Summer Training at
Rajasthan Grameen Aajeevika Vikas Parishad
(11 April, 2016 – 11 June, 2016)

Strengthening Cluster Level Federation (CLF) At Udaipur district, Rajasthan

By
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Under the guidance of
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MBA Rural Management
2015-2017

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2016

TO WHOMSOEVER IT MAY CONCERN

This is to certify that, **Mr. Manish Kalwaniya** student of MBA in Rural Management from IIHMR University, Jaipur has undergone summer training at **Rajasthan Grameen Aajeevika Vikas Parishad** from **11th April 2016** to **11th June 2016.**

The candidate has successfully carried out the study designated to him during summer training and his approach to the study has been sincere, scientific and analytical.

The summer training is in fulfillment of the course requirements.

I wish him all success in all his future endeavors.

Susmit Jain 21/6/16

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F 2(86) RD/RGVP/Young Intern Prog./2015 /34328 Jaipur, Dated: 12/8/2016

CERTIFICATE

This is to certify that Mr. Manish Kalwaniya a student of IIHMR, Jaipur and pursuing MBA in Rural Management (2015-17) has successfully completed one month (From 11 April 2016 to 11 June 2016) internship program in 'Strengthening Cluster Level Federation (CLF) at Udaipur District, Rajasthan' at Rajasthan Grameen Aajeevika Vikas Parishad.

During the period of his internship program with us he was found punctual and hardworking.

We wish him every success in life.

12/8/16

GM (Admin)

Acknowledgment:

"It is necessary to acknowledge all those persons who have directly shaped our work as well as lives"

I am extremely thankful to my Institute of Health Management & Research Centre, for giving me an opportunity to get hands on experience in the rural part as well as tribes of India. I also owe a great deal to my Organization "NRLM (National Rural Livelihood Mission)", **Mr. Manoj Agarwal (Coordinator)**, **and Mr. Vinod Panari (District Program Manager)**, to help me in my endeavour. I would like to express our gratitude to Rajeevika (**Rajasthan Grameen Aajeevika Vikas Parishad**) for designing the study format. I am also thankful to **BPM (Block Program Manager) Mr. Praveen Meena** who assigned me these villages profile study & also helped me immensely in my project and ensured that my visit turns more meaningful.

In order to complete fieldwork successfully, I would like to present special thanks to Mr. Bharat Kumar Meghwal, Suraj Mal, Seela Ji, Ramila Ji, Jasvant Ji and all the villagers which comes in Bhomtawara Cluster and who provided their valuable time and made my stay meaningful and study valuable.

I would like to acknowledge and extend my heartfelt gratitude to **Professor Gautam Sadhu (Dean, SRM, and IIHMR)** and my mentor **Dr Susmit Jain (Assistant Professor, SRM, and IIHMR), Professor Ratna Verma** and**Professor Deepak Kumar Yogi** for their vital encouragement and support.

Manish Kalwaniya

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List of Abbreviations and Acronyms

AGM	**Assistant General Manager**
BK	**Book Keeper**
BLBC	**Block Level Bankers Committee**
BMMU	**Block Mission Management Unit**
BLF	**Block Level Federation**
BPM	**Block Project Manager**
CBO	**Community Based Organization**
CC	**Community Coordinator**
CIF	**Community Investment Fund**
CLF	**Cluster Level Federation**
CBK	**Community Book Keeper**
CRP	**Community Resource Person**
DLRC	**District Level Review Community**
DMMU	**District Mission Management Unit**
DPM	**District Program Manager**
FI	**Financial Inclusion**
GoI	**Government of India**
IRDP	**Integrated Rural Development Project**
MCP	**Micro Credit Plan**
MIP	**Micro Investment Plan**
MBK	**Master Book Keeper**
MoRD	**Ministry of Rural Development**
MOU	**Memorandum of Understanding**
NGO	**Non-Governmental organizational**
NRLM	**National Rural Livelihood Mission**
NSSO	**National Sample Survey Organization**
PFT	**Project Facilitation Team**
RBI	**Reserve Bank of India**
RF	**Revolving Fund**
RBK	**Resource Book Keeper**
SB A/c	**Saving Bank Account**
SGSY	**Swarnajayanthi Gram Swarozgar Yojana**
SHG	**Self Help Group**
SLBC	**State level Bankers Committee**
SMMU	**State Mission Management Unit**
SPM	**State project Manager**
SRLM	**State Rural Livelihood Mission**
VO	**Village Organization**
VRF	**Vulnerability Reduction Fund**

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EXEUTIVE SUMMARY

Triable of Udaipur and Dungurpur is one of the poorest peoples of Rajasthan state, and has used development self-help groups (SHGs) extensively as a primary tool of poverty alleviation and empowerment of woman's. SHGs have achieved remarkable success in empowering rural masses, especially women, socially and economically. In fact, the government has been encouraging the micro-finance based model of poverty eradication, like National Rural Livelihood Mission. A SHG is a small group of persons who come together with the intention of finding a solution to a common problem such as livelihood generation, with a degree of self-sufficiency.

As we all know financial services play an important role in assisting the poor in managing their money and in improving their living status. Government and other organizations have utilized Self–Help Groups (SHG) as a powerful tool for women empowerment and credit disbursal, leading to improvement in their economic condition. Several Micro Finance Institutions (MFIs) have been experimenting and trying to develop financial products, to address the diverse needs of liquidity, security and financial returns for the poor, and have succeeded to an extent. But before the financial products are developed for the poor, it is useful to understand the fund flow and expenditure patterns so that issues pertaining to savings and credit can be addressed. My study derived on a representative sample, within Udaipur District. The objective of this study is to understand the financial flows of the rural poor and facilitate the process by which Rajeevika and financial institutions can design community driven women empowerment strategy and financial products that would help rural poor.

