

Chapter -7 Major Findings, Suggestions and Conclusion

7.1 Major Findings of the study

7.2 Suggestions

7.3 Conclusion

7.1. Major Findings of the study:

I. Findings of the study area of Davangere and Chitradurga districts:

- Demographic profile of SHG members:**

- **Age:** A high percentage 51% from DVG and 55% from CTA belonged to the age group of 30-40 years. In both the districts maximum number of SHG member's belongs to the age group of 30 to 40. This middle age SHG members are enthusiastic to take up responsibility and challenges. At the same time, being a women of the house, many financial obligations have to be accomplished. To meet those responsibilities and to get financial benefit, majority of the women who belongs to 30-40 age is participating in the SHG and also in the present scenario of unemployment, people belonging to young and middle age group are coming forward and prepared to take any kind of risks for their economic development which will finally lead to their empowerment.
- **Marital status:** Most of the SHG member's i.e., 85% from DVG and 84% from CTA districts are married. Survey in both the districts states that, married women are taking part in SHG more than unmarried to avoid financial dependency and to get employment for their economic development which will finally lead to their empowerment.
- **Education:** Maximum percentage 72% from DVG and 77% from CTA are literates. Among literates maximum number of members have studied up to schooling level (primary) only and very less members have studied till graduation. This indicates women are not being encouraged to go for further studies. Noticeable thing from both the districts is, 28% from DVG and 23% from CTA are illiterates. Though Government of Karnataka has taken many initiatives to create an awareness among people about importance of education, still it has not reached till grass root level.
- **Religion:** Only Hindu and Muslim community people are participating in SHG program as per the study area of DVG and CTA districts. Among these two religion, largest participating religion in SHG is Hindu, 91% from DVG and 89% from CTA. Buddhist and Jainism population is very less in these 2 districts when compared to Hindu and

Muslims. It has been observed in both the districts that, Christian, Buddhist and Jainism population of SHG is zero.

- **Caste:** Highest number of members in the SHG belonging to lower caste. 91% from DVG (31%-SC, 40%-ST, 20%-OBC), 90% from CTA (33%- SC, 38%-ST, 19%-OBC). As per the rule of Indian Government, many provisions and reservations are given for the lower caste population. In the same manner Government of Karnataka also announced many benefits and provisions for the lower caste women, who are participating in the SHG viz., priority for sanctioning of the loan, subsidized loan, training etc., to avail facilities of the program more number of lower caste community women are participating in the SHG program.

- **Various activities of SHGs:**

- **Size of SHG Beginning Vs. Present:** Size of the SHG has come down from inception to current scenario by 5% from DVG and 7% from CTA though, replacement of the members have been done, in the dropout SHG members place. Main reasons for the number lessening is noncooperation among members, hurdles to do economic activities, competitors of SHG program (SKDRD) etc.,
- **Sources of funds before joining SHG:** Main sources of fund before joining SHG was money lenders and friends and relatives as stated by 83%, 50% and 93%, 28% from DVG and CTA districts since, members were unaware of banks and financial institutions and money lenders used to charge very high rate of interest for the lending amount.
- **Sources of funds after joining SHG:** After joining SHG, main sources of fund is to be the SHG lending and bank lending as stated by 99% and 70% from DVG and 99% and 68% from CTA districts. Among these 2 funds, SHG savings is found to be the first source of fund and bank is to be the second source. After becoming member of SHG, members started to depend on their own pooled fund and bank assistance at the lower rate of interest, since availability of fund has become easy for them with lower risk and less effort.

- **Books of accounts maintained in the SHG:** All books (Attendance, minute, savings, loan, bank pass book and cash book) which are required to maintain, is maintained by both the districts SHGs. 100% response has given by the respondents of DVG and CTA. Maintenance of books have become mandatory for all the SHGs as, auditing is done by the CDPO once in a while and performance of SHG is evaluated by based on this. Grading, subsidized loan and training is given based on the performance of the SHGs. So all SHGs are forced to maintain all books of accounts.

