CHAPTER VII
THE SUMMARY, FINDINGS AND RECOMMENDATIONS OF THE STUDY

The SHG -Bank linkage programme approach involves the formation of SHGs (mainly of women). These women regularly save money that is placed in a local (generally public sector) bank account. Many studies have shown that creation of a safe avenue for SHGs, which has led of significant promotion of savings. The SHG has a set of bye-laws devised and agreed by the member themselves. These include rules for monthly savings, leading procedures, periodicity and timing of meetings, penalties for defaults etc. meticulous accounts and records are maintained. The SHGs functions like a small bank. The group lends money to their members. After a certain period mostly (six months to a year) of disciplined functioning, they becomes entitled to a loan from the bank where their bank account operated.

In this regard two broad approaches characterize micro-finance sector in India, SHG-Bank linkage and Micro Finance Institutions (MFI). The SHG-Bank linkage is the larger model and is unique to India but the internationally more established MFI model is the one that appears to be the increasingly favored route. The SHG-Bank linkage approach dates from the NABARD initiated pilot of 500 SHGs in 1992. NABARD has had a key role to play in initiating and nurturing India’s unique SHG-Bank linkage programme. Beginning as a pilot in 1992 with 500 SHGs by March 2006 over 22 lakh SHGs had been provided with bank loans. They covered over, three crore households and had disbursed Rs.11,398 crore to their members.

In Beed district there are various banks i.e. commercial, scheduled and cooperatives, which are playing a very crucial role for SHG development programme. They disbursed their loan assistance to SHG members for employment generation and asset creation.

Beed district is one of the eight districts of Marathwada region which is the most economically backward district in Marathwada. The pace of economic growth in the district is very slow, naturally the distinct is lagging behind of other districts in the region. A number of NGOs have been working and implementing
SHG programme in Beed district. SHG are the best facilitators of rural employment and income generation, income distribution and empowerment of rural women.

10 The study had been undertaken to find out whether the SHGs were really helpful in upgrading economical and social condition of the members.

11 To what extent these groups were successful in collecting savings, fulfilling the economic needs of the group members, employment and income generation and asset creation?

The Government since long time trying its best in implementing poverty eradication programmes viz. IRDP, PMRY, TRYSEM, SJRY etc. The Government has also set up promotional and financial institutions for assisting poor people, particularly people living below poverty line (BPL) and belonging to backward classes. From that SHG programme is successfully implementing not only in India but also in the world by their Governments.

SHG is a group of rural poor who have volunteered to organize themselves into a group for eradication of poverty of the members. SHGs agreed to save regularly and convert their savings into a common fund. The members of the group agreed to use this common fund as well as such other funds that they may receive as a group, though a common management.

In this context, it is desirable to generate information and analyse to what extent these Self Help Groups have been able to reduce poverty and vulnerability by, increasing capital/assets formation at the household level, improving household and enterprise incomes enhance the capacity of individuals and households to manage risk, increasing enterprise activity within households, expanding employment opportunities for the poor in non-farm enterprises, empowering women and improving the accessibility of other financial services at the community level.

On the basis of the study the following findings and suggestions are enumerated as under:

1) It is noteworthy that the highest number of SHG formed and credit linked were in Vidarbha i.e. 50.08% followed by Western Maharashtra i.e. 21.43%. In comparison of these two regions i.e. Marathwada and Konkan were found lagging behind. The lowest number of credit linked SHGs
were found in Konkan i.e. 5.24% and Marathwada 15.25% upto 31st March, 2004. (Table 1.1)

It may be suggested that there is need to promote and credit linkage of more SHGs in lagging behind regions i.e. Marathwada and Konkan.

2) One of the observations of the study is that there has been notable disparity in promotion of SHGs in Marathwada region. Nanded district accounted 17.57% of the aggregate 25,651 SHGs in Marathwada region, while Hingoli district had promoted just 7% SHGs (Table 1.2)

In order to remove unequal spread of SHGs in Marathwada region, there is need of promotion of SHGs in the lagging districts by NGOs, MAVIM and Banks.

