

CHAPTER VII

SUMMARY, FINDING, SUGGETIONS AND CONCLUSION:

7.1 INTRODUCTION:

The comparative study of Bidar and Gulbarga Districts where the WSHGs have revealed many positive aspects regarding contribution of WSHGs to the rural development. The concept of self help groups is seen as an empowerment instrument for economic empowerment and as a weapon for poverty alleviation. In this study 20 WSHGs were selected. WSHGs have a total of 200 members with each group having 10 members, the main focus of the study is to throw light on the performance and achievement of WSHGs in bringing empowerment of rural poor women. The activities of self-help Group have improved and the participation of women in decision making at all levels is generally a common scenario of WSHGs.

7.2 SUMMARY:

The study is summarized as follows. In initial stage there were only few WSHGs in the study area. But the involvement of bank and NGO's which are playing a constructive role in motivating and bringing awareness to have an advantage of self-help groups. Who belongs to the weaker sections of the Society. The large number of group belongs to SC/ST OBC and high proportion of groups are homogeneous. I.e. (100%) percent. Occupation of the group members, the majority are Agricultural laborers. As for as skill of the members the large proportion are unskilled only.

The members of WSHG's in study area are engaged in various income generation activities like, dairy, sheep rearing, papad making, agro based activities, tailoring and selling of bangles, and also women have gained courage and confidence for having self-employment activities. Lot of changes have been made by adopting group activities such as wherever speaking confidently. Self-reliance, awareness economic empowerment, social evils, blind beliefs need people. So the women also did not have much support from the men folk in managing the households. Since milk cattle rearing actively was the main stay in the households, life was very difficult for the women. However advantage of WSHG activity brought about many changes in women's lives. The women began to assert themselves, speak

boldly secure access to community resources and improve their own individual personalities.

The RWSHG's members attend meeting weekly without fail to the extent of 72.s (in Bidar and Gulbarga average meeting weekly)

Purpose wise loan disbursed by RWSHG's both for production and consumption purposes, during the year 2001-10.

Regarding income generating activities few selected groups have undertaken various economic activities such as training in tailoring, agro-based activities, animal husbandry, dairy, goat, sheep rearing, bangales selling etc. to improve their living standard. As per the relationship is concerned the group members had good relationship among themselves. It also found in field study. In almost all groups maintain account records very systematically with the help of animator. The loan disbursement is concerned that for agriculture purpose received maximum average share 38.5% percent in Bidar (38%) percent and in Gulbarga (39%) percent followed by business average 31.5% percent in (Bidar 32%) percent and in Gulbarga (31%) percent and household consumption average 18.5% percent and in Bidar (18%) percent and in Gulbarga (19%) percent the other purpose loan share was average 11.5% percent and in Bidar (12%) percent and in Gulbarga (11%) percent. This shows that economic activities dominated in disbursal activities of RWSHG's activities, However.

The literacy level is very low among RWSHG's members only Average (Bidar and Gulbarga) only 11.5 percent members had their primary education. Occupational structure indicated that the agriculture labour are predominant average (Bidar and Gulbarga) i.e 41% percent followed by small formers 29% percent and Non agriculture labors were 11% percent. The large population of SHG's members were unskilled average (Bidar and Gulbarga) i.e (72.5%) percent percent and remaining (27.5%) percent of SHG members are semi skilled. All group members are aware about record maintaining and group meeting for discussing various aspects of group.

Some of the benefits which members has derived by the joining RWSHG's include economic independence, social solidarity and freedom from debt and avenues for self-employment. Perceived benefit from SHG's it is also includes saving habits which occupied

the first rank followed by economic independence, self- confidence, social cohesion additiona employment and social awareness.Thus RWSHG's members recived several bebefits throughout their membership.

However, all this is not to say that the self-help groups are to be evolved panacea for all ills of rural society. It is only that they, if evolved are the most suitable organizations for initating development activity in rural areas as they are based on local norms andneeds co-operation in a moral formal sense can emerge from such experience informal co-operation. Therefore, in the environment of expending market and demonizing states role what is required is assisted self-help groups which represent a pump priming approach in mobilizing local resources in a positive way with external funds and technical assistance offered on acceptable matching basis.

7.3 MAJOR FINDINGS OF THE SUDY:

1. the main micro economic activety performed by the respondents of SHGs in the study area are tailoring, bangal seling, papad making, animal husbandry, agro based activites, with 14,11,16,48.5,and 10.5 percent respectively, so the highest number of SHGs members are involved tn the anima; husbandry.
2. The respondents understood the need and importance of savings though they could save only a little. This helped them in needy times
3. SHG makes a positive cotribution to poverty reduction efforts.
4. The attendance for monthly meeting was generally satisfactory.
5. Mojority of wome Respondents attended the monthly meeting of SHGs regularly.
6. The majority of the SHGs members have maintained the records of SHGs activities in the study area.
7. Most of SHGs women members feel self reliant after becoming a member of SHGs.
8. Evadication of poverty and unemployment was the prime factor responsible for joining the SHG.
9. The available credit mkes the women to become entrepreneur and involve in decision making outside family and business activities.
10. The main achievement and contribution of self help groups Respondents are substantial scale and reaching to poorest section of the society.

