

WORKING AND GENERATION OF SELF-EMPLOYMENT BY SELF HELP GROUPS IN JALNA DISTRICT

Introduction

Jalna is a district head quarter and ancient one. It became district head quarter dated on 01/05/1981. One amongst the eight districts of Marathwada, located at east of Aurangabad 65 km away at Nanded highway. Few years ago it was recognized by its richness, but now it is recognized for its industrialization. Industrialization of Jalna has a great impact of Aurangabad and its industrialization, which is capital city of Marathwada.

Total area of district is 7718 square kilometers, and in comparison of Maharashtra State area it is 2.51 %. Among it 7616 Sq.K.M. is covered by rural area while urban area is 102 Sq.K.M. It has fewer mountainsides to southern part. The district is at 534-meter height from sea level. Geographically the district is at the center point of Maharashtra.

Ambad, Partur, Ghansavangi and Mantha Tehsil contain the fertile and alluvial soil while other part contains little fertile and rocky. Total Population of Jalna district as per 2000 census was 16.12 lakh out of it Jalna – 26.80%, Badnapur – 08.13%, Bhokardan – 15.88 %, Jafrabad - 08.50%, Partur – 09.00%, Mantha - 0.8 %, Ambad – 12.84 %, Ghansavangi 10.73 % is divided in this way. As per the new records of 2006 available population of Jalna is 17,11,000. The male, female ratio is 952 women before every 1000 men.

District has 1329 primary and 191 secondary schools. Literacy percentage is 64.40 % out of it 79.14 % are males and 35.85 % are females. No dam is proposed for water conservation, and no thermal power plant is there in the district. Koyna, Paras and Parli (V) provide electricity to the district.

Jalna district is backward in industrialization, it is declared by government. Only railway track is available Manmad to Kachiguda.

The district has 02 veterinary hospitals, 02 veterinary dispensaries 26 veterinary treatment centers, and 39 artificial insemination centers. The district has 11 hospitals, 12 dispensaries, 38 primary health centers and moreover 2537 co-operative societies, 13 printing presses and 11 Marathi local newspapers. In 2005-06 the district has 38.91 crore small investments.

SIGNIFICANCE OF THE STUDY

In the present day every country is struggling for social and economical development. 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 industrialists are progressing spectacularly. But very few peoples are so rich while majority peoples 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, labours, handworkers, unemployed and married women and some times of businessmen are due to economic problems, means bankruptcy and insolvency. When this lower class peoples will be developed, that time 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. The main hurdle faced by bank in financing the poor seemed to be the comparatively high transaction cost in reaching out to a large number of peoples, who requires very small doses of credit at frequent intervals.

Today's (S.G.S.Y.) 'Swarnjayanti Gram Swayamrogar Yojna' scheme is functioning well in rural side and supporting for the nation's development. It contains all round schemes those leads to organize Self Saving Groups, training, credit loans, technology, fundamental facilities and marketing. In 'Swarnjayanti Gram Swayamrojar Yojna' scheme there are five (5) programmes. And S.G.S.Y. and it's programs need a channel to run or fiction, like Self Help Group (SHG) or Small Saving Group (SSG) which is performing very well to emerge saving, provide micro finance, and generate employment as a channel of SGSY.

The Concept of Microfinance

Microfinance, by definition, refers to the entire range of financial and non-financial services, including skill up-gradation and entrepreneurship development, rendered to the poor for enabling them to overcome poverty. In the context of designing programmes for the poor, microfinance is recognized and accepted as one of the new development paradigms for alleviating poverty through social and economic empowerment of the poor, with special emphasis on empowering women.

The concept of microfinance was introduced for overcoming the existing constraints and providing adequate credit to the poor by following a simple procedure. The system of microfinance has been viewed as a powerful tool for uplifting the economic conditions of the asset-less poor through group approach that ensures greater involvement of beneficiaries in programme implementation. It envisages mobilizing thrift and supplementing it with loan from the financial institutions.

The concept of microfinance thus executed with the instrumentality of SHGs provides a paradigm shift in the strategy for resolving the socio-economic deprivations of the poor. It is an intermediate strategy that combines myriad issues of development experiences. It is emerging at once as an answer to both the market failure and the government failure. In it, the sector of NGO has begun to occupy a pivotal role in the development process in developing societies, as promotional agencies, which serve the role of catalytic agents.

With a view to evolving supplementary credit strategies for reaching the unreached rural poor in the rural areas like the landless agricultural laborers, rural poor women etc., in a transparent and a cost effective way, NABARD has introduced in 1992-93, a pilot project for linking SHGs with banks. The programme has helped in resurgence of an alternative credit system administered by the clientele themselves, who have organized themselves in to Self Help Groups. Thus an informal credit system was evolved with assistance from formal financial institutions. The agencies involved in the schemes were NABARD, banks, NGOs, and SHGs' members. The main objective was to provide the following:

- a. Supplementary credit to SHGs.
- b. Reduction in transaction cost for both banks as well as SHGs by reducing paper work.
- c. To build mutual trust and confidence between banks, NGOs and rural poor.
- d. To mobilize small savings among poor rural women
- e. To create healthy relations between SHG members and the linking agencies.