3) It is observed that SHGs passing grade-I in Marathwada region, Beed district got remarkable lead with 21.35% cumulative share of the aggregate 13,527 SHGs ,while Hingoli district had passed Grade-I with 5.21% only. (Table 1.3)

It is stated that to improve the quality of SHGs there is need of orientation of Grading system. In spite of the coverage of SHGs under gradation system the rate of dropouts (closure of SHGs) is high in Beed district.

The present study showed that SHGs of Beed and Nanded districts enjoys first position with 16.24% & 16.05 % respectively of share, as far as provided with revolving fund is concerned. Whereas SHGs of Parbhani and Hingoli districts had got revolving fund only 6.66% and 8.52% respectively. (Table 1.4)

It can be concluded that performance under SHGs of revolving fund, banking habits should be developed amongst group members, so that linkages will swing up.

5) In the present investigation, it was occured SHGs passed Grade -II in Marathwada region, the highest average was 18.71% in Aurangabad district and the lowest was 6.38% of Hingoli district. ( Table 1.5)

In this regard there is wide disparity in gradation, SHGs needs time as well as training and capacity building, equally important, is building up of groups accountabilities and literacy skills.

6) Regarding the observation of the good performance under SHGs taken up economic activities, Nanded district got highest 21.17% in
Marathwada region whereas Parbhani & Hingoli got lowest performance under SHGs of 8.64% and 8.73% respectively. (Table 1.6)

Recommending about this, there is need of adequate and regular financial assistance either by MFIs or banks to the SHGs, so that they can undertake and run economic activities properly.

7) The growth of women SHG formation were satisfactory and economic activities were more prosperous in Nanded district i.e. 21.35% and 18.86% respectively, However Hingoli district dropped in both formation and economic activities i.e. 6.19 % and 9.48 % respectively. (Table 1.7 and 1.8)

To overcome the difficulty in SHG formation and economic activities, DRDA, Banks and NGOs should take collective action to bring social reforms that is particularly to empower the poor women. They should accept it as their moral responsibility.

8) The State Government initiated for establishment of MAVIM in order to give helping hand to women, particularly poor women. MAVIM has been making concerted efforts for the betterment of poor women since its inception. The corporation, so far, had promoted 7,909 SHGs in Marathwada region and 1,574 SHGs in Beed district up to 31st March, 2006 (Table 1.9 to 1.14)

Although MAVIM showed good performance for SHGs, it is needed that it showed reach out more number of NGOs, so as bring more of them in mainstream. Developing capacities of NGOs is also suggested.

9.) It is indicated that in the study period growth in SHG linkage in Maharashtra, there was tardy growth in the year 1999-00 to 2003-04 but further period i.e.2004-05 to 2006-07 there was impressive achievement of SHG linkage (Table 4.1)

It may be suggested that NABARD and banks should credit linkage to SHG members at the rate that those poor families can deal in a responsible manner.

10) It is dealt that region wise achievement of credit linked of SHGs up to 31st March 2007, out of total 94,386 SHGs in Maharashtra, Western Maharashtra enjoyed top position i.e.43%, while Konkan and Marathwada had linked just 4% and 15% respectively (Table 4.2)
In order to remove unequal imbalance of the regions it is necessary to do massive work of these two regions for credit linkage of SHGs in these lagging behind regions by NABARD, Banks, DRDA, MAVIM and NGOs.

11) Observation of the table districtwise performance of credit linked upto 31st March, 2007 was that there had been lot of discrepancy in credit linkage of SHGs in Marathwada regions, Nanded district constituted 20.39% of the total 36,049 SHGs in Marathwada region, relatively Hingoli district reached upto only 3.29% of SHGs credit linkage which showed poor performance in the region. (Table 4.3 and 4.4)

Considering the positive response, it is needed that the banks should identify various viable activities to provide the adequate finance for SHG credit linkage in lagging behind districts in the region.

12) It is revealed that the nationalised banks specially SBI and SBH disbursed financial assistance (credit) in consistence to SHG and also its achievement during all the years of study period followed by other banks. (Table 4.5 to 4.12)

It is recommended that SHG mission for linkage the target by all banks should be completed through various agencies like NGOs, MAVIM, Anganwadi Workers on top priority basis as thrust areas.