11. The purpose of getting a loan is meaningful only when the loan is utilized for the purpose for which it is entitled and is utilized rationally.
12. The SHGs repayment rate depends upon the economic development.
13. The SHG micro financing done both for consumption and investment loan increase the nutritional level of the participants, and thereby contribute to increase the productivity income and have better standard of living.
14. There is a better recognition of the SHG members by the community and they are brought to participate in village development.
15. Access to basic services for women in Bidar and Gulbarga districts had improved.
16. SHGs are usually formed by government or NGO's with emphasis on both thrift and credit activities. All financial decisions are taken by the groups through a consensual approach.
17. Participation in economic activities is the women's key to their personal advancement and their status in the society.
18. Majority of the SHG members are utilizing the available loan facility and growing themselves into confidence of enriched life in the Bidar and Gulbarga District.
19. The field survey that in Bidar the religion of the Respondents, is concerned the large proportion of the SHG respondents were Hindu i.e 06 groups 60 respondents (60%) percent and 2 groups 20 members (20%) percent of the SHG Respondents were Muslims and 01 groups 10 members (10%) percent of SHG respondents were Buddhists and 01 groups 10 members (10%) percent of the SHG respondents were Christian. In Gulbarga 07 groups 70 members (70%) percent of the SHG respondents were Hindu and 01 groups 10 members (10%) percent of the SHG Respondents were Muslim and 01 groups 10 members (10%) percent of the SHG Respondents were Buddhist and 01 groups 10 members (10%) percent of the Respondents were Christian.

Bidar and Gulbarga districts total Hindu SHG Respondents were 13 groups 130 members (65%) percent. Total Muslim SHG Respondents were 3 groups 30 members (15%) percent, total Buddhist SHG Respondents were 2 groups 20 members (10%) percent and total Christian SHG Respondents were 2 groups 20 members (10%) percent.

Comparatively evaluate that in Bidar is highest in Muslim were 2 groups 20 members (20%) percent and Gulbarga is highest in Hindu were 7 groups 70 members (70%) percent and Buddhist 1 groups 10 members (10%) percent and critian 1 groups 10 members (10%) percent in both district Respectively.

20. Bidar and Gulbarga District total joint family SHG respondents are 48 (24%) percent. And total nuclear family were 152 (75%) percent.

Comparatively evaluate that Bidar is highest in joint family SHG respondents were 25(25%) percent. But Gulbarga is lowest in joint family SHG Respondents were 23 (23%) percent and Gulbarga is highest in nuclear family ere 77 (77%) percent but Bidar is lowest in nuclear family were 75 (75%) percent. It indicates that the nuclear families are gaining importance now –a-days.

7.21 ECONOMIC DEVELOPMENT THROUGH SHGs:

Each members of the group is able to improve the economic conditions of her family by purchasing assets maintenance of housing etc. some members of group were able to start their own business like Bnana shop, Dairy, Animal husbandary sheep goat, rearing Bangles selling tailoring and Agro-based activities. With loan availed from the self-help groups. Which is helpful for them to avail borrowing loan from money lenders who lend usually at higher rates of interest.

Bidar and Gulbarga District total before and after joining SHG Respondents income percentage. Total before SHG Respondents income is 15(7.5%) percentage. And total after joining SHG Respondant income is 185 (92.5) percent.

Comparatively Gulbarga is hights after joining SHG Respondents incom were 94(94%) percent but Bidar is lowest after joining SHG Respondents income is 91(91%) percent. And Bidar is hights befor joining SHG Respondents income was 9(9%) percent but Gulbarga is lowest befor joining SHG Respondents income was 6(6%) percent only.

7.22 EMPLOYMENT GENERATION THROUGH SHGS:

SHGs have a positive impact on employment generation. The additional employment generated through the informal group lending worked out few more day

per members. Undertaking supplementary activities, non form activities like tailorining, papad making Bangles selling etc. provided employment to the greater extent.

It is observed that in all most all the cases 90% recovery of loans was seen. Hence the SHGs have become a model as a honest and example for credit network and this has become an eye opener for banking institution to extend support to SHGs for better result, improve rural credit system for sustainable development.

- The respondents have involved themselves in self-employed activity that is a good achievement on the part of women respondents.
- Bidar and Gulbarga districts total 28 (14%) percent of the SHG respondents are income earning through tailoring, total 22 (11%) percent of SHG Respondents are income earning through bangal seling. Total 32 (16%) percent of the SHG Respondents are income earning through papad making, total 97 (48.5%) percent of the SHG Rspondents are income earning through animal husbandary, and total 21(10.5%) percent of SHG Respondents are income earninf through agro base activities.
- Comparatively evaluate that Bidar is highest in tailoring were 15 (15%) percent, highest in animal huabandry were 50 (50%) percent, and Gulbarga is highest in bangal seling were 12 (12%) percent, highest in papad making were 17 (17%) percent, highest in agro based activities were 11 (11%) percent.

7.23 INCREASE IN THE INCOME THROUGH SHGs:

Income generation is one of the main activities of the SHGs once the SHG attains the stage of stability, many members in the SHGs take up income generation as the main activity. All the training they receive help them to take up such activities so naturally the income of the respondents and there by her share to the family increases which automatically results in greater say and decision making in the family.

The 70 percent of members repoted that their income had increased after starting of small business for instance, chandbibí WSHG's members reported that (groups all members are bangles sellers) before joining the group they could not earn even Rs 100 daily but after taking loan from the WSHS's they are earning Rs 200 and above.

Bidar and Gulbarga district total 23 (11.5%) percent of SHG Respondents are Rs 400 to Rs 500, total 38 (19%) percent of SHG Respondents are Rs 600 to Rs 1000, total 82 (41%) percent of SHG Respondents are Rs 1000 to Rs 1500, total 41 (20.5) percent of SHG Respondents are Rs 1600 to 2500, total 16 (08%) percent of SHG Respondents are Rs 3000 and above.