Chapter ONE
Introduction

Background

National Rural Livelihoods Mission (NRLM) was launched by the Ministry of Rural Development (MoRD), Government of India in June 2011. The Mission aims at creating efficient and effective institutional platforms of the rural poor enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services. National Rural Livelihood Mission has set out with an agenda to cover 7 Crore rural poor households, across 600 districts, 6000 blocks, 2.5 lakh Gram Panchayats and 6 lakh villages in the country through self-managed Self Help Groups (SHGs) and federated institutions and support them for livelihoods collectives in a period of 8-10 years. In addition, the poor would be facilitated to achieve increased access to their rights, entitlements and public services, diversified risk and better social indicators of empowerment. NRLM believes in harnessing the innate capabilities of the poor and complements them with capacities (information, knowledge, skills, tools, finance and collectivization) to participate in the growing economy of the country.

Rajasthan Grameen Aajeevika Vikas Parishad was constituted as a registered society on 27th October 2010 under the Chairmanship of Honorable Chief Minister of Rajasthan for Implementation of all livelihood related programmes in rural areas of Rajasthan and at present the RGAVP is implementing the following Projects.RRLP (Rajasthan Rural Livelihood Project) A World Bank funded Programme, NRLM (National Rural Livelihood Mission)/NRLP (National Rural Livelihood Project) – A Central Government funded Project. MPoWeR (Mitigating Poverty in Western Rajasthan), IFAD (International Fund for Agricultural Development).

The core belief of National Rural Livelihood Mission (NRLM) is that the poor have innate capabilities and a strong desire to come out of poverty. They are entrepreneurial, an essential coping mechanism to survive under conditions of poverty. The challenge is to unleash their capabilities to generate meaningful livelihoods and enable them to come out of poverty.

Objective of This Project:

To support the development of livelihood opportunities for the rural poor, especially women and marginalized groups,

- To create group feeling among members.
- To enhance the confidence and capabilities of members.
- To empowerment of woman through SHGs.
- To Capacity Building of woman's as well as institutional Building (SHG, VO, CLF)
- To Promoting community institutions – Women self-help groups, Federations.
- To Financial Inclusion through Project fund & Bank linkage and Providing livelihood support.
- To Developing skills of Tribal youth.
- To Convergence with other government programs including various departments for leveraging impact (NREGA).

"To reduce poverty by enabling the poor households to access gainful self- employment and skilled wage employment opportunities resulting in appreciable improvement in their livelihoods on a sustainable basis, through building strong and sustainable grassroots institutions of the poor"

Approach by NRLM:

In order to build, support and sustain livelihood of the poor, NRLM will harness their capability and complement them with capacities (information, knowledge, skill, tools, finance and collectivization), so that the poor can deal with the external world. NRLM works on three pillars – *enhancing and expanding existing livelihoods options of the poor; building skills for the job market outside; and nurturing self-employed and entrepreneurs.*

Dedicated support structures build and strengthen the institutional platforms of the poor. These platforms, with the support of their built-up human and social capital, offer a variety of livelihoods services to their members across the value-chains of key products and services of the poor. These services include financial and capital services, production and productivity enhancement services that include technology, knowledge, skills and inputs, market linkages etc. The interested rural BPL youth would be offered skill development after counseling and matching the aptitude with the job requirements, and placed in jobs that are remunerative.

Self-employed and entrepreneurial oriented poor would be provided skills and financial linkages and nurtured to establish and grow with micro-enterprises for products and services in demand. These platforms also offer space for convergence and partnerships with a variety of stakeholders, by building an enabling environment for poor to access their rights and entitlements, public services and innovations. The aggregation of the poor, through their institutions, reduces transaction costs to the individual members, makes their livelihoods more viable and accelerates their journey out of poverty.

NRLM will be implemented in a mission mode. This enables:

- Shift from the present allocation based strategy to a demand driven strategy, enabling the states to formulate their own livelihoods-based poverty reduction action plans.
- Focus on targets, outcomes and time bound delivery.
- Continuous capacity building, imparting requisite skills and creating linkages with livelihoods opportunities for the poor, including those emerging in the organized sector.
- Monitoring against targets of poverty outcomes.

National Rural Livelihood Mission Guiding Principles:

- Poor have a strong desire to come out of poverty, and they have innate capabilities.
- Social mobilization and building strong institutions of the poor is critical for unleashing the innate capabilities of the poor.
- An external dedicated and sensitive support structure is required to induce the social mobilization, institution building and empowerment process.
- Facilitating knowledge dissemination, skill building, access to credit, access to marketing, and access to other livelihoods services underpins this upward mobility.

About CLF(Cluster Level Federation):A Cluster Level Federation (CLF) is a network of several SHGs, VO and a structure or body evolved by SHGs themselves consisting of representatives from all member SHGs, with the motive of economic and social empowerment of women members and their capacity building.

Chapter TWO

Organization Structure

Organization Structure:

