

**“IMPACT OF NON GOVERNMENTAL ORGANIZATION ON
WOMEN SOCIO-ECONOMIC DEVELOPMENT OF BEED
DISTRICT”**

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CHAPTER VII

SUMMARY, FINDINGS, CONCLUSION AND SUGGESTIONS

Introduction

In the previous core chapter 5 researcher has presented outcome of the data analysis of the study. Researcher's study is especially focused on women NGOs in Beed District. Condition of the women at the grass-root level is very critical. Now a day, many government schemes have been promoted for empowering women by joining SHGs, economic activities and participation of rural women in economy made a beginning in the direction of poverty alleviation of BPL families in the country. SHGs are also contribution to personal status, problem of women SHG, and socio-economic development of the women. It suggests that empowerment of women is possible through SHG activity. Researcher has studies a sample of 10 talukas out 11 from Beed district. This study is especially focused on socio-economic development of women through NGOs. In this chapter, researcher has summarised the present research work, findings or outcomes of the study.

6.1 Summary of the Research Work

6.2 Findings of the Study

6.3 Conclusion, Suggestion

6.1 Summary of the Research Work:

The present of the present work is distributed in six chapters. In first chapter, researcher has discussed the background of the research topic concept of NGOs and SHGs, SHGs principal, NGOs and SHGs activities, NGOs in India-Maharashtra-Marathwada, history of NGOs, NGOs movement, characteristic of NGOs, models of NGOs development (merits/advantages) of NGOs, Issues facing the NGOs (demerits/shortcoming) India's women population, role of NGOs in poverty alleviation, need for socio-economic development of women, role of government and NGOs in economic empowerment of women ,importance of NGOs movement for economic and social development women.

In this chapter researcher has also discussed about the importance of this research in the choice of topic. This chapter covers national and international studies devoted to NGOs and women empowerment, problem of women etc. the review

covered all the set objectives of the study, which the researcher attempted to cover on the basis of secondary and primary data.

The second chapter of this study covers research methodology of this work. It covers choice of the topic, objective of the study, statement of the problem, statements of hypothesis, scope and limitation of the study, sample design for primary data, tools of data collection, procedure of data collection, choice and measurement of variables and the method used in data analysis.

The third chapter, various literatures were collected from sources like books, journals, thesis, annual reports, documents, newspaper etc.

The fourth chapter, this chapter is entirely based on secondary data. In the first part of this chapter, profile of Beed district geographic data. In the second part of this chapter subjective data. In this part current status of NGOs in Maharashtra, Marathwada, Beed district.

In the fifth chapter, analysis of primary data is given with tables and graphs. It covers socio-economic development of women through NGOs bee district. In the first part of the chapter, socio-economic profile of the respondents is discussed with age, education and social class-wise distribution of the respondents, type of family, occupational distribution of the sample, size of land holding and annual income of the respondents. The second part of the chapter awareness of women through NGOs. By entering in SHG movement, asset holding of the respondents, income, and saving-pattern changed. These changes are described with the help of primary data collected by the researcher.

SHG members are mainly women, who didn't have assets before joining SHGs, becomes creditworthy after joining SHGs. They ask for small loans for their contingent domestic liabilities. Some of them started individual or group business with the help of SHGs bank linkage. Majority of them honestly repaid their loans regularly. They are running their small business successfully. Every SHG has generated some employment in the rural area whatever small that was almost zero before their association with SHGs. the third part of the chapter problem of women through NGOs. In this chapter forth-fifth part of social-economic development of women through SHGs discussed.

The sixth chapter, related to summary, findings, conclusion, suggestion.

6.2. Findings of the Study:

Findings of this study are divided into seven parts as detailed below:

6.2.1. Personal status of Respondents:

- Majority respondents are Primary literate (51.7 percent) in **developed groups** and (55 percent) in **developing groups**. (Table No.5.1)
- In **developed groups** SHGs in more number of member are 18-25 age about 60 (50 percent) so that's why group is developed. And **developing groups** member are more women in 18-25 age 40 (33.33 percent) and 36-45 age 40 (33.33 percent) so working group capacity is lower than developed groups. (Table No.5.2)
- Majority of the respondents belongs to Hindu community. Hence, the study suggests that, the government and NGOs should take steps to join all community of respondents NGOs and also special attention should be given to create awareness among both other respondents about the benefits of program for the involvement in NGOs. (Table No.5.3)
- In **developed groups**, there are 65 (54.16 percent) married respondents. And **developing groups**, condition has there are 75 (62.5 percent) married respondents. The data reveals that these are 35 respondents (29.16 Percent) actively working women unmarried in developed group. (Table No.5.4)
- In **developed groups**, majority of respondent's 15 (12.5 percent) are earn more income 6000 Rs. So, NGOs are guide to supporting developing group respondents and trying to solve their problem. In **developing groups**, there are 65 respondents (54.16 percent) monthly income 1500 Rs. (Table No.5.5)
- In **developed groups**, there are 60 (50 percent) respondents own house. In **developing groups**, there are 61(50.83 percent) respondents own house. (Table No.5.6)
- In **developed groups**, there are 35 (29.16 percent) respondents Kaccha house. There are 28 (23.33 percent) respondents pakka house. There are 25 (20.83 percent) respondents semi pakka house. In **developing groups**, there are 80 (66.66 percent) respondents Kaccha house. (Table No.5.7)

- In **developed groups**, there are 60 (50 percent) respondents BPL. In **developing groups**, there are 80 (66.66 percent) respondents BPL. (Table No.5.8)
- In **developed groups**, there are 90 (75 percent) respondents agree NGOs support to decrease unemployment. In **developing groups**, there are 40 (33.33 percent) respondents agree NGOs support to decrease unemployment. So need for developing group to increased hard work. (Table No.5.9)

