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An analytical study of working and generation of self-employment by self help groups with special reference to Nanded district.

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Introduction

In the present day every country is struggling for social and economical development and richness of any country can be measured by its per capita income. But While considering per capita income we find unequal distribution of wealth among poor and rich population of country like India, which is called 'A Country of Villages.' In modern time Indian Industrialist are progressing spectacularly. But very few peoples are so rich while majority people are deeply poor in India, and unfortunately at international level India is recognized "A poor and hungry Country." Most of the cases of suicides and frustrations of farmers, labour, hand workers, unemployed and married women and some times of businessmen are due to economics problems, means bankruptcy and insolvency. When this lower class people will be developed, that times the country will develop in real manner. Now India's population is about 102.5 crore, and 67% population of it lives in villages and 30% population is Below poverty Line (BPL). 80% population of BPL needs financial facilities. But they have nothing to secure at bank for loan and no bank is interested in such type of banking. Peoples live in undeveloped area far from bank to reach.

Features of self Help Group:

1. small and fixed saving at frequent intervals
2. Self-selection
3. Focus on women
4. Savings first and credit later
5. Intra group appraisal systems and prioritization

Objective of the Study

1. To study the social, Educational and economical progress of the Self Help Groups (SHGs) in Nanded District.
2. To study the impact of the self help groups on social and economical development of the women in Nanded District.
3. To study the problems and prospects of SHGs and to suggest the suitable remedies to overcome them.

Research Methodology

For the completion of the present research work primary data is collected through structured questionnaire and secondary data is collected through annual reports, magazines NABARD Information books etc.

Selection of Sample

To study the working and generation of self-employment by SHGs in Nanded district 10% of the unit sample from 4000 SHGs randomly is selected for the study purpose and mean percentage, averages, statistical tools and techniques is used.

Scope and Limitation of the Study

This study highlights on the working and generation of self employment by SHGs and development of economy through SHGs in Nanded District The period of the study is 2003-2008.

The study is limited to Nanded district only as a sample unit from Nanded district. the primary data given by the SHGs members is another limitation of the study

Table 1: Educational Status

Sr. No.	Education of Respondent	No. of Respondents	Percentage
1.	Illiterate	26	06
2.	Literate	26	06
3.	Pre- Primary	56	13
4.	Primary	116	29
5.	Secondary	122	31
6.	Higher Secondary	45	12
7.	Graduate	19	03
Total		400	100

Source: Field Survey

It is observed from the above table that 26 (6%) respondents were Illiterate, 26 (6%) respondents were Literate, 56 (13%) respondents were passed Pre-Primary education, 116 (29%) respondents were passed Primary education, 122 (31%) respondents were passed Secondary education, 45 (12%) respondents were passed Higher Secondary education, 19 (3%) respondents were Graduate.

Table 2: Professional/Occupational Status

Sr. No.	Profession of Respondent	No. of Respondents	Percentage
1.	House hold	52	13
2.	Agri-labour	84	21
3.	Labour	123	31
4.	Agriculture	106	26
5.	Etc	32	08
6.	Education	03	03
Total		400	100

Source: Field Survey

It is observed from the above table that profession of 52 (13%) respondents were House hold, profession of 84 (21%) respondents were Agri-labour, profession of 123 (31%) respondents were Labour, profession of 106 (26%) respondents were Agriculture, profession of 32 (8%) respondents were not reported the specific profession, profession of 3 (3%) respondents were Education

Table 3: Luxurious Facilities Available

Sr. No.	Luxurious Facilities	No. of SHG Members	Percentage
1.	T.V.	16	4
2.	Cooler	07	2
3.	Phone/Mobile	303	75
4.	Sewing Machine	16	4
5.	D.T.H.	32	8
6.	Two wheeler	07	2
7.	Mixer	10	2
8.	Others	10	2
Total		400	100

Source: Field Survey

It is observed from the above table that 16 (4%) respondents have T.V., (2%) respondents have Cooler, 303 (75%) respondents have Phone/Mobile, 16 (4%) respondents have Sewing Machine, 32 (8%) respondents have D.T.H., 7 (2%) respondents have Two

wheeler, 10 (2%) respondents have Mixer, 10 (2%) respondents have Others things than mentioned in the table.

Table 4: Saving Amount/Instalment

Sr. No.	Response of Respondent	No. of Respondents	Percentage
1.	Yes	342	85
2.	No	58	15
	Total	400	100

Source: Field Survey.

It is observed from the above table that 342 (85%) respondents were having saving amount/instalment and 58 (15%) respondents were have not saving amount/instalment.

Table 5: SHG Members' Wish to Start Some Trade

Sr. No.	Response of Responders	No. of Respondents	Percentage
1.	Yes	348	87
2.	No	52	13
	Total	400	100

Source: Field Survey.

It is observed from the above table that 348 (87%) respondents wish to start some trade and 52 (13%) respondents did not wish to start some trade.

Conclusions of the Study

- It is concluded that, only 19 (3%) respondents have complete their graduation and 26 (6%) respondents were Illiterate or Literate.
- It is concluded that, only 3 (3%) respondents' profession is education and 123 (31%) respondents profession is Labour.
- It is concluded that, only 10 (2%) respondents have Mixer and Other things and 303 (75%) respondents have Phone/Mobile.
- It is concluded that, most of the Respondents i.e. 342 (85%) were having saving amount/instalment.
- It is concluded that, most 348 (87%) of the respondents wish to start some trade

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