CHAPTER - FIVE
SUMMARY AND CONCLUSION

The main purpose summaries the results present research work and to draw useful conclusions on the basis of these results.

Global integration is creating opportunities for new strategies for rural development that revalue the contribution of traditional production strategies. These new strategies involve the redevelopment of peasant communities, carving our political spaces to allow them to exercise their autonomy and defining way in which their organizations will guide production for themselves and for commerce with the rest of the society.

In recent years, Self Help Groups individuals makes task. Success and achievement depend upon extent to which the nature and functioning of the activities address the problems and needs of the participants, the extent to which the people have been mobilized and organized in group, the extent to which the improvement can be made in the strategies for effective group mobilization and to extent the personal and socio-physiological characteristics of individual member influence the group effectiveness.

The concept of micro credit, promoted by National Bank for Agriculture and Rural Development (NABARD) for financing the poor through formal institutions and non-formal institutions, which made a beginning in 1991-1992 by linking SHGs with formal credit agencies, has made significant progress.

Entrepreneurship development in agriculture is an important way out to bring a transformation in rural areas. The individual or group action in the form of SHG by entrepreneurial training and micro financing can Group of men and women, independently or jointly combining different villages for creating the postharvest need of agricultural on commodity basis should be developed and promoted. Channelized and support of corporate sector be linked the technology transfer. Keeping above cited points in view present investigation entitled the functioning of group.

The study on Impact of Micro-Financing on Members of Woman in Ratnagiri Maharashtra State on impact of was planned and conducted

1 Economic of SHGs engaged in various enterprises and efficiency of SHGs.

2. To determine the socio-economic members engaged agriculture and allied enterprises.
3. To study technological change occurred in agriculture and allied enterprises of the practicing farmers due to participation in SHGs

4. SHG's members and impact of micro-finance and technological change.

5. To indentify the difficulties encountered by the members of the SHGs engaged in various enterprises while participating in the group activities and running the enterprises.

6. To obtain the suggestions from the members of SHGs engaged in various enterprises for improving.

The performance 2008 in Ratagiri Maharashtra State from these districts 40 SHGs were purposively selected based on their enterprise related to agriculture and allied occupation. All the members of 40 SHGs were interviewed with well structure interview schedule. Totally 400 respondents including 322 women members and 78 male members were interviewed. Economic SHG members self, caste, Major occupation, trade, information seeking behavior, institutional training received, source of motivation and leadership ability were considered as independent variables, while impact of micro finance and technological change were the dependent variables for the present study. The impact of micro-finance was measured by considering seven parameters namely, change in behavior, change in social status, change in assets, change in annual income, change in borrowing, change in employment status and change in monthly thrift. A special schedule was developed for measuring technological change in relation to agriculture and allied occupations, Mean, percentage, standard deviation and chi-square test were used for analysis and interpretation of collected data.

5.1 SHG’s members

5.1.1 Age

At overall level, more than two-third (66. per cent) of the respondents belonged to ‘middle age’ category. While rest of the respondents were more or less equally distributed in ‘young’ (18.5 per cent) and ‘Old’ (15.05 per cent) age category. Average age of the respondent was 42 years, which signified SHG enterprise in age group.
5.1.2 Self Education

At overall level, more than one-fourth (23.25 per cent) of the respondents were "illiterate", while more than one-fourth (19.00 per cent) of them had education "up to primary" level and 13.75 per cent of them had higher education up to "graduate" level. On an average, the respondents had education up to 4th standard.

5.1.3 Family Education Status

More than one-third of the respondent's families (37.5 per cent) had "medium" education status and 34.00 per cent of the respondents families had "high" education status, while 28.00 per cent families were observed in 'low' education status category.

5.1.4 Caste

At overall level, more than one-half 41.5 belonged, while 32.00 and 26.5 per cent of them belonged to "lower" and "upper" caste, respectively.