6.2.2. Satisfaction/Awareness of Respondents:

- In **developed groups**, there are 75 (62.50 percent) and 40 (33.33 percent) respondents strongly agree and agree satisfied for NGOs work. In **developing groups**, there are 75 (62.50 percent) and 35 (29.17 percent) respondents disagree and strongly disagree for NGOs work. So need for developing group to increased hard work. (Table No.5.10)
- In **developed groups**, there are 81 (67.50 percent) and 20 (16.67 percent) respondents strongly agree and agree for increased health development after joining NGOs. In **developing groups**, there are 76 (63.33 percent) and 29 (24.17 percent) respondents disagree and strongly disagree for NGOs work.(Table No.5.11)
- In **developed groups**, there are 24 (20 percent) and 72 (60 percent) respondents strongly agree and agree for Awareness of child education development after joining NGOs. In **developing groups**, there are 94 (78.33 percent) respondents disagree for Awareness of child education development after joining NGOs. (Table No.5.12)
- In **developed groups**, there are 96 (80 percent) and 12 (10 percent) respondents strongly agree and agree for Food and Nutrition Development after joining NGOs. In **developing groups**, there are 15 (12.50 percent) and 81 (67.50 percent) respondents disagree and strongly disagree for Food and Nutrition. (Table No.5.13)
- In **developed groups**, there are 36 (30 percent) and 84 (70 percent) respondents strongly agree and agree for increased knowledge government schemes after joining NGOs. In **developing groups**, there are 16 (13.33 percent) and 54 (45 percent) respondents disagree and strongly disagree for increased knowledge government schemes. (Table No.5.14)

- In **developed groups**, there are 60 (50 percent) and 48 (40 percent) respondents strongly agree and agree for satisfied NGOs environment. In **developing groups**, there are 48 (40 percent) respondents disagree and strongly disagree for satisfied NGOs environment. (Table No.5.15)
- In **developed groups**, there are 48 (40 percent) and 72 (60 percent) respondents strongly agree and agree for satisfied NGOs quick solve problem. In **developing groups**, there are 48 (40 percent) and 60 (50 percent) respondents disagree and strongly disagree for satisfied NGOs quick solve problem. (Table No.5.16)
- In **developed groups**, there are 60 (50 percent) and 48 (40 percent) respondents strongly agree and agree for satisfied NGOs training. In **developing groups**, there are 25 (20.83 percent) and 83 (69.17percent) respondents disagree and strongly disagree for satisfied NGOs training. (Table No.5.17)
- Table and Figure No. 5.18. In **developed groups**, there are 72 (60 percent) and 25 (20.83 percent) respondents strongly agree and agree for satisfied NGOs encouragement work after joining NGOs. In **developing groups**, there are 71 (59.17 percent) and 12 (10 percent) respondents disagree and strongly disagree for satisfied NGOs encouragement work after joining NGOs. (Table No.5.18)

6.2.3. Problem of Respondents:

- In **developed groups**, there are 12 (10 percent) respondents agree for problem of Group conflict in their SHGs. In **developing groups**, there are 48 (40 percent) and 36 (30 percent) respondents strongly agree and agree for problem of Group conflict in their SHGs. (Table No.5.19)
- In **developed groups**, there are 11 (9.17 percent) and 12 (10 percent) respondents strongly agree and agree for Lack of numerical problem in their SHGs. In **developing groups**, there are 12 (10 percent) and 24 (20 percent) respondents strongly agree and agree for Lack of numerical problem in their SHGs. (Table No.5.20)
- In **developed groups**, there are 36 (30 percent) respondents agree for face problem Indifferent attitude of bank officer in their SHGs. In **developing groups**, there are 48 (40 percent) and 24 (20 percent) respondents strongly agree and agree for face problem Indifferent attitude of bank officer in their SHGs. (Table No.5.21)

- In **developed groups**, there are 60 (50 percent) and 48 (40 percent) respondents disagree and strongly disagree for problem of high interest rate in their SHGs. In **developing groups**, there are 60 (50 percent) and 48 (40 percent) respondents strongly agree and agree for problem of high interest rate in their SHGs. (Table No.5.22)
- In **developed groups**, there are 60 (50 percent) respondents disagree and strongly disagree for lack of arrangement of trainings in their SHGs. In **developing groups**, there are 47 (39.17 percent) and 48 (40 percent) respondents strongly agree and agree for lack of arrangement of trainings in their SHGs. (Table No.5.23)
- In **developed groups**, there are 49 (40.83 percent) and 47 (39.17 percent) respondents disagree and strongly disagree for problem of lack of follow up in their SHGs. In **developing groups**, there are 48 (40 percent) and 36 (30 percent) respondents strongly agree and agree for problem of lack of follow up in their SHGs. (Table No.5.24)
- In **developed groups**, There are 58 (48.33 percent) and 38 (31.67 percent) respondents disagree and strongly disagree for problem of earn minimum income in their SHGs. In **developing groups**, there are 48 (40 percent) respondents strongly agree and agree for problem of earn minimum income in their SHGs. (Table No.5.25)
- In **developed groups**, there are 48 (40 percent) and 60 (50 percent) respondents disagree and strongly disagree for lack of proper training in their SHGs. In **developing groups**, there are 61 (50.83 percent) and 34 (28.33 percent) respondents strongly agree and agree for lack of proper training in their SHGs. (Table No.5.26)
- In **developed groups**, there are 48 (40 percent) respondents disagree and strongly disagree for problem of appose family member in their SHGs. In **developing groups**, there are 72 (60 percent) and 48 (40 percent) respondents strongly agree and agree for problem of appose family member in their SHGs. (Table No.5.27)
- In **developed groups**, there are 48 (40 percent) and 60 (50 percent) respondents disagree and strongly disagree for lack of market for product in their SHGs. In **developing groups**, there are 48 (40 percent) and 35 (29.17 percent)

respondents strongly agree and agree for lack of market for product in their SHGs. (Table No.5.28)