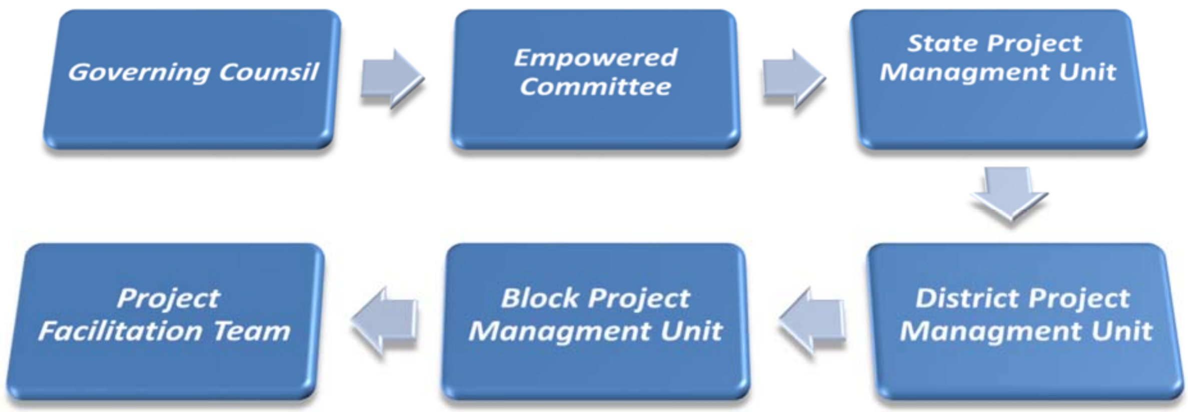


Figure: 1 Organization Structure of Aajeevika

The Honorable Chief Minister of Rajasthan will be the President of the General Body and honorable Minister of Rural Development & Panchayati raj will be the Vice-President and the Chief Secretary, the Finance Secretary, Development Commissioner, Secretary Rural Development and Principal Secretaries/Secretaries of other concerned departments of Government of Rajasthan are Members of the General Body of the society. Members of the General Body also include representatives of non-government organizations and representatives of project non-official, nominated by the President of the Society; Secretary (RD) is the Member Secretary of the Society. The Chief Secretary of the State chairs the Project **Empowered Committee** of the Society, with Principal Secretaries from different departments as its members. The Secretary (RD) is the Member Secretary of this Committee.**State Project Management Unit** (SPMU) would be responsible for supervision of project's operational matters, including close monitoring of the project at all levels, imparting professional support to the districts. The task of coordinating, managing, supervising and supporting project implementation would be given over to the **District**

Project Management Unit (DPMU). The DPMU would have two broad functions: 1) an administrative and monitoring function and 2) a program support function. **Block Project Management Unit** works under DPMU and it is monitor all CLFs which come under that block and update MIS (Management Information System). At the sub-district level the primary implementation unit within the overall project structure will be the **Project Facilitation Teams** (PFTs). A PFT would consist of four team members each having a specialized function. The mandate of the PFTs will be to facilitate the whole project implementation process cycle, including village PRA, social mobilization, and group formation, assisting SHGs in formulation and developing into federations and producer organizations.

Implementation Architecture:

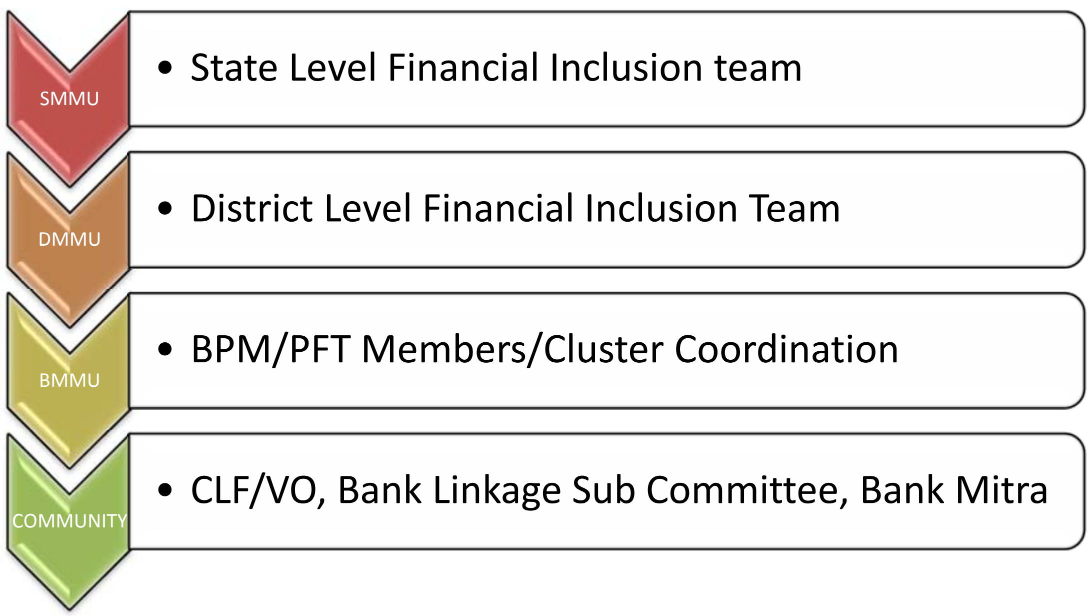


Figure: 2 Implementation Architecture of Program

State Level Management Unit: The primary role of the State Mission management Unit is to facilitate, enhance, monitor and evaluate the SHG credit Linkage in the state. Some functional responsibilities of SPM FI to preparation of State Annual Financial Plan and perspective plan for SHG-Bank Linkage as well as preparation of strategies for financial inclusion of poor, and monitoring of SHG credit linkage performance at state level.

District Mission Management Unit: In the DPM FI it must have relevant experience and must be well versed with SHG programme and banking operation and must have worked with community institution. The responsibilities of DPM FI to preparation of district level annual plan for SHG bank linkage and monitoring and review the performance of block team for effective implementation of the FI activities as well as capacity building and training of the block and sub blocks.

Block Mission Management Unit: Block management unit is the unit for implementing all financial inclusion related activities at the field level and this level the FI tasks and plans are to be shared by all cluster coordinator as well as community coordinator. responsibilities of BMMU/BPM is facilitate opening of bank accounts for SHG, Facilitate grading, facilitate preparation of MCP (Micro Credit Plan) as well as document and monitor block level performance of SHG, and training and capacity Building to community institution , active women, bank mitras.

Community Level:In community level architecture community institution need to play important role in the promotion of financial inclusion. For the successful implementation of plan in community level it is recommended that every BMMU promote: bank linkage sub-committee in each VO (Village Organization) and each CLF(Cluster Level Federation) as well as community cadre like “Bank Mitra”.

