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**FUNCTIONS AND PERFORMANCE OF SHGs IN BIDAR
DISTRICT OF KARNATAKA**



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Short Profile



ABSTRACT:

The essence of this chapter is to provide information pertaining to structure, operations, features, performance and socio-economic conditions of the selected SHGs in Bidar District. In present study, the role of various NGOs functioning in five taluk's of Bidar District has been emphasized. Primary data has been collected with the help of structured questionnaire, thorough observation, discussion and interactions with 250 members of 25 Self Help groups, of which 10 members have been selected

from each group. For the convenience of the study, the data has been presented taluk-wise in order to put forth a comparative view of state of affairs. Obviously, the study has not neglected combined state of affairs of the selected five talukas. The table given below depicts the samples selected for the study.

KEYWORDS

Performance Of Shgs, provide information pertaining , operations, features.

STATEMENT OF THE PROBLEM:

To be frank, even after half a century of Independence, We have not been able to solve all those problems which have constantly been obstacles to our economic development. Due to these problems, all of our efforts towards development fall-short to achieve the vision of a developed country. The problems like poverty, unemployment, inequality, illiteracy and social injustice form the core of developmental issue in India. Poverty in India is the cardinal problem which requires immediate poverty remedial measures. Among the several other remedial measures, the provision of easy access to institutionalized credit facility is directly related to the economic empowerment of the poor in

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general and rural poor in particular. Hence, to speed up the process of economic development in rural areas, Government of India has been supplying credit through various institutions such as Cooperative banks, commercial banks, Regional rural banks etc.

SCOPE OF THE STUDY:

It is, however, evident that the concept of Micro financing self-help groups has been gained a positive response from the people of Bidar district. According to the report published by District central Co-operative bank, at present there are more than 7800 SHGs in the rural areas of the district, more than 24 Co-operative banks, more than 38 regional rural banks, more than 57 commercial banks, nearly 171 primary agricultural credit Co-operative societies, 30 non-agricultural credit Co-operative societies and about 50 NGOs. Banks and NGOs are playing a vital role in the formation and successful functioning of the SHGs in Bidar District. As a result, the fast rural development can be recognized at present, especially in rural poor.

To speak forthrightly, it is an effort or attempt to know the secret behind the successful functioning of SHGs in the rural areas of Bidar district and to convey the significant information, based on the study, all over the nation.

OBJECTIVES OF THE STUDY:

1. To understand a favorable atmosphere for strengthening the process of socio-economic development of rural poor, especially rural women.
2. To examine the existence and performance of SHGs by taluka wise in Bidar district through a comparative study in depth.

METHODOLOGY:

Area of the study

The study has been conducted in Bidar district of Karnataka state in order to reconsider the problems faced by rural poor, especially the rural women while improving their socio-economic status using locally available resources, expertise and their own creativity and also to find out possible solutions for hindrances which would be expected to be faced.

The study has been carried out in five talukas of Bidar district in which we find growing trend in number of SHGs, viz., Bidar, Humnabad, Aurad, Bhalki and Basavakalyan. The selected SHGs may be broadly classified depending upon sponsorship viz., promoted by NGOs, Banks, Co-operative societies and other institutions.

Sources of data collection

The data were collected from primary The primary data has been collected from the members of SHGs as well as NGOs and Banks. The sample members have been personally interviewed with the help of scheduled Questionnaire to get complete information. To be frank, the data collected enables to understand the socio-economic background of SHGs and capacity of SHGs towards loan management as well as existing loan utilization.

Method of data analysis

The data, collected through interview as well as questionnaire, has been tabulated and

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analyzed in terms of averages as well as in percentages in order to draw meaningful conclusions relating to the present study.

Selection of the Respondents (SHGs and their members)

As a matter of fact, while selecting SHGs, random sampling technique has been applied in present study. There are five talukas in Bidar district out of which five SHGs have been selected randomly from each Taluka on the basis of their performance and growth. Ten members have been selected from each SHG. The total sample in the foresaid district becomes 25 SHGs & 250 members selected for interview for collection of primary data, though there are 7,648 SHGs working in the district consisting of 1,26,299 members.

