

ANNEXURE
VIII

**UNIVERSITY GRANTS COMMISSION
BAHADUR SHAH ZAFAR MARG
NEW DELHI – 110 002**

**PROFORMA FOR SUBMISSION OF INFORMATION AT THE TIME OF SENDING THE
FINAL REPORT OF THE WORK DONE ON THE PROJECT**

1. NAME AND ADDRESS OF THE PRINCIPAL INVESTIGATOR **Miss. Vishakha .K.Wagh,N.M.D. College,Gondia, Dist. Gondia. Maharastra**
2. NAME AND ADDRESS OF THE INSTITUTION **N.M.D.College,Gondia, Dist. Gondia. Maharastra.....**
3. UGC APPROVAL NO. AND DATE **23-2879/11(WRO) dt. 10/01/2012**
4. DATE OF IMPLEMENTATION ...**15 June 2012**
5. TENURE OF THE PROJECT ...**Two Years...**
6. TOTAL GRANT ALLOCATED**Rs. 95000.00**
7. TOTAL GRANT RECEIVED**Rs. 52500.00**
8. FINAL EXPENDITURE**Rs..00...**
9. TITLE OF THE PROJECT **Appraisal of Self-Help Group— An analytical study with reference to Bhandara District**

10. OBJECTIVES OF THE PROJECT ...

1. To study the economic status of illiterate & poor women of SHGs.
2. To study the life style of rural women before & after joining SHG.
3. To assess the various provisions & facilities made available for supporting SHGs by the Govt.
4. To identify & analyze the major problem of exiting SHGs
5. To study the working performances of SHGs
6. To suggest remedies to overcome problems faced by SHGs.

11. WHETHER OBJECTIVES WERE ACHIEVED **Since the Survey was conducted according to the objective stated, hence the objectives were achieved.**

12. ACHIEVEMENTS FROM THE PROJECT **The hypothesis “SHGs have significantly transformed the Way of Life & Life Style of Rural Women Population” has been achieved.**

13. SUMMARY OF THE FINDINGS

It is observed through survey findings that SHGs has definitely played & is still playing a very vital role in the development of rural women & the area. Though the percentage of individuals responded Below Poverty line is 73.75%,but it observed that after joining SHG the scenario is changing, development is been seen. Family status shows equal importance been given to women in family matter. Her status has been increased. Because with the passage of time and increasing demand & prices, it is realized that better to work together than alone for the increment in economic status. Though still the earner of the family is husband as responded 53.125%, but the percentage of self earning & both of them as 13.125% & 33.75% responses are not too bad. 97.5% literacy is observed during the survey out of which 73.08% responded for secondary education & 26.92% has taken higher secondary education. Due to lack of knowledge & unawareness most of the individuals are daily earners which responded with 68.125% compare to monthly earners & yearly earners responded with 34.375% & 3.75% respectively. There are 40.625% responder who makes Rs.30/- per month saving in SHG & 33.125% responded towards making Rs.50/- per month saving in SHG. Beside these most of them prefers monthly saving in RD (Recurring Deposit), the response of such individuals are 70%.Most of the individuals takes loan from their own SHG. 66.88% members prefer to take loan on 2% rate of interest. The amount of loan taken is limited. 32.5% responded for borrowing less than Rs.5000/- and 30.63%

responded between Rs.5000-Rs.10,000. Surprisingly there are 31.88% individuals who have not taken any kind of loan. The regularity in the payment of installment of loan is 69.38%. The purpose of taking most of the loan is for building house (32.5% response), paying off old debts(20% response), Business purpose(19.38% response) & Education (17.5% response) . 75% Progress has been observed by most of the members after joining SHG. Being in a group teaches a lot of lessons like planning ,organizing, directing, coordinating, decision making, leadership etc. From the survey it has been observed that 50% decisions are taken collectively, though most of the time expert advice is also taken from concern govt. officials, Institutional Managers NGOs etc. 78.125% SHG prefer to borrow loan through Govt. Schemes. This is because of the 50% subsidies given by the Govt., if loan is taken for any business purpose. 50% SHGs prefer to seek expert advice for the amount & the rate of interest to borrow & lend. Maximum amount of loan taken less than Rs.50,000 (50%response) . The rate of interest taken is 8% - 8.5%. Mostly the loan is taken for business purpose. If two or more women apply for the loan at a time, than loan is distributed as per the need otherwise equal distribution is made. 98.4375% SHGs responded for regular conduction of SHGs meeting.100% coordination & corporation is observed among the group members. Though 56.25% members are aware of govt. schemes under SHG, but lack proper knowledge & awareness. 84.375% are interested in SHG to be continued in future. Overall all the responses were good enough & significant change is been observed.

14. CONTRIBUTION TO THE SOCIETY **Curtailed in poverty by half by 2015 according to 2011 poverty Development Goals Report & the SHGs is plays a very imperative role in this regard. The target is definite.**

15. WHETHER ANY PH.D. ENROLLED/PRODUCEDNil.....

OUT OF THE PROJECT

16. NO. OF PUBLICATIONS OUT OF THE PROJECT ...Nil.....

(PLEASE ATTACH RE-PRINTS)

V. Wagh

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