Capitalization of Self Help Group under Aajeevika:

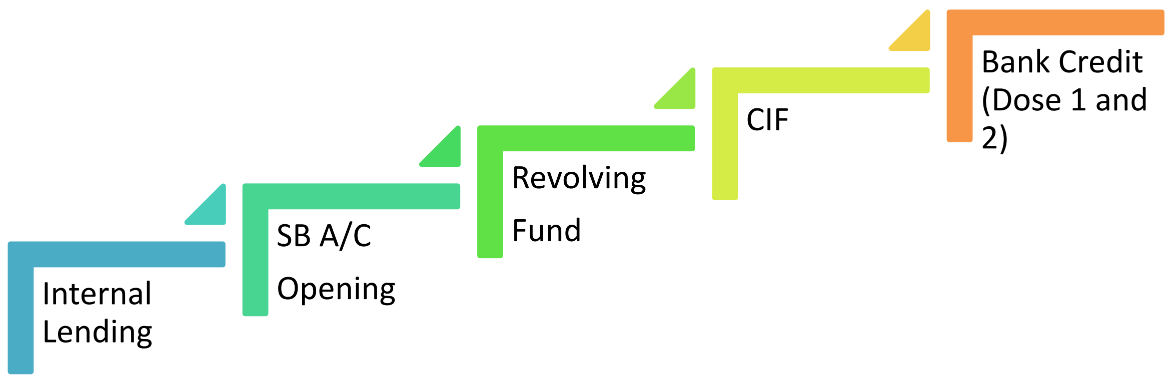


Figure: 3 Structure of Capitalization in Self Help Groups

1. ***Internal lending:***From ***first*** meeting SHG members start internal savings and within the group and savings andinternal lending are continuous activities of SHGs and its essential DN of a Good group.
2. ***SB A/c Opening:(within two months)*** As soon as the SHGs is formed a couple of meetings are held, an SHG can open a saving bank account with the nearest commercial and regional bank. The reserve bank of India has issued instructions to all banks permitting them to open SB account.
3. ***Revolving Fund:*** After three to four (***3 to 4***) months of SHG formationthe project provides Revolving Fund of (10000 to 15000) to SHGs to catalyse the process of internal lending and to enable them to meet the immediate credit need of the member.
4. ***Community Investment Fund:***After ***6 to 8*** months of SHG formation the project also provides Community investment Fund as a resource in perpetuity to capitalize the institution of the poor in three forms.
    - *Seed capital:* To CLF cluster level federation is for onward lending to SHG via SHG federation at the village level against micro investment as well as micro credit plan.

- *VRF (Vulnerability Reduction Fund):* To the village level federation like village organizations for meeting the special need of the triable people or vulnerable woman's

5. ***Bank Loan:***After***8 to 12*** months when SHG got CIF (Community Investment Fund) the project provide fundingsupport frombank and the project is essentially intended to act as a catalyst for the SHGs to borrow lager amount from the bank in a gradual manner such that in about 6 to 7 years, in this each SHGs is able to credit amount of 1000000, and this master circular issued by RBI (Reserve Bank of India).

Flow of livelihood Funds among Community Institution:

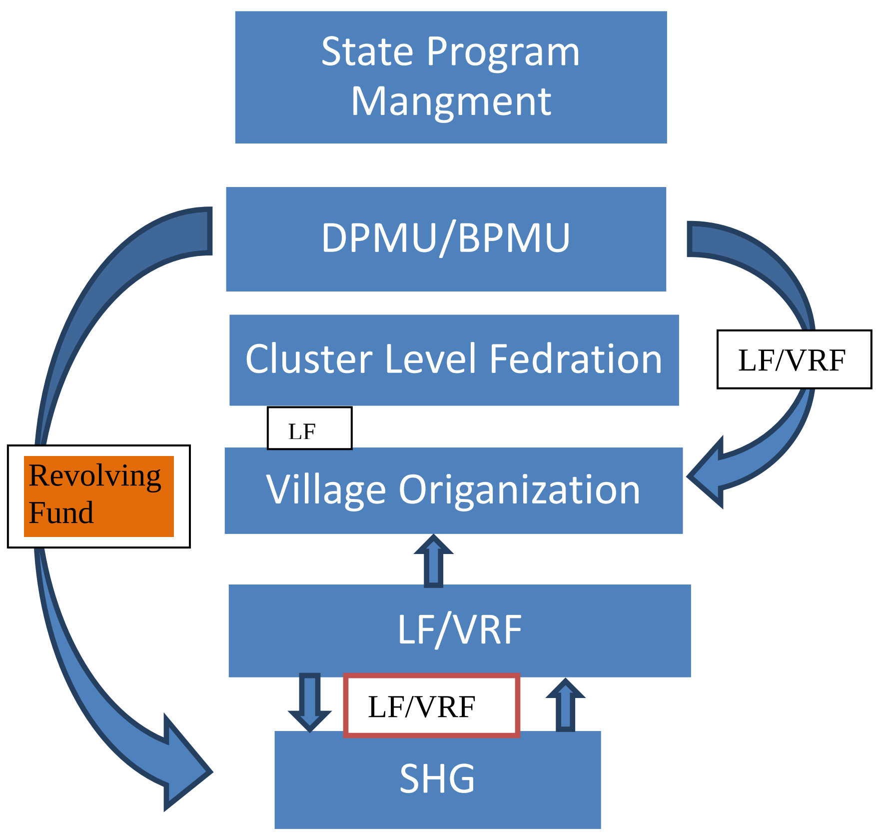


Figure: 4 Flow of livelihood Funds

Repayment and Applicable Interest Rate (Suggestive):