5.1.5 Annual income

Majority (55.5 percent) of the respondents had annual income "up to Rs. 18,000/-", while more than one-fourth (14.25 cent) of them had income between Rs. '18,001/- to 36000/-. Only one respondent had annual income "more than Rs. 54,000/-'. At overall level, the average annual income of SHG members was Rs. 17,733/- which was below poverty line.

5.1.6 Major occupation

At overall level, majority (40.25 per cent) of the respondents families had "farming and nearly one-fourth (27.25 per cent) families had "labor as their major occupation, while relatively small proportion of the respondent's families had "business' while relatively small proportion of the respondent's families had "business' (19.25 per cent), "Fishing" (8.25 per cent) and "service" (5.00 per cent) as their major occupation.

5.1.7. Land holding

Nearly three fourth (62.75 per cent) of the respondents had "marginal" land holding and more than one tenth (8.25 per cent) of them were "landless". The proportion of respondents having "small", "semi medium" land holding was 16.25 per cent and 11, 75, and 4.25. Respondents was Indicating marginal holding. It was also noticed that the average land holding of the members of processing group was 1.38 ha. Followed by agriculture and animal husbandry and animal husbandry which was more than average land holding.
5.1.8 Experience in SHG Enterprise

At overall level, majority (41.33 per cent) of the respondents had "medium" in their respective enterprise, while more than one-third (36.84 per cent) of the respondents had "high" experience of the respondents was about six years.

5.1.9 Information seeking behavior

more than one half (53.25 per cent ) of the respondents had "medium" information seeking behavior, followed by "high" information seeking behavior 24.88 per cent and "low" information seeking behavior (24. per cent) .

5.1.10 Institutional Training Received

Less than three fifth (53.25per cent) of the respondents were in "low" category of training received, while slightly less than one-fourth (24 per cent) of the respondents were in "medium" category. More than one tenth (15.00 per cent) of the respondents were found in "high" category of training received, whereas 7.75 per cent of them had "not received" any training. At overall level, on an average, the respondents had received more than one Training.

5.1.11 Source of motivation

One -half of the respondents (49 per cent) had stated "local cosmopolite" as source of their motivation for participation in SHG,.5, 15.25 have reported "localities cosmopolite' sources motivation respectively. It was observed that, at overall level, there were 2 to 4 sources reported by the respondents behind participation in SHG.

5.1.12 Leadership ability

The proportion of respondents having "low" and "high" leadership ability was almost equal, that is 36.00 per cent and 35.5 per cent respectively, while nearly one-fourth 15.25 respondents having leadership ability l. At overall level average score of leadership ability of the respondents . which indicated their medium level leadership ability.

5.1.13 Efficiency of self help groups

At overall level majority 71.43. "efficient' 19.05 "more efficient'. Only two groups were found "less efficient' AT overall level, the average efficiency score of SHG was 35, indicating that the selected SHG were efficient.

5.2 Socio-economic impact of micro finance

5.2.1 Change in behavior
5.2.1.1 Desire to protest social evils

It was observed that 56.25 per cent of the respondents were protesting against abuse of women in the film during pre-group situation, however, an increase of about 97.5 per cent. This shows the positive impact on the members in resisting social evils. Similarly, 77.5 per cent members registered strong protest against evils. Similarly, 97.5 per cent members registered strong protest against the husband beating the wife after becoming SHG member, which was relatively less during the pre-group situation (77.5 per cent). Drinking, as well as, gambling were also protested by the members and it was recorded by 97.5 per cent in the post-group situation, while it was only 77.5 per cent pre-group situation.

5.2.1.2 Response to problem situations

During the post-group situation, there was shift in the pattern of their behavior as nobody had resisted during adverse situation. Only about 40.00 to 58.00 would submit themselves to problem situations in post-group situation, which showed significant impact of SHG. About 17.00 to 30.00 per cent of the members expressed their desire to warns these situation, about 11.00 to 38.00 per cent of them had preferred to lodge their complaints to the groups and other relatives.

