



An Overview on the Performance of Self Help Groups in the Socio-Economic Development of Backward Class Women in Marathwada Region

Mr. Shiradhonkar Ravikumar Ganpatrao
Research Scholar

Prof. Dr. Ranjeet Vijaysingh Tehra
Professor, School of Commerce
& Management Sciences, S.R.T.M.
University, Nanded.

1. Introduction

Women's are the backbone of the every economy and family. Backward classes refer to socially and economically disadvantaged groups that have historically faced social marginalization and limited access to resources and opportunities. Empowering women within these communities is crucial for breaking the cycle of poverty, promoting gender equality, and fostering sustainable development. The empowerment of backward class women encompasses various dimensions, including political, social, economic, and legal empowerment.

It involves creating an enabling environment where women from backward classes can exercise their rights, participate in decision-making processes, access resources, and contribute to their own well-being and that of their communities. Empowering backward class women is essential to address the intersectional challenges they face, including caste-based discrimination, limited educational opportunities, lack of access to healthcare, economic vulnerabilities, and gender-based violence.

By promoting their empowerment, societies can harness their potential, promote social justice, and advance towards a more inclusive and equal society. Through targeted interventions, policies, and programs, backward class women empowerment aims to create opportunities for their advancement, uplift their social status, improve their economic conditions, and ensure their meaningful participation in all spheres of life. Overall, backward class women empowerment is not just a matter of addressing gender disparities but also dismantling the structural inequalities that intersect with caste and socio-economic factors. By recognizing and valuing their unique perspectives, experiences, and contributions, societies can work towards achieving inclusive development that leaves no woman behind.

2. Backward Class Population in Marathwada

The population of backward classes in Marathwada region is shown in the following table.

Table 01

Backward Class Population in Marathwada Region

Sr. No.	District	Total Population
1	Aurangabad	2920548
2	Jalna	1612357
3	Parbhani	1491109
4	Beed	2159841
5	Osmanabad	1472256
6	Latur	2078237
7	Nanded	2868158
8	Hingoli	986717
	Total	15589223

Source : Census Handbook, 2011

3. Profile of SHGs

A brief analytical profile of these SHGs is presented here in this section.

2.1 Age of SHGs

In this section Age of SHG (period from date of SHG formed) is studied. The results are shown in the following table.

Table 02

Sr. No.	Particulars	Urban	%	Non Urban	%	Total
1	Up to 1 year	86	5.38	105	6.56	191
2	1 to 2 years	640	40	720	45	1360
3	More than 2 years	874	54.63	775	48.44	1649
	Total	1600	100	1600	100	3200

Source Primary Data.

It can be seen from the above table and graph that,

Out of the total 1600 SHGs from Urban areas 86 (5.38%) SHGs are of the age group below 1 Year, whereas 640 (40%) SHGs are of the age group between 1 to 2 years and 874 (54.63%) SHGs are of the age group more than 2 years. Out of the total 1600 SHGs from Non-Urban areas 105 (6.56%) SHGs are of the age group below 1 Year, whereas 720 (45%) SHGs are of the age group between 1 to 2 years and 775 (48.44%) SHGs are of the age group more than 2 years.

Thus, it can be noted from the above that, majority of the Urban SHGs i.e. 54.63% and majority of the Non-Urban SHGs are of the age group more than 2 years.

2.2 Monthly Contribution of SHGs

SHG collects the small saving for capital formation by monthly cycle. IT may be Rs. 500/- or more as per the decisions of the members of SHG. The researcher has studied the Monthly Contribution of SHG from the opinions of the sample backward women in Marathwada region. The results are shown in the following table.

Table 03

Sr. No.	Particulars	Urban	%	Non Urban	%	Total
1	Rs. 500	840	52.50	920	57.50	1760
2	Rs. 1000	520	32.50	460	28.75	980
3	More than 1000	240	15	220	13.75	460
	Total	1600	100	1600	100	3200

Source : Primary Data.

