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### Case Study No. 1

<table>
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<tr>
<th>Name of the Beneficiary</th>
<th>Mirabai Keshav Mhaske</th>
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<tr>
<td>Name of the SHG &amp; Address</td>
<td>Savitribai Mahila Bachat Gat, Budhoda, Tal and Dist. Latur</td>
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<tr>
<td>Name of the Banker</td>
<td>DCC bank, Budhoda</td>
</tr>
<tr>
<td>Year of establishment</td>
<td>2003</td>
</tr>
<tr>
<td>Name of the sponsoring agency</td>
<td>NGO and then LDCCB</td>
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<tr>
<td>Strengths</td>
<td>United Group with own marketing channel</td>
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<tr>
<td>Weakness</td>
<td>Need more funds.</td>
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<td>Activity</td>
<td>Pickles and Spices.</td>
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Mrs. Mirabai Keshav Mhaske is a resident of Budhoda, a village located on Ausa Road, at about 15 Km from Latur after her marriage. She is literate and studied in high school. She belongs to SC category of Mahar. She was married to Keshav. She lived in a nuclear family consisting of five members. Her husband was a self employed and was working in the village itself as an agriculture labor. Their annual income was of Rs. 20,000/-. Due to family clashes her husband left her alone with their children. Even though she was alone and had no shelter, she collected the courage and decided to live for her children.
During the period of 2003, she came across the concept of SHG and attracted towards the scheme. The NGO people working in the village told her to join the SHG activity. She collected 12 women in the area and decided to go for a SHG. She motivated other women and took hard efforts for their counseling, as they were the agriculture laborers. The NGO people helped her for the formation of SHG and for initial motivation. She became the president of the group. This group initially collected Rs.10/- per month.

The meetings were held monthly and on 2\textsuperscript{nd} date of every month. All the members attended the meetings regularly and took part in the decision making process of the group. The group members decided if there were any change in the dates of meeting and also decided the agenda for the next meeting. The decisions were taken by voting among the members.

With the regular meetings and discussions, along with the sharing of knowledge these members have better awareness of meeting calendar, rules & regulations, group records, cash in hand, bank balance, bank loan, interest rate, out standing loan, total savings and capital of the group. Also the information of number of members taking and repaying loan, income of the group, objectives of group, achievements of group, and constraints of group are shared.
The current saving in the bank is Rs. 14,000/- whereas it was Rs. 2000/- initially. The purpose of saving of the SHG is social security, food security, education, medical, marriage, festivals, emergencies, agriculture, asset building, self respect and others. The internal lending rate for the members is 2% and priority of loan has been decided by the group members. One of the members among the SHG is the guarantor for the internal lending.

After the formation of the group, only the resource person of the NGO and DCC bank provided the training for the business awareness only. With this, the confidence of the members was boosted as well as it helped in skill development and bank linkages among the group.

They started the saving and internal lending to the needy members. The inspiration of Mirabai became the milestone in the area and she formed around 450 SHGs in that area. Her initiation and leadership quality lead increased the social status of that area.

In 2009, as the deposits in the bank were Rs. 40,000, the SHG has decided to go for the income generation activity. The group approached DCC bank for the training and loan proposal for the manufacturing of Pickles and Spices. That particular area is well known for its “Groundnut Chutneys”, so she decided to jump into that business.
The impact of the SHG activities is to the great extent on their personal life. These members now have recognition in the family as well as in society. They got literate after joining the group and started interaction with strangers, also they got access to health, sanitation, immunization and credit facilities. They are given awareness about the family planning, saving girl child, individual income. They also participated in development programs in the village.

The group strongly believes that the networking with other groups helps them in gaining knowledge and also will get them exposure for good things. Networking helped them for the business expansion and more market was created for their products. The outsourcing was done for the pickles and chutneys.

The entrepreneurial qualities like leadership, initiation, communication, politeness, self motivation, knowledge, skills, attitude, profit motto, listening, team spirit, risk taking, are increased due to SHG activities.

Due to the consistency in the group, Latur DCCB had decided to give the loan of 2.5 lakh with the subsidy of 1.20 lakhs. The group expanded the business and purchased the latest machinery for the preparation of spices and chutneys. All the members are working together and they share the profit equally.
They got the training of 7 days from the Panchayat samiti for skill upgradation by which the members got motivated and worked efficiently. All the members were working in the group after finishing their regular household work. The family members feel proud for these members.