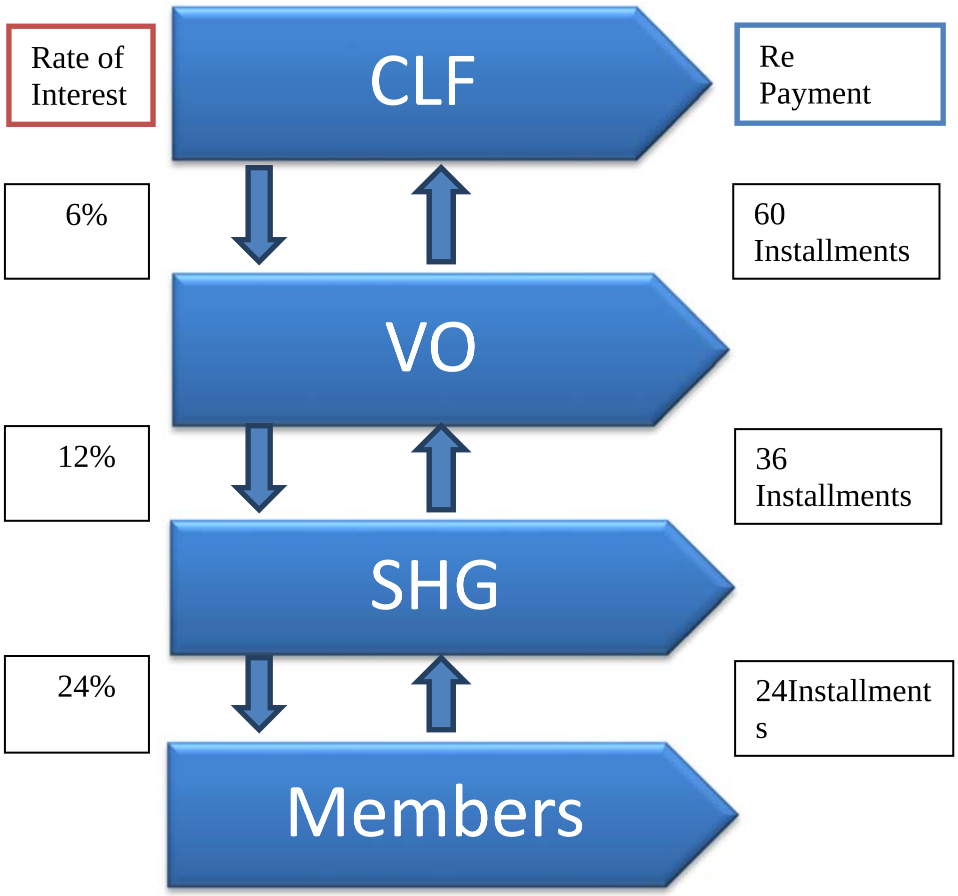


Figure: 5 Interest Rates on Every Level of CLF, VO, SHG

This figure show that interest rate among Cluster level federation to village organization and self-help group as well as this figure shows repayment structure, these al interest rates and repayment structure can be difference in some CLF, VOs and SHGS.

CHAPTER: THREE

RESEARCH METHODOLOGY

OBJECTIVE:

- ✓ To understand the work of Rajasthan Grameen Aajeevika Vikas Parishad.
- ✓ To understand the implementation processes and structure in every level like State Level, District Level, Block Level, CLF, VO, and SHGs Level.
- ✓ To prepare a strategic plan for the Self Help Group members, VOs and CLF for their future requirements including an institutional building, capacity building and financial inclusion.
- ✓ To evaluate the impact of the program.
- ✓ To know the utilization of Livelihood funds

METHODLOGY:

Study Area: 33 Villages of Kherwara Block, Udaipur District.

Study Respondent: SHG Woman's

Sample Size: 50 SHGs

Data Collection and Analysis:

Data Collection Technique: Interview

Data Collection Tool: Questioner

Data was entered in MS-excel and after that analyze all data.

For the purpose of exploratory study of CLF I'm using many types of data sources. The study methodology is both quantitative and qualitative. I used primary sources and secondary sources of data to support in findings problems and solutions. Primary sources of information were taken from SHG (Self Help Group) meeting, VO meetings (Village Organization), as well as CLF Meeting and Group discussion with SHG membersas well as discussion with Active woman and MBKs.sensitive and personal information were extracted from respondent through honest and personal interaction between the respondent and interviewer (me). A descriptive questionnaire has been prepared and 50 SHGs members have been interviewed with the help of the questionnaire in all the places. Secondary source of data is taken from MIS (Management Information System) as well as from Rajeevika website.

NAMES OF VILLAGES:

District	Block	Villages
Udaipur	Kherwara	KHADKYA
		CHIKLI
		RATDA
		RAJNAGAR
		KANBAI CHAK 1
		DAMAT
		MALIFLA
		BOSLATI
		JHANJRI
		JAYRA
		BHATDIA
		VAV
		MAHUS B
		BALICHA
		KANBAI CHAK
		PATIA
		BHOGARPADA
		BHOMTAWARA
		DABYCHA
		SHUKAPARA
		KAKARADUNGRA
		MAHUAL B

CHAPTER – FOUR

FINDINGS AND DATA INTERPRETATION

Specific Contribution in Government Projects:

Our Hon'ble prime ministers inaugurate the **Gram Uday se Bharat Uday Abhiyan** which is conducting across the country from 14th April, 2016 to 24th April, 2016. As per the program the various meetings and social Harmony Programme, Gram Kisan Sabha and Gram Sabha Meetings was conducted at village and panchayat level. And Aajeevika has decided to conduct one such meeting at each and every cluster of kherwara, in Udaipur district. On 17th April we conducted a meeting in kherwara block, kanbai panchayat. In that meetings we meet with many peoples which living in these area and discuss about some problems which they are facing, and talk about government schemes for rural development. And then on 24th April 2016, we organize a special meeting on every gram panchayat of bhomtwara cluster; it was not organize only on bhomtwara cluster as well as every panchayat of the India. Objective of program is to aware rural population about government programs and how it will be fruitful for them. On the occasion of Gram Uday se Bharat Uday Abhiyan (Panchyati Raj Diwas) prime minster of the India (Narender modi) launched some schemes for rural development, and organizes Gram Sabha Meetings on every panchayat on India. So we have to put our efforts in that meeting and few have to meet with every SHGs woman and tale them about gram Uday Sa Bharat Uday Abhiyan and those who did not have own house and living in Kucha houses they can apply in panchayat and take them to sarpanch and Gram Savak and apply.