It can be observed from the above table and graph that,

Out of the total sample of 1600 Urban SHGs 840 (52.50%) have the monthly contribution of Rs. 500/-, whereas 520 (32.50%) are having Monthly Contribution Rs. 1000/- and 240 (15.00%) are having Monthly Contribution more than Rs. 1000/-. Out of the total sample of 1600 Non-Urban SHGs 920 (57.50%) have the monthly contribution of Rs. 500/-, whereas 460 (28.75%) are having Monthly Contribution Rs. 1000/- and 220 (13.75%) are having Monthly Contribution more than Rs. 1000/-. Thus, it can be noted that, the majority of Urban SHGs i.e. 52.50% and the majority of Non-Urban SHGs i.e. 57.50% are having monthly contribution of Rs. 500/-.

2.3 Age wise Classification the Sample Respondents

Age is one of the important demographic aspects of sample backward class women in Marathwada region of Maharashtra state. The researcher has studied the age wise classification of sample respondents and members of SHGs. The results are shown in the following table.

Table 04

Sr. No.	Particulars	Urban	%	Non Urban	%	Total
1	Below 25 years	340	21.25	318	19.88	658
2	25 to 30 years	565	35.31	622	38.88	1187
3	30 to 40 years	416	26	443	27.88	859
4	40 to 50 years	182	11.38	154	9.63	336
5	Above 50 years	97	6.06	63	3.94	160
	Total	1600	100	1600	100	3200

Source : Primary Data.

It can be observed from the above table and graph that,

Out of the total sample of 1600 Urban SHGs 340 (21.25%) respondents are below 25 years of age group, whereas 565 (35.31%) respondents are 25 to 30 years of age group, whereas 416 (26.00%) respondents are of 30 to 40 years age group and 182 (11.38%) respondents are of the age group between 40 to 50 years. As such 97 (6.06%) respondents belongs to more than 50 years of age group. Out of the total sample of 1600 Non-Urban SHGs 318 (19.88%) respondents are below 25 years of age group, whereas 622 (38.88%) respondents are 25 to 30 years of age group, whereas

443 (27.69%) respondents are of 30 to 40 years age group and 154 (9.63%) respondents are of the age group between 40 to 50 years. As such 63 (3.94%) respondents belongs to more than 50 years of age group. Thus, it can be noted that, the majority of Urban SHGs i.e. 35.31% and the majority of Non-Urban SHGs i.e. 38.88% respondents belongs to 25 to 30 years of age group.

3. Impact on Standard of Living by SHGs

The main objective of SHG formation is to provide helping hand to the members for improvement and betterment in their life conditions. It is expected that the Standard of Living may be improved with the help of SHG. Standard of Living includes –

- Food Grain Expenses
- Medicinal Expenses
- Clothing Expenses

The opinions of Urban and Non-Urban groups backward class women regarding the impact of SHG on Standard of Living are analyzed in this section

3.1 Impact on Food Grain Expenses

Food Grain Expenses may differ according to the family income. If income is good the Food Grain Expenses may be develop. The researcher has in this study analyzed the opinions sample backward class women from urban and non-urban areas of Marathwada region regarding the impact of SHG on Food Grain Expenses. The results are shown in the following table.

Table 05
Impact of SHG on Food Grain Expenses

Sr. No.	Responses	Urban	%	Non Urban	%	Total
1	High	428	26.75	416	26	844
2	Good	612	38.25	628	39.25	1240
3	Moderate	348	21.75	352	22	700
4	No Impact	108	6.75	124	7.75	232
5	Indifferent	104	6.50	80	5	184
	Total	1600	100	1600	100	3200