- In **developed groups**, there are 48 (40 percent) respondents disagree and strongly disagree for interface of political people in their SHGs. In **developing groups**, there are 36 (30 percent) respondents strongly agree and agree for interface of political people in their SHGs. (Table No.5.29)
- In **developed groups**, there are 60 (50 percent) and 36 (30 percent) respondents disagree and strongly disagree for lack of occupational skill in their SHGs. In **developing groups**, there are 71 (59.17 percent) and 49 (40.83 percent) respondents strongly agree and agree for lack of occupational skill in their SHGs. (Table No.5.30)
- In **developed groups**, there 73 (60.83 percent) and 47 (39.17 percent) respondents disagree and strongly disagree for problem of improper utilization fund in their SHGs. In **developing groups**, there are 47 (39.17 percent) and 37 (30.83 percent) respondents strongly agree and agree for problem of improper utilization fund in their SHGs. (Table No.5.31)
- In **developed groups**, there are 36 (30 percent) respondents disagree and strongly disagree for difficulty in accounting in their SHGs. In **developing groups**, there are 60 (50 percent) and 36 (30 percent) respondents strongly agree and agree for difficulty in accounting in their SHGs. (Table No.5.32)
- In **developed groups**, there are 48 (40 percent) and 36 (30 percent) respondents disagree and strongly disagree for lack of stability and unity in their SHGs. In **developing groups**, there are 59 (49.17 percent) and 37 (30.83 percent) respondents strongly agree and agree for lack of stability and unity in their SHGs. (Table No.5.33)
- In **developed groups**, there are 48 (40 percent) respondents disagree and strongly disagree for problem of inadequate training and stability in their SHGs. In **developing groups**, there are 47 (39.17 percent) and 48 (40 percent) respondents strongly agree and agree for problem of inadequate training and stability in their SHGs. (Table No.5.34)
- In **developed groups**, there are 36 (30 percent) and 72 (60 percent) respondents disagree and strongly disagree for problem of non-cooperative attitude of financial institution. In **developing groups**, there are 48 (40 percent) and 36 (30

percent) respondents strongly agree and agree for problem of non-cooperative attitude of financial institution. (Table No.5.35)

- In **developed groups**, there are 36 (30 percent) and 60 (50 percent) respondents disagree and strongly disagree for problem of non-cooperative attitude of family member. In **developing groups**, there are 48 (40 percent) and 36 (30 percent) respondents strongly agree and agree for problem of non-cooperative attitude of family member. (Table No.5.36)
- In **developed groups**, there are 36 (30 percent) respondents disagree and strongly disagree for problem of inadequate support from government. In **developing groups**, there are 48 (40 percent) and 36 (30 percent) respondents strongly agree and agree for problem of inadequate support from government. (Table No.5.37)
- In **developed groups**, there are 48 (40 percent) respondents disagree and strongly disagree for lack of skill development in their SHGs. In **developing groups**, there are 60 (50 percent) and 36 (30 percent) respondents strongly agree and agree for lack of skill development in their SHGs. (Table No.5.38)
- In **developed groups**, there are 48 (40 percent) and 55 (45.83 percent) respondents disagree and strongly disagree for lack of guidance for group formation in their SHGs. In **developing groups**, there are 38 (31.67 percent) and 31 (25.83 percent) respondents strongly agree and agree for lack of guidance for group formation in their SHGs. (Table No.5.39)
- In **developed groups**, there are 54 (45 percent) and 46 (38.33 percent) respondents disagree and strongly disagree for problem in maintenance register in their SHGs. In **developing groups**, there are 44 (36.67 percent) and 46 (38.33 percent) respondents strongly agree and agree for problem in maintenance register in their SHGs. (Table No.5.40)
- In **developed groups**, there are 52 (43.33 percent) and 38 (31.67 percent) respondents disagree and strongly disagree for ignorance of awareness problem in their SHGs. In **developing groups**, there are 49 (40.83 percent) and 32 (26.67 percent) respondents strongly agree and agree for ignorance of awareness problem in their SHGs. (Table No.5.41)
- In **developed groups**, there are 48 (40 percent) and 36 (30 percent) respondents disagree and strongly disagree for lack of qualified resource person in their

SHGs. In **developing groups**, there are 52 (43.33 percent) and 42 (35.83 percent) respondents strongly agree and agree for lack of qualified resource person in their SHGs. (Table No.5.42)

- In **developed groups**, there are 36 (30 percent) and 72 (60 percent) respondents disagree and strongly disagree for lack of available managerial skill in their SHGs. In **developing groups**, there are 48 (40 percent) and 36 (30 percent) respondents strongly agree and agree for lack of available managerial skill in their SHGs. (Table No.5.43)
- In **developed groups**, there are 36 (30 percent) respondents disagree and strongly disagree for problem in operating account in their SHGs. In **developing groups**, there are 46 (38.33 percent) and 41 (3.67 percent) respondents strongly agree and agree for problem in operating account in their SHGs. (Table No.5.44)
- In **developed groups**, there are 60 (50 percent) and 24 (20 percent) respondents disagree and strongly disagree for problem of take more leave in their SHGs. In **developing groups**, there are 38 (31.67 percent) and 42 (35 percent) respondents strongly agree and agree for problem of take more leave in their SHGs. (Table No.5.45)
- In **developed groups**, there are 24 (20 percent) and 72 (60 percent) respondents disagree and strongly disagree for lack of knowledge about government schemes in their SHGs. In **developing groups**, there are 56 (46.67 percent) and 44 (36.67 percent) respondents strongly agree and agree for lack of knowledge about government schemes in their SHGs. (Table No.5.46)
- In **developed groups**, there are 72 (60 percent) and 24 (20 percent) respondents disagree and strongly disagree for problem in repayment of loan in their SHGs. In **developing groups**, there are 78 (65 percent) and 23 (19.17 percent) respondents strongly agree and agree for problem in repayment of loan in their SHGs. (Table No.5.47)
- In **developed groups**, there are 36 (30 percent) and 48 (40 percent) respondents disagree and strongly disagree for problem of conflict among SHG members. In **developing groups**, there are 43 (35.83 percent) and 47 (39.17 percent) respondents strongly agree and agree for problem of conflict among SHG members. (Table No.5.48)

