came out from their family barriers, 5 % women always adjusted with specific situation.

Suggestions :-

- 1) There should be the strona policy for the movement of SHGs, its inspection its management and records.
- 2) There should be the attempts for making the SHGs qualitative, in stead of quantitative.
- 3) The posts in SHGs should be filled according to the rotation system
- 4) The literate women should teach the illiterate women of SHGs.
- 5) The benefit of subsidy should be received not only to BPL but also to APL.
- 6) Special training should be provided to the women about their business.
- 7) Various trainings about small scale & cottage industries and the counseling centres should be commenced by NGOs, Bank and the Government.

- 8) Training should be given to the women according to their educational qualification.
- 9) The SHGs should make the agreement with the Bank officers in order to overcome the pending works.
- 10) There should not be the political interference in SHGs.
- 11) The opportunity should be given to all SHGs productions regularly in exhibition and commercial meet.
- 12) There should be a Policy to decide the Quality of production.
- 13) Excellent SHGs who participated in exhibition and seminars should be honored with special awards.
- 14) Separate bank should be established for the women in SHGs.
- 15) There should be the re-association of SHGs if they are closed.
- 16) There should be the mentions of special fund for SHGs in every financial year budget.
- 17) Special fund should be recommended to SHGs products.
- 18) Govt. Should spent a Large amount on infrastructure and on training of SGHs womens.
- 19) SHGs should be ready to taken traditional & skill ful goods production.
- 20) The profit is distributed among all the members of SHGs as per their saving percentage.

Chapter 5

Appendices

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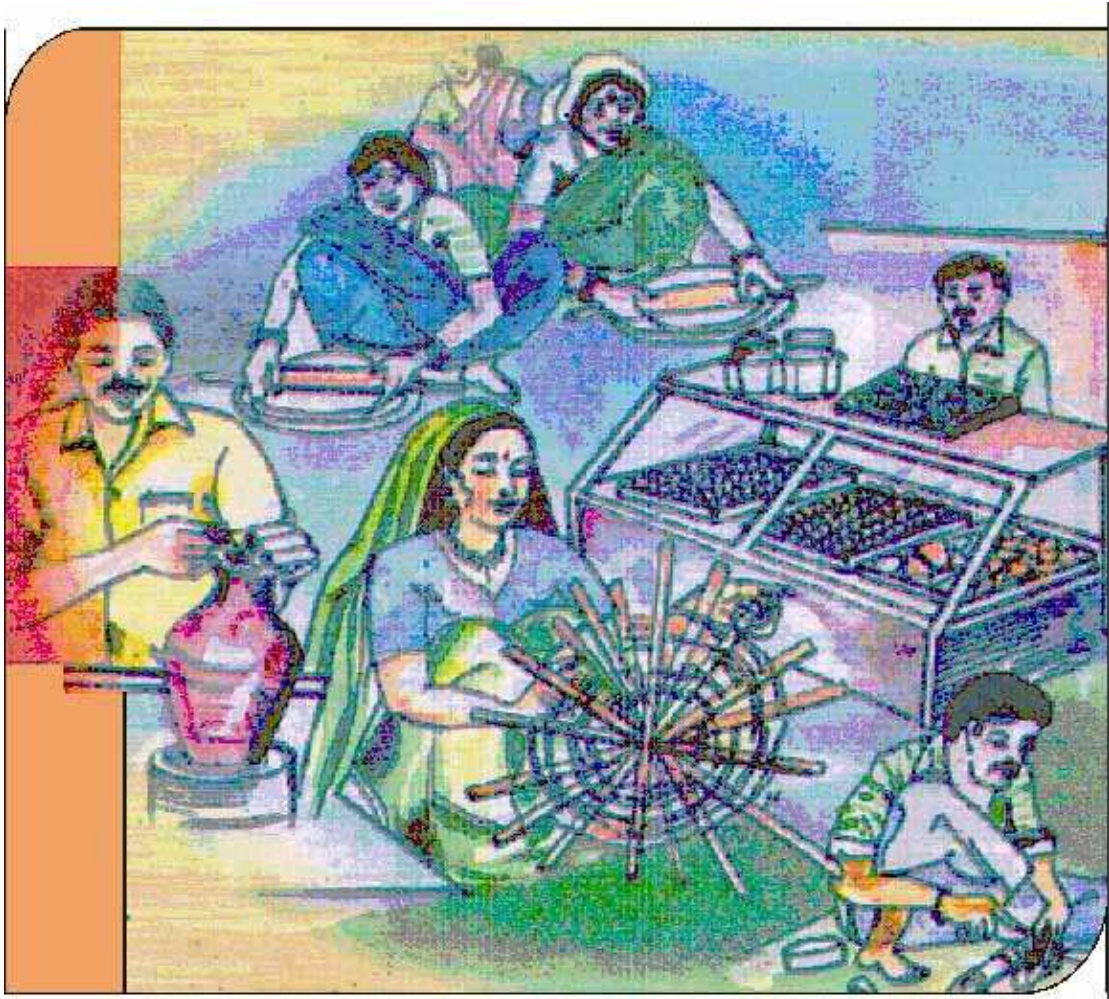
Women Empowerment – Through Small Scale & Cottage Industries Depending on Self Help Groups (SHGs)” In Bhandara District (Maharashtra)