- **Frequency of Group Savings:** Highest number of SHGs are doing savings weekly once as stated by 85% and 92% from DVG and CTA respondents. In the study area of DVG and CTA districts minimum weekly savings amount is Rs.10 and maximum is Rs.100. In both the districts maximum number of SHGs are accumulating savings amount weekly once since, it helps in yielding in the form of interest for the deposit and lending.

- **Delay in savings contributions:** Maximum number of SHGs are delaying to contribute savings amount as 93% from DVG and 88% from CTA SHGs specified. Delay in savings has become common issue in both the districts due to some of the reasons like, financial problem of the members and lenient leaders for accepting late savings amount etc

- **Action taken by leader for the delay payment of savings amount:** Above point explains about delay in the savings amount by the SHG members. For that, action taken by the leaders is penalty, ranges from Rs.5 to Rs.10. though there is a penalty, members keep paying late as stated, 68% from DVG and 46% from CTA district. In CTA 54% of the SHGs are giving just warning rather than collecting late fees. This is one of the main reason for the delay payment in CTA district.

- **Banking:** 37% of SHGs in DVG do banking weekly and monthly, but in CTA, 76% of SHGs do banking weekly once. Most of the SHGs are doing savings weekly once and deposit weekly once to safeguard their money and get interest on it. Those SHGs which go fortnightly and monthly are not having bank in their locality, going each week to bank

is cost for them, to avoid that they go fortnightly or monthly for the deposit of savings amount. Again this shows banking facility is not yet reached till grass root level.

- **Sanctioning of loan in SHG:** Highest composition of, 69% and 84% of SHG sanction loan between 2-3 weeks from DVG and CTA SHGs. In both the districts minimum time taken to sanction the loan is two to three weeks. Since, leader of the group should see availability of fund, approval of all members etc., before sanctioning of loan.
- **Group and Individual economic activities :**
- **SHG entrepreneurial activity:** In both the districts group income generating activities are very less with 16(7%) and 21(9%) SHGs out of 222 and 247 SHGs from DVG and CTA district. SHG members are not interested to perform income generating activities in the group, because of noncooperation and lack of mutual understanding among members.
- **Improvement in household income:** Majority of the SHGs, 93% from DVG and 100% from CTA members agreed that, SHG program has improved in their household income, if members don't do economic activities in the group, at least they do individually, and that leads to their economic empowerment. So, majority of the women agree that, it improve their household income.
- **Individual Entrepreneurial Activities (IEA):** Individual income generating activities are done independently, which are chosen by members, depending upon members convenient, availability of materials, transportation, fund and their capability. Sample size SHG members are 3330 and 3952, out of 222 and 247 SHGs from DVG and CTA districts. But sad part is, only 1998(60%) and 2470(62.5%) SHG members are doing income generating activities from DVG and CTA districts. This is an indication that still, members are not using financial assistance for productive purpose. Members are happy to do income generating activities individually than in the group because of the reasons like., more comfortable, no time restriction, choosing their own economic activities, no domination by others, entire income can be enjoyed, family members can also be

included for economic activities, getting Substitution is easy, they can keep changing their economic activities very often, more convenient.

- **Name of Individual entrepreneurial activities of SHG members:** In both the districts majority of the SHG members are doing animal husbandry and trading activities as stated by 60% and 20% from DVG and 43% and 23% from CTA districts. Main reason for the animal husbandry is, surrounding of DVG and CTA districts several milk diaries are situated. Trading, mainly consist of small provision shops, STD booths, vegetable shops, fruit shops etc. these two activities found to be the major, since these can be done along with household work. At the moment SHG members have not taken much manufacturing, processing (Flour mills, processing of food, paddy, aracanet and stone), service oriented (Hotel, vehicle service) and agricultural activities, as these activities requires lot of investment and physical strength. So, usually these area are dominated by male rather than female.
- **Nature of activities:** Majority of the SHG members have chosen off seasonal entrepreneurial activities, as stated by 95% of DVG and 97% of CTA respondents. In the above point it is evident that, maximum number of members chosen animal husbandry and trading activity, these activities can be done irrespective of any season. Except few manufacturing and processing activities (Preparation of pappads, pickles, noodles and processing of paddy) remaining above said entrepreneurial activities can be done in all the seasons.
- **Profit from Individual Entrepreneurial Activities (IEA):** Most of the SHG members, in both the districts getting profit between 10%-20% from their income generating activities as 71% of DVG and 56% of CTA members responded. SHG members could not keep higher profit margin since, these activities are done with the lower financial capacity and stiff competition. In the study area it has been stated by members that, they are looking after at least 20%-25% of household expenditure through their earnings.