13) The subsidy was given to SHGs by nationalised banks specially SBI and SBH, whereas other banks fail to give them subsidy. (Table 4.13 to 4.20)

It is suggested that the programme should be likely to become more people oriented and making subsidy is cornerstone of undertaking poverty alleviation and entrepreneurship development for the group.

14) Formation of group by MAVIM was promoted 2101, SHGs in Beed district, the highest rate of percentage in Kaj and Beed blocks i.e. 15.52% and 15.42% respectively and the lowest block was Wadwani i.e. 3.09% in the study period. (Table 4.27)

It may be recommended that uniformity at all across for facilitation, monitoring and also increased reach out to the concern agencies as well as women at grassroots.

15) It is found that focusing on performance of banks in implementing of SHG-Bank linkage programme there was a growth in terms of subsidy
disbursement in one year or another year in case of all the banks in Beed district, only two banks i.e. SBI & SBH showed persistent growth throughout the whole period of study. Few banks, showed growth substantial in a few years but growth showed by other banks was very poor. (Table 5.1 to 5.8)

The Bankers are not very keen to financial consumption needs. Banks must revise their attitude towards the SHG members and must follow the RBI guidelines. They must disburse subsidy to SHGs yearly given target.

16) Credit is a catalyst. It comes and goes but lives behind some changes. In the study period credit disbursement in one year or another year throughout the whole period of study in Beed district, SBI & SBH showed persistent growth, while other banks were very poor performance in credit disbursement. (Table 5.9 to 5.16)

In order to make the movement sustainable and self-reliant it will be necessary to set up an institutional structure which will provide all or most of the inputs for the programme including credit.

17) It is disclosed that the eligibility of SHGs depends upon their activities, as more SHGs taken up economic activity and disbursed loan for economic activity, on year on year basis there was persistent growth in the study period. Though yearly growth rate was either more or less, in that there was highest growth for economic activities undertaken by SHGs in Beed district in the year 2004-05 i.e. 172.13% and lowest growth was 2002-03 i.e. 19.04% and amount of loan actually disbursed for economic activities, was highest in the year 2001-02 i.e. 144.30% and lowest was in the year 2002-03 i.e.12.10% . (Table 5.17 and 5.18)

Regarding the observation it is necessary to provide credit at the rate that very poor families can deal with, in a responsible manner to SHGs for their economic activities for their various entrepreneurship development.

18) It is seen that in the term of provided revolving fund to SHGs in Beed district on year on year basis in study period, provision for revolving fund and amount of loan actually disbursed for revolving fund to SHGs, there was highest for both in the year 2003-04 i.e. 321.81% and the lowest was for
both in the year 2006-07 i.e. 23.22% and 22.47% respectively. (Table 5.19 and 5.20)

In order to keep a track of the programme by banks it is necessary to set up a cell at the branch level while maintain the data regarding block level, number of SHGs credit linked and to boost by credit to the SHGs which was not linked for their capacity building, marketing, infrastructure and other activities in this regard.

19) It is observed that allocation had shown a declining trend in the study period, Grants were allocated (i.e. Central and State) for SHG scheme in Beed district on year on year basis the highest all location was in the year 2000-01 i.e. 79.39% and the lowest was in the year 2006-07 i.e.17.42%. Yearly grants (Central and State) were not allocated in the range of yearly SHG gradation therefore all SHG were not linked in that proportion. (Table 5.21 and 5.22)

It is expected that yearly grants should be allocated both Central and State in the range of SHG gradation to boost and strengthening the SHG.

20) From the observation it appears that central and state grants received in the study period, there was lot of disparity for SHG programme in Beed district, on year on year basis the highest grants were received in the year 2000-01 Central-33.20% and State 87.60% and the lowest grants received in the year 2001-02 Central -14.42% and in the year 2004-05 State -10.37% (Table 5.23 and 5.24)

It is suggested that grants which were allocated from the Government (Central and State), were not received only few got for SHG scheme as all graded groups were not linked. It is needed that yearly all the grants allocated should be received for SHG programme.