Constant supervision and monitoring by banks through NGOs.

Jalna is very famous for market place by richness and industries. Jalna is 65 km away from Aurangabad to East. In the district there are eight (8) talukas, among those Mantha is one of them to East of Jalna at Nanded highway, it is 60 km away from Jalna.

As per the census, population of Mantha Taluka is 1, 30,181. But Mantha is considered very unfortunate taluka. Mantha has not any big riverbank, it has not any

industrial area, and the railway track for traveling and transportation and to crown it all, Mantha taluka doesn't have separate M.L.A. (it's included in Partur constituency). So it is considered undeveloped as compared with other talukas like Ambad, Ghansawangi, Partur, Badnapur & Jalna. Mantha taluka has nothing for economic development, except a big and famous weekly rural (Market) Bazar especially for cattle. In Mantha taluka near about 50% of the population is Below Poverty Line (B.P.L.)

Objectives of the study:

- 1) To study the social, educational and economical progress of Self Help Groups (SHGs) in Jalna District.
- 2) To know the working and employment generation by Self Help Groups' members in Jalna District.
- 3) To study the contribution of SHGs for the enhancement and development of local business and S.S.I. units in rural area.
- 4) To study the problems and prospects of SHG's and to suggest the suitable remedies to overcome them.

Research Methodology:

The present study highlights on the working and generation of self-employment by the Self Help Groups with special reference to Mantha taluka in Jalna district, it is based on both primary and secondary data. As there are different types of SHGs, but for the study purpose, the SHGs under the scheme of S.G.S.Y., B.P.L. (Below Poverty Line) has been considered. There are near about 403 SHGs in Mantha Taluka under the scheme of BPL.

Table No. 1.1
SHGs at a glance in Jalna District

Sr. No.	Name of Taluka	Total No. SHGs	Total No. Of Members
1	Ambad	534	7094
2	Badnapur	305	2978
3	Bhokardan	588	6287
4	Ghansawangi	324	3339
5	Jafrabad	423	4412

6	Jalna	516	6386
7	Mantha	403	4089
8	Partur	431	4879
Total	Jalna District	3524	39464

Source: District Statistical Bulletins. (2006-2007)

- **Source of Information:**

- **Primary Data:**

Primary data has been collected through the following sources.

- 1) Interviews and discussions with Sarpanch (village head), Gramsevak, Gram Panchayat members, employees of Panchayat Samiti, Banks in Jalna district, Mahila Arthik Vikas Mahamandal Jalna, Sah-Yoginies of SHGs of Mahila Arthik Vikas Mahamandal Jalna, Swarnjaynti Gram Swayamrojgar Yojna Jalna.

- **Secondary Data:**

The secondary data is collected by the help of Gram Panchayat of related villages, Tehsil office of Mantha Taluka, SHGs' A/c's information from banks in Mantha Taluka, District information office Jalna, Mahila Arthik Vikas Mahamandal, Mahila & Bal Kalyan Office, National and International level Bulletins, Magazines and Journals, Government Publications and different web sites.

- **Selection of samples:**

To study the working and generation of self-employment by SHGs in Jalna District 10 % of the unit samples have been selected for the study purpose. i.e. 117 villages and 403 Self Help Groups and 4089 group members in different villages, From this Self Help Groups & members 10 % of the sample units from villages and group members were selected by random sampling method for the study purpose

- **SHG - An Ideal Combination of Formal Banking:**

SHG –banking is an ideal combination of the formal banking sector's “banking with the poor” and “banking by the peoples” through informal SHGs. This also shapes the introduction of a basic element of an informal insurance sector with gradual access to the formal insurance sector.

The economic impact of SHG-Banking on poor households has been captured in several studies: some evidences indicate that it:

- * enables increased propensity to save
- * permits enhanced net incremental incomes
- * smoothens income inequalities
- * assists reduction of indebtedness with moneylenders and freedom from bondages
- * Enables additional employment (person days) generation.
- * Facilitates empowerment of women
- * To overcome circumstances where nature intervenes frequently and erratically in the economic system, by building up financial resources and uses them as social security and risk management system.
- * To start to control forces of socio-economic exploitation by landlords, moneylenders, bureaucrats, traders by using credit for extending income generating activities. (These Forces were interacting during disaster situations in a way which had earlier aggravated the distress enormously):
- * With additional self-employment and increase of income form investments: To overcome the c\gap between income flow and consumption:
- * The socio economic sources for dependence and exploitation relationships (low, wages, exorbitant interest rates for loans, bondages etc) along with impacts of natural disasters is gradually controlled and the social process of SHG members escaping from poverty is gaining momentum. SHg bank Linkage Programme gets through to the poor section of village India; and the SHG have become gradually very efficient moneylenders (also to non-members, to the village panchayat etc.) earning good interest – income for distribution to their members at every year end;
- * New discovery of bankers and the society: Poor peoples are reliable and honorable they gain pride and dignity. They are aware: the only way to combat their problem of poverty and dependence is by acting together as a group. Their ideas centre around the most rational use of money and on the collective production of goods and services. The most preferred input is credit. Credit is a catalyst. It comes and goes but leaves behind some changes.
- **View of Ranjanakumari (Chairperson of NABARD) on SHG's present condition:**

In the micro-finance supply conference held at Dhaka (Bangladesh) on 16th February 2006 Ranjanakumari (The Chairperson of NABARD) expressed her view on SHG's present condition. In her short speech she stated:

- i. The total number of SHGs (aided to banks) is 8, 81,154.
- ii. Total 504 banks and over 30,000 branches of banks including commercial, regional / divisional rural banks and co-operative banks are engaged to coordinating SHGs.
- iii. Though donating companies and development banks of international level trying at government level, till today out of 75 million only 3 % poor families have taken the benefit of micro-financing facility.
- iv. 14 million poor families have participated in the process of micro-finance.
- v. Though government has tried at his level best to remove poverty and unemployment and also implemented then too in the rural areas the demand of loan and the supply of loan has so much difference between these two.
- vi. In India, among 75 million population 60 % million families are rural while 15 % are urban.
- vii. If we take in our mind the need of rural area, we found the need of Rs. 2000/- per family per year. Then we need Rs. 120 billion supply of loan.

Table No. 4.1
SHG and Bank relation in India

Year	Ratio	No. SHGs sponsored by Banks (yearly)	Yearly growth of SHGs	Bank Loan (Rs. in crore)	
				Yearly	Yearly growth
1999-2000	--	81780	67270	135.91	151.98
2000-2001	82.25	49050	48603	287.89	257.58
2001-2002	32.61	197653	58229	545.47	476.87
2002-2003	29.40	255882	105849	1022.34	833.19
2003-2004	41.37	361731	177634	1855.53	1138.20
2004-2005	49.20	539365	N. A.	2994.25	N. A.
2005-2006	N. A.	211391	N. A.	N. A.	N. A.

(Source: Economy Survey Government of India Monetary & Banking Developments (2006))

The above table indicates that, through the medium of SHG women are curious to empower themselves in the areas of economics, social and finance.

The table shows the growth of number of SHGs financed by banks and yearly growth of SHGs and the loans taken by SHGs. The table shows, in response of joint SHG programme 2000-2001 the SHGs growth in nation is top most in 2000-2001 i.e. 82.25 % and the maximum SHGs have been established in the year 2001-2002 i.e. 32.61 % (means 82.25 % have been turned into 32.61 %) later in 2002-2003 it is decreased. But later every year it has been increasing as 41.37% and 49.10 % in the years 2003-2004 and 2004-2005 respectively.

Schemes implemented through the SHGs:

Hon. Bill Clinton visited to India and saw the working of SHG and praised it for its administration, loaning and changing of minds.

SHG praised by the president of the richest country of the world is so important and appraisable too. More over it has been moving money today at rural level.

SHG has become today's important mantra and has played a key role through various plans and schemes. Some of the schemes implemented can be accounted as below

Indira Mahila Yojna , SwaShakti Prakalpa, Rashtriya Mahila Kosh, Uttar Pradesh Self Land Development Corporation, Mahila Samasya, Swarn Jayanti SwayamRojgar Yojna, Maharashtra Gramin Patpurawatha Yojana, Swarn Jayanti Shahari SwayamRojgar Yojna, Water Alteration Programme, Mahila Swastha Sangh , International Federation for Agriculture Development ,Vishwa Sanghtan Vikas Karyakram, NABARD programme, Small Industries Development Bank of India Programme, Samuha Kruti Sangam, SwayamSewi Sanstah Prayog, Water Sanitation Development Programme

Problems of SHGS

Though the SHGs are spreading and doing vast business for their and our country's development. Then also while handling the SHG and its administration they face some problems. As India had diversity in area and territorial part so the problems of all SHGs will not be same. All problems could not be covered residing in one of the corner of India. So, some sort listed and common problems are given here.

1. Lack of good market for the commodities produced by SHGs.

2. Banks give loan in two installments.
3. Banks pay amount after one month of sanctioning of loan.
4. Except SwarnJayanti Gram SwayamRojgar (LGSY) other BPL and Non-BPL SHG are neglected from the loans.
5. Non-BPL SHGs are rejected from the government grants.
6. There is no rule for the establishment of SHG and administration of SHG.
7. Lack of information and training of vivid business and trades.