Comparatively analyze that Bidar is highest in Rs 600 to Rs 1000 were 20 (20%) percent, highest in Rs 3000 and above were 9 (9%) percent, Gulbarga is highest in Rs 400 to Rs 500 were 12 (12%) percent, highest in Rs 1000 to Rs 1500 were 42 (42%) percent and highest in Rs 1600 to Rs 2500 were 21 (21%) percent

7.24 SOCIAL STATUS OF SHG RESPONDENTS:

Members of the groups belonging to various categories expressed that their social status both in family and in society has changed. As they are economically independent and stable then before It helped them to become an important part in decision making similarly, SHGs has made them to think of standards of living and about the future their children. Members of groups now don't hesitate to deal with officials as they frequented them and met them for the one or other SHGs work.

Bidar and Gulbarga District total SHG Respondents are better status in the family 55(27.5) and total better status in society 45(22.5) and total SHG respondent feel respected 50(25%) and total above all changes 50 i.e (25%) in study area.

Comparatively social status of SHG Respondents in Bidar and Gulbarga Districts were Gulbarga is highest in better status in the family but Bidar is lower status in the family and Bidar is highest in Better status in society but Gulbarga is lower status in society. And feel respected and above all changes in Bidar and Gulbarga District Respectively same.

7.25 NATURE OF THE SELECTED SELF-HELP GROUP:

Regarding the self-help groups nature large Number of self-help group Respondents are 20 i.e (100%) percent of religion caste economic condition occupational structures etc. these characters have played a important role in organising poor self-Help groups. In the two districts self-help group function, the socially and economically poor are motivated. It

heartening to note that politics, religion, caste are considered as no entitles in the organization of into self-help groups. The early common feature of all into self-help groups was an aspiration to raise their socio and economic standards by exploiting the opportunities that into self-help Groups groups provide.

7.26 FUNCTIONAL ABILITY OF SHGS:

The foundation of SHGs is usually initiated by a community organiser the majority of self-help groups were formed between 2001-2010. Once the the SHGs start meeting, the intervenor motivates for the formation of the set of rules to be followed. The amount to be saved by each member Rs 10 per member per week. The amount is fixed to all members at the same lenel to avoid disparities among the members, the amount of savings are kept in banks. To ensure regular

7.27 SAVING :

All SHG members regularly save a small amount. But saving have to be regular and continuous habit with all the members. "saving first credit later" should be the motto of every SHGs member. SHGs members take a step towards self dependence when they start small savings. They learn financial discipline trough savings and internal lending. Savings should be deposited by all the members in the meeting itself. This will help to inculcate the habit of regular saving in the members. By depositing saving in the meetings before all members will avoid the element of distrust amongst members. No interest will be paid to the members for their money with the group. The members will not be encouraged to adjust their savings amount against their loan due to the group obly at extreme circumstances the group shall consider to adjust.

Bidar and Gulbarga district total Rs 200 to 500 i.e 50 (25%) percent of the SHGs respondents saved the money. And total Rs 1000 to 5000 i.e 150 (75%) percent of respondents seved money.

7.28 SAVINGS MOBILIZATIONS:

Saving is an essential feature of all SHGs creating pools of funds for loaning to members and also serving as the basis to attract additional loan fund from financial

institution. Savings also boost the confidence of people who own them and increasing savings progressively will reduce their vulnerability to risk.

In Gulbarga 7 SHG 70 (70%) percent of SHG Respondents have saved an amount of Rs 40 per month per head. Remaining 3 SHG 30 (30%) percent of SHG Respondents are saved an amount Rs 80 per month per head. The saving of 70 women members of 7 SHG was saved Rs 336000 and 30 women members of 3 SHGs was saved Rs 288000 a total amount of Rs 624000 was saved with ten years in the Gulbarga study area.

Bidar and Gulbarga district total 150 (75%) percent of SHG Respondents are saved Rs 40 per month per head. And total 50 (25%) percent of SHG Respondents are saved Rs 80 per month per head.

Comparatively analyze that Bidar is highest in 40 per month per head were 8 SHG 80 (80%) percent, total saved amount Rs 384000 and Gulbarga is highest in 80 per month per head were 3 SHG 30 (30%) percent, total saved amount Rs 288000. And Bidar and Gulbarga district total amount Rs 672000.

In the rural areas SHGs emerging as an important source for banks in savings mobilizations i.e 10% from the rural people and giving credit to the rural poor women without any surety. As far as loan is concerned all most all the members (95%) repaid their loans.

7.29 SHGs and SAVINGS HABIT:

The main hypothesis of the research area of self-help groups are to promote savings habit among the group members in rural area. There is no membership fee for forming a group. The common fund which is growing day by day is invariably deposited i.e 40% in cooperative banks and in Grameen Bank 40% and remaining 20% percent deposited in commercial banks, through opening savings account in their local branches. It indicates that there is a need for inculcating the savings habits among the members.

Bidar and Gulbarga District SHG respondents are weekly collection Rs 10 were 150 (75%) percent and total SHG Respondents weekly collection Rs 20 were 50 (25%) percent.

Comparatively evaluate that Bidar is highest in Rs 10 per weekly collection were 80 (80%) percent. But Gulbarga is lowest in Rs 10 per weekly collection were 70 (70%) percent. And Gulbarga is highest in Rs 20 per weekly collection were 30 (30%) percent but Bidar is lowest in Rs 20 per weekly collection were 20 (20%) percent.

- The majority of the SHG members saved RS 10 and Rs 20.
- Most of the SHGs had opened their savings account in the banks for the purpose of savings.

7.30 DURATION AND CONDITION OF LOAN:

In case of common fund all members made effective use of it, i.e. for (Bidar and Gulbarga total) agriculture (39%) percent and 31% percent for business, 19% percent for house hold consumption and lastly 11% percent for other purpose. The credit can be given to the all needy members of the group for the purposes such as consumption, income generation asset creation run petty business. Agro based activities, clearing the oil burden loan socio religious ceremony and any other appropriate purpose. The loan should give a written agreement to the group for the loan amount as per the group procedures in the presence of the witness of the group at the time of taking credit. The loan should repay the loan amount with interest as per the repayment schedule agreed upon. Commonly the duration of 6 months to 24 months.