21) It is revealed that in the term of subsidy, expenditure on subsidy (Grant) incurred for SHG programme for Beed district. There was persistent growth for the study period, on year on year basis there was highest growth 99.69% in the year 2000-01 and the lowest growth was 15.33% in the year 2004-05. (Table 5.27)

The availability of subsidy appears to necessitate the elaborate procedure of BPL identification. The subsidy fund could also be used to set up
22) Recognizing the training is the single most critical input for sustainable development of SHGs. It is noteworthy that in Beed district for the period of study, there was persistent growth in the term of expenditure on training incurred for SHG programme, on year on year basis the highest growth rate was 37.80% in the year 2003-04 and the lowest was in the year 2004-05 i.e. 9.97%. (Table 5.28)

Considering the expenditure on training it would be necessary to augment the resource base and seek some external support from diverse sources such as Banks, NGOs, NABARD, SIDBI as well as international funding agencies.

23) It is disclosed that in term of expenditure infrastructure development programme incurred for Beed district, on year on year basis there was, persistent growth for the study period. The highest growth was in the year 2001-02 i.e. 29.16% and the lowest growth was in the year 2002-03 i.e. 9.06 %. (Table 5.29)

It is recommended that, provision of infrastructure fund is essentially the responsibility of the State Government therefore required adequate provision of fund should be available for SHG programme for implementation more effective.

24) It is showed that, on year on year basis there was persistent growth in term of number of SHGs formed in Beed district for the study period, the highest growth rate of groups formation was in the year 2003-04 i.e. 256.69% and the lowest was in the year 2006-07 i.e. 7.56 %. (Table 5.31)

In order to achieve the goal there is need to concentrate on the district where the progress on promotion and linkage of SHGs is slow thereby reducing the regional imbalance in the spread of the programme.

25) As far as SHG formation is concerned in Beed district, lot of disparity is found in progress among the blocks, there was a growth in term of number of SHGs formed in one year or another year in case of all blocks. The blocks Patoda and Parali showed persistent growth throughout the whole study period. The growth was also substantial in Majalgaon and Kaij, it
showed the growth in few years of the study, but the growth showed by other blocks was very poor. (Table 5.32 to 5.42)

All the blocks to perform well SHG programme mechanism need to be reviewed periodically and systems in place with encouragement to promoting agency would be narrow disparity.

26) The data on evolution of SHGs indicates that the SHGs have not been able to be graded by the banks in Beed district in the study period, out of 3,570 SHGs formed, in that only 3,064 groups could clear the first gradation and 840 groups was in second stage gradation. This is not remarkable, as it was incumbent on banks to clear loan proposals within a month of the gradation being done. (Table 5.31, 5.43 and 5.44)

It is recommended that all banks should take collective action for gradation of SHGs in positive attitude and finance them credit and subsidy for their business development and to make them self-reliance.

27) As far as in the term of credit and subsidy disbursement to SHGs in Beed district, on year on year basis for the study period, there was highest growth in credit and subsidy 151.10% (2004-05) and 144.90% (2001-02) respectively and the lowest growth was in credit and subsidy 22.77% (2002-03) and 12.16% (2002-03) respectively. (Table 5.45 and 5.46)

The recommendation is that the guidelines should be made transparent and banks should not only focus on avoiding risk but should be generous in supporting the SHGs with credit and subsidy.

28) It is revealed that in Beed district up to 31st March 2007, out of 3,570 SHGs formed number of women SHGs were 2,482. It was satisfactory but in that only 410 women SHGs were actually taken up economic activity, it was not remarkable. (Table 5.47 and 5.48)

Regarding the women empowerment through SHGs there is a need of formation of more women SHGs through NGOs and Banks and in term of economic activity more women SHGs should be increased to select them income generation activity and able to contribute towards the family income, skill up gradation; understand the banking operations, better leadership on communication skill, take decision in community, village and household and improvement in standard of living.
29) It is cleared that the scheme of SHGs is not basically meant for SCs and STs. But it is a programme for rural poor. It does not matter to which status he/she belongs, but as it is generally found that SCs and STs remained economically deprived since long, so it becomes important to know the participation of these categories in SHGs. In the study period it is observed that in the term number of SC and ST members of SHGs assisted for economic activities and trained in Beed district, there was persistent growth. Though the yearly growth rate was either more or loss and the cumulative growth over the period was very effective. (Table 5.49 to 5.52)

Regarding the social category of the SHG respondents it is believed that in rural India, caste is more or less co-terminus with class and SHG programme have focused more on SCs and STs. So it was analyzed that respondents from every social category comes forward or show their inclination towards SHGs. It can be also concluded that people from nemeses social categories of rural community have an inclination towards the scheme of SHG.