- In **developed groups**, there are 49 (40.83 percent) and 36 (30.17 percent) respondents disagree and strongly disagree for lack of information in their SHGs. In **developing groups**, there are 51 (42.70 percent) and 47 (39.17 percent) respondents strongly agree and agree for lack of information in their SHGs. (Table No.5.49)
- In **developed groups**, there are 47 (39.17 percent) and 25 (20.83 percent) respondents disagree and strongly disagree for Shortage problem of capital in their SHGs. In **developing groups**, there are 49 (40.83 percent) and 35 (29.17 percent) respondents strongly agree and agree for Shortage problem of capital in their SHGs. (Table No.5.50)
- In **developed groups**, there are 40 (33.33 percent) and 35 (29.17 percent) respondents disagree and strongly disagree for problem of insufficient loan in their SHGs. In **developing groups**, there are 56 (46.67 percent) and 34 (28.33 percent) respondents strongly agree and agree for problem of insufficient loan in their SHGs. (Table No.5.51)
- In **developed groups**, there are 32 (26.67 percent) and 58 (48.33 percent) respondents disagree and strongly disagree for problem of Criticism by non-member in their SHGs. In **developing groups**, there are 58 (48.33 percent) and 32 (26.67 percent) respondents strongly agree and agree for problem of Criticism by non-member in their SHGs. (Table No.5.52)
- In **developed groups**, there are 51 (42.50 percent) and 48 (40 percent) respondents disagree and strongly disagree for problem of criticism by bank employee in their SHGs. In **developing groups**, there are 46 (38.33 percent) and 53 (44.17 percent) respondents strongly agree and agree for problem of criticism by bank employee in their SHGs. (Table No.5.53)
- In **developed groups**, there are 59 (49.17 percent) and 48 (40 percent) respondents disagree and strongly disagree for problem of inadequate time in their SHGs. In **developing groups**, there are 49 (40.83 percent) and 58 (48.33 percent) respondents strongly agree and agree for problem of inadequate time in their SHGs. (Table No.5.54)
- In **developed groups**, there are 46 (38.33 percent) and 53 (44.17 percent) respondents disagree and strongly disagree for problem of inadequate support of family in their SHGs. In **developing groups**, there are 49 (40.83 percent) and

36 (30 percent) respondents strongly agree and agree for problem of inadequate support of family in their SHGs. (Table No.5.55)

- In **developed groups**, there are 73 (60.83 percent) and 30 (25 percent) respondents disagree and strongly disagree for problem of delay in getting loan in their SHGs. In **developing groups**, there are 43 (35.83 percent) and 45 (37.50 percent) respondents strongly agree and agree for problem of delay in getting loan in their SHGs. (Table No.5.56)
- In **developed groups**, there are 62 (51.67 percent) and 37 (30.83 percent) respondents disagree and strongly disagree for problem of non-availability of raw material in their SHGs. In **developing groups**, there are 66 (55 percent) and 25 (20.83 percent) respondents strongly agree and agree for problem of non-availability of raw material in their SHGs. (Table No.5.57)
- In **developed groups**, there are 53 (44.17 percent) and 27 (22.50 percent) respondents disagree and strongly disagree for problem of marketing of product in their SHGs. In **developing groups**, there are 55 (45.83 percent) and 38 (31.67 percent) respondents strongly agree and agree for problem of marketing of product in their SHGs. (Table No.5.58)
- In **developed groups**, there are 76 (63.33 percent) and 24 (20 percent) respondents disagree and strongly disagree for problem of absence rotation group leader in their SHGs. In **developing groups**, there are 56 (46.67 percent) and 35 (29.17 percent) respondents strongly agree and agree for problem of absence rotation group leader in their SHGs. (Table No.5.59)
- In **developed groups**, there are 66 (55 percent) and 34 (28.33 percent) respondents disagree and strongly disagree for lack of encouragement in their SHGs. In **developing groups**, there are 56 (46.67 percent) and 47 (39.17 percent) respondents strongly agree and agree for lack of encouragement in their SHGs. (Table No.5.60)
- In **developed groups**, there are 40 (33.33 percent) respondents disagree and strongly disagree for problem of family responsibilities in their SHGs. In **developing groups**, there are 48 (40 percent) respondents strongly agree and agree for problem of family responsibilities in their SHGs. (Table No.5.61)
- In **developed groups**, there are 37 (30.83 percent) and 38 (31.67 percent) respondents disagree and strongly disagree for lack of social mobility in their

SHGs. In **developing groups**, there are 41 (34.17 percent) and 54 (45 percent) respondents strongly agree and agree for lack of social mobility in their SHGs. (Table No.5.62)