5.2.1.3 Per cent Change in behaviour

At overall level majority 51.75 had experienced behavior change, 20.75 9.5 having behavioural change, respectively. More than one tenth (16.5 per cent) of the members did not experience any behavioural change even after participating in SHG.

5.2.2 Change in Social status

5.2.2.1 Self confidence

About cent per cent (99.5 per cent) of the members were confident of managing the financial crisis in the family during post-group situation. Similarly, large percentage (40.19 per cent) of the members expressed their inclination towards helping their neighbors in post-group situation. Further, it was also noticed that about 60.00 per cent respondents experienced respectful treatment from family members during post group situation.

5.2.2.2 Interaction with officials

About 45.00 did not have any opportunity to meet officials either from government or bank or any other group activities about 95.00 per cent of the members could meet than one official during reference year. Further, it was also observed that 50.00 per cent of them were able to meet more than four officials in a year.
5.2.2.3 Communication skill

Most of the members (95.22 per cent) did not freely communicate/talk during the pre-group situation, while 77.03 per cent of them expressed their aptitude towards freely taking to others during the post-group.

5.2.2.4 Annual spending

Considerable change in spent amount was noticed among the SHG members as 8.13 per cent SHG members were found spending Rs. 14.00/- to Rs. 20.00/- before joining SHG, while it was noticed that, 27.75 per cent of them started spending this much amount after joining SHG. The amount of Rs. 21.00/- to Rs. 28,000/- was spent by only (0.95 per cent) spending this amount on food, clothing, education and living condition. None of the members had spend an amount of Rs. 28,001/- and above before joining SHG but after joining)3.82 per cent) of them had spend this amount.

5.2.2.5 Per cent change in social status

At overall level, two-third (63.35 per cent) of the respondents had a change in social status at 'medium' level, while 18.25 per cent had 'low' change in their social status and 15.31 per cent had 'high' degree of change in social status. Average per cent change in social status was 43.65 per cent, which indicated change in social status at 'medium' level.

5.2.3 Change in expenditure on assets

At overall level, majority (58.38 per cent) of the respondents had 'medium' level of change in their expenditure on farm and home assets, whereas 23.44 per cent of them stated that there was 'no change' in expenditure on assets and 16.75 change expenditure on assets. Quite a few of them (1.43 per cent) had reported 'low change in expenditure on farm and home assets.

5.2.4 Change in income

Majority (56.00 per cent) of the members of self help group were in 'medium' category of income change, while 25.25 per cent and 18.75 per cent of them had 'low' and 'high' change in come, respectively.

5. 5 Change in borrowing

About 63.00 per cent member of self help group reported 'no change' in their borrowing habit, while 37.00 per cent of them pointed out their change in borrowing at higher level. Only 28.71 per cent of them were found in 'medium' category of change in borrowing.
5.2.6 Change in employment

Majority of the respondents (77.99 per cent) of the members reported change in employment in the range of 31 to 66 per cent that is medium level further. It was noticed that proportion of respondents having in "low" (up to 30 per cent) and "high" (above 66 per cent) change in employment was almost equal (10.05 per cent and 9.09 per cent respectively). Quite a few of the respondents (2.87 per cent) "did not have any change" in their employment after participating in SHGs.

5.2.7 Change in thrift

Majority of the respondents (71.78 per cent) could bring a change in their thrift habit due to participation in SHG, at "medium" level, that is in having change to the high level (Above 81 per cent). One tenth of the respondents (13.40 per cent) could have the change in their thrift up to 33 per cent that is "low" degree. A meager percentage (3.34 per cent) of the respondents "did not have any change" in their thrift habit, although they had participated in SHG.

5.2.8 Overall impact of microfinance

A 'moderate' impact of microfinance was noticed among the majority of members, as 54.25 them 34 to 56 per cent change. Further, it was noticed that proportion respondents having "low" (Upto 33 per cent) and "high" (above 56 per cent) impact of microfinance was equal (34.25 per cent each).