30) The SHGs empower women both socially and economically. The observation showed that in the term of SHG assisted economic activities in Beed district, on year on year basis in the study period, there was highest growth in the year 2003-04 i.e. 295% and the lowest growth was in the year 2006-07 i.e. 57.43% (Table 5.53)

There is an urgent need to improve the economic conditions of rural women, the economic empowerment of women is a socio-political concept that goes beyond formal political participation. Economic empowerment requires the women have access to productive resources and ensuring some degree of financial autonomy.

31) On the basis of the observation in the term, number of women SHGs trained in Beed district. On year on year basis there was persistent growth for the period of study, the highest growth in the year 2000-01 i.e. 88.15% and the lowest growth was 4.97% in the year 2002-03. (Table 5.54)

It is recommended that the women members need time as well as training of capacity building. Equally important is building up women’s accountability and literacy skill.
32) Promotion of large number of quality SHGs are progressive worse of the scheme. In the study period block wise formation of SHGs, out of total 3570 SHGs in Beed district, the highest number of SHGs were in Beed block with the percentage of 16.16% followed by Ashtir and Georai blocks indicating more activeness of promotional agencies in these blocks whereas the lowest number of SHGs were formed in Wadwani block i.e. 3.78% as on 31st March, 2007. (Table 5.55)

It is suggested that the process of formation of groups is time consuming therefore it is needed that dedicated voluntary organizations with skilled manner to promote more SHGs in backward blocks.

33) It is observed from the table subsidy (Grants) expenditure that, Beed block enjoying top position in the average expenditure incurred during the study period. Other blocks showed rise in one or two years indicating spread up of SHG activities in the district and Wadwani, Dharur and Shirur blocks were lagging behind. (Table 5.56 to 5.63)

The available of subsidy appears to necessitate the elaborate procedures of BPL identification. The subsidy funds could also be used to set up a risk fund to cover the business losses of the first time entrepreneurs therefore the lagging behind blocks should get more subsidy to upliftment the SHG members.

34) As far as blockwise expenditure on infrastructure development incurred for SHGs programme is concerned for the study period in Beed district, Beed block showed relatively low expenditure incurred but it took off considerably from year 2002-03 whereas Georai block with leading figures during initial study period drops down when Beed block took over highest amount was incurred during the year 1999-2000 with per block average amount of Rs.13.20 lakhs later on average didn’t reach double figures. (Table 5.64 to 5.71)

It may be suggested that proper infrastructure is essential for the success of micro-enterprise therefore there is necessary that those blocks got lower reach out need bulk amount for infrastructure development for SHGs up graduation in the following terms also i.e. production, processing, quality testing, storage, design development, value addition, diversification of products and marketing etc.
35) Regarding block wise expenditure on training, in Beed district for SHGs not much was seen as emphasized areas of the SHGs programme as the expenditure is on lower side more provision on the capacity building is observed during the two years i.e. 2003-04 and 2004-05 where it crossed per block average of Rs.3 lakhs. (Table 5.72 to 5.79)

It is recommended that block wise grants of training should be increased through various agencies to give the training to group members i.e. basic orientation training, capacity building and Book-keeping, skill up gradation ,skill development and entrepreneurship development .etc.

36) It is revealed that the revolving fund provided to the SHGs and Amount of loan actually disbursed for revolving fund was started from the year 2000-01. Starting from lowest of Rs.266 lakhs per block, it lifted up during the years to come and Beed block took most of the share during the study period .It showed eligibility of SHGs with inclined trend as the SHGs programme progressed. Wadwani block got lowest range in all blocks.(Table 5.80 to 5.95)

It is clear that a special attention to the backward blocks of micro finance can be possible if banks open separate micro finance cells at their zonal offices to co-ordinate the activity of micro finance, a possibility of regulatory framework can be explored.