Role of Government in the development of SHGs:

In 1999 Central government of India has started Suvarna Jayati Gramin Swarojgar Yojna. To increase the level of life was the main motto of the scheme. 01 lakh 55 thousand 499 very low income SHGs have been registered under this scheme. Among them 15 thousand 197 SHGs are of only women, among them 25968 SHGs have started their own business or trades and proved themselves as self-employees. When Suvarna Jayati Gramin Swarojgar Yojna provides grant to SHG it use gradation system for it. The SHGs, which give internal loans, come under grade-I. Such SHGs are above 90 thousand. Such SHGs are given 5 to 10 thousand rupees for working capital.

The SHGs, which have started business or trade, come under the grade-II. Such SHGs are nearly 48 thousand. For the year 2007 the central government has planned 134 crore and state government has planned 44 crore. Means total planning on Suvarna Jayati Gramin Swarojgar Yojna is 178 crore.

In all amount planned 60 % amount is for grant, 20 % is for infrastructure, 10 % is for working capital and remaining 10 % is for training. In this way all 100 % amount is estimated. For the sale of product made by SHGs 02 blocks / shops at taluka place and 01 block /shop was planned. Moreover many districts Rural Development System has branded their districts things as Jijau, Sindhu, and Savitri. Every year central and state government keeps the products produced by SHGs of various regions in respected 'Saras' for sell. For Delhi Hat at Delhi, government sends SHG products on his own account. More over 'Savitri Sales Centre, Pune' sent items through a stall at 'International Trade Fair, Dubai'. In the campus of many government offices SHG women have their stalls or general shops. Rather than this the SHG members / women are also tried to attach with government system. School Nourishing Diet work has also been given to SHGs. SHG women have also stitched the uniforms of Z.P. School students. The income came though this activity is in lakhs figure. SHG women also have

placed stalls at religious places like Jejuri, Ashtavinayak etc. In the distribution of Ration shop SHGs are always given priority

To encourage the women and to give scope to their activities and skills Gram-Vikas Mantralaya, a department of government has tried to finance to women. So, the loans are made available through various finances, co-operative banks and private banks

Table No. 4.2
SHGs established through Swarna Jayanti Gram
Swarojgar Yojna in Maharashtra

Sr. No.	Disrtict	No. Of SHGs	Women SHGs	Business started SHGs	
				Total SHGs	Women SHGs
01	Thane	5549	4545	1666	1079
02	Raigad	4506	3948	764	554
03	Ratnagiri	5169	3302	3756	362
04	Sindhudurga	3481	1932	518	317
05	Nashik	4803	3018	1352	850
06	Dhule	2632	1868	2817	755
07	Nandurabar	3301	2821	2531	550
08	Jalgaon	6563	4448	2137	1637
09	Ahemadnagar	4718	2622	3202	858
10	Pune	7304	5511	4434	872
11	Satara	4421	3443	2710	743
12	Sangali	3685	3547	2009	680
13	Solapur	8644	7244	5248	1413
14	Kolhapur	6569	5380	3172	889
15	Aurangabad	4267	3080	756	633
16	Jalna	2945	2134	585	464
17	Parbhani	2447	1966	476	476
18	Hingoli	2558	1594	1701	413
19	Beed	3601	2512	1380	443
20	Nanded	4885	4409	1011	788

21	Osmanabad	4400	2769	2298	451
22	Latur	4006	3669	3014	817
23	Buldhana	6683	3051	4812	544
24	Akola	5476	4311	1107	795
25	Washim	2933	2147	2188	649
26	Amaravati	8512	6997	6290	1431
27	Yavatmal	6468	2860	3232	1555
28	Wardha	3472	2769	955	600
29	Nagpur	4225	2638	865	669
30	Bhandara	4385	3856	2272	795
31	Gondia	5755	4521	4470	907
32	Chandrapur	3767	3236	1229	1171
33	Gadchiroli	3359	3049	2831	808
	Total	155499	115197	77788	25968

Source: Lokrajya, Mahiti va Janasampark Mahasanchalanalaya, Maharashtra Shasan.(2007))

The above table gives information of total no. of SHGs, among them women SHGs and business stated SHGs from all districts of state of Maharashtra. In all district Solapur is leading in the no.of SHGs. It has total 8644 SHGs among them 7244 are formed by women and 1413 SHGs have started their own business. While in opposition Parbhani district is so behind in this manner with the contribution of 2447 total SHGs among them 1966 are formed by women and 476 have stated their own business. Nandurbar district scores more women SHGs out of all SHGs in the district with 2821 women SHGs out of all 3301 SHGs, and also has good ratio at business with 2531 but women's SHGs are only 550.

