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CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	A STUDY ON SELF HELP GROUPS IN KARNATAKA <i>DR. RASHMIRANI AGNIHOTRI H.R & DR. K.S MALIPATIL</i>	1
2.	ROLE OF TALENT MANAGEMENT IN ACHIEVING THE GOALS AND OBJECTIVES OF BANKING SECTOR IN INDIA - WITH REFERENCE TO NOIDA REGION <i>SANGEETA RANI & PRABHAT SRIVASTAVA</i>	6
3.	PROBLEMS OF MICRO ENTREPRENEURS IN CHITTOOR DISTRICT <i>P.VENKATADRI REDDY & DR. HAMPANNA</i>	8
4.	MAKE IN INDIA: OPPORTUNITIES AND CHALLENGES IN DEFENCE SECTOR <i>AZHAR SHAIKH, DR. UTTAM KINANGE & ARTHUR FERNANDES</i>	13
5.	MICROINSURANCE: WAY AHEAD TO TAP RURAL INSURANCE MARKETS <i>DR. N. SUMAN KUMAR</i>	16
6.	GO GREEN WITH GREEN HUMAN RESOURCE MANAGEMENT PRACTICES <i>RIZWANA KHURSHID & MUSHTAQ A DARZI</i>	19
7.	ORGANIZATIONAL COMMITMENT AND ORGANIZATIONAL EFFECTIVENESS <i>DR. DAVINDER SHARMA</i>	22
8.	NEXUS BETWEEN REMITTANCE INFLOW AND HUMAN DEVELOPMENT IN NEPAL <i>SURAJ GAUDEL</i>	29
9.	PERFORMANCE ANALYSIS OF SELECTED MICROFINANCE INSTITUTIONS IN INDIA <i>S. RADHIKA & DR. P. KANCHANA DEVI</i>	34
10.	A STUDY ON WORK LIFE BALANCE OF WOMEN FACULTY IN PRIVATE COLLEGES WITH SPECIAL REFERENCE TO NAMAKKAL DISTRICT <i>DR. K. GIRIJA</i>	38
11.	BUSINESS-TO-CONSUMER (B2C) e-COMMERCE: A SURVEY <i>YOGITA SHARMA</i>	43
12.	AGRO BASED INDUSTRY: A WAY OF BALANCING INDIAN ECONOMY <i>DR. BANESWAR KAPASI</i>	47
13.	IMPACT AND CHALLENGES OF IMPLEMENTATION OF GST ON INDIAN ECONOMY <i>VANDANA SHARMA</i>	49
14.	A COMPARATIVE STUDY AMONG PRIVATE AND PUBLIC SECTOR EMPLOYEES ABOUT RETIREMENT FINANCIAL LITERACY, KERALA <i>ASWATHY MOHAN</i>	52
15.	ECONOMETRIC MODELING OF THE IMPACTS OF SHIPPING ON NIGERIAN ECONOMY <i>THEOPHILUS C NWOKEDI, DR. L.I. OKOROJI & CHINEMEREM C. IGBOANUSI</i>	58
16.	WHY SHOULD BUSINESSMEN BE ETHICAL? <i>BILAL AHMAD RATHER</i>	62
17.	IMPACT OF GLOBALIZATION ON INDIAN AGRICULTURE <i>INDRA BANSAL</i>	65
18.	A COMPARATIVE STUDY OF INDIA AND CHINA ECONOMIC RELATION WITH SPECIAL REFERENCE TO STOCK MARKET IN THE 21st CENTURY <i>JOHN MANG MUAN LIAN ZOU</i>	68
19.	ANALYSIS USING CAMEL MODEL: EVIDENCE FROM LARGE COMMERCIAL BANKS IN TANZANIA <i>JANETH N. ISANZU</i>	71
20.	THE GAP OF HOSPITAL SERVICE PERFORMANCE BY USING SERVICE QUALITY ANALYSIS <i>MUSTAFA HERMANTO</i>	76
	REQUEST FOR FEEDBACK & DISCLAIMER	80

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A STUDY ON SELF HELP GROUPS IN KARNATAKA**DR. RASHMIRANI AGNIHOTRI H.R****POST DOCTORAL FELLOW****DEPARTMENT OF STUDIES & RESEARCH IN SOCIAL WORK****P.G. CENTRE OF GULBARGA UNIVERSITY****RAICHUR****DR. K.S MALIPATIL****CHAIRMAN****DEPARTMENT OF STUDIES & RESEARCH IN SOCIAL WORK****GULBARGA UNIVERSITY****KALBURGI****ABSTRACT**