37) The proportion of SHGs taken up economic activities and loan disbursement in the blocks of Beed districts. It showed steady increase in at block levels. Initially 2-3 blocks found more economic activities and disbursement of loan were carried out, however shirur block found very lowest contribution during the study period. (Table 5.96 to 5.111)

It is recommended that to insure the flow of credit to neglected blocks, bank should be disburse loan for their economic activities to SHG.

38) It is found that as regards savings of the respondents after joining the SHGs, remarkable growth was observed in savings. It is noticeable that the highest number of respondents i.e., 63.20% had monthly savings between Rs.26-50 and the lowest number of respondents i.e., 1.60% had the highest monthly saving above Rs. 151. It was also noticed that more than 65% respondent had been savings and regularly depositing money with
their respective groups. However, around 35% respondents had irregular savings due to irregular and uncertain sources. (Table 5.118 and 5.122).

In this regard it is suggested that the group members should encouraged starting small and economically viable activities.

39) It was observed that 25.20% respondents had used borrowed funds preferably for business activities and 48.80% had preferred to use borrowed funds for household needs. Other purposes of loan were medical care, education and other needs. The study disclosed that the highest number of respondents (45.20%) had availed loan between Rs.1,001-2,500. The lowest number of respondents (2.80%) had availed loan of Rs. 10,001 and above from their respective SHGs. As far as loan repayment was concerned, more than 94% respondents were found repaying their loan in time. (Table 5.119, 5.120 and 5.121).

In order to encourage more and more respondents to undertake business activities they should be trained, guided and assisted with regular and adequate credit. The emphasis should be on proper utilization of borrowed funds for productive income and asset generating activities.

40) It was noticed that 48.40% of the respondents had expanded their business activities whereas 32.20% respondents had got gainful employment after joining the SHGs. It was also observed that 57.80% of the respondents had more earning than earlier and 35.20% had become well acquainted with financial matters such as, record keeping, interest computation, depositing group savings with the bank etc. (Table 5.122).

However, majority of the respondents had not shown interest in such matters. The led to dominance of some group members on group activities. To avoid this and enhance active participation of the members there is need of numerical skill development programmes.

41) One of the significant observations of the study is that Self Help Groups, a Social Group, had created social security (i.e., 61.40% of the respondents) whereas 42.80% of the respondents had fought successfully against alcoholism and enforced the shop keepers to close down their wine shops. (Table 5.123).
It is recommended that in the process of social reforms, the NGOs, VOs and Government Agencies should support Self Help Groups.

42) As a result of political awareness created by the groups, more than 24% of the respondents had participated in Panchayat and Primary Credit Co-operative Societies elections 12 members were working as PCCS members, 25 Panchayat members and 5 Sarpanchs. However, it was noticed majority of them were being represented their representatives. In such a situation how respondents can be empowered politically? (Table 5.124).

In order to ensure equal access and increased participation of respondents in politics, Panchayat Raj institutions are expected to play an active role.

43) It was observed respondents participation in government sponsored programmes which was almost negligible earlier had increased because of group activities. The disclosure of the study is that participation of members in Nirmal Gram was 48.20%, Mid day meal 47.80%, Sarva Shiksha Abhiyan 33.80%, Jal Swaraj 52.60%, Pulse Polio Campaign 45.40% and Adult Education Programme was 33.40% (Table 5.126).

There is need of encouraging active participation of more and more respondents in Social Welfare Programme.

44) As regards the problems faced by SHG members majority of the respondents (i.e. 75.80%) expressed that majority of the products, lower income (72.40%) respondents were the major problem. Besides these problems many of the members categorically criticized the unwanted interference of political parties which has a matter of serious concern today. The SHPIs had shown less or no interest in group activities after getting promotional grants according to 35.80% respondents. Group conflict (due to delay in loan disbursement, dominance by group leader etc.) were responsible for defunctness of the groups. (Table 5.127).