5.3 Technological change

5.3.1 Overall technological change

Overall level, 45.45 per cent of the respondents had made "medium" technological change in agriculture, while nearly 30.00 per cent of them had reported "high" technological change. Only 7.66 per cent respondents had made "low" technological change in agriculture. Less than one fifth (17.22 per cent) of them stated that there was "no" technological change in agriculture, even their joining the self help group.

5.3.2 Areas-wise technological change occurred

Areas-wise highest technological change was occurred in crop production (161 respondents following by poultry farming (48 respondent) and dairy farming (41 respondent) while, technological change in horticulture and improvement in marketing was made by 23 members of SHG had adopted new technology, whereas technological change in land development was made 21 respondents.
It was noticed that, 19 members of SHG had adopted recent practices like drip and sprinkler irrigation on their field. The technological change in case of goat farming was observed with 12 respondents while 11 members had made technological change with to trading in dry fish

5.3.3 Enterprise-wise technological change occurred

Eight out of ten major agricultural technologies were adopted by the respondents of trading and agriculture group and seven out ten major agricultural technologies were adopted by processing and animal husbandry group members, while respondent of artisan members of adopted only crop production after becoming members of SHG.

5.3.4 The practice-wise change occurred

Majority (70.0 percent) of the respondents had made change in crop production related practices, whereas, purchase of improved broiler strains (23.12 percent), following by purchase of crossbred cattle (19.07 per cent), conversion of inferior trees into superior one (18.49 per cent), purchase of backyard poultry, feeding of concentrates and green fodder to animals (17.34 per cent), contacted co-operatives for selling the product (16.71 per cent), started grading of product (16.18 per cent), and started using mango harvester (15.02 per cent), were other important technological practices following by the respondents after becoming a member of self help group.

5.4 Association between the and technological change and impact of micro-finance

5.4.1 Association between the and micro-finance

Among the twelve variables studied, only four variables namely, age self education, Family education status and institutional training received were highly associated with the impact of micro-finance, whereas caste and source of motivation were associated at 0.05 level of significance. Further, it was noticed that annual income, major occupation, land holding, experience in trade, information seeking behavior and leadership ability did not show any association with the impact of micro-finance.

5.4.2 Association between the and technological change

It as observed that out of the twelve independent variables, seven variables namely, self education, caste, major occupation, land holding, information seeking behavior, institutional training received and leadership ability of the respondents showed highly significant association with technological change with respect to agriculture and allied occupations after participation in SHGs.
The independent variables namely, age family education status, annual income, experience in trade and source of motivation did not establish any significant association with technological change.

5.5 Difficulties encountered by the members of the Self Help Group

Ordination (87.55), "no regular participation members during monsoon period" (85.16 per cent), lack of interest in exposure visits' (84.68 per cent) and "members are reluctant to attend training" (80.38) most difficulties majority of members while participating in group activities.

With respect to running of the enterprises, "lack of training facilities nearby" (88.5 per cent), 'lack of financial support' )78.94 per cent), no knowledge about technology' (72.72 per cent), 'lack of knowledge about marking channels' (68.42 per cent) were perceived as major difficulties.

5.6 Self Help Group performance of group activities and running the enterprises

"Creating awareness about the usefulness of SHG, in uplifting the socio-economic condition of rural families "(94.25 per cent), "members should be motivated to undergo different trainings" (88.99 per cent),' members should have trust on each other" (88.03 per cent) were important should be of equal economic status (84.03 per cent) were important performance of self help group activities.

"Need to develop co-operative marketing centers with the assistance of Government (94.73 per cent),' training on the different trades with adequate financial support to the rural people through Government (85.64 per cent), "more skill oriented training" (82.29) given by the large respondents in relation to running of their enterprises.

The result of the present investigation is summarized as under:

The selected SHG members were on an average 37.56 years of age, had education up to 7th standard and having a family size of 4.82 members, of which 2.62 members were male.