**Table No. 1
Overall Classification**

Sl. No.	Castes	No. Of groups	No. Of Members
1	Backward Class	04	40
2	Schedule Caste	06	60
3	Schedule Tribe	04	40
4	Muslim	03	30
5	Schedule Caste and Schedule Tribe (Mixed)	01	10
6	Schedule Caste & others (mixed)	01	10
7	Schedule Tribe & others (mixed)	01	10
8	General	04	40
9	Christian	01	10
	Total	25	250

Source: Field investigation

The above table reveals the information relating to various caste and categories of SHGs selected for the study, viz., Backward Class 04 groups (16%), Schedule Caste 06 groups (24%), Schedule Tribe 04 groups (16%), Muslim 03 groups (12%), Schedule Caste/Schedule Tribe 01 group (4%), Schedule Caste & others (mixed) 01 groups (4%), Schedule Tribe & others (mixed) 01 group (4%), General 04 groups (16%) and Christian 01 group (4%). According to the analysis, the groups formed by schedule caste members are having a good participatory intension and are showing enthusiasm in group activities.

Table No. 2
The details of loan sanction to SHGs from Bank

Sl. No.	Taluk	Loan Amount						Total
		DCC	SBI	SBH	PACCS	RRB	Others	
01	Hbd	2,65,000	25,000	--	25,000	5,000	5,000	3,25,000
02	B.kalyan	80,000	35,000	--	1,80,000	35,000	--	3,30,000
03	Aurad	1,65,000	35,000	--	--	75,000	--	2,75,000
04	Bhalki	15,000	--	--	80,000	--	--	95,000
05	Bidar	1,70,000	50,000	--	--	5,000	--	2,25,000
	Total	6,95,000	1,45,000	--	2,85,000	1,20,000	5,000	12,50,000

Source: Field Data

The sanction of loan is as good as giving blood to unhealthy. The performance and success of a business group depends upon the availability of financial source and its effective utilization. Above mirror gives information relating to the total sanctions of the loan to the SHGs from various banks in Bidar district. Comparatively, SHGs of Basavakalyan Taluk have taken highest loan of Rs.3,30,000 (26.4%) from various banks, which implies the positive support form the banks and SHGs in Bhalki Taluk have taken least amount of loan from various Banks i.e., Rs. 95,000 (7.6%) only.

The DCC bank has positive support towards SHGs in form of sanctioning loan Rs. 6,95,000 (55.6%), which greater amount comparing to all other banks and financial institutions. However, it is regrettable to note that no amount of loan has been sanctioned by SBH in Bidar district.

Table No. 3
Details of purpose of loan taken by the SHG members

Sl. No.	Taluk	P	NP	P/NPC	Total
01	Hbd	30	10	10	50
02	B.kalyan	30	--	20	50
03	Aurad	30	--	20	50
04	Bhalki	50	--	--	50
05	Bidar	20	10	20	50
	Total	160	20	70	250
	%	64	08	28	100

Source: Field Data

P = Production, NPC = Non-production or Consumption, C = Consumption

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From the above analysis of data, it is indeed that the members of SHGs taken loan for production purpose in order to bring economic growth of their own as well as the nation. The above table depicts the purpose of loan taken by the members in Bidar district. As per the information, the SHG members in Bhalki Taluk are creative comparing to all other talukas. A point to be recognized is that the loan taken only for non-productive activities is very meager. However, the loan for productive and non-productive activities is moderate.

Table No.4
SHGs affiliated to NGOs and Banks

Sl. No.	Taluk	NGOs	Banks	Total
01	Humnabad	4	1	5
02	Basavakalyan	5	-	5
03	Aurad	4	1	5
04	Bhalki	1	4	5
05	Bidar	5	--	5
	Total	19	6	25
	%	76	24	100

Source: Field Data

Every organization needs support and guidance from others for developing its activities. The above table shows number of SHGs affiliated to NGOs and Banks. The highest number of SHGs is affiliated to NGOs in Basavakalyan and Bidar Taluk. And least number of SHGs is affiliated to NGOs in Bhalki Taluk. Highest number of SHGs is affiliated to Bank in Bhalki Taluk and least number of SHGs is affiliated to Bank in Humnabad and Aurad Taluk and none of SHGs is affiliated to Banks in Basavakalyan and Bidar Taluk. To be frank, the NGOs are actively involving in giving training to the SHGs. The total 19 (76%) SHGs are affiliated to NGOs and 6 (24%) SHGs are affiliated to bank in Bidar district.