In respect of no. of SHGs Solapur is followed by Amaravati with 8512, Pune with 7304, Buldhana with 6683, Kolhapur with 6569, Jalgaon with 6563 and Yavatmal scores total 6468 no. of SHGs. Five districts contents 5000 to 6000 SHGs among them Gondia with 5755, Thane with 5549 and Akola with 5476. In 4000 to 5000 nearly 10 district are there with Aurangabad and Nagpur metropolitans with total no. of SHGs 4267 and 4225 respectively. While only seven districts contains 3000 to 4000 SHGs. And lastly Jalna with 2945, Washim with 2933, Dhule with 2632, Hingoli with 2558 and Parbhani with 2447 come in last phase in 2000 to 3000 SHGs.

If we go through difference between highest and lowest no. of SHG district we find out of 100% SHGs of Solapur, Parbhani contains only 28.30% SHGs only. It shows the lacking of mass, media or awareness of the people.

DATA COLLECTION AND ANALYSIS

Range of age and SHG members:

To study the SHGs in detail, the researcher has studied their age range. The main aim behind it was to know, from which age group women are involved in SHGs to empower our India. The following table shows the detail of age range of women SHG members.

Table No. 5.1

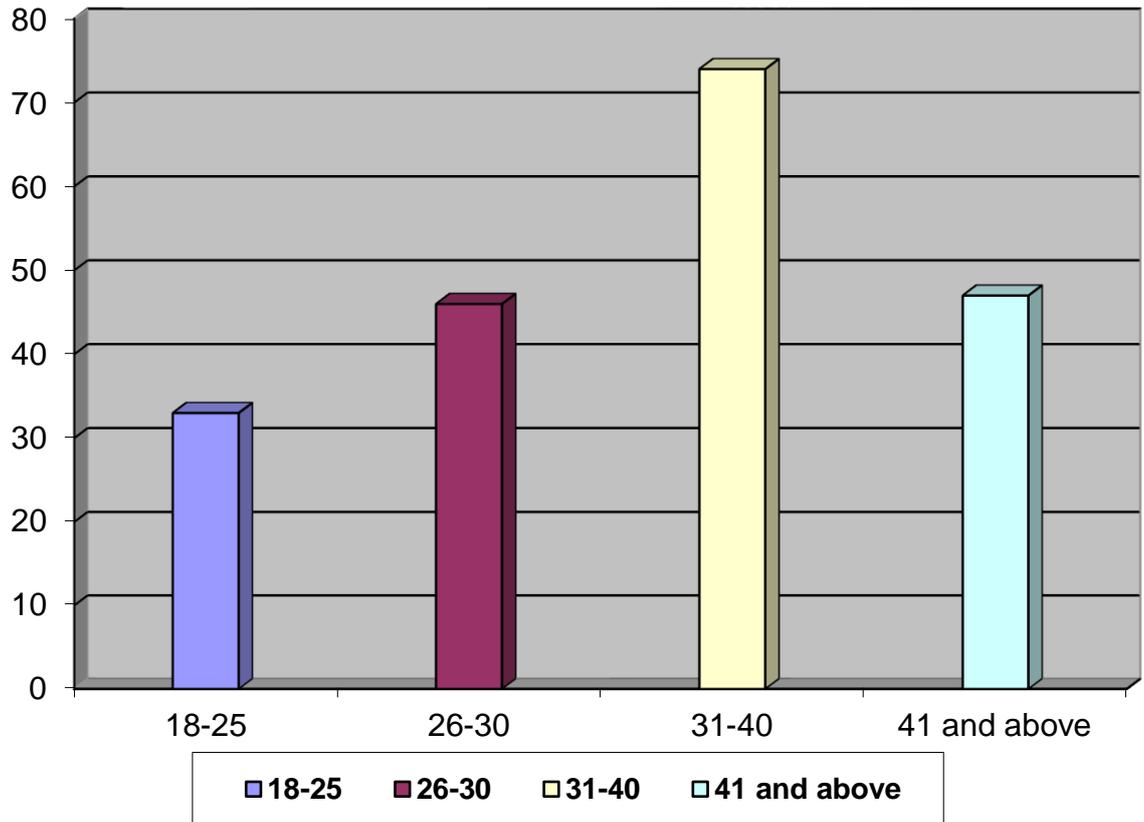
Range of age and SHG members

Sr.No	Range of Age	Total No.of members	Percentage
1	18-25-years	33	16.50%
2	26-30-years	46	23.00%
3	31-40-years	74	37.00%
4	41 and above-years	47	23.50%
5	Total	200	100%

Source: Field survey.(2007-08)

Graph No. 5.1

Range of age and SHG members



In the above table and graph the total no. of members, which were studied for their age. Here the age group 31-40 years has highest no. of members i.e. 74 means 37% of total SHG members. And the age groups 26-30 years and 41 & above years followed them with the no. of 46 & 47 SHG members with the percentage of 23.00% and 23.50%. And at the same time the very younger group also shows less interest with the no. of 33 SHG members with 16.50 % respectively in all, it may be due to less no. of married women of that age. Means unmarried girls are away from the SHG.