They face problems while getting the quotation of the machinery. The manager of State Bank of India branch Ausa denied the loan proposal and troubled them a lot.

Now this group is demanding for the expansion of the business in dairy, sewing machine and Pulveriser unit.

At present, she is earning more than Rs.5000/- per month with the allied activities other than SHG. The members are very happy and they fully cooperate Mirabai. She attended many trainings and seminars for the skill upgradation, sustainable agricultural development etc. She also participated in national, state and district level exhibition and collected very good amount for her business. The exposure gave her better opportunity for the networking with the similar SHGs.

With the help of the SHG, her son Ram is taking education in America. She is very proud of her son for the outstanding educational quality.
Mrs. Sarita Uttam Ige is a resident of Renapur Taluka in Latur district. She is a founder member of Savitribai Mahila Bachat Gat, Renapur. She is literate and studied in Primary school. She belongs to Yelam sub caste of Hindu religion.

She is married to Uttam Ige. They have 2 boys. She lives in a joint family with her in-laws. Total no. of members in her family are 6. Her husband is literate and has taken primary education. He is self employed and income is generated by agriculture work. The total annual income is Rs. 30,000/-.

Through the awareness camp of Latur DCC bank in the year 2005, she came to know about the self-help group (SHG) formation and functioning. She was very
curious about the scheme and collected the 12 members from her neighborhood. They formed the group and opened account in the local branch of LDCC bank. They began with the collection of Rs. 20/- every month and started their savings.

Due to training given by the NGO people and Govt. officials, her confidence boosted and she became more creative about her work. She used to call meetings of SHG at her home every month, which was attended by all members of SHG, to discuss the child education, saving girl child, banking schemes, motivations, social culture and economic status along with the development of the village. If any decision is to be taken by the SHG, it is taken by the consensus and consultation of all the members of the SHG.

With the regular meetings and discussions, along with the sharing of knowledge these members have better awareness of meeting calendar, rules & regulations, group records, cash in hand, bank balance, bank loan, interest rate, outstanding loan, total savings and capital of the group. Also the information of number of members taking and repaying loan, income of the group, objectives of group, achievements of group, and constraints of group are shared.

As on today, the present saving is Rs. 9500/- whereas initially it was Rs. 750/-. The major use of these savings money is done for social security, food security, education, medical, marriage, festivals, emergencies, agriculture.
They were not given any formal training regarding SHG activities. Even then, the SHG members were highly motivated to earn money and get a self-recognition among the people.

With the capacity of presentation in front of the officials, she was called upon for the function of 26th January and 15th August by the local personalities. The consistency in the meetings and savings along with the internal lending and recovery of the loan, the bank manager suggested her for the new loan. The bank loan suggestion was kept in front of the SHG members and the members decided to go for the proposal and selected the dairy activity.

By taking the loan of Rs. 200,000/- the SHG started a business of dairy along with the small grocery (kirana) shop. By the proper training of 7 days to these members, their confidence increased a lot. It was decided that, they would take individual responsibility to take care of the cows, and the profit earned be equally distributed among the group members. With this activity the members individually earned Rs.1000/- per month.

From the amount saved by SHG, members of SHG were given loans for different purposes. The internal lending rate for the members is 2% and the group members
decide priority of loan. One of the members among the SHG is the guarantor for the internal lending purpose.

Some of the members required loan of Rs. 50,000/- but they received loan of Rs. 49,000/-. Agriculture loan of Rs. 25,000/- was demanded by some of the members of the group, in return to their proposed loan the amount disbursed was of Rs. 20,000/-. Loan for Animal Husbandry of Rs. 20,000/- was demanded by few members out of which the amount of Rs. 15,000/- was provided. In case of emergencies, the loan amount of Rs. 50,000/- was demanded by the needy members of the group and they were given the demanded amount.

SHG visits and exposures gave confidence to its members. It also lead to skill development, marketing linkage, bank linkages, linkages with government officials, managerial efficiency, enhanced income and earnings, active participation in decision making process at home, as well as in other development programs outside family.

Due to SHG development in this area, the leadership quality, awareness about the own rights has been created. Entrepreneurial qualities like initiation, communication, politeness, self motivation, knowledge, skills, attitude, profit motto, listening, team spirit, risk taking, increased due to this.
This SHG group did not get any benefit from the government schemes made for SHGs; even then, they helped themselves and increased their socio economic status. It gave them Mobility, Recognition in family, Recognition outside family, Confidence to interact with outsiders, Literacy rate also increased due to SHG as it provided basic education to its members. The members are provided education about day-to-day changes in the surrounding. The SHG activities gave the members access to basic health services, sanitary facilities, immunization, and credit sources. Due to SHG asset building among the members started. Their family income increased also their skills were upgraded.