Table No. 5
Income of the SHGs members per year

Sl. No.	Name of Taluka	Below Rs. 5000	Rs. 5000-10000	Above Rs. 10000	Total
1	Hbd	20	30	--	50
2	B. kalyan	40	10	--	50
3	Aurad	40	--	10	50
4	Bhalki	20	--	30	50
5	Bidar	--	30	20	50
	Total	120	70	60	250
	%	48	28	24	100

Source: Field Data

A person will be motivated to work only when he gets job satisfaction. In the similar way, when a person earns something from an activity, he or she tries to get more by improving his / her attitudes and excellence. However, the excellence and attitudes may be improved with the experience in a particular activity. To be frank, the SHGs in Bidar district are growing by their experience and excellence. The above table shows the income groups of the SHG members in a year. The income groups are classified into three types for the convenience. In general, income of the SHGs member is comparatively grater than the non SHGs member.

Table No. 6
Details of Income sources of the members

Sl. No.	Taluk	Wages	Other	CP/W	CP/SO	CP/others	W/SO	W/others	B/others	All	Total
01	Hbd	10	-	20	10	--	10	--	--	--	50
02	B.kalyan	--	10	20	--	10	--	--	10	--	50
03	Aurad	--	--	10	10	20	--	10	--	--	50
04	Bhalki	--	--	10	10	10	--	--	--	20	50
05	Bidar	--	--	10	--	10	10	--	--	20	50
	Total	10	10	70	30	50	20	10	10	40	250
	%	4	4	28	12	20	8	4	4	16	100

Source: Field Data

Demands are unlimited but resources are limited. But excellence lies in satisfying the demand rationally with the available limited resources. In the district the members are getting income from different sources i.e., crop production, wages, business, subsidiary occupation and others. But most of the members are getting income from crop production and wages i.e., 28% as a major source of income. The above table shows the various sources of income of SHG members in different taluk.

Table No. 7
Repayment performance of loan by the members

Sl. No.	Taluk	Regular	Irregular	Defaulter	Total
01	Humnabad	40	10	--	50
02	Basavakalyan	50	--	--	50
03	Aurad	50	--	--	50
04	Bhalki	50	--	--	50
05	Bidar	40	--	10	50
	Total	230	10	10	250
	%	92	4	4	100

Source: Field Data

“The repayment rate depends upon the economic growth or failure of the borrowers”.

The regular repayment indicates the proper utilization loans and economic prosperity of the SHGs member. The above table reveals the regular repayment of loans, hence it can be understood that the SHGs in Bidar District are prompt in repayment of loan and are economically progressive. .

Table No. 8
Details of loan taken by the members from SHGs in Bidar district

Sl. No.	Taluk	Loan Taken	Loan not - taken	Total
01	Humnabad	32	18	50
02	Basavakalyan	35	15	50
03	Aurad	34	16	50
04	Bhalki	26	24	50
05	Bidar	30	20	50
	Total	157	93	250
	%	62.80	37.20	100

Source: Field investigation

The essence of formation of SHG is to provide financial assistance to its members in order to enable them to enter into main stream of society. The above table shows the number of SHG members who have taken and have not taken loan from the group. The percentage of members taken loan is 62.80% and non-taken is 37.20%. However, it is clear that majority of the SHG members are utilizing the available loan facility and growing themselves into confidence of enriched life in Bidar District.

Table No. 9
Types of assistance availed from NGOs and Banks

Sl. No.	Taluk	Training facility (Indirect assistance)	Financial facility (Direct assistance)	Training and Financial facility.	Total
01	Humnabad	30	20	--	50
02	Basavakalyan	10	30	10	50
03	Aurad	--	30	20	50
04	Bhalki	--	50	--	50
05	Bidar	--	50	--	50
	Total	40	180	30	250
	%	16	72	12	100

Source: Field investigation

From the above mirror reflects that some banks and NGOs provide only training facility, some

other only financial assistance and still some other both.