2) Interview Schedule

1. Educational Qualification of SHGs women.
 - 1) Illiterate
 - 2) Primary
 - 3) Middle school
 - 4) Higher Secondary
 - 5) College level.
2. Occupation of SHGs women.
 - 1) Farming
 - 2) Job
 - 3) Labour work
 - 4) Business
 - 5) other
3. Martital status of SHGs women.
 - 1) Married
 - 2) Unmarried
 - 3) Widow
 - 4) divorcee
4. Economic status at SHGs women
 - 1) BPL
 - 2) APL
5. Religion wise contribution of women in SHGs.
 - 1) Hindu
 - 2) Buddhist
 - 3) Muslim
 - 4) Christion
6. Caste wise contribution of women in SHGs.
 - 1) open
 - 2) OBC
 - 3) SC
 - 4) ST
 - 5) NT
7. SHGs womens business based on
 - 1) Agriculture
 - 2) Non Agriculture
8. Co-operation of your family to your business
 - 1) Motivated
 - 2) Non co-operation
9. How many family member help you
 - 1) One
 - 2) Two
 - 3) Three
 - 4) Four

10. Structure of your family
 - 1) Joint
 - 2) Nuclear
11. Monthly saving in SHGs
 - 1) Rs. 20
 - 2) Rs. 50
 - 3) Rs. 100
 - 4) Rs. 150
 - 5) Rs. 200
12. How many loan taken by banks
 - 1) Rs.50,000
 - 2) Rs.1,00,000
 - 3) Rs.2,00,000
 - 4) Rs.4,00,000-5,00,000
13. Monthly Income from small scale of cottage industries to SHGs women.
 - 1) Rs.1000
 - 2) Rs. 2000
 - 3) Rs. 5000
 - 4) 10,000
- 14) For what women utilize their income
 - 1) for saving
 - 2) repayment of loan
 - 3) for family
 - 4) Investment in business
- 15) Did the psychology of women exploitation has been reduced?
 - 1) yes
 - 2) No
 - 3) Don't know
- 16) Are you really improve your soft skills & became active due to SHGs.
 - 1) yes
 - 2) No
 - 3) Don't know
- 17) Do you want sufficient knowledge about your business and industries.
 - 1) yes
 - 2) No
 - 3) Don't know
- 18) Do you want special training & motivational programme for your business?
 - 1) yes
 - 2) No
 - 3) Don't know
- 19) Do women run business based only on bank loan & subsidy.
 - 1) yes
 - 2) No
 - 3) Don't know
- 20) Do you utilize the Bank loan for personal business or lending to others.
 - 1) yes
 - 2) No
 - 3) Don't know
- 21) Did self Help groups really empower women?
 - 1) yes
 - 2) No
 - 3) Don't know

Small Scale and Cottage Industries depending of SHGs In Bhandara District



Women Empowerment through small scale & cottage industries



Women Empowerment through small scale & cottage industries



Women Empowerment & Smile of SHGs Women

