

SUMMARY OF THE FINDINGS (Annexure-VII , Sr. 14)

Title of the project: “Empowerment of schedule caste and schedule tribes Women through Self –help Group in Solapur District.”

NAME AND ADDRESS OF THE PRINCIPAL INVESTIGATOR:

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Findings:

1. It is found that 42.50 per cent of them belong to the age group between 21-30 years, followed by 26.00 per cent of the respondents belong to 31 to 40 years age group.
2. It is found that, majority of the respondents were found to be illiterate constituting 33.00 per cent and 9.00 per cent of the respondents were found to be Degree.
3. It is found that 73.00 per cent of SHGs SC and ST women's member are married, 27.00 per cent are to unmarried
4. It is identified in the study area 67.00 per cent of the respondents belong to nuclear families and remaining 33.00 per cent of the respondents are joint families.
5. It is found, that maximum number of the SHGs members' family size are having less than 4 members in their family.
6. The survey has found that 53.50 per cent of the respondents belong to Hinduism and the remaining 37.00 per cent of the respondents is Buddhist.
7. It is identified found, that 83.00 per cent of SC and ST women's are having own house and remaining 17.00 per cent of the SC and ST women's are living in rented houses.

8. It is found that majority of the respondents reported that they are motivated by Bank staff member's Advice to join SHGs (38.00 per cent), followed by Family member's 20 per cent, by friends and relatives, and about 10 per cent.
9. It is found from the study that about 34.50 per cent of the SC and ST women's reported that they had joined SHGs to Getting loan. Further, it is found that 30.00 per cent of the SC and ST women's said that they had joined SHGs to Economic independence.
10. It is found that, 70.00 per cent of the respondents are SC and remaining 30.00 per cent of the respondents are ST.
11. It is found from study area 29.00 percent main occupation is agriculture Labour, followed by 39.50 percent are industrial Labour and remaining 17.50 are self-employed.
12. It is found that out of total respondents surveyed 24.50 per cent of SC and ST women are landless, 37.00 per cent are marginal, 28.00 per cent are small and remaining 10.50 per cent are big and medium.
13. It is found in the study area most of the SHGs conducting meeting weekly bases.
14. It is found that from the study area most of the SHGs having linkage with Banks.
15. It is found that Out of 200 SC and ST women's, 65.50 per cent respondents awareness about the SHGs and its activity and remaining only 34.50 percent of SC and ST women's unaware about the SHGs and its activity in the study Solapur district.
16. It is found that Out of 200 respondents 49.00 percent of SC and ST women's reported that their income increased after the going of the SHGs. Moreover 37.00 percent women's income are neutral after SHGs going and remaining only 14.00 percent women's reported that their income after going of the SHGs in the study area were decreased.

17. It is found that out of 200 respondents 55.00 percent women's reported that their saving increased after the going of the membership of the SHGs. Moreover 27.50 percent women's saving are neutral after SHGs going.
18. It is found that, 28.00 percent of the SC and ST women's were loans repayment on time, moreover 28.00 percent women's loans repayment in advance. Moreover in the study area 27.00 percent of the SC and ST women's loans repayment not in time and remaining 17.00 percent respondents not repaid at all time.
19. It is found that, 39.00 percent of the SC and ST women's were Installment period of the repay of the loan are monthly, moreover also 40.00 percent respondent's Installment period to repay loan on weekly.
20. It is found that 52.50 percent loans were fully repaid by the SC and ST women's and remaining 47.50 percent SC and ST women's were being repaid their loans.
21. It is found in the study area majority of the SC and ST women's were satisfied for performance of their SHG.
22. It is found that from the study area 70.00 percent SC and ST women's women's were reported that their Standard of living after the links with SHGs were increased and remaining only 30.00 percent of the SC and ST women's standard of living were not increased.
23. It is found that from the study area 57.50 percent of the SC and ST women's SHGs loans were utilized for household purpose and remaining 42.50 percent women's were loans utilized for production purpose.
24. It is found that from the study area 62.00 percent women's reported that their credit facility are improved after joining of the SHGs. Moreover 38.00 percent SC and ST women's are reported that their credit facilities have not improve after joining of the SHGs.

25. It is found that Majority of the SC and ST women's get training after joining SHGs in the study area.
26. In the study area 56.50 percent SC and ST women's reported that they are taken new skills after joining SHGs and only 43.50 percent women's in the study area they are not taken any skills after the joining of SHGs.
27. It is found that from the study area 45.50 percent of the loan amount utilization decision taken by SC and ST women's, moreover 49.50 percent of the loan amount utilization decision taken by both women's and husband.
28. It is found that from the study area majority of the SC and ST Women's opined that the loan amount is inadequate.
29. It is found that 53.50 percent women's reported that the banks attitude towards SHGs are positive.
30. It is found that from the study area, 61.50 percent women's reported that they are facing the problem of the delay in sanctioning of the loans.

Conclusion:

The SHG have made a lasting impact on the lives of the SC and ST women particularly in the Solapur district taken for the study, their quality of life has improved a lot. There is an increase in their income, savings and expenditure this shows an improvement in their standard of living. The SC and ST women have gain self-confidence, they got an opportunity to improve their hidden talents after joining the SHG, they can speak freely in front of large group of peoples, and they got recognition in the society. SHG have also given women a greater role in household decision making. The SHG can play its role in various empowerments like, economic, social, and political. There is an appreciable empowerment in the social space than economic empowerment. The study shows that the main reason for joining SHG is not merely to get credit, it is an empowerment process. After joining the SHG the SC and ST women are, economically and socially empowered. The analysis clearly

reflects that the SHG movement creates a new economic revolution in the lives of poor SC and ST women byway of increasing the income and savings of the rural poor. The microfinance-SHG's have a great bearing on SC and ST women empowerment. It has become a ladder for the poor, particularly the women to bring them up not only economically but also socially, mentally, politically, educationally and attitudinally.