- **Sales territory of SHG member's products:** In the study area of DVG and CTA districts, goods and services are sold either, in the local market or city market. Survey has discovered that, highest number of SHG members sell their product and services in the local market, as specified by 60% of DVG and 75% of CTA members. Reason for the same is, SHG members produce goods and services which are locally preferred to avoid middle men, cost and time consumption.
- **Channel of distribution of SHG member's products:** Most of the SHG members sell their product and services through direct selling as stated by 87% of DVG and 89% of CTA respondents. Goods and services which are produced and served by members are local preferred products and services so, automatically these can be sold locally through direct selling. Only few products like candles, pickles, dry snacks, noodles are sold in city market and majority of the sales proceedings are done by members only to avoid middle men. Those, who cannot go to city market to sell their products are depending upon the middle men.

- **Challenges faced by SHGs:**

- **Major challenges of SHGs:** Major problems which are faced by SHGs in the study area are Financial, Marketing and operational. Among these three problems, finance related problems are found to be the major problems as 71% from DVG and 72% from CTA SHGs stated. Second and third problem of the members found to be as operational and marketing in both the districts. These are the hindering factors for the growth of SHG. Due to these problems, SHG started to lose their strengths. SHG members have got more of financial problems because of financial issues in the groups and bank problems. Reason for the operational issues are internal problems in the group. Marketing problems are very less as comparing to financial and operational since, SHG members produced goods and services are locally preferred and sold directly.
- **Finance related issues:** Common finance related issues of the SHGs are Shortage of fund, Inadequate support from bank, Inadequate support from government, Higher rate of interest from SHG, Higher rate of interest from bank, Discrimination in lending, Bribe to

banker to obtain subsidized loan. Among all, bribe to banker to obtain subsidized loan found to be as major, in DVG and CTA district as stated by 88% and 87% of the respondents. At the time of survey it has been revealed that, those SHGs have got a subsidized loan have given bribe. Some of the SHGs are not willing to take, because they don't want to pay the bribe.

- **Operational related issues:** operational problems of SHGs consist of Lack of managerial skills, Non-cooperation of SHG member, Lack of time to manage SHG and family, Lack of support from family members. Among all problems, noncooperation of SHG members is the major issue in both the district, as 93% from DVG and 89% from CTA responded. Due disparities in SHG members opinion and ego problems leads to noncooperation among members. Due to this members are not interested to do income generating activities in the group and at the same moment, this is one of the major issue to weaken strength of SHGs.
- **Marketing related issues:** Marketing problems of SHGs consist of Lack of marketing skills, Competition, Lack of training, Low technology, Intermediaries, Lack of promotional activity, Lack of government support. Among all marketing problems, lack of marketing skills is found to be the major one for DVG SHGs as 73% of SHGs responded. Low technology is found to be the major issue in CTA as stated by 74% of SHGs. SHG members are interested to do more and more innovated products and services but hindering factor for them is, they don't have modern technology to perform and they are lacking in marketing because of lack of marketing skills.
- **Problem of Managing SHG and personal life:** Majority, 69% from DVG and 62% from CTA SHGs expressed that, they don't have any problem to manage both SHG and personal life, as they are competitive enough to manage both. Only few members expressed that, they have a problem in managing both, as their family members are not cooperative.