Educational background of SHG members

There is no scale to count one's knowledge but we count the knowledge on the basis of Education. Education is an important thing for the human progress. Who are not educated can earn for their lives, but can't make more significant contribution in the development of the country. And we may have more evidences that literate could more progress than illiterates. As there is no base qualification for the membership of SHG, hereby, the table below shows the educational background of SHG members

Table No. 5.2

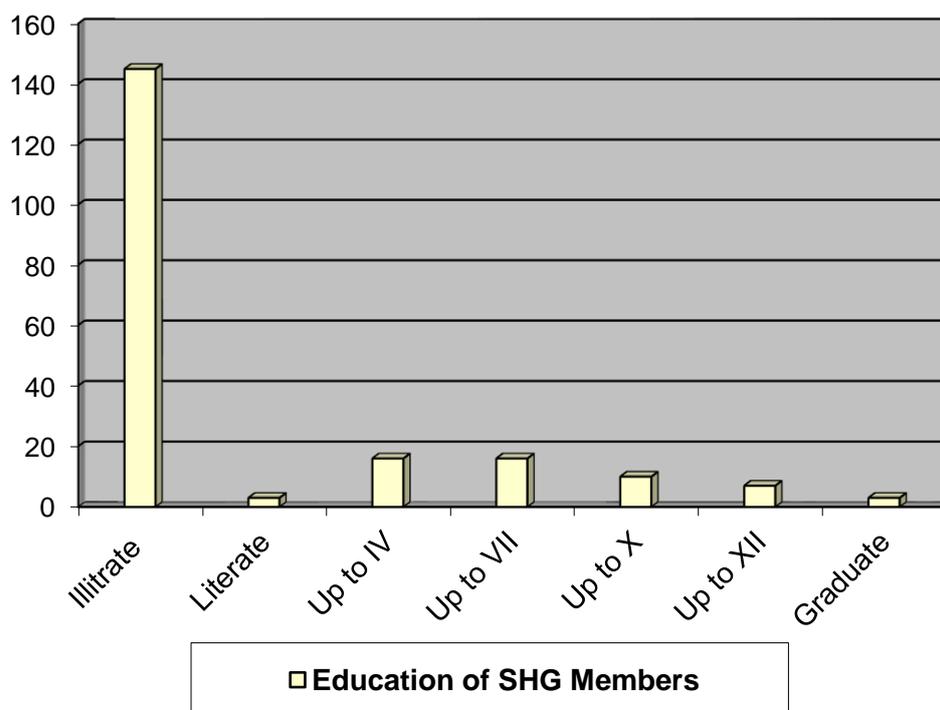
Educational background of SHG members

Sr. No.	Options	No. of Members	Percentage
1	Illiterate	145	72.5 %
2	Literate	03	1.5 %
3	Upt to IV	16	8 %
4	Up to VII	16	8 %
5	Up to X	10	5 %
6	Up to XII	07	3.5 %
7	Graduate	03	4 %
	Total	200	100 %

Source: Field survey. (2007-08)

Graph No. 5.2

Educational backgrounds of SHG members



The above table and graph shows that, a huge group of members that are illiterate. In all SHG members nearly 145 (72.5 %) SHG members are illiterate, and then also SHG members are functioning in SHGs. While other only literate are 03 (1.5 %), pre-primary educated – 16 (8 %), primary educated – 16 (8 %), secondary educated – 10

(5 %), higher secondary educated – 07 (3.5 %) and very few quantity is noted of graduate SHG members i.e. 03 (1.5 %) are found in the study area.

SHG members and their family size:

In modern age the prices are increasing so, it becomes difficult to handle the large family. So everyone prefers small family, but particularly in village area families are quite big. Living style of family also mainly depends on its size. To know the living condition of SHG members, their family background has been studied.