The average size of land holding ranged from 0.13 ha with good performance group to 0.17 ha with poor performance group, with overall average of 0.13 ha. The proportion group with found to be 92.53 per cent at overall level. On the contrary, the proportion of fallow and unsuitable land for cultivation was as less as 7.47 per cent.

The cropping patter of selected member was dominated by Sharif paddy with 89 per cent cropped area. The area under Angle was 10 per cent. Dun to availability of irrigation facilities in summer season, members had cultivated vegetables on 0.02 ha area. The cropping
intensity was observed 0101.61 per cent t overall level. The per farm availability of livestock ranged from 1.28 with good performance group, to 1.80 with poor performance group with overall average of 1.41 number of livestock. Among all animals poultry birds was found dominated with 64 per cent at overall level.

Activities of self-help groups indicated that, in good performance group, the activities undertaken by them for income generation were cashew production, quarry, fishery, mess, goat reading were cashew processing, food processing and quarry, whereas in poor performance group only vegetable activity was started for income generation. Regarding main occupation majority (42.86%) of the members was having wage earning and 36.73 per cent had agriculture followed by business as their main occupation (10.20%). About subsidiary occupation, at overall level 81.63 per cent had no any subsidiary occupation.

According to gender and size of groups indicated that, majority (50%) of the were having mixed groups following by women groups (30%) and men groups (20%). The size of members of each selected group varied form 5 to 12 with the average being 10. Majority (50%) ,10, 1-5 quantification the overall performance of the sample groups revealed that 60 percent of the groups could rate as good performance and 30 per cent of them as average performances. Remaining 10 per cent of the groups were categorized as poor performances. According to performance the men groups was better (100%). The women and mixed groups were 67 per cent and 40 percent respectively in category of good performance. According to the age it was revealed that majority (90%) groups of 3-4 and remaining 10 props 1-2.

Inform residents of to be the homogeneity factors among the groups. About 69 belonging various castes 1 per cent of them were of two castes. The remaining 10 were belonging same caste, major disciplines observed by SHGs was regularity in attending meeting. In 52 per of, the group meeting 28 percent 20 per cent.

Attitude members towards SG revealed that, SHG helps in developing regular saving habit in infidel, SHG helps in getting loan for consumption and production need and SHG provides opportunity to member for starting subsidiary occupation were the major feeling among the members and almost all the members had reported this attitude.

The monthly saving per members during s 25.50, to100 savings members 675 was increased to Rs 781.74 up to the period of 4 years. The SHG members did not save money before joining the SHG but during the post-linkage period, the average level of saving increased to Rs. 747.89.
Regarding the income, 19190/- in age group of 1-2 years Shag and in age group of 3-4 years, the average annual income per member was Rs. 15926.29., Rs. 16259.59 income during.

There was the average annual employment per member was 167.20 man days which was to 184.10 man days during the later period of. employment pre-linkage was 106.27 man days which was increased to 182.37 man days during the post linkage period.

The average bank balance of groups was Rs. 54870/-. Groupwise analysis observed that Rs.70, 000/- bank balance was of men groups followed by Rs. 54,567/- in women groups and Rs.49, 000/- in mixed groups. The bank balance was better in good performance group (Rs.63, 367) followed by average performance group (Rs.44500) and relatively poor in poor performance group (Rs.3, 5000).

The basis needs of taken mostly short term in nature, which e to 12 The average size of loan was Rs.4063/-. Out of which around 54 per cent of loan were utilized for remaining 46 were utilized consumption purposes from the group fund. The 54 had charge to4 reduce 2to 3. The proportion of loan to savings was 7.40 during initial years, which was decreased to 5.29 during later years. The tithe.

Regarding maintenance accounts, performance had maintained the records in systematic manner. The number of in the loan amount was disbursed by the banks to the SHGs, for starting the income generating activities. The average credit disbursed per group was Rs. 2.28 laths. In good performance groups, the credit an ailment was Rs. 2.32 laths followed by Rs. 2.30 laths and Rs 2.00 laths in average and poor groups. At overall level, loan obtained was Rs 25,000/- as floating fund from government through DRDA. The subsidy benefit was 50 per cent for all groups. The interest rebate of 12 per cent was charged, irrespective of the loan amount. However, all the banks were changing interest rate at 12.5 per cent from loan up to the Rs. 25,000 and 14 per cent for loans Rs. 25,000.