Self Help Group intervention is well organized all over the world as an effective tool for poverty alleviation and improving socio – economic status of the poor and marginalized. In India too Self Help Group is making head way in its effort for reducing poverty and empowering women. This concept is the brain child of Mohammad Yunus of Bangladesh and has brought a revolutionary change in the field of development. Further, this has become an important part of micro finance. Micro finance through the network of NABARD and NGOs have been largely supply driven and a recent approach (Action Aid, 1995). Micro finance other than banks, are engaged in the provision of financial services to the poor. The World Bank has suggested that empowerment of women should be the key aspect of Social Development Programmes (World Bank, 2001). India has also ratified various international convention committed to securing equal rights to women. The National Policy for the empowerment of women (2001) states that “The women’s movement and a wide spread network of NGOs which have strong grass roots presence and deep in right into women’s concerns have contributed in inspiring initiatives for the empowerment of women”. However, the policy also speaks of “a wide gap between the goals enunciated in the constitution, legislative policies, plans, programmes, and the related mechanisms on the one hand and the situational reality of the status of women in India, on the other words gender equality manifests itself in various forms, the most obvious being the trend of continuously declining female reaction in the population in the last few decades. Socio strangling and violence at the democratic and societal levels are some of the other manifestations”. The Government of India and Karnataka state have initiated so many programmes for women for empowerment. The paper shows that the detail text about self help groups in karnataka.India.

KEYWORDS

SHG’s, poverty alleviation.

INTRODUCTION

Poverty and unemployment are the major problems of any under developed countries, to which India is no exception. In India, at the end of ninth five year 26.1% of the population was living below poverty line. In the rural area 27.1% of the population was living under poverty. The overall unemployment rate is estimated to be 7.32%. The female unemployment rate is 8.5%. The rate of growth of women unemployment in the rural area is 9.8%. This is because of the low growth rate of new and productive employments. (Krishna, Vijaya R and Das Amaranath R. (2003)). At the end of IX plan various schemes were implemented to reduce poverty and to promote the gainful employment. But the most attractive scheme with less effort (finance) is ‘Self Help Group’. It is a tool to remove poverty and improve the rural development.’ The Micro credit-SHGs model has got tremendous attention in recent years. Micro credit is an alternative source of credit for the poor who earlier were considered as non-bankable. This system not only provides credit, important input for development, to the poorer section of the society, but also aims to build their capacity. It has also been observed that group lending has distinct advantage in the form of excellent recovery rate and improvement in income level. The phenomenal growth of SHGs indicates that the weaker sections of the society are also capable to sharpen their micro-entrepreneurial skills with the help of their own savings and additional bank credit, as needed. At this point, micro credit-SHG integration could be the way out for overall rural development vis-à-vis poverty alleviation. Hence, The paper covered the detail text about self help groups in Karnataka state.

CONCEPT OF THE SHG’S

Self-help groups (SHG) are a small voluntary association of poor people, preferably from the same socio-economic background. They come together for the purpose of solving their common problems through self-help and mutual help. The SHG promotes small savings among its members (Sharma, 2001). The savings are kept with a bank. This common fund is kept in the name of SHG. Usually, the number of members in one SHG does not exceed twenty. The concept of SHG is based on the following principles.

1. Self help supplemented with mutual help can be a powerful vehicle for the poor in their socio-economic development.
2. Participative financial services management is responsive and efficient.
3. The Poor need not only credit support, but also savings and other services.
4. The Poor can save the bankable and SHGs as clients result in wider outreach, lower transaction cost and much lower risk costs for the banks.
5. Creation of a common fund by contributing small savings on a regular basis.
6. Flexible democratic system of working.
7. Loaning is done mainly on trust with a bare documentation and without any security.
8. Accounts loaned are small, frequent and for short duration.
9. Defaults are rare mainly due to group pressure and
10. Periodic meeting ensures non-traditional savings.