The earning sources made them self-reliant. Apart from all this, they were able to voice their concern regarding issues in the village which helped in the development of the village and also boosted moral of other people in the village. Awareness regarding nutrition, family planning, development of girl child, and health is provided to the members of SHG group. The members of SHG group are involved in decision-making process regarding money matters as well as they are equal participant in village development programs.

The members of SHG interact with other SHG groups in the village so that they can interact and exchange information related to various developments of their SHG.
The products produced by her SHG are sold in local as well as in regional market. The marketing channel used by this SHG is direct marketing as well as SHG appointed some agents to sell their products in local and regional market. SHG does purchase of raw material for the dairy from local areas.

The SHG members encounter the social problem of female feticide and they decided to save the girl child and say no for the gender test.

Her annual income increased by Rs. 50,000/-. She took the initiative in the sanitary program in the village and decided to provide the interest free loan for the construction toilets to her members. With her success, other women approach her for the SHG and she formed 3 other SHGs. Now she got recognition in the family as well as in the society.

Due to SHG, her reputation increased so much that villagers call her for each ceremony in her caste as well as in her village. All the proposals for marriage go under her eye before finalization.

The SHG is planning to expand its wings in “EMU PALAN”.
**Case Study No. 3**

<table>
<thead>
<tr>
<th>Name of the Beneficiary</th>
<th>Mrs. Shobha Rajendra Sagar</th>
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<tbody>
<tr>
<td>Name of the SHG &amp; Address</td>
<td>MAVIM Indira Mahila Bachat Gat, Killari Ta- Ausa Dist. Latur</td>
</tr>
<tr>
<td>Name of the Banker</td>
<td>Bank of Maharashtra, Killari</td>
</tr>
<tr>
<td>Year of establishment</td>
<td>1999</td>
</tr>
<tr>
<td>Name of the sponsoring agency</td>
<td>MAVIM</td>
</tr>
<tr>
<td>Strengths</td>
<td>Consistency and demand based projects</td>
</tr>
<tr>
<td>Weakness</td>
<td>Need more funds &amp; diversification of activity</td>
</tr>
<tr>
<td>Activity</td>
<td>Sugar articles</td>
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Mrs. Shobha Rajendra Sagar is educated up to primary school and belongs to Gaudi sub-caste of Hindu religion. She is married to Rajendra sagar and is resident of Killari, a taluka near Latur district. They have one girl and 3 boys. She lives with her in-laws in a joint family. Number of people in her family are 7. Both Shobha and Rajendra take the decisions in the family jointly. Her husband is educated upto primary and was self-employed in agriculture field. He earned up to Rs. 30,000/- per annum.

Due to social awareness, she joined in the SHG in 1999 along with the 11 other members. This SHG was very stable and consistent. They began with save of
Rs.10/- initially and went on saving to Rs.100/- at present. She is now president of the group. The meeting is conducted every month and all the members attend the meeting. Group members call upon the meeting every month to address their concerns, issues, and to discuss important matters related to the group. The decisions are taken by consensus and by consultation.

All the members of SHG have knowledge and awareness of meeting calendar, rules and regulations, information in group records. The members know about cash in hand, balance in bank, outstanding loan, total capital, savings of the group. Information regarding no. of members taking loan, no. of members who repaid loan, name of bank who is helping them in their activities is shared. Each member knows the total income, objective, achievements, and constraints of the group.

Initially their saving was Rs. 240/- to Rs. 650/-, but now due to the training provided by MAVIM and the NGO people, their monthly saving increased. The members of this SHG for social security, food security, education, medical, marriage, emergencies, agriculture, and self respect do the saving.

All the members of the SHG received training from NGO people. This training included orientation programs, onsite training, offsite training, exposure visits. Also training was given to increase their confidence, to upgrade their skills, develop marketing linkages and for micro enterprise development.
This training & exposure visits helped to increase confidence, upgrade their skills, make marketing linkages, bank linkages, and linkages with government officials, knowledge about rights and development programs for their welfare. Apart from these, the managerial skills of the members increased, which helped in enhancement of income and earnings. Due to this, they were equal participant in family decision-making process, as well as outside family. They also got involved in development programs of their village.