The percentage of repayment without subsidy benefit was 11.60 per cent and with subsidy benefit was 23.21 per cent. It was better in good performance group (12.55%) followed by average performance groups (12.34%) and it was relatively low in poor performance group (3.50%). According to gender, the men groups were better (11.63%) than the mixed groups (9.49%) and women groups (7.80%). The repayment period was 3-10 years.
Government of India has defined women entrepreneurs as an enterprise owned and controlled by a woman having minimum financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprise to women. Women enjoying the impact of globalization and making in influence not only on domestic but also on international area. women are doing a wonderful job prominent a balance between their house and career.

Women entrepreneurs are key players in any developing country particularly in terms of their contribution to economic development. In recent years, even among the developed countries like USA and Canada, Women's role in terms of their share in small business has been increasing. But especially Indian women entrepreneurs faced following difficulties.

- **Family Responsibility**: Family responsibility in respect of child and family member is common and major factor which make barriers for devote women herself to develop their skills and knowledge.

- **Indefinite future**: In India marital situation is another factor to make women's for de-motivate herself before and after marriage.

- **Lack of Proper education & training**: Education and vocational training not reaching especially rural women hence agricultural entrepreneur opportunities missed by them.

- **Shortage of finance**: Adequate funds arrangement not available to start any business by women's. Government agencies and NGO groups are doing will but they have nothing adequate funds. Various funding agencies provided loan and financial assistance but there is requirement of number papers and documents hence women's are not trying at end until getting financial assistance.

- **Marketing problem**: For management strategies to develop their business and attract customers it is essential survey of marketing, advertising, various visits, opening branches and other marketing strategies due to geographical regions and inadequate travelling facilities barriers arise for marketing.

- **Legal Problems**: As per labour law and factories act companies are restricted to provide adequate facility to women's who in working there but in practically it is not provided.

- **Letting Fear**: It is common in women about the fear of social acceptance for their business as well as physiology of women.
All the SHG members observed to have known led about functioning of SHG. Similarly, majority of members from good average and poor performance groups were aware about the functioning of SHG.

**Findings:**

The various studies undertaken form time to time self help groups functioning light on some important aspects.

- Self Help Groups have definitely paved the way for transformation of disabled woman to an economically independent women particularly in rural areas.
- The success of these self help groups prove that the women are good administrators with good intelligence level and even an uneducated women can do wonders if there is a will to bring change in one's own life.
- This concept has made her Self Help Groups to achieve unprecedented heights of success. Her business model has been so successful that there is a need to replicate the methods by upcoming Self Help Groups for the betterment of womanhood.
- SHG has increased awareness in the society through campaigning. Now, rural areas where SHG are active, are also witnessing the improved roads. There is an increased awareness about planting tree,
- SHG has increased the involvement of women is politics (Grampanchayat) but the number is not satisfactory & there is a need to encourage them to become more active in governing structures.
- During the study, however it is observed that the SHG model is not proved much effective as study revealed intervention of handful powerful persons & local politicians not willing to educate their vote bank particularly in urban areas.

**Conclusions:**

**Following conclusions are drawn from the study.**

- Self Help Group movement is the symbol of silent revolution torched by illiterate women in a land where are discriminated for generations by males in the society. This is a small step toward the economic development of the society by empowering the grass root level women. Still we have miles to go bring this revolution to slums of urban areas and every village in India.
• Impressed by the remarkable success of women Self Help Groups in Andhra Pradesh, the World Bank said that the model could be replicated in other States in India and in other countries too.