Micro finance programmes are currently being promoted as a key strategy for simultaneously addressing both poverty alleviation and women’s empowerment. Before 1990s credit schemes for women were almost negligible. There were certain misconceptions about the poor people that they need loan at subsidized rates of interest on soft terms, they lack skills, capacity to save, credit worthiness and therefore are not bankable. Nevertheless, the experience of several and SHGs reveal that rural poor are actually efficient managers of credit and finance. Availability of timely and adequate credit is essential for them in their enterprises rather than subsidies. Earlier government efforts through various poverty alleviation schemes for self-employment by providing credit and subsidy received little success since most of them were target based involving various government agencies and banks.

METHODOLOGY

The study is based on the secondary data sources. The necessary information about the self help groups in Karnataka and its various components are collected from various books, journals, internet source of related topics.

SELF HELP GROUPS IN KARNATAKA

The Government of Karnataka has formulated and implemented various schemes for the furtherance of the social, economic and overall development of rural women, when the present position of women is taken into account these schemes do not appear effective in enhancing the confidence and capability of these women. The government, with the joint collaboration of various departments, has taken up the work of woman development of with only one aim and adherence to achieve the overall development women by rendering them financial support in the form of subsidy through different projects directly or through banks to eradicate poverty of these women. With a view to make women financially independent the State Government has established the State Women Development Corporation (Stree-Shakti: Women Empowerment, 2003). At present, though many projects are being implemented for the financial progress and self dependence of women, results show that it is not possible to achieve social, economic and all round development of women only by treating them as beneficiaries of the Government projects and giving them subsidy or loan. Instead of that, awareness should be created among various regarding the status and position they are entitled to in the society and they must be made financially, socially and politically fit and capable (Strcc-Shakti: Women Empowerment, 2003).

In achieving women empowerment, many government and non- government organizations have organized small groups since a decade at national as well as state levels and have inspired them for savings and also to manage their daily requirements and the financial commitments from out of the savings and to increase their financial resources, thereby eradicating poverty. Many rural poor women have proved that they can save money and if they take loans they are capable of repaying them. If awareness is created among them, they can also prove themselves capable in many more fields (Chetana Kalbagh 1991). Such successful attempts have been made in countries like Bangladesh, Philippines and some states in our country.

THE DESIGN OF THE STREE SHAKTI PROGRAMME

In this background, it is very meaningful that Hon'ble ex Chief Minister of Karnataka S.M. Krishna has called the project as "Stree Shakti" in which the main aim is to make rural women self dependent through organizing twenty lakh women into one lakh self help groups. This project has been launched on 2000-01. The State Government has taken a revolutionary step by setting up this project attempting to invest Rs. 72 crore at a time in the projects taken up for the development of women and organizing them in such huge number. (Vidya Maria Joseph and Uday Shankar Bhat, 2003).

THE ROLE OF SELF HELP GROUPS

A self-help group is a group where 15 to 20 like minded women coming from the lower strata of society having similar social and financial background with a feeling of oneness, organize themselves voluntarily into a group for their social and economic development (Pillai, J.K., 1995).

This group creates self-help among the members by codifying the rules essential for the all round development of the members as well as the village. This group, having 15 to 20 members, must adhere to the rules and regulations framed by them with mutual faith, common interest and self-awareness. The main features of such groups are regular savings, lending money on the principles of self-help, initiating common fund and addressing to their problems through unanimous decisions thereby achieving development. It is left to the decision of the whole group to decide the rate of interest to be levied on the loan given to the members of the group. The leadership will be decentralized. Various records have to be maintained in the group and a savings account in the joint name has to be opened in a bank.

While joining the self-help group, the admission application of the member should be filled up and each member must possess a personal savings and loan book. During weekly meetings the minutes of the meeting should be entered in the 'minute book'. As regards savings and loan transactions, each group should maintain 'Savings Account Book', 'Receipt Book', 'Loan Account Book' and all these registers have to be maintained properly. If the members/representatives are not able to maintain the records, a person may be appointed for this purpose.

IMPLEMENTATION AND MONITORING OF THE SCHEME

Since self-help groups are organized by including rural women below poverty line, the women groups will be able to work powerfully. Woman literacy has to be given importance. While forming self-help groups, preference will be given to landless women agricultural labourers, SC/ST families, women having drunkards, drug addicts or disabled persons in the family.

STATE-LEVEL COMMITTEE

A Committee is constituted at the State level, in which the Honorable Chief Minister is the Chairman and Minister for Women and Child Development is the Deputy Chairperson and Chief Secretary and heads of the departments concerned are the members. The Secretary, Women and Child Welfare Department is the Member Secretary of this Committee. At the district level, Deputy Commissioner is the Chairperson and district-level officers of the departments concerned are the members of the committee and Deputy Director, Women and Child Development will be Member Secretary (Vidya Maria Joseph and Uday Shankar Bhat, 2003).