- Some other topics of discussions in Gram Sabhas include: -
  - • Gram Panchayat Development Plans for local economic development.
  - • Role of women in village and rural development.
  - • Social inclusion including welfare of Scheduled Castes, Scheduled Tribes, person with Disabilities and other marginalized groups.

If I talk about Bhomtawara cluster which contains 32 villages and 10 gram panchayats. On every panchayat special meeting was conducted and around 2500 SHGs woman and 5000 local population participate in that meeting and discuss about their problems. After that we talk about government schemes for their development and discuss deeply of all the schemes like Pradhan Mantri Gramin Awas Yojana, MGNREGA Conversion which conation lot of things like ;pottery, Dairy farming, plantation, cattle shad, making Tanka, field leveling etc.

Figure: 6Gram Uday Se Bharat Uday Abhiyan Meeting in Patia Panchyat

Figure: 7 NREGA Conversation Meeting on Kanbai Panchyat

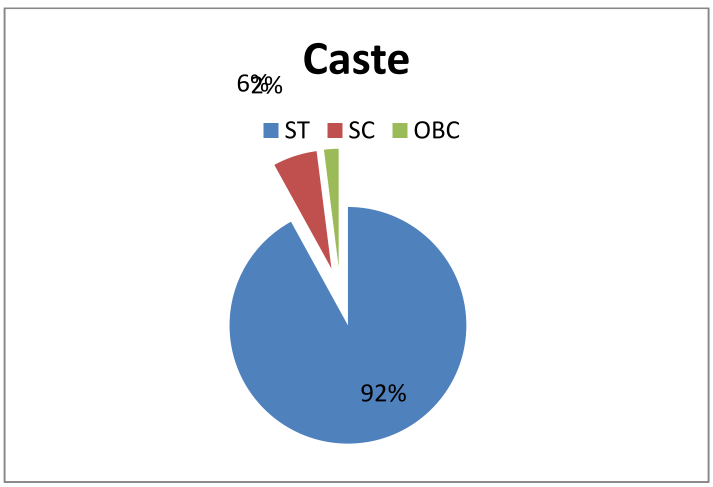
- As bank accounts plays a major role in distribution all kind of funds. I found that in bhomtawara cluster only open bank is working. And around 200 SHG opened his accounts on that bank. I was also mobilize woman's and open around 25 SHG bank accounts

- Worked on Apna Khet Apna Kaam program and organized a meeting for gave information regarding Apna Khet Apna Kaam.
- Submitted 1467 application of category B work in naye aap ka dwar.

This chapter summarizes findings from the Self Help Groups meetings, Village organization meetings and also the perception of the members of the community towards degree of involvement in functioning of SHGs, about banking procedure, level of literacy etc.

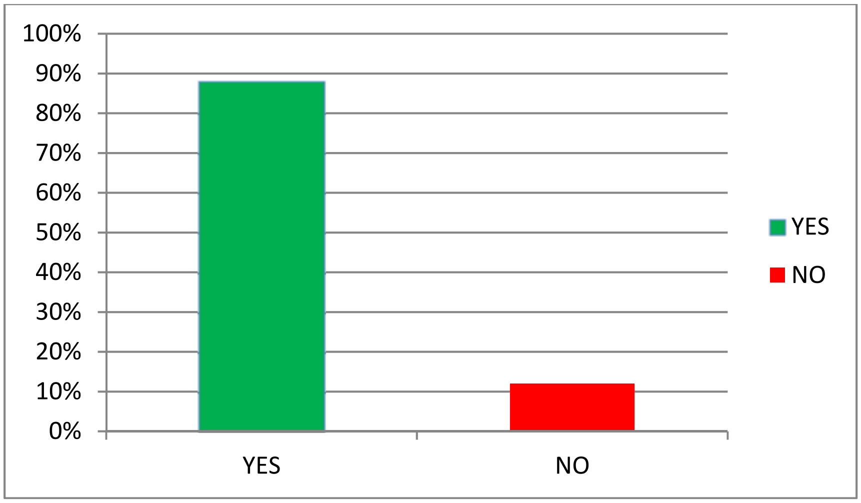
A total of 50 SHGs members were interviewed from 17 villages of kherwara block of Udaipur, under the **Rajasthan Grameen Aajeevika Vikas Parishad**, and group discussions with the SHGs members in Village Organization meetings.

1. Caste of The Members



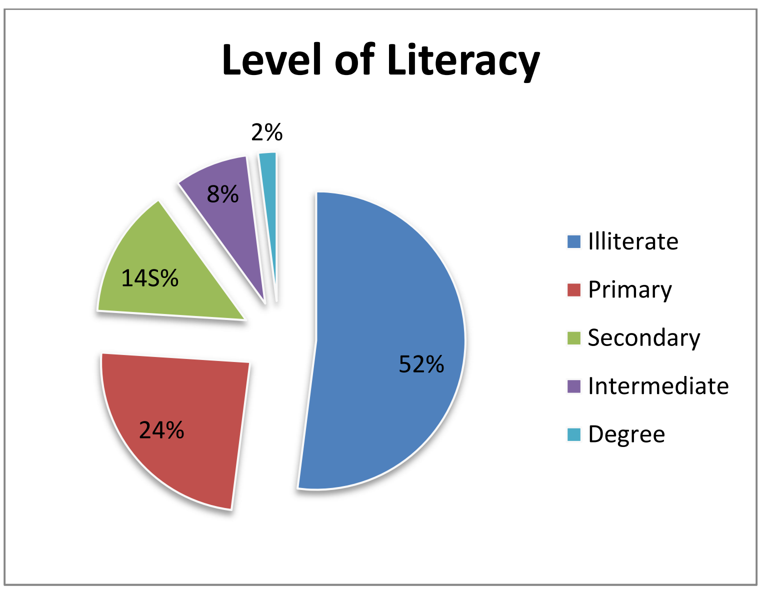
Data Interpretation: - Figure shows that there are 92% woman'sin SHGs who belong to Scheduled Tribes (ST), 6 % woman's belongs to Scheduled Caste (SC)and only 2% from Other Backward Class (OBC)