- After joining most of the SHGs respondents did not take any type of loan through moneylenders.
- The growth of SHGs and their successful working has reduced the importance of moneylenders.
- Micro credit was the requirement of poor people which was fulfilled by SHGs.
- Eradication of poverty was the important factor possible for joining the SHGs.
- The credit for economic activities was the main purpose for joining SHGs respondents.
- Most of the SHGs respondents were regular in repayment of loans.
- Most of the SHG members take the credit from SHGs.

7.31 SHGS AND WOMEN EMPOWERMENT:

Empowerment of women is the short cut to ensure sustainable development and to build infrastructure to ensure prosperity and quality of life. The rural poor comprises women and children members of various castes and ethnic groups with varying interest and needs while working for rural development, social strata should be taken into consideration and the problems needs, interests, potential and skill should be highlighted. Thus, it is necessary to empower the rural poor and bring them into the main stream of national life, especially women from scheduled caste and scheduled tribe and backward class because all these women are fully illiterates. They believe blind beliefs for socially-religious traditions and costumes to avoid all these things to empower rural poor women, mobilizing the existing resources and increasing the people capacity for self development.

The SHGs movement in the country made the mission of women empowerment successful everywhere. The most identified contributions of SHGs to empowerment of women are:

1. SHGs have provided poor women the access to economic resources like money and them by they enable the women to spend them on productive and consumption needs.
2. SHGs have enhanced the economic and social status of women at family and society level.
3. SHGs enabled women to participate in decision making on economic and financial issues like family income consumption pattern rising of loan sale and mortgage of assets etc.
4. SHGs have given women opportunities of self-development through imparting them education, training and the practical knowledge. Working in the group is an opportunity for women to develop her.
5. The SHGs made women to participate proactively involve in socio- political decision-making at local level through their participation in village gram sabha, panchayat meeting and other political activities.

6. SHGs have changed mindset and vocation of women from house keeper to organizer, manages and decision making and entrepreneur.women learn skill and ability from the group.
7. SHGs changed the outlook of the women. As it bring unity and integrity among the members, it avoids any type of disparities like caste, religion, language, age etc. it improved generating welfare of family and community.
8. Most people manage to mobilize resources to develop their enterprises and their dwelling slowly overtime. Financial services could enable the poor to leverage their initiative accelerating the process of building incomes assets and economic security.

7.32 POVERTY ERADICATION THROUGH SHGS:

Since women comprise the majority of the population below the poverty line and are very often in situations of extreme poverty, given the harsh realities of intra household and social discrimination, macro economic policies and poverty eradication programmes will specifically address the need and problems of such women. There will be improved implementation of programmes which are already women oriented, with special targets for women. Steps will be taken for mobilization of poor women and convergence of services by offering them a range of economic and social options along with necessary support measures to enhance their capabilities.

Bidar and Gulbarga district total SHGs members reason for joining, to develop saving habit 55 (27.5) percert, 49 (24.5%) percent of the members reported that thay wanted to poverty eradication from SHGs 21 (10.5%) percent of the members mentioned that they would like to meet unexpected expenditure. 31 (15.5%) percnt of the members told that they wanted to curb unnecessary expenditure. 19 (9.5%) percent of the members said that this was an opportunity to develop integrity in the community. 25 (12.5%) percent of members repoted that, they wanted to improve their living standard.

7.33 MICRO CREDIT THROUGH SHGS:

In order to enhance women's access to credit for consumption and production the establishment of new and strengthening of existing micro-credit mechanisms and micro-finance institution will be undertaken so that the outreach of credit is enhanced. Other supportive measures would be taken to ensure adequate flow of credit through extant

financial institutions and banks, so that all women below poverty line have easy access to credit.

Bidar and Gulbarga district total micro credit Rs 500 to Rs 1000 were 22 (11%) percent, total credit of Rs 1000 to Rs 2000 were 32 (16%) percent, total credit of Rs 2000 to 3000 were 41 (20.5) percent, total credit of Rs 3000 to Rs 5000 86 (43%) percent, and total credit of Rs 5000 to Rs 10,000 were 19 (9.5%) percent.

7.34 RURAL WOMEN ENTREPRENEURSHIP THROUGH WOMEN SHGS:

The limitations formal financial sector in extending credit to the beneficiaries for assuring employment opportunities led to the evolution of the programme of micro credit with the objective of providing poor timely and hassle free credit without demanding any collateral. Empowering women particularly rural women is a very big challenge. Micro enterprises in rural areas can be considered as one of the important tool to face this challenge. Micro enterprises generate employment and help to develop economic independence, personal and social capabilities among rural women. There are many challenges for women enterprises to some extent the challenges can overcome by formation of women SHGs. Following benefits can be expected as result of taking up enterprise among rural women through SHGs.

- In the study area it was observed that more women members were active in the micro enterprise activities.

7.35 COMMON FEATURE OF THE SELECTED SHGs ARE;

1. All selected 20 SHGs were small groups.
2. The nature of selected SHGs is Homogeneous only. This is a very important feature of all SHGs.
3. The homogeneous SHG group will have very good co-ordination in their activities.
4. All 20 SHGs were consisting of women members only. Therefore, in the study area women are actively participating in every group activity like, regular meetings, savings democratic participation and smooth functioning in the group.