- In **developed groups**, there are 50 (41.67 percent) and 46 (38.33 percent) respondents disagree and strongly disagree for problem of heavy competition in their SHGs. In **developing groups**, there are 36 (30 percent) respondents strongly agree and agree for problem of heavy competition in their SHGs. (Table No.5.63)
- In **developed groups**, there are 51 (42.50 percent) and 34 (28.33 percent) respondents disagree and strongly disagree for lack of experience about marketing in their SHGs. In **developing groups**, there are 51 (42.50 percent) and 36 (30 percent) respondents strongly agree and agree for lack of experience about marketing in their SHGs. (Table No.5.64)
- In **developed groups**, there are 46 (38.33 percent) and 33 (27.50 percent) respondents disagree and strongly disagree for problem of Collection bad debts in their SHGs. In **developing groups**, there are 56 (46.67 percent) and 43 (35.83 percent) respondents strongly agree and agree for problem of Collection bad debts in their SHGs. (Table No.5.65)
- In **developed groups**, there are 40 (33.33 percent) and 39 (32.50 percent) respondents disagree and strongly disagree for lack of training from marketing in their SHGs. In **developing groups**, there are 45 (37.50 percent) and 47 (47.50 percent) respondents strongly agree and agree for lack of training from marketing in their SHGs. (Table No.5.66)
- In **developed groups**, there are 55 (45.83 percent) and 65 (54.17 percent) respondents disagree and strongly disagree for marketing risks and uncertainties in their SHGs. In **developing groups**, there are 36 (30 percent) and 47 (39.17 percent) respondents strongly agree and agree for marketing risks and uncertainties in their SHGs. (Table No.5.67)

6.2.4. Economic development of Respondents:

- In **developed groups**, there are 49 (40.83 percent) and 53 (44.17 percent) respondents strongly agree and agree for get innovative opportunities for development. In **developing groups**, there are 55 (45.83 percent) and 45 (37.50

percent) respondents disagree and strongly disagree for get innovative opportunities for development. (Table No.5.68)

- In **developed groups**, there are 58 (48.33 percent) and 52 (43.33 percent) respondents strongly agree and agree for Increased income after joining of SHGs. In **developing groups**, there are 36 (30 percent) and 64 (53.33 percent) respondents disagree and strongly disagree for increased income after joining of SHGs. (Table No.5.69)
- In **developed groups**, there are 77 (64.17 percent) and 23 (19.17 percent) respondents strongly agree and agree for Increase savings and leading capacity after joining of SHGs. In **developing groups**, there are 50 (41.67 percent) and 51 (42.50 percent) respondents disagree and strongly disagree for Increase savings and leading capacity after joining of SHGs. (Table No.5.70)
- In **developed groups**, there are 55 (45.83 percent) and 48 (40 percent) respondents strongly agree and agree for more active business after joining of SHGs. In **developing groups**, there are 46 (38.33 percent) and 56 (46.67 percent) respondents disagree and strongly disagree for more active business after joining of SHGs. (Table No.5.71)
- In **developed groups**, there are 71 (59.17 percent) and 19 (15.83 percent) respondents strongly agree and agree for engaged full time income generation after joining of SHGs. In **developing groups**, there are 56 (46.67 percent) and 45 (37.50 percent) respondents disagree for engaged full time income generation after joining of SHGs. (Table No.5.72)
- In **developed groups**, there are 64 (53.33 percent) and 53 (44.17 percent) respondents strongly agree and agree for able to contribute toward family income after joining of SHGs. In **developing groups**, there are 57 (47.50 percent) and 38 (31.67 percent) respondents disagree for able to contribute toward family income after joining of SHGs. (Table No.5.73)
- In **developed groups** there are 51 (42.50 percent) and 49 (40.83 percent) respondents strongly agree and agree for economic freedom after joining of SHGs. In **developing groups** there are 61 (50.83 percent) and 34 (28.33 percent) respondents disagree for economic freedom after joining of SHGs. (Table No.5.74)

- In **developed groups**, there are 49 (40.83 percent) and 55 (45.83 percent) respondents strongly agree and agree for operate personal account after joining of SHGs. In **developing groups**, There are 40 (33.33 percent) and 38 (31.67 percent) respondents disagree and strongly disagree for operate personal account after joining of SHGs. (Table No.5.75)
- In **developed groups**, there are 66 (55 percent) and 41 (34.17 percent) respondents strongly agree and agree for improved standard of living after joining of SHGs. In **developing groups**, there are 61 (50.83 percent) and 24 (20 percent) respondents disagree for improved standard of living after joining of SHGs. (Table No.5.76)
- In **developed groups**, there are 81 (67.50 percent) and 25 (20.83 percent) respondents strongly agree and agree for able to purchase own property after joining of SHGs. In **developing groups**, There are 31 (25.83 percent) and 59 (49.17 percent) respondents disagree and strongly disagree for able to purchase own property after joining of SHGs. (Table No.5.77)
- In **developed groups**, there are 67 (55.83 percent) and 37 (30.83 percent) respondents strongly agree and agree for increased basic facilities after joining of SHGs. In **developing groups**, there are 49 (40.83 percent) and 45 (37.50 percent) respondents disagree for increased basic facilities after joining of SHGs. (Table No.5.78)
- In **developed groups**, there are 48 (40 percent) and 42 (35 percent) respondents strongly agree and agree for ability of repayment loan and debts after joining of SHGs. In **developing groups**, there are 44 (36.67 percent) and 46 (38.33 percent) respondents disagree and strongly disagree for ability of repayment loan and debts after joining of SHGs. (Table No.5.79)
- In **developed groups**, there are 53 (44.17 percent) and 47 (39.17 percent) respondents strongly agree and agree for creation assets in rural areas after joining of SHGs. In **developing groups**, there are 54 (45 percent) and 32 (26.67 percent) respondents disagree for creation assets in rural areas after joining of SHGs. (Table No.5.80)
- In **developed groups**, there are 62 (51.67 percent) and 36 (30 percent) respondents strongly agree and agree for able to purchase input for family after joining of SHGs. In **developing groups**, there are 61 (50.83 percent) and 34