Table No. 10
Amount collected by SHGs in order to mobilize the finance.

Sl. No.	Taluk	Weekly Totally Rs.			Total No. of SHGs.
		Rs. 10	Rs. 15	Rs. 20	
01	Humnabad	4	1	--	5
02	Basavakalyan	5	--	--	5
03	Aurad	4	--	1	5
04	Bhalki	3	2	--	5
05	Bidar	5	--	--	5
	Total	21	3	1	25
	%	84	12	4	100

Source: Field investigation

“Cut the cloth according to the length”. The rural poor, who form SHGs, will not have capacity to save more amounts in a week. Hence, 84% of SHGs are collecting only Rs.10 per week, 12% of SHGs are collecting Rs. 15 per week and 4% of SHGs are collecting amount of Rs.20 per week.

Table No. 11
Minimum amount fixed for savings among the members

Sl. No.	Taluk	Yes	No	Total
1	Humnabad	50	--	50
2	Basavakalyan	50	--	50
3	Aurad	50	--	50
4	Bhalki	50	--	50
5	Bidar	50	--	50
	Total	250	--	250
	%	100	--	100

Source: Field investigation

The above table reflects that the amount of saving fixed by the group is unanimously agreed by all of the members.

Table No. 12
Whether members are regularly saved the money in SHG?

Sl. No.	Taluk	Yes	No	Total
1	Humnabad	50	--	50
2	Basavakalyan	50	--	50
3	Aurad	50	--	50
4	Bhalki	50	--	50
5	Bidar	50	--	50
	Total	250	--	250
	%	100	--	100

Source: Field investigation

The above table shows that the number of members is intending to save regularly.

Table No. 13
Response of SHGs towards financing the non –SHG members

Sl. No.	Taluk	Loans to non-SHG members	Loans to non-SHG members	Total
		Yes	No	
1	Humnabad	5	-	5
2	Basavakalyan	2	3	5
3	Aurad	3	2	5
4	Bhalki	3	2	5
5	Bidar	4	1	5
	Total	17	8	25
	%	68	32	100

Source: Field investigation

The above information represents that the majority of SHGs are giving loan to the non-SHG members at a high rate of interest which contributes towards their economic enrichment.

Table No. 14
Perception of Respondents on economic independence of women

Sl. No.	Taluk	Necessary	Not necessary	Supplementary family Income	Total
01	Humnabad	50	--	--	50
02	Basavakalyan	40	--	10	50
03	Aurad	40	--	10	50
04	Bhalki	40	--	10	50
05	Bidar	30	10	10	50
	Total	200	10	40	250
	Percentage	80	4	16	100

Source: Field investigation

The above table shows that the perception of respondents relating to economic- independence of women is positive.

Table No. 15
Rate of interest charged for loans between the members

Sl. No.	Taluk	Groups	Rate of interest
01	Humnabad	5	2%
02	Basavakalyan	5	2%
03	Aurad	5	2%
04	Bhalki	5	2%
05	Bidar	5	2%
	Total	25	--

Source: Field investigation

The above table shows that the rate of interest, charged on loans given to its members, is similar in SHGs of Bidar District.

Table No. 16
Details of freedom enjoyed by the members in utilization of loans taken form the group

Sl. No.	Taluk	Full freedom	Some freedom	No freedom	No response.	Total
01	Humnabad	50	-	--	--	50
02	Basavakalyan	30	20	--	--	50
03	Aurad	20	30	--	--	50
04	Bhalki	50	--	--	--	50
05	Bidar	20	20	--	10	50
	Total	170	70	--	10	250
	Percentage	68	28	--	4	100

Source: Field investigation

The above table shows that the freedom of members in the usage of loan amount is 68% in Bidar district. However, it may also be found that the freedom in utilization to some extent and no freedom in some cases. It implies that the bylaws are followed by the SHGs.

Table No. 17
Details of response to the question “whether financial problem faced by SHG members?”