5. As to the savings are concerned (average Bidar and Gulbarga district) were 15 SHG i.e (75%) percent SHGs women groups savings mobilization is Rs 10 per week, and remaining 5 i.e (25%) percent SHGs women groups savings mobilization is Rs 20 per week per head.
6. All selected 20 SHGs meetings were held weekly, regularly and they are maintaining their own account books and basic records.
7. The SHGs are playing a significant role in supplying rural credit.
8. Every SHG has maintained its rules and regulation. If some one breaks the rules and regulations the punishment is given by the group leader such as imposing penalty.
9. Total Bidar and Gulbarga district average literacy were 74.5% percent of the group members were illiterates. 11.5 percent of members had their primary education upto 5th standard and 11.5 percent of members had secondary education and only 2.5 percent of members had their graduation.
10. All SHGs adopted some economic activities.
11. Performance and success of a business groups depends upon the availability of financial source and its effective utilization.
12. The respondents understood the need and importance of savings through they could save only a little.
13. Members are trying to have awareness of the rules and regulation.
14. Majority of the SHGs members are utilizing the available loan facility and growing themselves into confidence of enriched life.

7.36 OTHER IMPORTANT FINDINGS OF THE STUDY AREA:

The following are the some other important finding which emerged during the field study relating to “the comparative study of self-help groups”

1. During the study, it is noticed that the empowerment of women is the short cut to ensure sustainable economic growth, prosperity and good standard of

living. Thus, it is necessary to empower the rural poor and to bring them into the main stream of national standard of life, especially women from scheduled caste scheduled tribe and backward class and majority of these are illiterates.

2. 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 groups 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.
3. Most of all self-help groups are homogeneous by sex, religion, caste, etc. However the homogeneous nature plays an important role in organizational success of SHGs. The common feature of all the self-help group of SHGs. The common feature of all the self-help groups was an aspiration to raise their socio economic standards by better utilization of the opportunities.
5. 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.
6. 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 loan and consumption loans.
7. 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 skill and attitudes in sustaining of new process of economic development.

8. A community organizer usually initiates the foundation of SHGs. The majority of self-help groups have been formed between 2001 to 2010. Once the SHGs start functioning, the interviewer motivates to form the set of rules to be followed by the group. The amount is fixed to all members at the same level to avoid disparities among the members. The amount of savings is kept in banks to ensure regular saving. The members are required to attend weekly meeting in order to get the picture of savings and to discuss about the activities to be taken.
9. 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.
10. There is no membership fee for joining a group the common fund is invariably deposited in co-operative banks, commercial banks, Regional rural bank, etc, through opening saving account in their local branches.
11. It is observed in the study that the common fund would be utilized effectively.
12. The women groups appeared to have recognized the strength of women role in alleviating poverty of the target families.
13. The self-help group members are actively involved in antiliquor campaign and fight against atrocities on women etc.
14. The consumption loan, to SHGs 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 2 percent.
15. It is observed that the groups have evolved flexibility 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.
16. The concept of SHGs is emerging as an important activity for the bank in mobilizing deposits from the rural poor and giving credit to the rural poor women. It is important to note that banks are able to extend credit to the rural poor women without any security and legal paper work to the extent of 95% to 96% percent.
17. During the study, it is observed that the prime importance of SHGs 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.

18. The bank, 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) commercial banks regional rural banks are actively involved in promoting and linking with banks by providing proper guidance.
19. 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.
20. All self-help groups, members are actively involved in group activities conducted by groups such as weekly meeting, selecting group leader savings contribution decision making process and any other activities adopted by the group .
21. 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.
22. The study, the socio-economic analysis of rural women self-help groups ; A comparative study of Bidar and Gulbarga districts has revealed many positive aspects regarding contribution of SHGs to the rural development. The concept of self-help group is to be seen as an important milestone in achieving the ultimate objective of economic empowerment of women as a weapon for poverty alleviation.
23. The rural poor have trust in blind beliefs. In order to alleviate these, the empowerment of rural poor women for mobilization of the existing resources and increasing the capacity of women self-development becomes necessary.
24. The rural poor comprise women and children members of various caste and ethnic groups with varying interest and need while working for rural development. Social status should be taken into consideration and the problems need potential interests and skill should be highlighted. Thus, it necessary to empowered the rural poor and bring them into the main stream of national life.
25. 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.

26. Financial institution, 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. 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.
27. 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 SHGs.
28. A wider publicity is required for the propagation of the concept to the root level.
29. Repayment period fixed, for SHGs as per NABARD guidance, is two years. But most of all the SHGs repay within 36 months.
30. It is better to create awareness of all the government schemes programme and projects designed for the rural development among the rural poor through Regional language.
31. The SHGs movement focused on poverty alleviation and facilitating the unprivileged at the root level.
32. Growth and sustainability of the group depends on the effective management and supervision review at block level.
33. Bidar DCC bank, Non governmental organizations, government and vikas vahini volunteers (VVV) etc. are involved in building up SHGs movement.
34. The most important impact of SHGs is in the dominion of change of culture of the organization.
35. More economic activities among women improved saving habits, reduction of money lenders, greater awareness.
36. Now-a-days, the concept of micro financing through SHGs becoming more popular and powerful tool for alleviating poverty.
37. According to the table self Reliance among individual women member of SHG has developed all the members of SHGs said they have self-confidence to live

and to function at to live and to function at multilevel achieving goals and ambitions of development poverty elimination.