Table No. 5.3

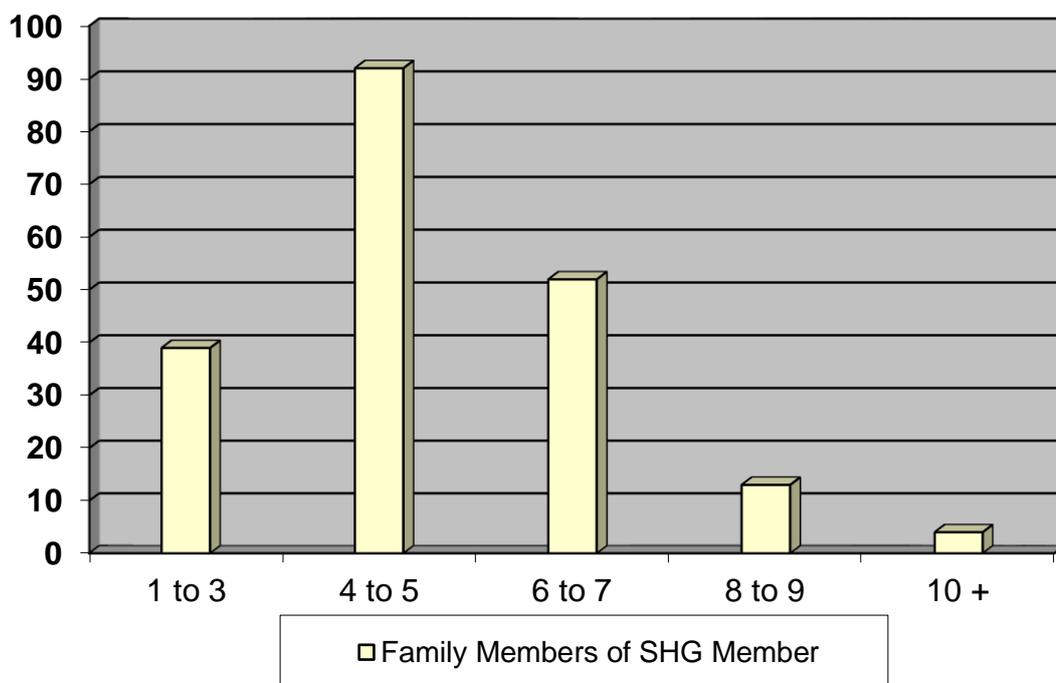
SHG members and their family size

Sr. No.	No. of Family Members	No. of Members	Percentage
1	01 to 03	39	19.5 %
2	04 to 05	92	46 %
3	06 to 07	52	26 %
4	08 to 09	13	6.5 %
5	10 and more	04	2 %
	Total	200	100 %

Source: Field survey. (2007-08)

Graph No. 5.3

SHG members and their family size



The above table and graph shows that generally major members have 4 to 5 members in their families. 92' means 46 % SHG members have 4 to 5 members in their families. When 52 means 26 % SHG members have 6 to 7 members in their families and 39 (19.5 %) SHG members have 01 to 03 members in their families. It is good thing for the development of rural area that very few SHG members have big families i.e. 8 to 9 members and above 10 members. Such SHG members are respectively 13 (5 %) and 04 (2 %) only. Nearly 66 % SHG members have the limited families, which will help them in their work and progress too.

Profession / Occupation of the SHG Members

All the SHG members are below poverty line, so they need to work for their living. So, the occupation of the family is considered as the member's occupation, like dairy, poultry, farming, goat/cow/buffalo keeping, sewing machine, flour mill, etc. But if the members have opened their own trade then that is considered as their occupation.

Table No. 5.4

Profession / Occupation of the SHG Members

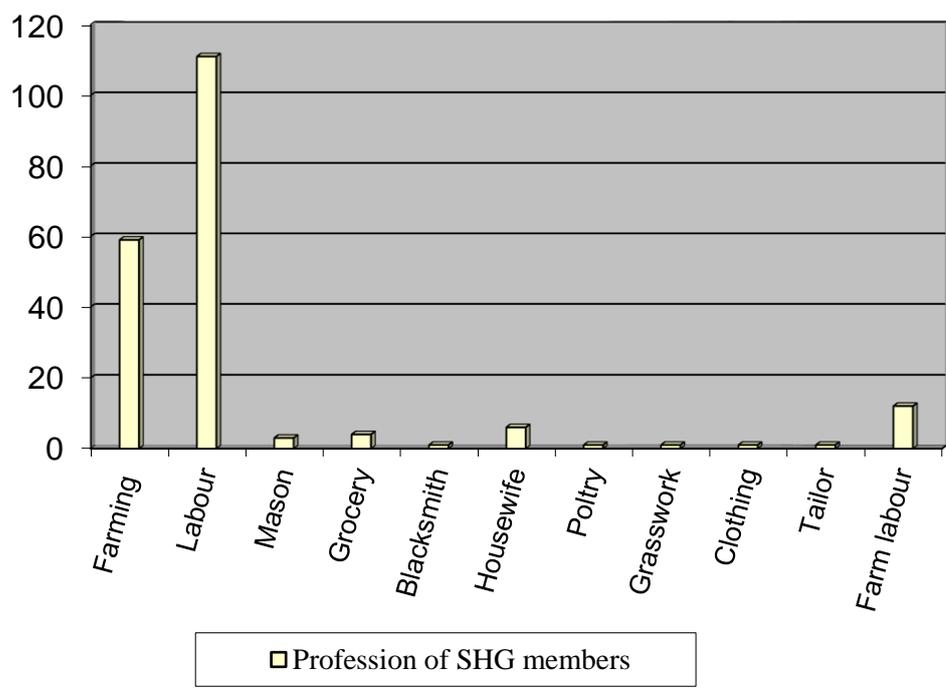
Sr. No.	Profession	No. of Members	Percentage
1	Farming	59	29.5 %