Sl. No.	Taluk	Yes	No.	Total
01	Humnabad	30	20	50
02	Basavakalyan	30	20	50
03	Aurad	30	20	50
04	Bhalki	--	50	50
05	Bidar	30	20	50
	Total	120	130	250
	Percentage	48	52	100

Source: Field Investigation

In the district out 250 members 120 (48%) of the members are facing finance problem and remaining 130 (52%) of members are not facing any finance problem. It means more than 50% are already satisfied the service of the group; therefore, they are not facing any problem.

Table No.18
Details of loan taken by the SHG members from various modes

Sl. No.	Taluk	SHG	Sponsored	Total
01	Hbd	30	20	50
02	B.kalyan	10	40	50
03	Aurad	-	50	50
04	Bhalki	--	50	50
05	Bidar	--	50	50
	Total	40	210	250
	%	16	84%	100

Source: Field Investigation

The above table reflects that the loan taken by the members from different modes for different purposes.

Table No. 19
Details of Occupational Structures of SHGs

Sl. No.	Taluk	A	O	C/ A	C/O	A/O	C/A/O	Total
01	Hbd	20	10	10	--	--	10	50
02	B.kalyan	--	10	-	30	--	10	50
03	Aurad	10	--	10	20	--	10	50
04	Bhalki	--	--	--	30	--	20	50
05	Bidar	--	--	--	10	10	30	50
	Total	30	20	20	90	10	80	250
	%	12	8	8	36	4	32	100

Source: Field Investigation A= agriculture, O= others, C= cultivation,

The above table shows that the occupation structure of the members in taluk wise of the district. In the district total out 250 members 30(12%) are engaged in agriculture, 20(8%) are engaged in other, 20(8%) are engaged in Cultivation/agriculture, 90(36%) are engaged in cultivation/others, 10(4%) are engaged in agriculture /others and 80(32%) are engaged in cultivation agriculture/others.

Table No. 20
Savings per members in a month from different sources

Sl. No.	Taluk	100	500	1000	5000	Above 5000	Total
01	Humnabad	10	40	--	--	--	50
02	Basavakalyan	-	40	10	--	--	50
03	Aurad	--	30	20	--	--	50
04	Bhalki	--	50	--	--	--	50
05	Bidar	10	30	10	--	--	50
	Total	20	190	40	--	--	250
	Percentage	8	76	16	--	--	100

Source: Field Investigation

The above table shows that the savings per members in month in taluk wise of the district. In the district out total 250 members 8% are saved Rs. 100 per month, 76% members are saved Rs.500 and 16% members are saved Rs. 1000. While asking question to the member is willingly to say that they have more saving habit after formation of the group.

1. FINDINGS AND SUGGESTIONS & CONCLUSION

Major Findings

This chapter summarizes the major findings emerging from the field studies and also indicates the policy issues which need to reconsider at appropriate levels for formulating action programme of

SHGs. The following are some important findings which emerged during the field study relating to “Functions and Performance of SHGs in Bidar District”

1. The main aim of Self-help group is to elevate women to a more central position in the developmental process. Another aim is to create mechanisms that allow them to participate in decision making at the village level in all activities. This shows that prime importance of Self-help group is to improve Social relations between poor women and other Social groups within the community. SHGs help in avoiding gender differences and to create an atmosphere where women would be in a better bargaining position.
2. The sample Self-Help groups have been formed with a new culture and system of collective existence. Income generation is advocated not for individual, but for collectives of women emphasizing collective ownership and production. It emphasizes that the capacity of women leaders to communicate with other women is found to be an important factor for development of women.
3. The entire sample Self-Help groups have been formed on the concept of Self-Help or mutual help having strong objectives like freedom from exploitation in micro credit delivery mechanism, attainment of economic growth by women empowerment, providing resources to rural poor for economic development, promoting habit of saving among the group members, providing emergency loans and consumption loans.
4. The common fund created for emergent loan is disbursed to members on consent of all on rotation basis and repayment of the loan starts immediately until complete repayment.
5. There is no membership fee for joining a group. The common fund is invariably deposited in cooperative banks, commercial Banks, Regional Rural Banks, etc. through opening savings account in their local branches.
6. Many of Self-Help groups are of recent origin and to be passed through various stages of evolution. Some of them are nearing maturity, some other are still in the initial stages of group existence. However, most of all have exhibited good organizational skills and attitudes in sustaining a new process of economic development.
7. It is observed that the groups have evolved flexible systems to regulate their working and common resources in a democratic way, having participation of every member in decision making. They have nominated committee and a leader to oversee the day-to-day working.
8. The concept of SHG is emerging as an important activity for the banks in mobilizing deposits from the rural poor and giving credit to the rural poor. It is important to note that banks are able to extend credit to the rural poor women without any security and legal paperwork to the extent of 95% to 96%.
9. The consumption loan, to SHG members, covers subsistence needs like health care, social ceremonies etc. The production loans are sanctioned for the period of five to six months and usually the rate of interest is 24%.
10. It is observed in the study that the common fund would be utilized effectively.
11. Some SHGs provide loan to non-members of SHG for income generation activities, agro based activities, and any other appropriate purpose on a written agreement as per the group procedures in the presence of the witness at the time of taking credit. The person, who takes loan, should repay the amount of loan with interest, as per the repayment schedule agreed upon; commonly the duration of loan is 6 to 24 months.
12. All Self-Help groups' members are actively involved in-group activities conducted by group or NGOs. Such as weekly meeting, selecting group leaders, savings contribution decision making process and any