• Majority of the SHGs cold be rated as good performance. Self help groups started the income generating activities such as cashew production, quarry, fishery, mess, goat rearing, grocery shop, cashew processing, food processing and vegetable growing.

• Occupation of selected members was mainly wage earning following by agriculture business of members had any subsidiary occupation.

• The SHG programmed was mainly focusing on the development of women. But in selected study area, majority of the SHGs were having mixed group. In selected SHGs, According to age, SHGs having 3-4

• Major attitude of members towards SHG was that it helps in developing regular saving habit in individual, SHG helps in getting loan for consumption and production need and it provides opportunity to member for starting the subsidiary occupation.

• The monthly rained. 25, 50, was or 100 after a period of two years. The SHG members did not save money before joining of SHG, but during the post linkage period, the average level of saving the pre- linkage period.

• The working 182. The 72 period

• Majority of the SHG members had constraint regarding small and fragmented land holdings, low market price for SHG product, untimely financial supply or loan and members are not having cohesive relations among members.

• My experience as a practitioner and as a promoter and catalyst during the last 25 year, leads me to hope that Preparation and strengthening of people's organizations will help them access and absorb credit rather than remain a microcredit mechanism.

• NGOs will guard against cultivating the dependency syndrome while building microcredit delivery organizations.

• As credit is only a tool or part of A toward economic empowerment added support services like enhance of skills. Know-how, scale of each in raw/consumable materials acquires production and marketing. Insurers will be set concurrently in place.

• That NGOs will develop the so humility that is required to learn others and adapt and intergraded practices inhuman development
• More and more allies will be end poverty alleviation need to be poor not as an act of war against any per body. But as a worthy and nesses for the ultimate well-being of resourceful and resource less.

• After all when the purchasing power poor increases. Consumption significantly increases. Leading to absorption of manufactured product rich.

• Microfinance alone offers only a limited solution to the problems of some sections of the poor.

• There is a need for a multi-pronged approach towards the creation of an enabling environment for the core poor group this is essential for addressing the security and substantial of this group. A strategy involving a mix of microfinance and other interventions is essential especially in view of the adverse impact of structural adjustment on the livelihood of the core poor. It is, therefore, necessary that there be continued support to NGOs working with the poorest households using integrated development approaches.

**Suggestions:**

From present study it is observed that, the performance of SHGs is very good in changing socio-economic condition of rural people. But the number of SHGs is very small as compared to population of rural people. Hence, it is necessary that people should be notified to form such type of groups for their own development.

• The rate of interest on lone should be less. The members should get proper rates to their produce the self help group units should organize the training programme their members in respect of management practices.

• The authorities of bank should visit all units frequently and guidance should be given into the members.

• Information in respect management practices should be made available on internet. The university authorities and concerned department should provide technical information in time.

• Market facilities should be provided for all products. Training should be provided for proper cattle management.

• Cattle feed should be made available at low rates through co-operatives. Farmer should be Provide with good cross-bred animals at reasonable rates and amount of subsidy should be increased.
• Facilities and veterinary aid should be made available at village this is a job of village panchayat and NGOs agencies.

• The SHG members placed forth suggestions which included NGO lamination, peppier Mache, sericulture, basket weaving and typing.

• The banks should integrate micro credit into the main stream model and put in place appropriated policies targets and the criteria for evaluation of self help groups needs to be evaluated at each bank level. It is not enough to evaluate their success only on economic basis of savings and loans disbursements. Banks should enlarge the role in solving the problems of the community and their contribution in making members more self reliant and empowered.

• Encouraging approach should be followed for encouraging self help group to set up micro-enterprises which could eventually migrate to small scale enterprises. In this connection, banks me accord special focus on vocation base promotions in keeping in view the area specific potential.

• Banks should helps in spreading awareness by educating people about benefits of this programmes and thereafter encouraging then to form self helps group and get them credit linked.

• Efforts should be made to link the revolving funds assistance as per the lending norms.

• Counselling sessions or training on producers on clearly self-help group. Should conducted on periodic basis for the benefits of the members.