The bank provided them the initial working capital of Rs. 25000/-. The SHG repaid the amount within the time. They later approached bank for the loan of Rs. 200000/- for the income generation activity of sugar articles. The SHG members borrowed a total amount of Rs. 20,000/- from internal loaning & the bank provided the amount of Rs. 120,000/-. The loan taken from bank of Rs. 120,000/- was repaid within time limits given by the bank.

The market of this product is very high because this is the only unit in that area. As Killari is a market place for the 25 adjacent villages, the potential market for this product is great. For this members obtained the formal training for the finished goods from the experts from Latur. After training they started their own unit.
They started the business in 2006 and it is still in the good and working condition. The individual members of the SHG started their own small business and became self sufficient. The raw material and the market are locally available.

The internal lending in the SHG is very strong and the repayment is 100%. The loan is given from the money collected from each month’s saving and interest received from the bank on the amount deposited in bank. The internal lending rate for the members is 2%. One of the members among the SHG is the guarantor for the internal lending purpose.

Major purposes of loaning the amount are consumption, agriculture, animal husbandry, and emergencies. The group members decide priority of loan and then the loan is given.

This SHG was engaged in the preparation and supply of mid day meal in the ZP high school and created good amount of profit. The subsidy received by this group is of Rs. 3200/-.

The income of the SHGs increased due to this activity. The impact of SHG on the life of its members is that it gave them Mobility, Recognition in family, Recognition outside family, Confidence to interact with outsiders, Literacy rate also increased due to SHG as it provided basic education to its members. The members are
provided education about day-to-day changes in the surrounding. The SHG activities gave the members access to basic health services, sanitary facilities, immunization, and credit sources. Due to SHG asset building among the members started. Their family income increased also their skills were upgraded. They also actively participated in the village development activities to create the awareness about female feticide and sanitation programme.

This SHG interact with other SHGs in the area to gain and give knowledge regarding various government schemes. This group approached other groups to help them with the with midday meal project.

For the commencement of business Mrs. Shobha Sagar invested Rs. 750/-, borrowed a bank loan of Rs. 120,000/-. She repaid this amount in time. At present, the total fixed capital is of Rs. 14,632/- and working capital is of Rs. 35,000/-.

She already possessed the required skills, as well as further training of 3 days was given for skill upgradation, which was beneficial for the development of the unit.

The total sales in the first year of commencement of business was Rs. 100,000/-, out of which Rs.90,000/- were the expenses occurred. Leaving Rs. 10,000/- as profit. This profit was reinvested in business in second year, as a result the profit doubled
in the subsequent year. Furthermore, the profit was re-introduced in the business, this helped in increasing profitability of the business.

Apart from reinvestment in business, she used the profit for her self-development also. By which she took the initiative for the construction of toilets for the members of the SHG and passed the resolution of interest free loan for the same. In that area, this is the only SHG having toilets at their houses.

The market of the product the SHG unit produce is regional as well as local, so she never came across for the marketing problem. The channel of distribution used by this SHG is direct marketing channel, which reduces the cost of middleman. Her husband is helping her for the procurement of raw material and in marketing also. People who are skilled and semi skilled are given employment opportunities in this SHG.

Mrs. Shobha Sagar of the SHG has very good quality of leadership due to training and exposure visits arranged by banker and NGO. She bears initiative, confidence, innovation, good communication, politeness, team spirit and profit motto qualities. What distinguishes her from other members is the right attitude towards work and development, and risk taking ability.
Her image in the family and society increase to a great level and she is satisfied with her achievement. She is devoting herself for the rural sanitation and growth and development of girl child in her village.

This SHG is planning for the mini dal mill activity and they have approached the bank for the financial support.
Mrs. Sunita Suresh Gond, is a resident of village Kharola of Renapur Block. She is educated at primary school. She belongs to Sub caste of Mali in hindu religion. She is married to Suresh Gond. They have 4 children together, 2 boys and 2 girls. She lives in a joint family with her in-laws. The family decisions are taken jointly by both i.e Sunita and Suresh Gond.

Her husband took education upto primary school. He is professional and does additional work in agriculture. Their annual income is upto Rs. 50,000/-. After she started SHG, she became self employed and earns a monthly income of Rs. 1800/-. 
With the influence of the awareness camp by the DRDA agency in the village, she got attracted towards the SHG movement and its activities. She took initiative in the daily work of the SHG. Due to the awareness training given by the NGO, she got the motivation and confidence. She gathered a group of 9 women from the village and started her own SHG group.