- **Socio-operational awareness of members after joining SHGs**
 - **Social awareness:** Social awareness is the active process of seeking out information about what is happening in the communities. A greater awareness of social norms leads to better understanding and better solutions. Social awareness attributes consist of Maternity services, Immunization of child, Immunization of mother, Children going to school, Sanitation facility, Safe drinking water, Family planning, Aids, Insurance services. For all the attributes, response from both the district SHGs is “majority” of them are aware of the above socio attributes. Among all, children going to school, family planning and maternity services have got highest response by 100%, 99% and 90% from DVG SHGs and Children going to school, family planning and aids has got highest response by 97% and 90% from CTA SHGs
 - **Awareness of SHG operations:** Each one in the group must know, ongoing proceeding of SHGs since, all members belong to SHG family and movement of the same should be known to all, then only strong bonding can happen. Operational awareness attributes consist of Meeting calendars in the group, Objectives, rules and regulation of the group, Cash in hand and at bank, Information in group records, Total savings and outstanding loan of the group, Total loan of the group, Number of members who have taken loan, Number of members who have repaid loan, Name of the bank with which group transact, Income of the group through interest, fine etc., Constraints facing by the group. For all the attributes, response from both the district SHGs is “majority” of them are aware of the above operational attributes. Among all attributes highest response is given to Number of members who have taken loan, Number of members who have repaid loan, Name of the bank with which group transact by 100% of response from CTA and DVG SHGs.
- **Socio-economic empowerment of SHGs:**
 - **Socio Gain:** Self-help groups as a tool for social development, if managed and implemented properly, can undoubtedly play significant role in empowering the poor and in transforming the social status of the marginalized poor. To measure the socio gain these attributes have been used. Those are Self-reliance and sense of dignity, increased exposure in decision making, Increase awareness, Increase in social security, Inclusion of

whole community. To measure socio-gain 5 points rating scale has been used. Mean score of DVG respondents is 4.77 and deviation is just 0.43. Out of all attributes maximum score given by DVG SHGs are increase in social security with 4.80 since, they are aware of social security services which are available for them in the form of legal support, health care, financial support etc., through these, SHG members confidence level has gone up and they know that they are well protected. Mean score of CTA respondents is 4.21 and variation is just 0.54. Out of all attributes maximum score given by CTA SHGs are inclusion of whole community with 4.29 since, it helps in forming groups with their known members and community. In both the districts it has been proved that, DVG and CTA respondents have got maximum socio gain

- **Economic gain:** Besides enhancing the meager financial economy of the poor households from bread winning to moneymaking, SHGs have effectively contributed to positive social change for the quality of life for its members. To measure economic gain of SHG members 5 points rating scale has been used with the attributes of Stronger livelihood support systems, Suitable access to financial services, Enhancement of collective bargaining power, Improvement in the overall standard of living and empowerment, Financial decision making (investment of loan amount for productive purpose), Increased capacity to plan, Increased use of local resources. Mean score of DVG respondents is 4.74 with the deviation of hardly 0.34. Out of all attributes financial decision making has got a highest score with 4.83 since, it helps in making financial decision for the chosen entrepreneurial work along with analyzing of strength, weakness, opportunities and threats (SWOT) of the business. Mean score of CTA respondents is 4.53 with the small deviation of 0.42. Out of all attributes Enhancement of collective bargaining power has got a highest score with 4.66. Once member join SHG, member get synergy as, they work in the group. Automatically, collective bargaining power goes up, to get benefits which are provided by the concerned authorities to avail loan, training etc., Here also it has been proved that in both the districts SHG members have gained economically in very high proposition.

- **Hypothesis:**

- All the social dimensions have a positive and significant (at 0.01 level) correlation with social gain in DVG. Hence, null hypothesis rejected and alternative hypothesis accepted. There is a significant relation between set of factors and Social Gain among the SHG members of DVG district.
- All the social dimensions were found to positive and significant (at 0.01 level) correlation with social gain in CTA district also. Hence, null hypothesis rejected and alternative hypothesis accepted. Here also significant relation between set of factors and Social Gain among the SHG members of CTA district.
- All the economic dimensions have a positive and significant (at 0.01 level) correlation with economic gain in DVG. Hence, null hypothesis rejected and alternative hypothesis accepted. So, there is relation between set of factors and Economic Gain among the SHG members of DVG district.
- All the economic dimensions were found to positive and significant (at 0.01 levels) correlation with economic gain in CTA district also. Hence, null hypothesis rejected and alternative hypothesis accepted. So, there is relation between set of factors and Economic Gain among the SHG members of CTA district.
- The correlation between social and economic gain for DVG district was found to be positive and significant (at 0.01 level). It certainly divulges that, there is a moderate correlation between socio and economic gain through SHG program in DVG district. Hence, null hypothesis rejected and alternative hypothesis accepted. So, there is relation between Social Gain and Economic Gain among the SHG members of DVG district.
- The correlation between social and economic gain for CTA district was found to be positive and significant (at 0.01 level). It undoubtedly reveals that there is a moderate correlation between socio and economic gain. Hence, null hypothesis rejected and