38. Personal information it is found that, majority of the members of SHGs was having very little educational background the participation of women in SHGs education is not prerequisite and if any things is required, it is their Villingness.
39. It is found from the present comparative study that majority of the respondents of SHGs is married.
40. The very important finding of the present study is that, the SHGs have provided a platform to women from different castes and religions groups to come and work together, from this we can say that SHGs are now becoming important medium to bring communal harmony in rural area.
41. Present study revels that majority of the respondents involved in SHGs were representing nuclear family.
42. It is found from the present study that, majority of the members comes from below poverty line category.
43. As per hypothisis joining of SHGs is concern this study shows that, majority respondent join the SHGs keeping in maind that the save money.
44. Recorded attendance in the study shows that majorities of the respondent are regular in attending the meeting of the SHGs and almost all members are conscious and committed to the cause of SHGs. Whereas, very few respondents were found irregular in attending the meetings of SHGs, and reasons behind this irregularity are due to pregnancy, agricultural work timing of the meetings is not suitable and other reasons like mood husband, emergencies in the house marriages of relatives etc.
45. It is found from the present study that majority respondents are enjoying better stutus in the family, some of them fell better status in the community, society and some of them feel respected after joining the SHGs on basis of this one can say that SHGs are working as a change agent now a-days in the society.
46. The study shows that majority respondents are now able o enjoy the rights in terms of participation in decision making process like purchase or disposal of property. Education for children, decision regarding marriage of children etc. Due to active participation in the SHGs.

47. The present study shows that members of the SHGs now day discussing issues like conflicts of the village health problems, violence against women and social problems like dowry, education requirement or the need of time.
48. The study shows that as regards to savings loan availability and utilization, though the amounts are insignificant by the standards of conventional banking this loan have enabled them to build dry houses, to purchase medicine to invest and reinvest in small entrepreneurship like goat like goat, keeping, poyetry trading, to provide their children education, marriage to meet consumption needs.
49. A notable significance of SHGs reveals that there is defaulter in repayment. Which indicates the spirit of SHGs programme responsibility and commitment of the members.
50. Majority of the respondents were found stasfied as there need of loan was fulfilled at the proper time and adequate.
51. It is also found that, the training programmes has played very vital role in the nurturing of these women's of SHGs and benefited in terms of awareness about economic activities, knowledge of management of kits, managerial skill leadership qualities increase in self-confidence, self confidence building also increased the articulation and enhanced communication skill among the respondents of SHGs.
52. As far as performance of repayment is concerned it is found that majority of the respondents are very particular about timely repayments of their loan and some of them doing each repayments.
53. As for as economic changes is concern it is found that majority respondents says that their economic condition is now better off than before, some of them have purchased a land after joining the SHGs and remaining feel that now they do not have need to go to money- lender for money in the emergency like health problems pregnancy and small amount of loan is available within short period without going to bank and without documentation.
54. It is also found that respondents feel that they were financially-selfreliant after becoming a member of SHGs.
55. It is also found that, majority respondents have right to use their saving and they feel that is possible due to SHGs membership.

56. The level of self-confidence was so high among members of SHGs. Also process of self-confidence building was in progress in the SHGs members.
57. The women who felt helpless now realised that they are secure not only in terms of credit support but also in terms of feeling as members of the groups which shows that group solidarity.
58. The women have gained a great deal of self-confidence and self-esteem is being elevated.
59. It is found that the members who participated in training were benefited in terms of awareness about economic activities, knowledge about management of kits and managerial skills and leadership qualities.
60. It is found that willingness of women members to go outside in increasing in rural areas.
61. The economic activities started by respondent's shows that economic development among the respondents.
62. It is found that majority members of SHGs feel that their status in the family has improved and have a sense of financial security after joining the SHGs.
63. The SHGs do not touch common saving for any purpose other than lending which shows that enormous collective strength among the women folk.
64. It is found that, SHGs have started the internal credit activity on the basis of their mutual understanding and banks have started advancing credit to the SHGs on the basis of their saving and performance.
65. It is found that, due to SHGs activities the members developed a habit of saving which was absent prior of becoming members.
66. The self-Help groups in Bidar District here taken up different activities with the help of loans given by the banks. The DCC Bank training programmes have helped them to make choice thus diversification is observed among the groups in Bidar district
67. The level of participation of women in decision making process has increase. This is a strong indicator of their empowerment.
68. The self-Help groups are a positive change in towards women in distinctly visible at all levels. Appositive change in terms of attitude and practices of mainstream financial institutions government Departments, weakening caste and religious barriers is in

mutably conspicuous. There has been substantial reduction in turn over of local money lenders.

69. Financial intermediation between the banks and the poor women to concurrently meet the need of both the poor borrower and the banks is therefore a solution. The self-Help group is one such financial intermediary. Rural women are generally considered less creditworthy.
70. Regular savings and thrift enabling the women to even cut the necessary expenditure to save, and it does not stop with the saving.
71. Regular meeting in short intervals, either weekly or fortnightly or monthly which did not exist before is an yet another strength which enable the members to discuss their problems and also help to strengthen their relationship.
72. The SHGs and the micro financing enabled the women to engage in decision-making affairs of the group and accordingly they become better decision makers.
73. Under the self-Help groups are a positive change in towards women in distinctly visible at all level. A positive change in terms of attitude and practices of main stream financial institutions.
74. The far more challenging task is to bring about positive change in the social sphere through collective action.
75. The initial condition of mobilization own resources of managing for own benefit through regular saving and credit management has enabled the women in Bidar and Gulbarga district.
76. Significant improvement in women control over income and positive impact of the Self-help groups on the women in Bidar and Gulbarga districts.
77. Micro credit primarily is aimed at releasing the poor from this vicious circle of exploitation and improving their economic situation of SHG members.

HYPOTHESIS TESTING:

1. The result of this investigation clearly approves the hypothesis that **“the women self-Help groups will solve the financial difficulties of rural women in Bidar and Gulbarga districts of Karnataka”** this conclusion has been based on following findings.

- SHGs as a retail financial system at village level.
- Majority of the self-help groups are actively working in the village level they are not facing any financial problems and they are solve own financial problem.
- In Bidar 92% percent and in Gulbarga 96% percent SHG respondents are feel that they were financial self-reliant after becoming a member of SHGs at rural area.
- The SHGs are playing a significant role in supplying rural credit.
- Bidar and Gulbarga District total 42 (21%) percent of SHG Respondents are facing financial problems and tota 158 (79%) percent SHG Respondents are not facing any financial problems.