In order to increase the success role of SHGs, the NGOs, VOs and the banks are supposed to nourish the groups and encourage respondents to undertake economic activities. There should not be space for political interference.
45) As far as disbursement of subsidy and loan are concerned out of 250 sample SHGs there were major 193 SHGs i.e. 77.50% availed subsidy and loan (credit) got major 164 SHGs i.e. 64.86% as a revolving fund for their capacity building. (Table 5.128 and 5.129)

It may be said that there is need to get Second gradation for the SHGs as early as possible for their economic activity for certain own business.

46) Regarding performance of the banks in survey period it is seen that MGB has more reach out than other banks that was highest percentage of 39.60%, other banks need to increase their financial business with SHGs. (Table 5.132)

It is suggested that other banks should show more reach out showing their changing attitude positively for their financial assistance to SHGs.

47) It can be noted that in survey period regarding performance of promoting to SHGs, MAVIM showed upper hand i.e. 90% indicating the focus and network for the work in Beed district whereas other NGOs figure showed their limitations in the regard of SHG promotion. (Table 5.134)

It is recommended that the success of the SHG-Bank linkage programme depends upon a considerable extent on the quality of the SHG promoted by the NGOs. NABARD and DRDA should be given the training to NGOs about SHG programme and techniques of nurturing, promoting and strengthening of SHGs.

48) It is revealed that the survey study in Beed district, in the term of illiterate members were found 5-10 range in groups of all 179 SHGs i.e. 71.60% of the total 250 sample SHGs and in the term of literate members were found in the range of 0-5 in groups of all 186 SHGs i.e.74.40% of the total 250 sample SHGs. (Table 5.135 and 5.136)

In order to decrease illiterate members for the group progress there is a need to increase literate members in the SHGs by NGOs with the help of Anganwadi workers, Adult education and rural teachers.

49) It is noted that in the survey period majority of SHGs i.e.94.40% taken part in social work, it is very impressive for the group development and social welfare. (Table 5.139)
In order to improve the group activities, the further steps will be leadership development. The group members do a need of training so that potential leadership be imparted with focus on developmental leadership skill, group dynamics and handling group conflicts and must come forward various developmental schemes and programmes such as total sanitation campaign, Sant Gadgebaba swatchata Abhiyan, Sarve Shiksha Abhiyan, watershed development and water conservation, Jalaswarajya, Mahatma Phule Abhiyan Nirantar shikshan Yojana, Applied nutrition and immunisation programme etc.

50) Savings depends upon income. In the survey study it was seen that getting monthly income to majority SHG members 0-1,000 Rs. in this range, out of 250 SHGs, the highest SHGs were 165 i.e. 66.00% had got monthly income and the monthly collective saving by SHG members were in the range of 21-50 Rs. The highest SHGs were 189 i.e. 75.60% (Table 5.131 and 5.140.)

It may be suggested that most of the SHG members should undertaken highly income getting economic activities of business which will get more monthly income to the members (i.e. Above 1,000 Rs.) and then saving thrift will be increases monthly more than 50 Rs. for the groups internal money lending.

51) It is found that saving accumulated in the A/c of SHGs had increased, out of total sample 250 SHGs the highest number of SHGs were 71 i.e. 28.40% in the range of 20,001 to 30,000 Rs, and the 51 SHGs were in the range of 30,001 to 50,000 Rs. seen in the survey study. (Table 5.141)

It is suggested that the members of the group have been able to access micro credit to undertake certain income generation activities which will give them regular employment and such income.

52) It is disclosed that income generation activities by respondents surveyed focused on goat rearing activity, followed by milch business, poultry and other business. It means that most of the respondents surveyed were found comfortable with traditional activities. (Table 5.142)

On the basis of the above observations it can be inferred that group activities led to cultivation of economic activities among the members as it is evident from the data (table 5.142). All the 500 respondents had under-
taken various economic activities. These activities certainly contributed to self employment generation and income generation. The groups have also generated reproductive assets. As far as social and political impact of SHGs on the lives of group members is concerned, it was very positive. The members actively participated in social and political awareness programs. There is need of training a skill development programs in the modern economic activities which are viable as well as economically beneficial to the SHG’s members.

The conclusion of the study is that self help groups are certainly contributing to the socioeconomic as well as political empowerment of the group members.