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Dr. Preethi KA
Assistant Professor, CMS
Jain Deemed to be University,
Bangalore, Karnataka, India

SHGS: Organisational and operational efficiency

Dr. Preethi KA

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Abstract

In India, micro finance is dominated by Self Help Groups (SHGs) – Bank Linkage Programme which is aimed at providing a cost effective mechanism for providing financial services to the “unreached poor”. Based on the philosophy of peer pressure and group savings as collateral substitute, the SHG programme has been successful not only in meeting peculiar needs of the rural poor, but also in strengthening collective self-help capacities of the poor at the local level, leading to their empowerment. In this paper an attempt is made to evaluate the organizational and operational efficiency of SHGs micro finance activities based on a case study.

Keywords: Micro finance, self-help group, efficiency, empowerment

Introduction

According to the latest statistics, about 25% of the Indian population belongs to the rural poor. Women constitutes one-third of the Indian labour force. However, social constraints have prevented them from having access to and making use of the available resources that may help them improve their living conditions. Self Help Group is seen by many as the catalyst for rural development, women, and social empowerment. Its importance in the Indian economy is seen through many success stories like the production of 13 different bioagents to support organic farming by Sabari Swasraya Sanghom of Nellarachal tribal hamlet, Kudumbashree SHG, etc. They are not only inspirational but also the obvious solutions to the existing socio economic problems.

In India, micro finance is dominated by Self Help Groups (SHGs) – Bank Linkage Programme which is aimed at providing a cost effective mechanism for providing financial services to the “unreached poor”. Based on the philosophy of peer pressure and group savings as collateral substitute, the SHG programme has been successful not only in meeting peculiar needs of the rural poor, but also in strengthening collective self-help capacities of the poor at the local level, leading to their empowerment.

During 2008-09, the banks financed 16,09,586 SHGs, including repeat loan to the existing SHGs, with bank loan of Rs. 12,253.51 crore as against 12,27,770 SHGs with bank loan of Rs. 8,849.26 crore during 2007-08 registering a growth rate of 31.1 per cent (No. of SHGs) and 38.5 per cent (Bank Loan disbursed). Out of the total loans disbursed during 2008-09, SHGs financed under SGSY were 264,653 (24.6%) with bank loan of Rs. 2015.22 crore (28.2%) as against 246,649 SHGs (20%) with bank loan of Rs. 1857.74 crore (21%) during 2007-08.

In 2009, total number of 42,24,338 SHGs were having outstanding bank loans of Rs. 22,679.85 crore as against 36,25,941 SHGs with bank loans of Rs. 16999.90 crore in 2008 with a growth rate of 16.5 per cent (No. of SHGs) and 33.4 per cent (Bank Loan outstanding with SHGs). The share of SHGs under SGSY was 9,76,887 SHGs (23.1%) with outstanding bank loans of Rs. 5,861.72 crore (25.8%) as against 6,16,978 groups (25.2%) with outstanding bank loans of Rs. 4,816.87 crore (28.05%) in 2008. Commercial Banks had the maximum share of outstanding bank loans to SHGs with a share of 67.1 per cent which is followed by RRBs with a share of 23.1 per cent and Cooperative Banks with a share of 9.8 per cent. The average bank loan outstanding per SHG had increased from Rs. 46,884 in 2008 to Rs.53,689 in 2009.

Corresponding Author:
Dr. Preethi KA
Assistant Professor, CMS
Jain Deemed to be University,
Bangalore, Karnataka, India

As on 30th November 2021, Mission has its footprints in 6769 blocks of 706 districts in 30 states and 6 UTs. It has mobilized a total of 8.01 Crore women from poor and vulnerable communities into 73.19 lakhs SHGs and formed 4,24,189 Village organization and 32,406 Cluster Level Forums (CLFs). Up to 28th February, 2022, against the target of 7.80 lakh SHGs,

5.43 lakh SHGs have been formed and cumulatively, 74.80 lakh SHGs have been formed across the country (except Delhi and Chandigarh) under National Rural Livelihoods Mission (NRLM)

Given these macro level impressive scene of microfinance, what is worried is on its sustainability in the grass root. There are several reasons for this in Indian rural context, owing to its backward socio-economic features. However, what are important in the grass root level for SHGs sustainable growth are their organizational and operational efficiencies including pre and post financial activities. With this background in this paper an attempt is made to evaluate the organizational and operational efficiency of SHGs micro finance activities.