2. The result of this investigation clearly approves the hypothesis that **“the rural women self-help groups will promote the saving and investment habit among the rural women members”** this concusion has been arrived at on the basis of following findings.

- Saving is an essential feature of all SHGs creating pools of funds for loaning to members and also serving as the basis to attract additional loan fund from financial institution.
- Savings also boost the confidence of women who own them and increasing savings progressively will reduce their vulnerability to risk.
- SHGs Respondents are utilization of savings for micro enterprises and income generating activities in the study area.
- SHG Members Investment is the strength of the future life.
- The increase in income facilitates the women to improve the consumption and investment patter of the household improve the modernizing the kichen activities, save money and invest it in productive activities.

- Opportunity to increase the effective demand. The compulsory saving is said to increase investment in productive activities, which may in turn bring out an increase in income, employment and resultant increase in demand. Hence the Keynesian theory of increasing the effective demand to take care of the problem of unemployment, poverty would be realized in the short run.
 - Bidar and Gulbarga District SHG respondents are weekly collection Rs 10 were 150 (75%) percent and total SHG Respondents weekly collection Rs 20 were 50 (25%)percent.
 - The comparative study clearly indicates that (Bidar and Gulbarga average 150 i.e (75%) percent of SHG Respondents are saved an amount of Rs 40 and 50 i.e (25%) percent of SHG Respondents saved Rs 80 per month and women are now able to raise small loan from their own savings.
 - During the year 2001 to 2010 the SHGs respondents contributed Rs 1200000 (Average Bidar and Gulbarga) as their owned fund. Comparatively in Bidar district SHG Respondents was saved Rs 576000 and Gulbarga district SHG Respondent was saved Rs 624000 owned fund.
 - Bidar and Gulbarga districts total 49 (24.5%) percent of SHG Respondents are Improvement in economic condition, total 117 (58.5%) percent of SHG Respondents are Increase there saving, total 19 (9.5%) percent of SHG Respondents are Parchages of land, and 15 (7.5%) percent of SHG Respondents are other changes.
3. The result of this investigation clearly **approves** the hypothesis that **“working of women self-help groups will certainly help the overall development of the rural women members”** this conclusion has been arrived at on the basis of following findings.
- SHGs are working as a change agent now- a days in the society.
 - The change are not visible in the modern economy where women now participating in every field.
 - Self-help groups have positive effect on women overall development. Like economic empowerment, social empowerment, political empowerment, educational empowerment, physical empowerment, psychological empowerment etc.

- Women participation in SHGs may have positive effect on socio-economic condition of the households.
 - The self-Help groups are a positive change in towards women in distinctly visible at all levels.
 - The level of self-confidence was so high among members of SHGs. Also process of self-confidence building was in progress in the SHGs members.
 - The perception of respondents relating to economic independence of women is positive.
 - All the SHG Respondents feel that SHGs have changed the life style of women in a positive way and their social status after joining SHG has improved.
 - Bidar and Gulbarga district total helth related development programme were 42 (21%) pecent, total employment related developmented programme were 58 (29%) percent, total rural development related development programme were 68 (34%) percent, total poverty eradication related development progaramme.
 - Bidar and Gulbarga districts total SHG respondents good position in the family were 112 (56%) percent and total SHG Respondents good level of participation were 88 (44%) percent.
4. The result of this investigation clearly **approves** the hypothesis that **“the formation of rural women self help groups will help in solving the problems of poverty and unemployment”** this conclusion has been arrived that at on the basis of following findings.
- Collective action and team efforts always result in fruitful solution to any problem like poverty and unemployment.
 - SHG Respondents are collective action against problems of poverty and unemployment.
 - Collective enterepreneurial ability has increased among the respondents of the SHG.
 - SHGs Respondents are participation in each and every programme of poverty alleviation and employment generation started in rural areas.
 - Poverty eradication was the impartant factor for members to joine the SHG in the study area.

- All the SHG Respondents feel that they got additional employment by being the members of SHG.
- All the SHG respondents could perceive changes in their incomes after joining the SHGs.
- The women groups appeared to have recognized the strength of women role in alleviating poverty of the target families.
- Now-a-days, the concept of micro financing through SHGs becoming more popular and powerful tool for alleviating poverty.
- SHG make a positive contribution to poverty reduction efforts.
- Bidar and Gulbarga districts total Employment through SHG, 28 (14%) percent of the SHG respondents are income earning through tailoring, total 22 (11%) percent of SHG Respondents are income earning through bangal seling. Total 32 (16%) percent of the SHG Respondents are income earning through papad making, total 97 (48.5%) percent of the SHG Rspondents are income earning through animal husbandary, and total 21(10.5%) percent of SHG Respondents are income earninf through agro base activities.
- Bidar and Gulbarga district total unemployed to self-employment were 86 (43%) percent, and total wage employment to self-employment were 114 (57%) percent.
- Comparatively evaluate that Bidar is highest in unemployment to self-employment were 45 (45%) percent and Gulbarga is gighest in wage employment to self-employment were 59 (59%) percent.The above analysis points out that more SHG Respondents have involved themselves in self employed activities that is a good achievement on the part of women.
- The self-Help groups have created employment opportunities to its members, if they involve more and more productive activities they will be able to create more number of employment opportunities.

SUGGESTIONS:

Some important suggestions are listed as follows.