(28.33 percent) respondents disagree and strongly disagree for able to purchase input for family after joining of SHGs. (Table No.5.81)

- In **developed groups**, there are 52 (43.33 percent) and 49 (40.83 percent) respondents strongly agree and agree for borrowing limit after joining of SHGs. In **developing groups**, there are 31 (25.83 percent) and 55 (45.83 percent) respondents disagree and strongly disagree for borrowing limit after joining of SHGs. (Table No.5.82)
- In **developed groups**, there are 43 (35.83 percent) and 39 (32.50 percent) respondents strongly agree and agree for knowledge of credit after joining of SHGs. In **developing groups**, there are 50 (41.67 percent) and 48 (40 percent) respondents disagree and strongly disagree for knowledge of credit after joining of SHGs. (Table No.5.83)

6.2.5. Social Development of Respondents:

- In **developed groups**, there are 69 (57.50 percent) and 31 (25.83 percent) respondents strongly agree and agree for increased self-education after joining of SHGs. In **developing groups**, there are 45 (37.50 percent) and 35 (29.17 percent) respondents disagree and strongly disagree for increased self-education after joining of SHGs. (Table No.5.84)
- In **developed groups**, there are 73 (60.83 percent) and 27 (22.50 percent) respondents strongly agree and agree for get freedom to work outside the family after joining of SHGs. In **developing groups**, there are 36 (30 percent) and 62 (51.67 percent) respondents disagree and strongly disagree for get freedom to work outside the family after joining of SHGs. (Table No.5.85)
- In **developed groups**, there are 60 (50 percent) and 31 (25.83 percent) respondents strongly agree and agree for health maintain freedom after joining of SHGs. In **developing groups**, there are 48 (40 percent) and 52 (43.33 percent) respondents disagree and strongly disagree for health maintain freedom after joining of SHGs. (Table No.5.86)
- In **developed groups**, there are 59 (49.17 percent) and 31 (25.83 percent) respondents strongly agree and agree for participation in community action after joining of SHGs. In **developing groups**, there are 26 (21.67 percent) and 58

(48.33 percent) respondents disagree and strongly disagree for participation in community action after joining of SHGs. (Table No.5.87)

- In **developed groups**, there are 47 (39.17 percent) and 38 (31.67 percent) respondents strongly agree and agree for feeling social security after joining of SHGs. In **developing groups**, there are 45 (37.50 percent) and 54 (45 percent) respondents disagree and strongly disagree for feeling social security after joining of SHGs. (Table No.5.88)
- In **developed groups**, there are 51 (42.50 percent) and 48 (40 percent) respondents strongly agree and agree for take decision about child education after joining of SHGs. In **developing groups**, there are 51 (42.50 percent) and 45 (37.50 percent) respondents disagree and strongly disagree for take decision about child education after joining of SHGs. (Table No.5.89)
- In **developed groups**, there are 51 (42.50 percent) and 38 (31.67 percent) respondents strongly agree and agree for take decision about girl marriage after joining of SHGs. In **developing groups**, there are 63 (52.50 percent) and 36 (30 percent) respondents disagree and strongly disagree for take decision about girl marriage after joining of SHGs. (Table No.5.90)
- In **developed groups**, there are 43 (35.83 percent) and 57 (47.50 percent) respondents strongly agree and agree for get freedom with friend after joining of SHGs. In **developing groups**, there are 38 (31.67 percent) and 41 (34.17 percent) respondents disagree and strongly disagree for get freedom with friend after joining of SHGs. (Table No.5.91)
- Table and Figure No.5.92. In **developed groups**, there are 62 (51.67 percent) and 38 (31.67 percent) respondents strongly agree and agree for Improved status after joining of SHGs. In **developing groups**, there are 85 (70.83 percent) respondents disagree for improved status after joining of SHGs. (Table No.5.92)
- In **developed groups**, there are 54 (45 percent) and 32 (26.67 percent) respondents strongly agree and agree for participation in social program after joining of SHGs. In **developing groups**, there are 40 (33.33 percent) respondents disagree and strongly disagree for participation in social program after joining of SHGs. (Table No.5.93)
- In **developed groups**, there are 101 (84.17 percent) and 10 (8.33 percent) respondents strongly agree and agree for cooperative and helpful work in SHGs.

In **developing groups**, there are 64 (53.33 percent) and 36 (30 percent) respondents disagree and strongly disagree for cooperative and helpful work in SHGs. (Table No.5.94)

- In **developed groups**, there are 83 (69.17 percent) and 27 (22.50 percent) respondents strongly agree and agree for freedom for provide gift to relative after joining of SHGs. In **developing groups**, There are 52 (43.33 percent) and 47 (39.17 percent) respondents disagree and strongly disagree for freedom for provide gift to relative after joining of SHGs. (Table No.5.95)
- In **developed groups**, there are 64 (53.33 percent) and 36 (30 percent) respondents strongly agree and agree for able to provide quilted education to child after joining of SHGs. In **developing groups**, there are 51 (42.50 percent) and 43 (35.83 percent) respondents disagree for able to provide quilted education to child after joining of SHGs. (Table No.5.96)
- In **developed groups**, there are 48 (40 percent) and 36 (30 percent) respondents strongly agree and agree for Increased logical and analytical thinking after joining of SHGs. In **developing groups**, there are 58 (48.33 percent) and 37 (30.83 percent) respondents disagree for increased logical and analytical thinking after joining of SHGs. (Table No.5.97)
- In **developed groups**, there are 40 (33.33 percent) and 56 (46.67 percent) respondents strongly agree and agree for Increased Social gathering after joining of SHGs. In **developing groups**, there are 31 (25.83 percent) and 52 (43.33 percent) respondents disagree and strongly disagree for Increased Social gathering after joining of SHGs. (Table No.5.98)
- In **developed groups**, there are 55 (45.83 percent) and 45 (37.50 percent) respondents strongly agree and agree for reduce family violence after joining of SHGs. In **developing groups**, There are 51 (42.50 percent) and 45 (37.50 percent) respondents disagree for reduce family violence after joining of SHGs. (Table No.5.99)
- In **developed groups**, there are 40 (33.33 percent) and 61 (50.83 percent) respondents strongly agree and agree for Increased happiness and peace after joining of SHGs. In **developing groups**, there are 54 (45 percent) and 66 (55 percent) respondents disagree and strongly disagree for increased happiness and peace after joining of SHGs. (Table No.5.100)