Objectives

This Paper attempts to evaluate the microfinance activities and organizational and operational aspects of Self-Help Groups (SHGs) promoted by government and Non-governmental organizations in coastal districts of Karnataka. The specific objectives of this paper are;

1. To evaluate the performances of women SHGs in managing microfinance activities.
2. To analyze the organizational strengths of women SHGs.
3. To assess the operational aspects of SHGs in the rural area with regards to microfinance activities.

Methodology

First section of the paper reviews microfinance activities at macro level i.e., Karnataka experience in micro finance. Second section provides a case study of SHG's microfinance activities undertaken in Dakshina Kannada, coastal district of Karnataka, where the SHG movement in the recent years gained momentum.

Both secondary and primary data are used. Primary data have been collected by the sample members of SHGs. 90 women members of SHGs were interviewed and data were enumerated through a well-structured schedule. Organizational and operational index have been constructed on the basis of appropriate variables.

Self-Help Group movement in Dakshina Kannada district

SHG movement in the study region started during 1999. At present there are about 65000 functioning in the district. About 70 per cent of the SHGs are exclusively women SHGs and the remaining constitute men and mixed SHGs. Self Help Groups in the district mainly promoted by NGOs (around 50.0 per cent) followed by cooperatives and regional rural banks (Gramina Vikasa Bank) (about 35.0 per cent), and Government (about 15.0 percent). Government SHGs are under Swarnajayanti Grama Swarajgar Yojana (SGSY) of the central government and Stree Shakti programmes of the state Government. SGSY groups are limited in number and are linked with leading NGOs in the district. Self-help groups play a crucial role in organizing

women and imparting entrepreneurial skill among them. SHGs are formed under different schemes of government or Non-government organizational programmes. Apart from credit and empowerment programmes, SHGs in the districts undertake major productive activities like Jasmine and vegetable cultivation, food products, petty business, tailoring, poultry, vanilla cultivation, vermi composting, agarbathi rolling, banana cultivation, ginger cultivation, bee keeping, etc. A detail of some of the Groups sponsored by Government, NGOs and other promoters in the district is given below.

Stree Shakti groups

To uplift the economically and socially weaker section of the rural women the Karnataka Government launched Stree Shakti Yojana in 2000–01. Basically Stree Shakti Groups are SHGs where women living in neighborhood with similar socio-economic background form groups. The size of the group ranges from 10 to 20 members. The only difference is that the state government will grant a revolving fund of Rs. 5000 for the eligible Stree Shakti groups for the development. The women groups take up economic activities suited to their skills and local resources.

At present (2005) there are 3352 SHGs in the district with a net saving of Rs. 1095.50 lakhs. 3015 graded groups with bank linkage have been given credit of Rs. 1090.50.lakh and also provided with the revolving fund (Rs. 5000 per group) of the state government. Additional subsidy of Rs 15000 will be given to the groups which show outstanding saving performance of Rs.75000 and more and those with a saving of one lakh and more will get Rs. 20000 additional subsidy. The Stree Shakti groups are formed managed and maintained by the local Anganwadis.

Swarna Jayanthi Swarozgar Yojana

This programme was launched on 1st April 1999 by replacing earlier poverty alleviation programme such as IRDP, TRYSEM, Million Wells Programme, etc. The programme aims at upliftment of people below poverty line (BPL) in three years by providing them self-employment opportunity through bank credit and subsidy. Under this programme loan and subsidy is given for individual and SHGs. The beneficiaries are selected on the basis of a taluk level BPL list. Assistance is given on individual and group basis. In the former case the subsidy amount is Rs.75000 for people belonging to general category and Rs. 10000 for SC and STs. In the latter case the subsidy is either 50 per cent of the project expenditure or Rs. 1.25 lakhs. In Dakshina Kannada district there are 2374 SHGs formed under Swarna Jayanthi Swarajgar Yojana, out of which 784 are women groups.

Shri Kshetra Dharmasthala Rural Development Project (SKDRDP)

Dharmasthala, the famous religious centre has launched SKDRDP in 1982. The programme aimed towards uplifting the rural poor including rural women. The main emphasis of SKDRDP is rural development in general. Besides, it has taken up many types of women empowerment programmes by promoting Self Help Groups in all over the district. The Project right from its initiation in 1982 has formed 26660 SHGs with 250902 families involved and a saving mobilization of Rs. 366452 thousand. The total loan disbursed among the groups stands Rs.1796758 thousand.