alternative hypothesis accepted. So, there is relation between Social Gain and Economic Gain among the SHG members of CTA district.

- **Social Gain:** The respondents from DVG district given mean score of 4.77 while those from CTA district gave it a mean score of 4.21. An analysis of the ANOVA table brings out that the F-value is 157.83 and significance is 0.00. Since the significance value is less than 0.05, the mean differences for social gain existing across districts are significant at 0.05 level. Hence null hypothesis is rejected and alternate hypothesis is accepted.

Economic Gain: The respondents from DVG district gave a mean score of 4.74 while those from CTA district gave mean score of 4.53. An analysis of the ANOVA table brings out that the F-value is 37.28 and significance is 0.00. Since the significance value is less than 0.05, the mean differences for economic gain existing across districts are significant at 0.05 level. Hence null hypothesis is rejected and alternate hypothesis is accepted.

II. Overall Status of SHGs in DVG and CTA districts, under Stree Shakti programme (2008-2011):

- **Total number of SHGs:** There are 4434 SHGs in DVG district. Among them, alone DVG taluk has got majority SHGs of 1033(23%) and Harpanahalli taluk has got least SHGs of 406 (9%). There are 4948 SHGs in CTA district. Among them, CTA taluk has got majority SHGs of 1185(24%) and Molakalmuru taluk has got least SHGs of 473(10%). There is no growth in number of SHGs in both the districts from 2008-2011, because further project is not assigned by Government of Karnataka to CDPO to form new SHGs. Until unless getting further instructions from government of Karnataka, CDPO cannot form new SHGs.
- **Total number of SHG members:** There is lot of fluctuation in number of SHG members year by year in both the districts. As a whole, total number of members has gone up by 0.53% in the year of 2009-10 and declined in the year of 2010-11 by 1.51% in DVG district. In CTA district there is a down trend of SHG members. Total number of members have come down by 1.03% in the year of 2009-10 and 1.02% in the year of 2010-11. Taking in to consideration both district SHG members, down trend is dominating and it is proved in survey also. Main reasons for the same is Shri Kshethra Dharmasthala Rural Development Project (SKDRD) Dharmasthala based NGO, Lack of cooperation among members, Lack of facilities to do IGA, Non-cooperation from family members, Bankers non-cooperation to provide loan and bribe problem etc.,
- **Annual savings of SHGs:** In the year of 2009-10 savings has gone up just by 0.18%, and in 2010-11, it has come down by 4.95% in DVG district. In CTA district, savings has gone up by 9% and came down by 8% in the year of 2009-10 and 2010-11. It can be observed that, in the year of 2010-2011 in both the district savings has come down. Main reason for the same is, number of SHG members have come down particularly in this year

- **Internal lending and repayment:** As a whole in DVG district, internal lending has gone up by 13.88% and 12.19% and in CTA district, came down by 3% and 12% respectively in the year of 2009-10 and 2010-11. Internal lending repayment of DVG district is 77%, 76% and 81% in the year of 2008-09, 2009-10 and 2010-11. Internal lending repayment of CTA district is 88%, 88% and 93% in the year of 2008-09, 2009-10 and 2010-11 respectively. Though internal lending of DVG district is good, repayment is satisfactory in both the district.

- **External lending (Bank loan) and repayment:** Bank lending has gone up in DVG district by 22.52% and declined by 3.65% and in CTA district it has come down by 1% and 22% in the year of 2009-10 and 2010-11. Annual repayment in these 3 years is 61%, 73.85%, 85.53% in DVG district and in CTA district 86%, 77% 87% respectively in the year of 2008-09, 2009-10 and 2010-11. Though growth of external lending is not much in both the district, repayment of the lending is satisfactory.