- In **developed groups**, there are 54 (45 percent) and 47 (39.17 percent) respondents strongly agree and agree for Increased managerial ability after joining of SHGs. In **developing groups**, there are 64 (53.33 percent) and 36 (30 percent) respondents disagree and strongly disagree for increased managerial ability after joining of SHGs. (Table No.5.101)
- In **developed groups**, there are 48 (40 percent) and 45 (37.50 percent) respondents strongly agree and agree for Change social behaviour of community after joining of SHGs. In **developing groups**, there are 53 (44.17 percent) and 47 (39.17 percent) respondents disagree and strongly disagree for Change social behaviour of community after joining of SHGs. (Table No.5.102)
- In **developed groups**, there are 72 (60 percent) and 36 (30 percent) respondents strongly agree and agree for self-capable after joining of SHGs. In **developing groups**, there are 73 (60.83 percent) and 25 (20.83 percent) respondents disagree for self-capable after joining of SHGs. (Table No.5.103)
- In **developed groups**, there are 52 (43.33 percent) and 37 (30.83 percent) respondents strongly agree and agree for receive respect from community after joining of SHGs. In **developing groups**, There are 54 (45 percent) and 36 (30 percent) respondents disagree for receive respect from community after joining of SHGs. (Table No.5.104)
- In **developed groups**, there are 57 (47.50 percent) and 40 (33.33 percent) respondents strongly agree and agree for Psychological well-being after joining of SHGs. In **developing groups**, there are 56 (46.67 percent) and 41 (34.17 percent) respondents disagree and strongly disagree for Psychological well-being after joining of SHGs. (Table No.5.105)
- In **developed groups**, there are 60 (50 percent) and 37 (31.83 percent) respondents strongly agree and agree for able to take marketing decision after joining of SHGs. In **developing groups**, there are 25 (20.83 percent) and 82 (68.33 percent) respondents disagree and strongly disagree for able to take marketing decision after joining of SHGs. (Table No.5.106)
- In **developed groups**, there are 84 (70 percent) and 24 (20 percent) respondents strongly agree and agree for Improved literacy level after joining of SHGs. In **developing groups**, there are 23 (19.17 percent) and 85 (70.83 percent)

respondents disagree and strongly disagree for improved literacy level after joining of SHGs. (Table No.5.107)

- In **developed groups**, there are 94 (78.33 percent) and 26 (21.67 percent) respondents strongly agree and agree for Growth in personality development after joining of SHGs. In **developing groups**, there are 24 (20 percent) and 46 (38.33 percent) respondents disagree for Growth in personality development after joining of SHGs. (Table No.5.108)
- In **developed groups**, there are 108 (90 percent) and 12 (10 percent) respondents strongly agree and agree for Growth in leadership qualities after joining of SHGs. In **developing groups**, there are 36 (30 percent) and 59 (49.17 percent) respondents disagree for Growth in leadership qualities after joining of SHGs. (Table No.5.109)
- In **developed groups**, there are 35 (29.17 percent) and 73(60.83 percent) respondents strongly agree and agree for Increased self-confidence after joining of SHGs. In **developing groups**, there are 49 (40.83 percent) and 35 (29.17 percent) respondents disagree for increased self-confidence after joining of SHGs. (Table No.5.110)
- In **developed groups**, there are 47 (39.17 percent) and 37 (30.83 percent) respondents strongly agree and agree for achieve entrepreneurial skill after joining of SHGs. In **developing groups**, There are 61 (40.83 percent) and 34 (29.17 percent) respondents disagree and strongly disagree for achieved entrepreneurial skill after joining of SHGs. (Table No.5.111)

6.3.1. Conclusion

1. I conducted that there was high increased in responsiveness of the developed group of SHGs members to socio-economic changes, standard of living, exposure and communication, decision making, being respected by other, participation in social activities more and easy access to credit, self-confidence and savings.
2. Developed group of SHG members had high level of participation in group meetings. Similarly, they are aware about group activities, namely, financial, administrative, social, political and entrepreneurial activities.
3. Impact of SHG is appreciable in bringing confidence, courage, skill development & empowerment. The SHG members freely to move with their developed SHG groups and leaders.it leads them to participate on various social welfare activities with good cooperation. These self-help groups, changes the pattern of social interaction. SHGs in social change imply not only the channel of outer from of a community or a society but also in the social institutions as well as ideas of the people living in that society.
4. Women began to identify themselves in self help groups, became empowered and were able to collectively represent their grievances with government and NGOs. The empowerment process enabled women first to mobilize their own savings and helped groups to build money power. The programmer helped to improve quality of life through the facilities provided by government.
5. Three stages of development were proposed i.e. family, group and the total community. Women have continued to learn new skills, through group sharing and participating. They have improved problem solving capabilities both individually and collectively, so that programmers can become sustainable.
6. The status of women increased in developed group and the standard of living has been increased to a greater extent by becoming the member of. Self-help groups. Women being the member in progressive self-help groups have become the backbone of their family by contributing towards the expense of their wards marriage, acquiring assets and replaying loan.
7. The standard of living of women in self-help groups had a great impact in women life style, economy and education. Women not only saved and accumulated money through group savings, but also witnessed attitudinal and

motivational charged. The community was able to get infrastructure facilities to improve their quality of life and awareness, decision making levels have been enhanced due to capacity building activities.