The project is also organizing Jnanavikasa Women SHGs for the all-round development of the women in the rural area. At present there are 2360 such groups are functioning with 8529 members. The total savings mobilized is Rs. 535 lakhs. Loan disbursed to the member's amount for Rs. 2,285 lakhs. The main objectives of this project are: To facilitate socio-economic empowerment of rural women and to initiate credit and thrift among women and to provide inputs on health, family welfare, hygiene, clean surrounding and better living. Each group consists of 10-20 members. The loan is provided in accordance with the repayment capacity of the members, age of the group and the amount of net savings. Different types of loans according to the needs of the members have been provided. It includes productive loans and consumption loans. The loan is mainly given to agriculture, irrigation, self-employment, education, marriage, religious functions, jewellery, repayment of old loans, construction of house, etc. Development of the backward sections of the society through forming their groups like Pragathi Bandhu, Jnanavikasa Kendra, Self-help groups, and urban development groups empowered women to become successful entrepreneurs.

In order to develop the rural people SKDRDP provides 3 main financial instruments - Loans, Insurance and Pensions. These microfinance activities provide ground for poverty alleviation. The loans are provided by the banks and SKDRDP acts as bank linkage to members. SKDRDP brings banking closer to poor people with its BC Suvidha Scheme. The BC Suvidha also mobilizes savings causing people to inculcate habit of saving. To make the families stronger from the uncertainties of life, SKDRDP provides Insurance and Pensions. SKDRDP acts as an aggregator/collection agency for National Pension Scheme by central government. Being a very important program NPS works as division of SKDRDP. There are two Insurance programs of SKDRDP. Jeevan Madhura Life Insurance and Sampoorana Suraksha Health Insurance. The Jeevan Madhura is sponsored by LIC and SKDRDP acts as Insurance Broker. Sampoorana Suraksha is a section 25 company and Subsidiary of SKDRDP. Sampoorana Suraksha provides health insurance.

The South Canara District Credit Co-operative Bank has been playing an important role in organizing SHG in the district since 1999. About 24859 Navodaya Swasahaya groups have been formed by the Bank with a deposit mobilization of 61.5 crore. In association with SKDRDP it is sponsoring more than 26733 SHGS in the district. (Out of which 17287 women's SHGs). During 2009, Navodhaya Gram Vikasa Charitable Trust has been registered with an aim of promoting SHGs for rural women development. The trust has now 12249 SHGs in D.K district and 6229 SHGs in Udupi district under its supervision

Apart from these there are several other organizations, banks are promoting SHGs with common goals. There are also NABARD promoted SHGs functioning in the District. But whoever may be the promoters, the aims and objectives and the rules governing them remains more or less the same. It should be noted that a good number of SHGs which are actively participating in development activities are not yet credit linked. Out of this some are not graded groups (not completed minimum years).

Dakshina Kannada District has an edge over other districts in terms infrastructure development, institutional development, literacy as well as in terms the promotion of

Self Groups. During the years the district has witnessed several NGOs forming a number of SHGs. SKDRDP and Navodaya Grama Vikasa Charitable Trust are pioneering in this movement taking the district almost to the top of the list in number of SHGs formed. Another remarkable feature of the district is the existence of large number of SHGs promoted by the NGOs and other sectors than the Government.

Results and Discussion

Profile of the Sample SHGs

The research study is undertaken in Dakshina Kannada district and is confined only to three taluks – Mangalore, Belthangady, and Bantwala as these three taluks in the district exhibit remarkable progress in the SHGs moment of the all the kind. From each taluka sample 5 SHGs were selected at random and a sample of 90 members of SHGs were selected at random details of which is given in table-4.

Table 1: Sample members of samples SHGs

Taluks	Government	NGO's	Others	Total
Mangalore	10	10	10	30
Belthangady	10	10	10	30
Bantwal	10	10	10	30
Total	30	30	30	90

Sample self-help group's Organisational, operational aspects and performances were evaluated. Organisational aspects include average size of the SHGs, meetings organized, post-finance monitoring and overall management of their function. Operational aspect includes savings generated, loans dispersed, total weekly turnover, and account maintenance procedures. Finally their performance in managing the microfinance activities was analyzed.