TALUKA-LEVEL COMMITTEE

At the taluka level, Executive officer of the Taluk Panchayat is the chairperson and the officers of the departments concerned at taluka level are members of the committee and the child development project officer is the member secretary to monitor this project. In order to monitor the project, the information network is framed in a computer.

PROMOTION OF GROUPS

The Anganwadi workers extend cooperation during the first six months to the groups to manage their activities. After six months, the Anganwadi workers supervise the work. If the groups are not able to manage the work themselves, they can appoint an outsider and give remuneration from out of the savings of the group. After six months, the groups have to take measures to initiate internal loans in a small scale and open savings accounts compulsorily in a bank. The supervisors of the department have to guide the Anganwadi workers from time to time and at the same time they have to supervise the work.

REVOLVING FUND

To a group, which has maintained savings for at least six months, a revolving fund of Rs.5,000/- will be given by the Government. The members start loan activities by using the savings of the members and the revolving fund. The supervisors and assistant child development project officer regularly examine and ensure that the members are repaying the loans in time and that money is not misused in any manner.

INCENTIVES TO STREE SHAKTHI GROUPS

To encourage Stree Shakthi groups, which have shown exceptional performance in terms of saving, the Government has announced a novel scheme to give additional incentive to groups. Under the scheme groups which have saved more than P.s. 75,000, an incentive of Rs. 15,000 and Rs.20,000 to those groups who have saved more than Rs.1 lakh will be given.

FAIR PRICE SHOPS

The Government has announced that from 2003-04, license for running fair price shops in rural areas will be given only to Stree Shakthi groups.

LINKAGE WITH BANKS

Measures will be taken to acquaint the groups at the formation level with the banks in their respective areas. The groups have to keep their savings amount in the banks. If taking loans from the savings amount and repaying it is continued in the groups the same will be evaluated and arrangement will be made to procure loans from the banks. Normally, the system is that the banks give assistance directly to self-help groups. In turn the self-help group distributes the amount to its members.

National women cell and NABARD are providing loans and assistance to self-help groups and action will be taken to make use of this. Normally, the group must have actively worked for at least six months to get introduced to the bank. The groups must have regular savings and maintenance of loan accounts and must be functioning successfully. The groups have to maintain the accounts and records properly. The performance must reflect the purpose of its constitution, mutual help and coordination of the group.

COORDINATION OF DIFFERENT SERVICES

Depending upon the successful functioning of the self-help groups, opportunity is given to the members to make use of the development services available in various departments and information given regarding these departments. Financing institutions will be taken to get loans. Literacy programme for illiterate woman members of self-help groups is made available through the Directorate of Mass Education.

Opportunity for higher education will be provided through IGNOU. In order to involve rural women in financial activities, attempts will be made to coordinate their activities with the Government's self-empowerment scheme, Swarna Jayanthi Swayam Udyoga Yojana. The activities helpful for women in the developmental departments such as agriculture, industry and rural development will be made available. Importance will be given to improve health, nutrition and educational aspects of women.

In the beginning of every weekly meeting after the Prarthana, the following slogans will be uttered, which will help women to become more capable. This may lead to some more change in the attitude of women.

- We bring up our children in the family without gender discrimination.
- We will send our daughters to school compulsorily and will not let them drop out from school in the middle for any reason.
- We shall the marriage of our daughters only after they attain 18 years of age.
- I shall plant two trees compulsorily in my house yard.
- I shall grow green vegetable in the backyard of our house and use it for my family and vaccinate my children at regular intervals and see that they are not malnourished and affected by any fatal disease.

The results expected from the scheme;

- 15-20 lakh rural women will get united in one lakh self-help groups.
- Since self-help groups depend upon the individual savings of members it will inculcate the habit of savings among rural poor women.
- In a year, at least about Rs 72 crore will be saved by 20 lakh organized women.
- Rural poor women will become economically independent and the groups will get acquainted with financing institutions, members will have loan facility to take up different activities, which will eradicate poverty.
- The concept of self-help groups will spread to all rural areas and lead to radical changes in woman organizations and women will develop confidence and have a hold on resources.
- Any development work can be implemented in villages by organized women. This will strengthen the service technically, which in turn will help eradicate poverty.
- Organized women will have a suitable forum to discuss their economic and social problems and since women utter certain good slogans in every weekly meeting and follow them to a certain extent some positive changes can be expected in their life style.