8. NGOs play a vital role in helping rural women to form SHG. They motivated women to join SHGs. NGOs helped to form SHG.
9. Government departments and neighboring SHG play very negligible role in the formation of SHGs and SHG members also influence other women to join the groups.
10. NGOs play important roles in SHG formation, linking the groups with the banks arranging for loans and imparting training to start income generating activities.
11. The NGOs played an important role to assist the community for improving their lives and situation where they use approaches such as top-down, partnership and bottom up.
12. It is believed that the women's empowerment is a key strategy to development process. The empowerment of women and the improvement of their status, particularly in respect of education, health and economic opportunities are highly helpful and important.
13. It also enhances women decision making ability, knowledge, skills and self-confidence to be full partners in the developmental process.
14. The study indicates that, the highest numbers of interest rate of bank for take loan.
15. It is observe from the study that, majority of the respondents had face problem of book keeping, numerical skill, and occupational skill.
16. The study revealed that, 75% respondent agree for employment and business opportunity available with the help of SHG under by NGO.
17. The study inferred that most of the respondents joined SHGs for the purpose of regular savings, benefit of loan and to supplement family income.
18. It is noteworthy that, members got opportunities of such as savings and loan, insurance, health scheme, training services.
19. NGO's can played a vital role in that fact from multi-dimensional context that's why NGO is working to change the status of women, building up entrepreneurship, higher literacy rate, ensuring gender equality through providing microcredit loan and offering different training program.
20. Micro credit has increased women autonomy, enhancing their economic and

social status and it is key to poverty reduction in Beed district.

21. The study found that, women are going to be more independent in utilizing their loan money that is positive sign of women empowerment.
22. Micro credit program helps to women join income generating activities.
23. The objective of this study is to investigate the effects of NGOs on women life socio-economic empowerment of women. Women's economic empowerment is fundamental of poverty eradication, gender equality, better family's well-being and comprehensive economic growth.
24. The major factor considered were increased income, savings, decision making ability, expenditure levels and assets ownership rights of the poor woman as a result of the intervention program by the NGOs.

6.3.2. Suggestions

1. The government of India has to sanction more grants to NGOs. So the government should appoint committee of enquiry to cross check the misuse of funds by NGO. Community has to supervise and monitor the activities of NGO periodically.
2. Government should NGO leaders has to conduct the meetings etc. and encourage people to participate in development activities with help of success stories of NGO.
3. The government of India has to introduce the success stories of great leaders and their style of leadership qualities, voluntarism, dedication and commitment towards social work department and in the school syllabus to build leadership qualities in the coming generation. The new ideas, initiative and innovation in the mind of youth have to help them to become great leaders.
4. NGOs being a welfare organizations have to main high standard of quality in service the government has to recognize those NGO's, by giving awards or rewards with additional grants. This would innovative the other NGOs to work efficient.
5. The NGOs should use of latest technologies like internet, website etc. For raising of their funds, to have mutual association, to advertise their product and selection of efficient personals.
6. Government should provide special funds for poor women. This will help them to overcome poverty.
7. NGOs should arranged have training programs for women develop business.
8. NGOs should provide adequate training to undertake innovative, productive, economic activities in their interested areas.
9. NGOs should take responsibility of women for develop all skills.
10. NGOs should encourage to women for active participation and involvement in the SHGs functioning.
11. There should be good cooperation and consideration between SHGs and financial institutions.
12. All SHG should encouraged to women to undertake economic activities either at their own or jointly.
13. NGOs should actively guide SHG women for earnings more profit.

14. Provide training to women books of records and account should be maintain and good manners.
15. Government should arranged skill development programmers for women.
16. Increase ability to over here via facility design and group ware tools.
17. Assign role to field information requests to and core team.
18. Identify gaps in knowledge among women.
19. Enhance information, education and advocacy to facilitate immigration for women.
20. NGOs leaders develop relationships with a broader array of women.
21. Provide Education and support women for marketing.
22. Develop the skills of women.
23. Diversify to handle concentration risk.
24. Focus on what you're grateful for identify the items that are out of your control in (your open mind).
25. Friendly send letter notice for Non-performing assets collection.
26. Provide guidance for social harmony.
27. Encourage literacy with practice that feels like play, build things.
28. Neglect indifferent attitude person and freely Handel to it.
29. Provide loan to SHG members at lower interest rate.
30. Improve women meaningful training and ask them what they need.
31. Convince to family and ends of negative relationship.
32. Identify market for your greatest strength and focus on it.
33. Suggest for create innovate idea for business.
34. Improve to proper exploration of funds.
35. Develop relation between SHG like as constancy and integrity.
36. Change mindset of banker and develop to sympathetic attitude.
37. Change mindset of people's family for support our family women.
38. Government should interest provide for employment activities.
39. Develop to grounding skills of women for successful business.
40. NGOs should realization women problem of SHG activities.
41. Provide experienced master motivator for women guidance in SHG.
42. Develop administration skills for handle all over NGO for progress.
43. Encourage women for continuous work through SHG.
44. NGOs should provide timely new information to the women in SHG.

45. Develop SHG business and increase their earnings. It will help them timely repayment of loan.
46. Create friendly and peaceful environment in organizations.
47. Display progress report information of developed SHG business at place of organization.