Average size

Self-help groups are by definition, small groups of people join together to perform economic activities especially microfinance and entrepreneurial activities. The size of the groups may vary between 10-25 members, and matters in organizing the intended activities. The average size of the SHGs in the study area is given in table-2. It may be noticed that in the NGO promoted SHGs many are having 10-15 members (82.0 per cent), and in government promoted and others the number of SHGs having 10-15 members is 62.0 and 67.0 percent respectively.

Table 2: Average size of the sample SHGs (%)

Sectors	10-15	16 & above	All
Government	62.0	38.0	100
NGO	82.0	18.0	100
Others	67.0	33.0	100
Total	71	29	100

Meeting

Conducting meeting is an important component of an organization, where all members will discuss and collectively participate in managing the group activities. SHGs organize meetings regularly every week and at least fortnightly. The frequency of organizing meetings by the sample SHGs is given in table -3.

Table 3: Frequency of meeting conducted by the SHGs (%)

Sectors	Weekly	Fortnightly
Government	55.0	45.0
NGO	91.0	09.0
Others	71.0	29.0
Total	72.33	27.67

Meetings considered being one of the important motivating factors for the SHG members. The frequency of meeting helps members to discuss and plan for the requirement. Since the discussions will involve different issues it will help in disseminating information among the members. It also considered as one of the important factor in building leadership quality of the members. Even though different SHGs have different schedule for meeting the sample SHGs show that about 91.00 per cent of the NGO promoted SHGs conduct weekly meeting whereas this percentage is 55.00 for Government sponsored SHGs.

Savings and credit management

Savings mobilization is an important activity of microfinance activity. Members in different self-help groups have practice of savings around weekly Rs.10, Rs.15, Rs 20 or Rs.25. however members savings will not be less than Rs.10 and Rs 25. Prescribed savings limit by different sample SHGs is given in table-4.

Table 4: Prescribed savings limit by different sample SHGs

Sectors	Prescribed savings limit by SHGs/week (%)				Total
	Rs.10	Rs.15	Rs.20	Less than Rs.25	
Government	66.67	13.33	13.33	6.67	100
NGO	73.33	10.0	10.0	6.67	100
Others	56.67	6.67	33.33	3.33	100
Total	65.56	10.0	18.89	5.56	100

Loans dispersed

Dispersing loan is another important programme of any microfinance institutions. Average loan dispersed by the sample SHGs to their members are given in table-5.

Table 5: Average loan dispersed by the sample SHGs to their members

Sectors	Average loan dispersed by the sample SHGs (Rs.)
Government	142160
NGO	147744
Others	145424
Total	435028

Purpose of loans given

Self-help groups disperse loan to their members for both productive and consumption purposes. Purpose of loan dispersed by the sample SHGs are depicted in table-6.

Table 6: Purpose of loan dispersed by the sample SHGs (%)

Sectors	Productive purpose	Consumption purpose	Total
Government	43.0	57.0	100
NGO	39.0	61.0	100
Others	41.0	59.0	100
Total	41.0	59.0	100

The profile of sample shows that the percentage of SHGs having member size of 10-15 is less in Government promoted than the NGO promoted SHGs (NGSHGs).

About 38.00 per cent of Government promoted SHGs (GSHGs) have the member size of 16 and above whereas this percentage is only 18.00 in case of NGO promoted SHGs. In terms of prescribed saving limit by SHGs about 73.00 per cent NGO sponsored SHGs have a prescribed weekly saving limit of Rs. 10 whereas this stands about 66.00 per cent for Government sponsored SHGs. The average savings mobilized by the sample SHGs shows that the weekly savings amount to Rs. 2822 for NGOs whereas it is Rs. 2734. In terms of loan disbursement by the sample SHGs The Government sponsored SHGs account for Rs. 142160, whereas NGO it is Rs. 147744 out of which the loan given for consumption purpose is 57.00 percent for Government SHGs whereas it is 61.00 per cent for NGO SHGs.

Sample members

Table-7 represents the classification of the respondents based on their average monthly savings and investment as a percentage of monthly income.