Source: Primary Data



It can be seen from the above table that out of the total 1600 backward class women from urban areas of Marathwada region 428 (26.75%) have opined that the impact of SHG on Food Grain Expenses is 'High', whereas 612 (38.25%) have expressed that the impact of SHG on Food Grain Expenses is 'Good', whereas that of 348 (21.75%) have responded that the impact of SHG on Food Grain Expenses is 'Moderate' and 108 (6.75%) are of the opinion that there is no impact of SHG on their Food Grain Expenses. As such 104 (6.50%) have remained indifferent in this regard. It can be observed from the above table that out of the total 1600 backward class women from non-urban areas of Marathwada region 416 (26%) have opined that the impact of SHG on Food Grain Expenses is 'High', whereas 628 (39.25%) have expressed that the impact of SHG on Food Grain Expenses is 'Good', whereas that of 352 (22%) have responded that the impact of SHG on Food Grain Expenses is 'Moderate' and 124(7.75%) are of the opinion that there is no impact of SHG on their Food Grain Expenses. As such 80 (5%) have remained indifferent in this regard. It can be noted from the above that, out of the total 1600 backward class women from urban areas of Marathwada region the highest i.e. 38.25% have opined that have opined that the impact of SHG on Food Grain Expenses is 'Good', whereas , out of the total 1600 backward class women from non-urban areas of Marathwada region the highest i.e. 39.25% have opined that have opined that the impact of SHG on Food Grain Expenses is also 'Good'.

3.2 . Impact on Medicinal Expenses

Medicinal Expenses may differ according to the family income. If income is good the Medicinal Expenses may be bigger. The researcher has in this study analyzed the opinions sample backward class women from urban and non-urban areas of Marathwada region regarding the impact of SHG on carpet area of the house. The results are shown in the following table.



Table 06

Impact of SHG on Medicinal Expenses

Sr. No.	Responses	Urban	%	Non Urban	%	Total
1	High	260	16.25	272	17	532
2	Good	432	27	398	24.88	830
3	Moderate	568	35.50	574	36.50	1152
4	No Impact	216	13.50	252	15.75	468
5	Indifferent	124	7.75	94	5.88	218
	Total	1600	100	1600	100	3200

Source: Primary Data.

It can be seen from the above table that out of the total 1600 backward class women from urban areas of Marathwada region 260 (16.25%) have opined that the impact of SHG on Medicinal Expenses is ‘High’, whereas 432 (27%) have expressed that the impact of SHG on Medicinal Expenses is ‘Good’, whereas that of 568 (35.50%) have responded that the impact of SHG on Medicinal Expenses is ‘Moderate’ and 216 (13.50%) are of the opinion that there is no impact of SHG on their Medicinal Expenses. As such 124 (7.75%) have remained indifferent in this regard.

It can be observed from the above table that out of the total 1600 backward class women from non-urban areas of Marathwada region 272 (17%) have opined that the impact of SHG on Medicinal Expenses is ‘High’, whereas 398 (24.88%) have expressed that the impact of SHG on Medicinal Expenses is ‘Good’, whereas that of 584 (36.50%) have responded that the impact of SHG on Medicinal Expenses is ‘Moderate’ and 252 (15.75%) are of the opinion that there is no impact of SHG on their Medicinal Expenses. As such 94 (5.88%) have remained indifferent in this regard. It can be noted from the above that, out of the total 1600 backward class women from urban areas of Marathwada region the highest i.e. 35.50% have opined that have opined that the impact of SHG on Medicinal Expenses is ‘Moderate’, whereas , out of the total 1600 backward class women from non-urban areas of Marathwada region the highest i.e. 36.50% have opined that have opined that the impact of SHG on Medicinal Expenses is also ‘Moderate’.



3.3 Impact on Clothing Expenses

Clothing Expenses may differ according to the family income. If income is good the Clothing Expenses may be develop. The researcher has in this study analyzed the opinions sample backward class women from urban and non-urban areas of Marathwada region regarding the impact of SHG on Clothing Expenses. The results are shown in the following table.

Table 07

Impact of SHG on Clothing Expenses

Sr. No.	Responses	Urban	%	Non Urban	%	Total
1	High	244	15.25	224	14	468
2	Good	388	24.25	364	22.75	752
3	Moderate	576	36	564	35.25	1140
4	No Impact	260	16.25	284	17.75	544
5	Indifferent	132	8.25	164	10.25	296
	Total	1600	100	1600	100	3200

Source: Primary Data.