The group of these 10 members met once a month, to take decisions on important matters, as consult problems arising in their work. The group members called upon the meeting itself. Final decision was taken by consultation and consensus of all the members of the SHG.

This group started with the initial savings was of Rs.50 each. They began to lend loans internally to the needy members of the SHG for their daily and emergency needs. She kept her group away form the local moneylender.

SHG members have knowledge and awareness about income, objective, achievements, and constraints of the group. Knowledge about meeting calendar, rules and regulations, records of the group. Apart from these the members were also given knowhow about finances of the group such as cash in hand, balance in bank, outstanding loan, total capital available, savings, total loaning of the group and no. and names of members who have taken loan is known by every member of that
group. In addition, the information regarding repayment of loan, name of the bank giving loan, etc. is shared among group members.

The saving pattern changed a lot since the starting of the group. Initially the group saved an amount of Rs. 500/- which now increased in fourfold i.e the saving now has become Rs. 2000/-. 

By the exposure visit and interaction with the other SHGs she had decided to start income generating activity as dairy. They choose this activity due to good knowledge of the business, easy to maintain and good amount of profit.

For this purpose the members of the group were given training which proved to be very beneficial to them in later stages of the growth of their unit. The training included orientation program, exposure visits, workshops regarding the dairy activities was provided. Also training for skill development, confidence building, micro enterprise development, marketing linkages, were given to the SHG group members.

NGO people provided this training. This training helped to increase confidence, upgrade their skills, make marketing linkages, bank linkages, and linkages with government officials, knowledge about rights and development programs for their welfare. Apart from these, the managerial skills of
the members increased, which helped in enhancement of income and earnings. Due to this, they were equal participant in family decision-making process, as well as outside family. They also got involved in development programs of their village.

For the starting of the unit, Mrs. Sunita Gond borrowed a sum of Rs. 10,000/- from internal loaning, and the bank provided Rs. 250,000/-. Out of which Rs. 130,000/- was returned to the bank.

The internal loaning rate of the SHG is 2%. The major purpose to borrow loans is consumption, agriculture issues, animal husbandry, income generating activities, and in case of emergencies. These loans are returned on time. No benefits from government schemes were received by this SHG.

The income of the SHGs increased due to this activity. The impact of SHG on the life of its members is that it gave them Mobility, Recognition in family, Recognition outside family, Confidence to interact with outsiders, Literacy rate also increased due to SHG as it provided basic education to its members. The members are provided education about day-to-day changes in the surrounding.

The SHG activities gave the members access to basic health services, sanitary facilities, immunization, and credit sources. Due to SHG asset building among the members started. Their family income increased also their skills were upgraded.
They also actively participated in the village development activities to create the awareness about female feticide and sanitation programme.

The members of the SHG interact with members of different, so as to gain knowledge regarding loan system.

She invested Rs. 500/- and got the loan of Rs. 250,000/- from the Marathwada Gramin Bank and for the startup of the business. The fixed capital as on date is Rs. 2000/- and working capital is Rs. 25,000/-. After startup of the unit the members got training of 1 day regarding the working of the unit. In the first year of the startup of unit, their total sales were of Rs. 150,000/- and expenses were of Rs. 130,000/-. The profit was used to reinvest in business as well as for repayment of loan.

Initially the concept was to have the common shed and common grazing but it was not possible, so they took the independent responsibility of each cow and the profit is collectively collected.

The market of the product the SHG unit produce is regional as well as local, so she never came across for the marketing problem. The channel of distribution used by this SHG is Direct marketing channel, which reduces the cost of middleman. Her husband is helping her for the procurement of raw material from the local area and
in marketing of the products of the unit and for recovery of loans too. People who are skilled or semi skilled are provided with employment opportunity.

With their participation in the local development schemes she involved in the socio economic development of the village. She created awareness among the people regarding early girl child marriage, female feticide, sanitation and children education. Through SHG activities, her social status in the society as well as in her family increased.

Through SHG activities, she developed the entrepreneurship qualities like politeness, communication, initiation, leadership skills, attitude and team spirit within her. Apart from these, other qualities like profit making motto, listening skills, positive attitude towards work, and risk taking originated in her, which separated her from other members of the SHG.

The generated profit had invested as a saving for the further expansion of the activity. She is willing to set up mini dal mill in the village.