1. The process of formation and function of SHGs is to be made more systematically institutionalized, zilla panchayats, taluka panchayats, grama panchayats and NGOs can take role in the formation and promoting of self-help groups by organizing and financing in proper way. The Bidar and Gulbarga districts can be model for implementing the formation of SHGs in other areas. An advisory committee should be setup consisting of elected members of panchayats, of officials and representatives of banks and NGOs members for the promoting and growth of SHGs in the whole two district.
2. A wider publicity is required for the propagation of this concept to the grass root level public relation department, media etc. can prepare and distribute publicity materials highlighting the importance, advantages and salient features of SHGs in rural areas, quarterly, half yearly review at taluka and district level is to be made mandatory.
3. The establishment of homogeneous SHGs consisting of only women.
4. The establishment of homogeneous groups where only women are allowed.
5. Growth and sustainability of the group depends on the effective management and supervision, monthly review at block level.
6. Training is an important aspect in the formation of smooth functioning and sustainability of SHGs. The members of SHGs should be given intensive training, in the leadership of the group women empowerment, awareness of gender issue, welfare programmes accounting and entrepreneurship which can be organised by the group leaders or animators by the help of NGOs banks and local level experts.
7. Marketing facilities for the sale of products of SHG may be created
8. Financial institutions like, banks can make lot of contribution for the promotion and growth of SHGs for exemplary and best performance by a SHGs at the block level should be given cash award by the banks, Govt or NGOs they can also recommend reduction of interest rates on the loans availed by the SHGs. They can also introduce monetary incentives to encourage prompt repayment.

9. Establishing savings and credit system including frequency and amount of saving norms of credit disbursed and recovery and training of the SHGs members and represent who are working for the same.
10. Training on maintenance of account sharing period financial performance with members, and periodic external audits.
11. Promoting group based ownership resources democratic functioning and decision making and transparency in operations.
12. At the time of establishment of SHGs, the implementing agencies of the scheme should try to favour the most poor sections among the backward classes the more backward class should get a due share in the scheme to make it more meaningful and purposeful.
13. It is interesting to know that after discussion with member of SHGs, that loan procedure adopted by bank for linkage of SHGs to bank is so complicated and because of illiteracy women members have been facing more problems for the compilation of documents, bonds and writing procedure.
14. Training on governance: the impact of SHGs on women in the politics is clear, they have helped women enter the political area as they are being elected to various public offices and SHGs themselves are engaged in discussion with governing bodies is need to be at least a few steps ahead of the SHGs Specifically, there is a need to train women on good governance because the history of poor governance has been long established. If there is to be lasting change women need to occupy the offices strategic planning.
15. Creating a mixed caste model SHGs: SHGs do not appear to be managing social tensions well. The reason for this lack of unity is difficult to identify but it could very well be the deep rooted beliefs of the caste system which tended to exclude social disadvantaged groups. These problems have been ingrained in the other of the villages and it will take a very long time to change. For SHGs to manage social tensions better. There needs to be a perception among members of equity or ownership in a enterprise that exists for mutual benefit. Fostering this cohesiveness is very difficult in a given the environment. SHPIs can encourage the formation of mixed group of SHGs and make these organizations model for other to follow.

- 16. Awareness of legal rights and entitlement:** SHGs have played an important role in the lives of distressed members. Given the years of suppression of women in India, it is to be expected that SHGs take up the cause of their members. However, they are also responding from a desire to see justice done. Therefore, if helped to process the pros and cons of various situations and arriving at just and sustainable situations, women could be chosen by local communities arbitrators.
- 17. Provide strategic support:** SHGs have helped their members and their communities by taking a leadership role in community development. SHGs are perceived to be a guiding force for the village. Though the instance of SHGs engaging in community development is low given the capacity, there has been proven result. SHPIs could helped facilitate process whereby women made long term plans for their villages as a whole, and worked steadily towards the transformation of their villages into modern and equitable hubs of creative and sustainable actions. They might choose to focus on some core issues in each set of plans that they make, and work towards the fulfillment of these.
- 18. Technical livelihood support:** The support of livelihood is increasingly being seen as an important area related to micro finance. Indeed, the term livelihood finance has been coined and is en vogue at leading NGOs. The need for livelihood support is critical to SHGs development as livelihoods are typically financed by the loans that members receive from the SHG. The need of SHGs varies from the introduction of new livelihoods to providing support such as market linkages or procurement techniques to refine existing livelihoods. State government program such as Indira kranthi patham (IKP) in Andhra Pradesh have successfully executed livelihood interventions on various non timber forest products that have brought about increased cash flows to SHGs members as they have been able to bypass middlemen and sell their goods at market and cut costs.
- 19. Policy considerations:** in addition to actual technical support government policy can help support the movement in the previously mentioned areas. Poverty is invariably, characterized by lack of public investment in infrastructure public systems including education and helth care and underdeveloped markets.

CONCLUSION:

As the concept of SHGs is based on “live comfortably, let others live comfortable”, the group model has been recognized as a potential pathway to alleviating poverty. In fact, the number of poor women who are enrolling in SHGs all over Bidar and Gulbarga districts has been increasing remarkably which 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 co-ordinated institutions, which have the capacity to generate employment opportunities for the rural poor women and the poorest and lead to overall economic growth.

Most often, though the members of SHGs are homogeneous in nature, they work together for the development of the rural poor women. But in a few cases, malfunction of micro financing may be observed. However, many innovations relating to the concept of SHGs are in the path of progressive economic development. Hence it is evident that which the concept of micro financing through SHGs the country would be flourished and a vision of a developed country could be achieved.

Self-Help groups encourage savings and promote income generating activities through small loan. It will helps for creating employment for those who are seeking employment. It will create a unique alternative, need based credit delivery mechanism by pooling their meager resources for catering to their consumption and occupational requirements. The main theme of formation of group is to minimize the problems of inadequate assess to credit and create employment opportunity. SHGs are playing an important role in economic development through saving and involving in income generating activities.