PROGRESS

The state Government has so far formed 73,586 woman self-help groups in the state with an enrolment of 10'.85 lakh women and a saving of Rs. 125 Crores. These woman SHGs have lending to an extent of Rs. 76.62d Crore. The SHGs conduct meetings every week. Each member saves around Rs. 10 per week on an average. In some cases, the savings per week per person even exceeds Rs. 80. Some SHGs have saved more than Rs. 1,00,000. Internal lending and repayment of loans are good.

DISTRICT-LEVEL COMMITTEE

At the district level, Stree Shakthi coordination committees are under the chairmanship of the District collector with other senior officials as members. This committee meets on a regular basis and reviews the progress achieved by the self-help group in terms of saving, internal lending and credit linkages with banks.

MYRADA CONSULTATIONS

Recently the Government has utilized the services of MYRADA, to strengthen the SHGs in rural areas. Trained personnel of MYRADA have been posted in select districts. Involvement of MYRADA, which is a pioneer in promoting SFJGs, will go a long way in quality implementation of programme.

REVOLVING FUND

So far the government of Karnataka has released Rs. 1209.45 lakh by way of revolving fund to 33,219 groups. In addition to this the department has also availed funds available under SGSY for giving revolving fund to woman SHGs belonging to BPL families. Nearly Rs. 491.31 lakh has been released under by way of revolving fund) TO 5,942 SHGs.

TRAINING

Training to the members of woman SHGs constitutes an important component of the Stree Shakthi programme. First round of training was taken up to orient SHG members about the Stree Shakthi programme. Second round of training on gender communication skills, personality development, leadership qualities and maintenance of records has been given to 11 lakh woman members. The Third round of training is organized to SHG members on

1. Book-keeping
2. Credit management and
3. Social issues

So far, 24,736 of SHGs have been given training on bookkeeping and 11,695 of SHGs have been training in credit management. In addition to SHG members, training is also given to 40,000 Anganwadi workers and supervisors An amount of Rs. 6.84 crore has been spent so far on training.

CREDIT LINKAGES TO SHGs

As of now more than 35,000 SHGs have become eligible for credit linkages with the bank and also to take up income-generating activities. So far, 12,733 self-help groups have been credit linked and given financial assistance to an extent of Rs. 28.78 crore. The issue of extending financial assistance to SHGs has been reviewed at the state-level Bankers' Meeting, which is held in Bangalore once in three months. Commercial Regional Rural and Cooperative banks are doing extremely well throughout the state and have promoted a large number of SHGs and are also credit linked.

NEW SWARNIMA YOJANA-DIRECT LOAN TO SHGs

Government has also approached National Backward Class Development Corporation for direct loans to woman SHGs The under 'New Swarnima Yojana'. Under this scheme the corporation can give direct loans to individual members of SHGs if, at least 75% of them belong to BPL families. So far, 10,746 SHGs have received loans to an extent of Rs, 12.29 crores.

CONVERGENCE OF GOVERNMENT DEPARTMENT BENEFITS TO SHGs

The department is converging benefits of various Government departments and other financial institutions to SHGs. The department is getting financial assistance through SC and ST Development Corporation to SC and ST women SHGs in rural areas. Departments like Animal Husbandry, Sheep Development Corporation and Khadi and village Industries commission have come forward to give technical support to SHGs in terms of supply of Giriraja chicks, sheep etc. Until now, 870 SHGs throughout the state have taken up rearing of Giriraja chicks with the help of the Department of Animal Husbandry (Ditta Hejje: Stree Shakti, 2003).

GLIMPSES OF THE SUCCESS OF STREE SHAKTI PROGRAMME IN KARNATAKA

Stree Shakti has made great strides and has created a stir in rural parts of the state. It has become a movement. Its impact is manifested in many ways. Some of the woman SHGs are protesting against the sale of arrack and liquor in their villages and have been successful in closing down arrack shops in their villages. SHGs are also fighting against alcoholism and other social evils like child marriage, dowry, gender inequality and domestic violence. It is a fact that these woman SHGs are taking active part in community development. In brief, it can be said unhesitatingly that rural Karnataka is witnessing quiet a revolution and Stree Shakti groups have succeeded in bringing a major transformation in the lives of lakhs of rural women (Vidya Maria Joseph and Uday Shankar Bhat).