Table 7: Classification of the respondents based on their average monthly savings as percentage of monthly income

Proportion of monthly income allocated for savings and investments (percentage)	Category of SHGs			Total
	Govt.	NGO	Other	
Nil	17.8	15.8	20.6	18.06
Below 10 (Low)	44.5	35.1	33.3	37.63
10-20 (Moderate)	15.8	23.7	21.6	20.37
Above 20 (High)	21.9	25.4	24.5	23.9
Total	100.0	100.0	100.0	100.0

From the table-7 it can be observed that about 37.63 per cent of members save less than per cent of their income. While 18.06 percent do not save at all. About 20.37 percent save 10-20 percent a moderate portion while about 23.9 percent of the total sample group members save more than 20.00 percent of their income.

Table 8: Average loans from groups and other sources taken by the members in (Rs.)

Sectors	From SHGs	Banks	From other sources
Government	6789	8334	-
NGO	8999	1289	-
Others	4598	7569	-
Total	20386	17192	

It can be observed that majority of the loans taken by the members of NGOs is from SHGs over to banks. But it's not so in case of members from government and sectors. They still opt for banks to borrow loans.

Table 9: Purpose of Loan taken

Sectors	Productive	Non-productive	Total
Government	8.0	92.0	100
NGO	36.0	64.0	100
Others	13.0	87.0	100
Total	19.0	81.0	100

As a common practice observed among the SHGs the share of loan taken for the productive purpose is very less aggregating about 19.0 per cent while the unproductive loan aggregate 81.0 percent.

Table 10: Stimulus behind availing of Loans

Stimulus	Government	NGO	Others	Total
Self	32.0	-	30.0	20.67
Husband	28.0	-	32.0	20.0
Both	37.0	83.0	32.0	50.67
Family members	03.0	17.0	06.0	8.67
Others	-	-	-	-
Total	100	100	100	100

About 32.0 percent of the respondents of Government sponsored SHGs availed the loan with self-motivation while 28.0 per cent of them are by their husband and 37.0 per cent got a stimulation to borrow from both self and husband. In contrast to this no respondents in the NGO sponsored SHGs are either motivated by self or husband alone but 83.0 per cent of them told that they are motivated by both while for 17.0 percent got the stimulation from their other family members.

Table 11: Average annual Savings by the sample members (Percentage)

Sectors	Annual Savings amounts (Rs)			
	> 5000	5000-10000	10000-15000	Total (%)
Government	58.0	42	-	100
NGO	49.0	40.0	11.0	100
Others	46.0	47.0	7.0	100
Total	51.0	43.0	6.0	100

Table-11 shows that about 58.0 per cent of the members save on an average of Rs. 5000 annually while 42.0 per cent of them about 5 to 10000. This figure for NGOs and others is 49.0 per cent and 40.0 per cent whereas for others it is 46.0 per cent and 47.0 per cent. About 11.0 per cent of the NGO SHG members and 7.0 per cent of the others promoted SHG members save more than Rs. 10000 annually. On an average among the sample households 51.0 per cent members' annual savings range up to Rs. 5000, 43.0 per cent members save annually between Rupees five to ten thousand and about six per cent of them save more than Rs. 10000.

It is evident from the study that almost all members of SHGs during the years will perform different role in their groups concerned. Since SHGs are for poor and less educated women folks, there should be a sound motivating factor to make them to join the groups. While about 57.00 per cent of the SHG members motivated through Anganwadi workers NGOs use their field workers for this purpose. This shows that while Anganwadi workers it is a secondary task field workers are appointed only for the

purpose of forming and nourishing of SHGs. This is one of the important factors behind the success of SHGs promoted by the NGOs in the district.

The age wise distribution of the sample members reveal that majority of the members belong to the age group of 26-35. In Government sponsored SHGs about 36.00 per cent of the members are of the age group of 36-50. The percentage of married members is 64.00 percent for Government SHGs and for NGO sponsored it is 58.00 per cent. The major source of fund for SHGs comes from the savings of the members. So members with some earning source can save some portion of their income in SHGs what is considered as a compulsory saving. From the sample members it shows that about 80.00 per cent of the Government promoted SHG members are beedi rollers, whereas this percentage is less (30%) in case of NGO sponsored SHGs. In the literary front about 64.00 percent of the members of Government sponsored SHGs have primary education while this percentage is about 57.00 per cent for NGO sponsored SHGs. The data also shows that about 82.00 per cent members belong to the income group of Rs. 15000 to Rs. 20000 in NGO promoted SHGs whereas 76.00 per cent of Government sponsored SHG members belong to this category. It is also interesting to note that only 2.00 of the Government sponsored SHG members belong to the lower income group of Rs. 10000-15000 and this number is nil for all other types of SHGs. The average household income of members is about Rs. 18204 in case of Government sponsored SHGs and Rs. 18204 in case of Government sponsored SHGs. This reveals the facts that (a) the district is economically developed and (b) NGOs as well as the Government sponsored SHGs are not reaching the very poor population in the district.