- **Revolving fund:** Revolving fund is given by CDPO to encourage entrepreneurial activities of SHGs without any cost. It is non repayable fund, given to SHGs until unless SHG gets dissolved. In both the districts, all SHGs have got revolving fund of Rs.5000 each. As a whole, CDPO has disbursed Rs.222 lakh and Rs.247 lakhs respectively for DVG and CTA district SHGs.

- **Grading:** Grading is given by CDPO audit team. Once in a while, auditing is conducted by the CDPO team and grading is given by them. Grade “A” indicates “Very Good”, “B” indicates “Good”. Parameters considered to give grading are number of members, Quantum of savings, Quantum of internal loan given and repaid, Quantum of bank loan taken and repaid, Group activities conducted, Any awareness activity conducted in their place etc., in DVG district, out of 4434 SHGs, 4001(90%) of SHGs and in CTA district, out of 4948 SHGs, 4941 (99%) of SHGs have got either “A” or “B”. Out of the availed grading, majority (75% and 73%) of SHGs have got “A” grade in DVG and CTA districts.

7.2. Suggestions

- **General Suggestions**
 - The self help group's concept and its importance must be implemented as lesson in text book among school level education so, that awareness can be created very easily.
 - In order to strengthen the women empowerment, female literacy has to be promoted and it is evident in the study area also.
 - Especially in the rural areas SHG concept is not known. So there is wide requirement of publicity in remote place and rural areas.
 - None of the voluntary agencies was found to be making efforts to develop a second line leadership to take up the leadership role.
- **Suggestions to Stree Shakti program:**
 - As per demographic profile of the respondents it has been observed only lower community women are participating more and more in SHG program. General community people are comparatively less. So, awareness has to be created that, this program is not only for lower community people. General poor community people also can take advantage of the same.
 - Government of Karnataka has to conduct awareness program about female education in both the districts since, it has been evident in the survey that 28% and 23% of sample size are illiterate. Among literates, higher schooling and graduated members are very less. In some of the groups all members are illiterate, so they appoint outsider to maintain books of account, and for which they pay them. Hence it's a cost for the SHG because of their illiteracy.
 - It has been observed in the study area that only few members in the SHG are maintaining books of accounts. And they get monetary benefit for maintaining regularly. Remaining members though they are educated they are not able to do.

Because they don't have exposure to manage the same. So training can be given by CDPO to those who are willing. So that remaining members also learn it and get financial benefit for the same.

- CDPO should give training on importance of financial aspects, like timely savings contribution and depositing the same immediately and making use of the loan facilities for productive purposes.
- Role plays about advantages of SHGs can be played in rural and semi urban places, since SHG program awareness is not yet reached till grass root level. It helps to encourage existing members by their family members.
- CDPO, supervisors and anganwadi workers should educate members about advantages and benefits of doing economic activities in the group, so that it helps in creating synergy.
- CDPO, supervisors and anganwadi workers should monitor on timely basis whether, loan is taken from bank is used for productive purpose or for household purpose only. Because in the study area of CTA and DVG few members are not doing any income generating activities. But, they take loan for their personal purpose. To make them realize which one is productive and unproductive is the real challenge for the above said officers.
- Financial problem is the first major problem of SHGs and various other financial problems are faced by SHGs. Till today many of them are not addressed by the concerned authorities. those are
 - SHG members are struggling to take loan from banks. In some of the banks, bankers ask for collateral securities for giving loan. Due to that most of the SHGs are hesitant to take loans from banks. Because, none of the members want to take risk.

- To get subsidized loan, bribe has become compulsory. Subsidized loan is disbursed through taluk panchayat. These people without getting bribe, they don't move files. It has been revealed in the study area that, nearly Rs.50000 they take bribe to sanction subsidized loan.

Government of Karnataka should take necessary action against these people. Otherwise purpose cannot be served. Benefit reaches to wrong people and poor people remain as poor due to this corruption.