2	Laborer	111	55.5 %
3	Mason	03	1.5 %
4	Grocery	04	2.0 %
5	Blacksmith	01	0.5 %
6	Housewife	06	3.0 %
7	Poultry	01	0.5 %
8	Grass work	01	0.5 %
9	Garments	01	0.5 %
10	Tailoring	01	0.5 %
11	Farm-labors	12	6.0 %
	Total	200	100 %

Source: Field survey. (2007-08))

Graph No. 5.4

Profession / Occupation of the SHG Members



The above table and graph shows that the major members had labor work as their occupation, as all SHG members are the Below Poverty Line. Total 111 (55.5 %) SHG members are labor. While 59 (29.5 %) SHG members do farming, as their occupation. And it is followed by farm labors with the 12 (06 %) SHG members. The rest no. of

SHG members is engaged in other occupations like mason - 03 (1.5 %), grocery shop - 04 (02%), blacksmith – 01 (0.5 %), household – 06 (03 %), poultry – 01 (0.5 %). It shows the poor condition of members after having the support of SHG. Major SHG members do labor work, and not any trade or business.

SHG members and communication media:

Newspapers are the mirrors of society. It is the biggest media of spreading information through the time. So how many members use to read the newspapers? And which? To answer this question they were kept some regular and generally read newspapers name before them. i.e Lokmat, Sakal, Both, Duniyadari.

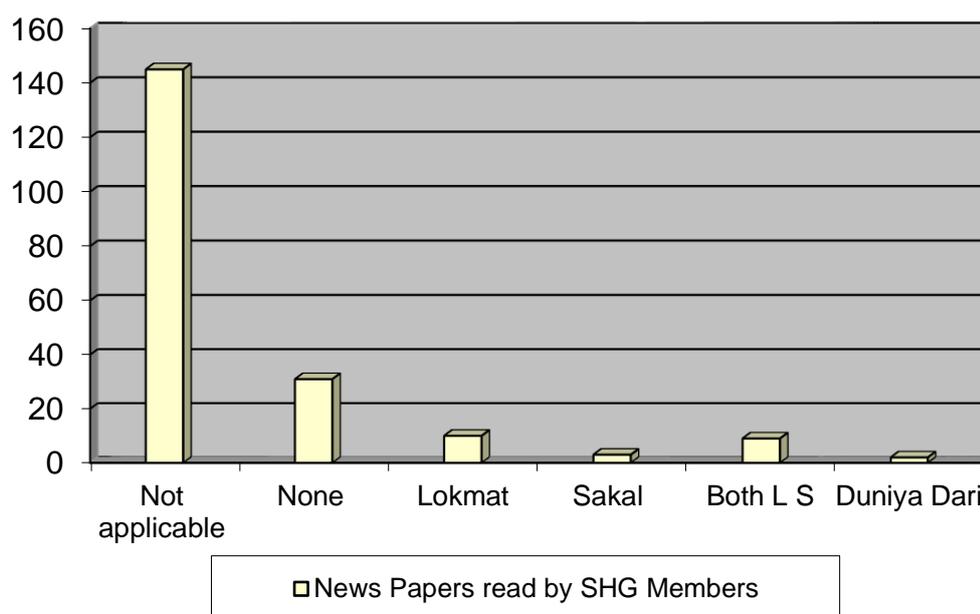
Table No. 5.6
Newspapers followed by SHG members

Sr. No .	Name of the Newspaper	No. of Members	Percentage
1	Not Applicable	145	72.5%
2	None	31	15.5%
3	Lokmat	10	5 %
4	Sakal	03	1.5%
5	Both Lokmat & Sakal	09	4.5%
6	Duniya-Dari	02	1.0%
	Total	200	100%

Source: Field survey.(2007-08)

Graph No. 5.6

Newspapers followed by SHG members



The above table shows the overall news papers read by the SHG member. As we have illiterate SHG members, so majority of them don't know reading. 145 (72.5 %) members did not respond, as they are not applicable. And second major part total 31 (15.5 %) members answered they don't read any of the newspaper at all. Lokmat, Sakal is read by 10 and 3 (5% and 1.5 %) SHG members Where 9 (4.5%) members read both the newspapers, very few (1%) used to read local newspaper of Duniyadari.

The prior loaning sources of SHG members:

Definitely SHG members are taking loan for their need. But the same need or alike needs must be there to them before their joining the SHG. Most of the SHG members had the loan from different sources to meet their financial needs.

Table No. 5.8

The prior loaning sources of SHG members

Sr. No.	Source	No. of SHG Members	Percentage
1	Bank	10	20%