2. Impact of Joining SHG on Social States of Members:



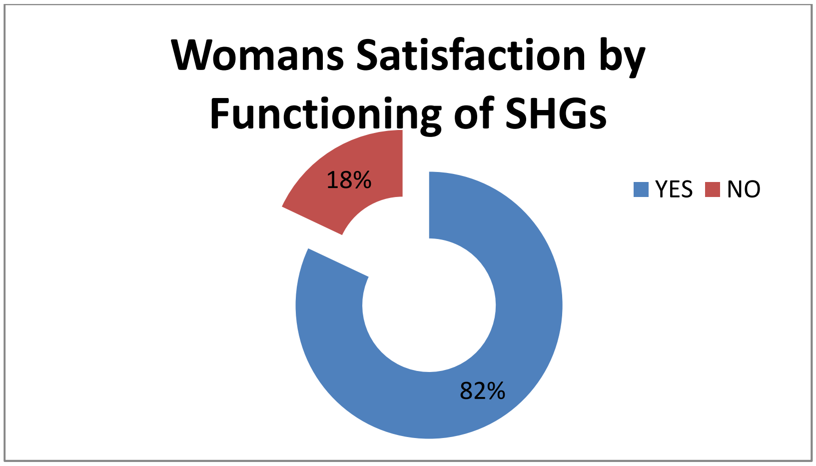
Data Interpretation: - A per the above histogram 88% of woman's social states has increased and around 12% woman's said NO. But overall it's a great achievement of the program. Now woman's known by the name of Self Help Group or their own names which gives them identity in the society and a respectful position

3. Level of Literacy:



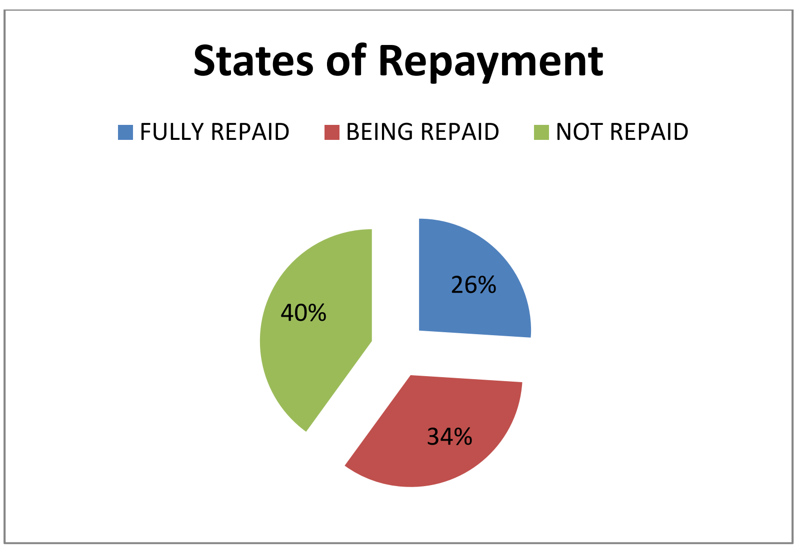
Data Interpretation: As per the survey this graph showing that in bhomtawara cluster around 52% woman's is illiterate and 24% woman's only studied primary level. Only 14% woman's passed secondary and 2% woman's studied graduation level.

4. **Satisfaction Percentage by Functioning of SHGs:**



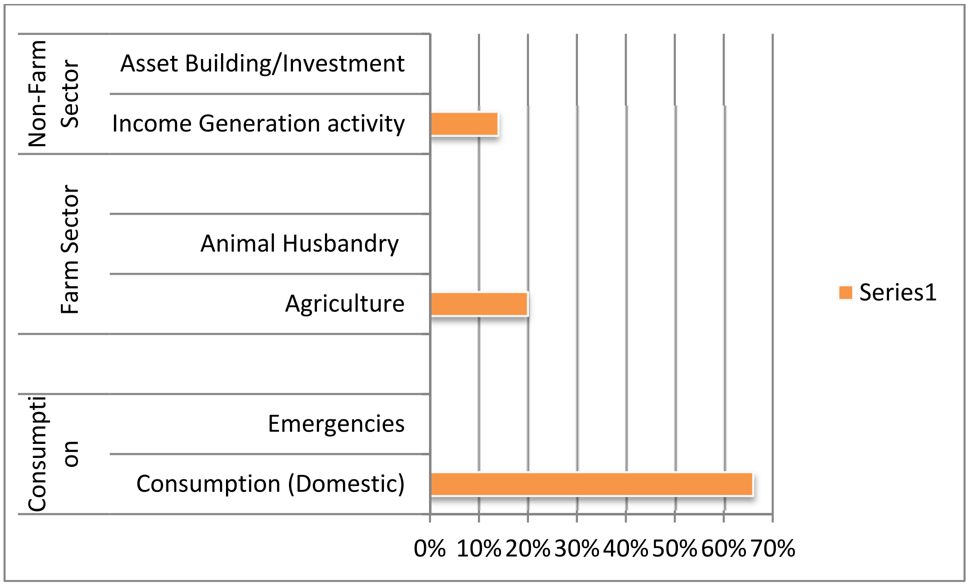
This figure shows that most probably 82% is satisfied by functioning of SHG and around 18 % woman's is not satisfied by group activities. Proper maintenance of books of accounts is very essential for smooth functioning of SHGs and other documents are important for judging grading of SHGs. Members of SHGs have to adequate knowledge about group activities such as panchsutra, loaning processor, rule and regulation, interest rates etc.