In remote corners of the State, small groups of women are coming together not just to become economically and financially independent but also to fight against local problems. In and around Shimoga district women self help groups took to the streets last year demanding a ban on 'packet liquor'. In Raichur too it has lent voice to the women to protest against liquor, Ghutka and Mukta. In Sulla village talukas, some SHGs have successfully implemented total prohibition of liquor.

In Shimoga district, there are 2540 Stree Shakti groups with a membership of 39,658. The total savings of the groups till August 2003 was Rs. 3.99 crores. Of the 2540 groups only 1815 have received the revolving fund of RS. 5000 given by the government. As many as 317 groups have taken loans from banks to the tune of Rs. 1.11 crores. More than fifty percent of the loan amount has already been repaid so far. In Melinahanasavadi GP limits in Shimoga taluka, three Stree Shakti groups are functional. They produce the traditional women-fare including papads, pickles, roti-chatnipudi, sandige etc, and supply it to a well known hotel in Shimoga city. They also take orders on special days and prepare chapattis, holige etc, and supply it to the hotel. Stree Shakti groups are also acting as pressure groups within the village. Belinkakere village in Kumsi hobli of Shimoga taluka did not have access to public transport due to its remote location. Women groups came together and created enough pressure on KSRTC to run a local bus to the village daily. In Hubli-Dharwad, the SHGs have also been involved in the developmental activities taken by the Panchayat Raj institutions in rural areas.

There are about 2488 SHGs in Raichur district. Of the 34,619 members, 6744 belong to SC, 6314 to ST and 4421 to BC. The total savings of these groups is Rs. 1.70 crore and they have lent out an internal loan of Rs. 1.31 crores to the women in need.

In Koppal district, there are 1776 groups with 30,000 members. They have a total savings of Rs. 2.20 crore. The banks have released loans to the tune of Rs. 46.8 lakh. Most of the SHGs are involved in sheep rearing. Apparently the SHGs in the district are yet to reach the stipulated goal. The target for Kodugu district was 600 SHGs. But today there are 606 SHGs functioning in Madikeri, Somvarpet and Virajpet talukas. The total savings is estimated at Rs. 96,03,476 and the groups have lent out an internal loan to the tune of Ps. 2.39 crores. Some of the districts hope to achieve a new target of 40 more groups.

In Dharwad district, as many as 1994 SHOs have been formed till August 2003 and they have savings of Rs. 2.12 crores. There are 30,118 members in these SHGs. At present, there is clear guideline from the NABARD that financial assistance should be given to the SHGs depending upon their grading. As a result, hardly 200 have benefited overall. The relaxation of this rule may further enhance activities of more SHGs. The last three years have seen a total number of 1,00,000 SHGs all over the State, with a membership of about 15 lakhs. The groups have accumulated savings to the tune of Rs. 240.73 crore, and have given out an internal loan of Rs. 219.31 (Stree Shakti : Sankalpa Shakti, 2003).

PROGRESS OF STREE SHAKTI PROGRAMME IN KARNATAKA

Before the launch of Stree Shakti programme in Karnataka. No major attempt was been made to mobilize the potential and productivity of the rural women folk in the history of Karnataka. It was a common notion that the rural women were unproductive and could not show spirit of entrepreneurship for their economic development. The mobilization and organization of rural women was considered to be an impossible task. But the spectacular progress being made by the Stree Shakti programme in Karnataka has dispelled all these wrong notions and prejudices about the spirit and power of rural women in Karnataka. The spectacular success and commendable progress made by the Stree Shakti Programme in Karnataka is explained in the following table.