- Operational problem is the second major issue in SHGs. Leaders of SHGs don't have required skills to manage the group. Due to that lack of cooperation among members. So, CDPO should give necessary training to all members about individual importance in the SHG and importance of mutual cooperation to survive in the long run.
- Marketing problem is another major problem in the SHG. Many members are interested to do innovative income generating activities, but they are incapable to do so, because of lack of training, technology, marketing skills etc. Government of Karnataka should give necessary training and marketing assistance to sell their products.
- Stree Shakti program has to be revised according to new challenges.

- **Suggestions for further study:**
 - Similar study may be undertaken on women empowerment through NGO interventions.
 - A comparative study can be undertaken to know the life style of SHG beneficiaries before and after joining the self-help groups.
 - Similar study may be undertaken on women empowerment through Stree Shakti in other districts of Karnataka.
 - A Comparative study on Rural and Urban SHG Women.
 - A study on Socio-economic empowerment of women between Non-SHG women members to SHG women members.
 - A study on Employment Generation through Self-Help Groups in semi urban and rural areas.

7.3. Conclusion:

Women's involvement in the process of decision-making and creating awareness are the urgent requirements of a modern society. There is a significant gap between women's potentialities and their actual involvement in productive activities. Every woman is a fountain of power and energy but the boulders that had blocked their energies would have to be removed so as to allow the stream of power and energy to flow freely. Women would then march on their own to their full capacity and manifestation.

At the time of survey it has been found that, most the women's are now exposed to external world. Earlier they are restricted to do household work and they were not given any decision taking authority. But after joining SHG their life has got changed drastically. In the survey, SHG members expressed that "at least we are something now, instead of nothing as earlier" (i.e., we gained certain identity after joining SHG) it clearly specifies their confidence level. Main reason for the confidence is their economic empowerment. SHG members started their own entrepreneurial activities either individually or in the group. Earlier for SHG members, there was no financial support neither from family members nor from outsiders. But now scenario has changed, with better financial and non-financial support, because of SHG program. Financial support in the form of loan from the group and bank. Non-financial in the form of social security, training, award etc. Due to above assistances their dependency level towards their family has come down drastically. Evidence for the same is available in the survey that, at least 20%-25% of the household expenditure is borne by SHG member's contribution towards their family. After seeing the positive development among SHG members, even family members of SHGs started to support them.

It is evident from the present study that the SHG program in Davangere and Chitradurga districts has been influential in the economic, social/cultural, personal and familial empowerment of members through micro financing. Socio-economic gain has strongly happened for the SHG members and it has been proved in the survey through the score of the SHG members (4.77 and 4.21 for social gain and 4.74 and 4.53 for economic gain,

out of 5 point rating scale) from DVG and CTA districts. Now members are confident about their livelihood, financially and socially. This scenario indicates their socio-economic empowerment. At the same time, thrift and credit activities of members got enhanced. It has played a noteworthy role in releasing them from the clutches of deceitful money lenders. In spite of the different constraints and challenges, the SHG program has the potential to transform the entire economy of the State.

In order to achieve greater success in the empowerment of women and for the better functioning of the SHG program, Stree Shakti program should be revised by Government of Karnataka according to new challenges and market requirement. CDPOs should take necessary initiatives to eradicate the problem which are faced by SHG members and various suggestions made in the study may be effectively implemented. It is clear that by involving voluntary organizations in social mobilization and creating an enabling policy environment, micro fiancé can achieve a vast scale and can become a rational movement. The self help group is important in re-strengthening and bringing together of the human race. We may conclude that the economic activities of Self Help Group are quite successful, no doubt that the SHGs movement in India has been working in the right direction, but it is necessary to further empower women in social, economic, cultural and political for the interest of the family in particular and the nation in general.

On the whole, the SHG is a new development concept which appears to be the most powerful tool for the empowerment of the poor in general, and the woman in particular. If it is extended intensively to all the corners in the country with the active involvement of the government, the NGOs and the banks, it could certainly make a big dent in the Indian poverty conditions and more particularly empower the poor women to become self sufficient and self-reliant in the near future in our country.