It can be seen from the above table that out of the total 1600 backward class women from urban areas of Marathwada region 244 (15.25%) have opined that the impact of SHG on Clothing Expenses is ‘High’, whereas 388 (24.25%) have expressed that the impact of SHG on Clothing Expenses is ‘Good’, whereas that of 576 (36%) have responded that the impact of SHG on Clothing Expenses is ‘Moderate’ and 260 (16.25%) are of the opinion that there is no impact of SHG on their Clothing Expenses. As such 132 (8.25%) have remained indifferent in this regard.

It can be observed from the above table that out of the total 1600 backward class women from non-urban areas of Marathwada region 224 (14%) have opined that the impact of SHG on Clothing Expenses is ‘High’, whereas 364 (22.75%) have expressed that the impact of SHG on Clothing Expenses is ‘Good’, whereas that of 564 (35.25%) have responded that the impact of SHG on Clothing Expenses is ‘Moderate’ and 284 (17.75%) are of the opinion that there is no impact of SHG on their Clothing Expenses. As such 164 (10.25%) have remained indifferent in this regard. It can be noted from the above that, out of the total 1600 backward class women



from urban areas of Marathwada region the highest i.e. 36% have opined that have opined that the impact of SHG on Clothing Expenses is 'Moderate', whereas , out of the total 1600 backward class women from non-urban areas of Marathwada region the highest i.e. 35.25% have opined that have opined that the impact of SHG on Clothing Expenses is also 'Moderate'.

4. Conclusions

1. It can be noted from the above that, out of the total 1600 backward class women from urban areas of Marathwada region the highest i.e. 38.25% have opined that have opined that the impact of SHG on Food Grain Expenses is 'Good', whereas , out of the total 1600 backward class women from non-urban areas of Marathwada region the highest i.e. 39.25% have opined that have opined that the impact of SHG on Food Grain Expenses is also 'Good'.
2. It is concluded that, there is no significant difference between the opinions of sample groups of backward class women from urban and non-urban areas of Marathwada region regarding impact of SHG on Food Grain Expenses.
3. It can be noted from the above that, out of the total 1600 backward class women from urban areas of Marathwada region the highest i.e. 35.50% have opined that have opined that the impact of SHG on Medicinal Expenses is 'Moderate', whereas , out of the total 1600 backward class women from non-urban areas of Marathwada region the highest i.e. 36.50% have opined that have opined that the impact of SHG on medicinal Expenses is also 'Moderate'.
4. It is concluded that, there is no significant difference between the
5. opinions of sample groups of backward class women from urban and non-urban areas of Marathwada region regarding impact of SHG on Medicinal Expenses. It can be noted from the above that, out of the total 1600 backward class women from urban areas of Marathwada region the highest i.e. 36% have opined that have opined that the impact of SHG on
6. Clothing Expenses is 'Moderate', whereas , out of the total 1600 backward class women from non-urban areas of Marathwada region the highest i.e. 35.25% have opined that have opined that the impact of SHG on Clothing Expenses is also 'Moderate'.



7. It is concluded that, there is no significant difference between the opinions of sample groups of backward class women from urban and non-urban areas of Marathwada region regarding impact of SHG on Clothing Expenses.

References :

1. Kokade S.R., (1999) : Political Development of Marathwada : A Perspective, Swami Ramanand Teerth Research Institute, Aurangabad, : pp. 1-37.
2. Dastane Santosh, Maharashtra 2002, Oastane Ramchandra and Company, Pune, 2002, pp. 211-243.
3. Socio-economic Review and Divisional Statistical Abstract, Aurangabad Division, Bureau of Economics and Statistics, Govt. of Maharashtra, Bombay, 1965-66. P.2.
4. Census of India, 1991, Provisional Population Total, Paper I of 1991.
5. Planning for Development of Marathwada, Volume 1, Summery and Recommendations, fata Economic Consultancy Services, Bombay-38, p.2.