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other activities adopted by the group or NGOs.

13. The banks, Non-Governmental organizations are playing vital role in motivating, organizing, promoting and assisting the Self-help groups. The NGOs and District Central Co-operative Bank (DCCB) are actively involved in promoting and linking with banks by providing proper guidance.

14. During the study, it is observed that the prime importance of SHG is to change social and economic condition in the society. Automatically, it will develop integrity, harmony and tolerance among group members. Ultimately, it facilitates equal social awareness between men and women.

15. One of the important findings of the study is that the Self-Help group activities have been helping poor women in economic and social development. Many agencies like Banks, voluntary organizations, NGOs, Local Bodies, etc., are engaged in organizing Self-Help groups in their own way.

SUGGESTIONS:

1. All selected group have their own group leader such as representative one and representative two. The group leader is selected randomly. The selected representative should take overall responsibility of the smooth functioning of the group.

2. Financial Institutions, like banks, co-operative societies, etc., are required to make a lot of contribution for the promotion and growth of SHGs at the block level. The study also suggests reduction of interest rates on the loans availed by the SHGs. There shall be monetary incentives to encourage prompt repayment.

3. Proper training shall be given to members of SHGs with respect to the formation and smooth functioning and sustainability. Women empowerment requires a careful implementation. Therefore, expertness is required while promoting SHGs, as a result, the group leaders or animators, NGOs, banks, etc., should possess such expertness.

4. Repayment period fixed, for SHGs as per NABARD guidance, is two years. But most of all the SHGs repay within 12 months. 36. It is better to create awareness of all the Government schemes, programmes and projects designed for the rural development among the rural poor through regional language.

5. Though various institutions are creating awareness of the SHG concept, yet a better step is required to improve easy access of the information pertaining to various schemes.

6. Now-a-days, the concept of micro financing through SHGs becoming more popular and powerful tool for alleviating poverty. Hence, it would be better if the government could setup a separate ministry to regulate the formation and functioning of SHGs.

7. Before formation of SHGs, poverty analysis is required to be made. SHGs and NGOs shall function as per the directions given by NABARD and there should be a system of continuous feedback relating to the functioning of SHGs.

8. The process of formation and function of SHGs is to be made still more systematically. Gram Panchayat and NGOs can take their role in the formation and promotion of Self-Help groups by heartfelt participation. The Bidar district is the model for implementing the concept of SHG.

CONCLUSION

As the concept of SHGs is based on “Live comfortably, let others to live comfortably”, the group model has been recognized as a potential pathway to alleviating poverty. In fact, the number of poor women and men who are enrolling in SHGs all over Bidar district has been increasing remarkably which

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depicts the positive response. They are not only active in avoiding waste and effective credit management but are also taking up other activities, such as natural resource management and development work, improving literacy, knowledge management, etc. SHGs contribute towards the foundation of self-reliance through building up of well-coordinated institutions, which have the capacity to generate employment opportunities for the rural poor and the poorest, and lead to overall economic growth.

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