TABLE – 3.2: THE OUTLINE OF THE PROGRESS OF STREE SHAKTI PROGRAMME IN KARNATAKA

Sl. No.	Details	Progress Achieved
1	No. of Groups formed	1,00,000
2.	No. of Scheduled Caste Members in the Groups	3,09,835
3.	No. of Scheduled Tribe Members	1,20,098
4.	Minorities	1,03,426
5.	Other Members	9,70,426
6.	Total No. of Women Members in the Groups	89,900
7.	No. of Groups having Bank A/c	15,03,824
8.	Total Savings of Members	240.73 crores
9.	No. of Groups which have availed loan from banks	48,218
10.	Total Loan amount	185.42 crores
11.	No. of Groups which have received revolving fund	1,00,000
12.	Revolving Fund amount	50 Crores
13.	No. of Groups trained in Credit Management Training	73,241
14.	No. of groups trained in Book Keeping	75,352
15.	No. of Groups trained in Social Issues	76,158
16.	No. of Groups received Giriraja Chicks	14,158
17.	No. of Chicks Supplied	1,41,263
18.	No. of Members availed loan facility under new Swanirmana Scheme	16,252
19.	No. of Groups engaged in income generating activities	55,125
20.	No. of Groups participated in Akashra Dasoha Programe	12,362
21.	No. of Groups identified for incentives	324
22.	No. of Groups which have saved Rs. 75,000/1 lakh	243
23.	No. of Groups which have saved more than 1 lakh	81
24	Total Expenditure incurred for this project right from the beginning	8229.14 lakhs
25	Total No. of members taking loan under micro credit scheme	2115

Source: Department of Women & Child, Government of Karnataka, Bangalore,, 2005.

The above table explains the impressive progress that has been achieved by the Stree Shakti Programme in Karnataka State. The data mentioned in above table reveals that there are more than 1,00,000 Stree Shakti groups in the different districts of Karnataka, having the total membership of 15,03,824 women who are belong to the different castes, religion and different strata of the society. The impressive membership among the SC (3,09,835), ST (1,20,098), Minority (1,03,465) and others (9,70,426) shows that the programme is quite useful as well as beneficial for the different categories of women in the rural parts of the Karnataka state. The above table also explains that 89,900 groups have bank linkages and have saved as well as deposited a whopping amount of 240.73 crores in a little span of around four years. According to the data mentioned in the above table 48, 218 groups have received a bank loan of 185.42 crores for their personal use, income generation and entrepreneurial activities over the last four years.

From the analysis of the above table, it can be studied that apart from providing heavy amount of loans to the group members, it has given training on credit management to 73,241 groups from all over the Karnataka state. The same number of groups have been trained on the issues of book keeping and other social issues. The above table also suggests that 55,125 groups have been involved in the different income generation activities like papad making, sandige making, chilli powder making, poultry, vermiculture, petty business, vegetable vending, provisional store, and scores of other activities.

From the study of the above table it can also be known that apart from showing a spirit of credit and thriftiness, the Stree Shakti groups (12,362) have become socially responsible and have actively participated in the "Akshara Dasoha" programme in Karnataka. It also shows that over the last four years, the government of Karnataka has spent an amount of Rs. 8229.14 lakhs on the programme.

CONCLUSION

It should be noted though that the sustainability of SHGs to effect such change is directly linked to their financial sustainability. While this latter issue was not the intended focus on the report, any external intervention to SHGs should bear this issue in mind. Research has shown that SHG's financial management is average or weak (APMAS, 2005). Thus, it is vitally important that both the government and NGOs work to bear all the costs in mind of interventions to make them sustainable otherwise the SHGs will be overburdened and destined to fail. Government regulations could help manage this risk and increase the emphasis on sustainability of SHGs. There are key areas of SHG financial management that need to be improved such as internal controls, accounting, management stewardship, organizational efficiency and others. If the government were to enact the policy that would regulate the quality of SHGs and tied this to their eligibility for SHG Bank Linkage, then this would help bring about a more measured and responsible growth to the movement. Both for SHGs and SHG federations there is a need to aspire for attaining standards following the best practices. As the SHG federations are emerging as community owned microfinance institutions, there is a need for significant investment in providing institution building support. These SHG federations being bodies like corporations as they are registered under an appropriate legal form, must comply with the prudential and legal norms. There is a need for a well developed third party rating system for SHG federations before they are linked with financial institutions to act as an intermediary as they handle large volume of funds from the bank linkage and also undertake savings from their members.

There is a need for establishing a computerized MIS for SHGs and SHG federations to monitor their performance on a regular basis. SHG Federations must be able to publish their annual reports and share those with all their members. Governance of SHG federations is a major challenge. For the SHG members to manage their own institutions with professional staff and large volumes of transactions will be difficult. SHPIs must provide the needed support for the SHG federations to develop into sustainable institutions of the poor. Considerable investments would be needed to facilitate and sustain SHG federations across the nation.

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