It is revealed from the data that almost all members borrowed from the SHGs varying amount of credit. Out of all three types of SHGs about 51.00 percent (58.00 G SHGs 48.00 NGS SHGs and 47.00 Others), borrowed a loan of Rs. 5000-10000 and about 43.00 percent between Rs. 10,000-15000 and 6.00 percent above 20,000. The quantity of small loans disbursed shows that a lion's share in the total loan disbursed will be used for the consumption purpose (81%) or for repaying old debt or for purchase of household commodities.

An attempt is also made to rank the performance of SHGs on the basis of organizational and operational parameters. It is done on the basis of performance scores given by the respondents against each programmes on the scale of one to four. Average score of organizational efficiency and operational efficiency is given in table-12.

Table 12: Organizational and operational Performance Scores

S. N.	Particulars	Excellent	Very Good	Good	Satisfactory	Poor	Average score*
A. Organizational Aspect							
1	Frequency of meeting	58 (65.0)	14 (15.0)	3 (3.33)	15 (16.67)	-	4.27
2	Effectiveness of follow-up meetings	56 (62)	11 (12.67)	8 (8.67)	15 (16.67)	-	4.20
3	Weightage given to participants opinion	52 (58.3)	13 (14.0)	10 (11.0)	15 (16.67)	-	4.13
4	Visit of NGO officials to the work spot	54 (59.6)	11 (12.0)	9 (10.0)	16 (18.33)	-	4.14
5	Rate of attendance during meeting	50 (55.0)	17 (19.33)	7 (7.67)	16 (18.0)	-	4.12
	Total	54 (60.0)	13 (14.4)	7 (7.8)	15 (16.7)	-	4.14
B. Operational aspect							
1	Method adopted to discuss problems	58 (57.33)	18 (18.33)	9 (13.33)	5 (5.2)	-	4.44
2	Practicability of solutions offered	54 (60.0)	14 (16.0)	7 (7.33)	15 (16.67)	-	4.18
3	Innovative ideas initiated and implemented	57 (63.33)	14 (15.0)	5 (5.0)	14 (16.67)	-	4.26
4	Cost effectiveness of the solutions offered	47 (52.67)	13 (14.0)	13 (14.67)	17 (18.67)	-	4.00

5	Responsibility shared by the SHGs	52 (57.67)	13 (14.67)	9 (10.0)	16 (17.67)	-	4.12
	Total	52 (57.8)	14 (15.6)	9 (10.0)	13 (14.4)		4.10

Source: Field Survey

Note: 5-Excellent, 4- Very good, 3- Good, 2-Satisfactory, 1- Poor Figures in parenthesis indicate percentage

Major Findings

1. Self Help Groups movement started in the study region during 1999. At present there are about 22000 SHGs working in the district.
2. About 70.00 per cent of the existing SHGs are exclusively women SHGs and the remaining constitute men and mixed Self Help Groups.
3. SHGs in the district are mainly promoted by NGOs (around 50.00 per cent), followed by Cooperatives and regional rural banks (Gamina Vikasa Bank) (about 35.00 per cent), and government (about 15.00 per cent).
4. Organizational and operational efficiency Index is showing useful directions for their improvement and sustainability.

Conclusion

Research findings in the study region highlights that micro-finance activities in the rural areas with SHGs approach created a new wave of women empowerment. That made rural women to involve in various investment activities and hence, inculcated confidence of engaging economic activities. A process has been set in which women are experiencing all aspects of running a venture like decision making, production, marketing, group actions, and finance and risk management.

Management of microfinance requires an efficient organizational and operational method. Size of the group, member's profile, meetings, decision on savings and loan dispersion maintenance of records are all important aspects of organizing microfinance at the grass root. Further, operational aspects includes loan savings, follow of action, utility of loans, purpose of loans and so on. However, Self-help Group is a good strategy associated with micro-finance to empower rural women. There is a need to specify the role of government and NGOs to strengthen the movement and give more attention on their organizational and operational strength for their sustainable growth.

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