5. **States of Repayment among SHGs Members:**



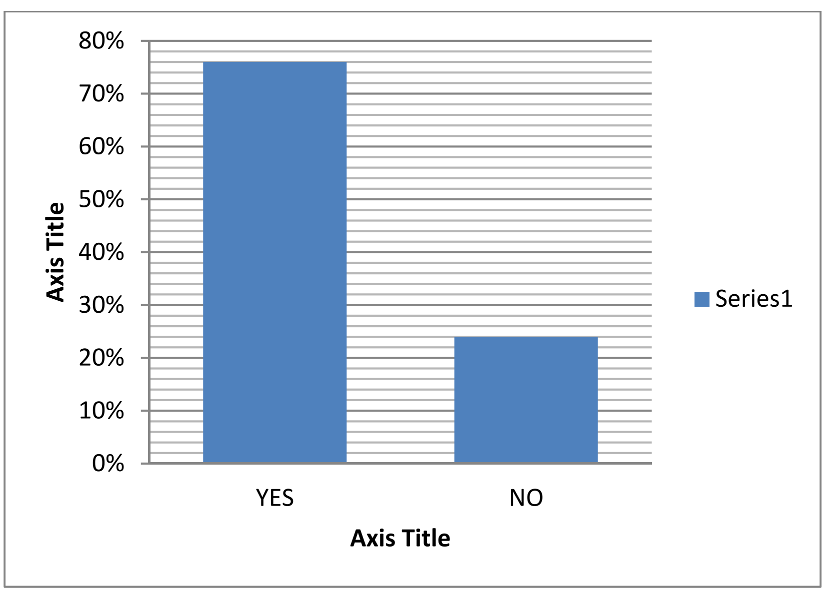
Data Interpretation: This chart shows states of repayment among Self Help Group members around 40% woman is not repaying loan amount from last two three months. And only 26% woman's depots loan amount on time, so it was the very critical situation for cluster

6. Utilization Of the Loan Amount :



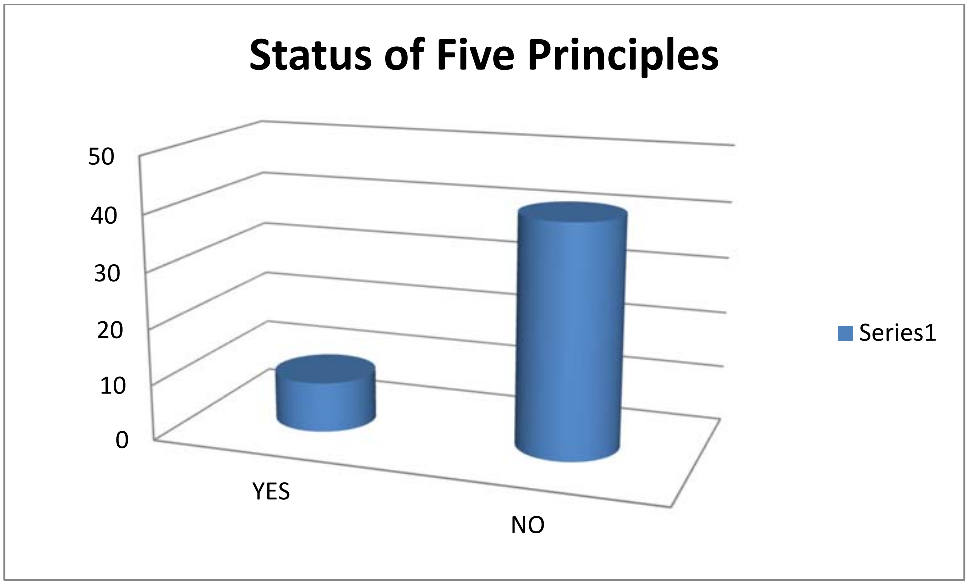
Data Interpretation: - This diagram shows that the woman's of Self Help Groups (SHG) mostly take intra loan for the purpose of consumption and around 65 % women do this. And 20% woman's take loan for farm sectors like animal husbandry and agriculture and 10 % women take loan for non-farm sector like investment and income generation activities. Overall it is not a good thing for this program.

7. Is Credit Facilites are Improved After Joining SHG



Data Interpretation:- This chart shows that the 76% womans of the SHGs said after joining SHGs her credit facilities is improved, they will get loan anytihng when needed. But around 24% woamns said NO and their credit facilities is not improved .

8. Status of five principles of SHG:



As we know five principles of SHG plays very import role in functioning a Self Help Group but it was found in 50 womans servay around 72% womans don't know about five principles SHG like:

Weekly meetings

Weekly savings

Regular internal lending

Regular repayment

Good book keeping

Other Findings :

- It was found that some of SHGs break down after getting fund form the program.
- It was found that attendance of the members in the SHG, VO and CLF meetings I observed that around 25% woman's didn't attained any meeting and give her saving anytime, anywhere and take loan anytime without recording in books of accounts, it is because ofcadre regulatory.
- It was also found that those woman's are cadre like CBK (Community Book Keeper), MCLP (Micro Credit Livelihood Plan), MBK (Master Book Keeper), RBK (Resource Book Keeper), their SHG books condition is very bad and they are not following rules and regulation of SHGs.
- In my visit of SHGs I found that many woman's deposit all saving in first meeting and then didn't come in other meetings because of those woman other woman's also doing same thing so it means that members does not follow rules and regulations.
- If I talk about records and books it was observed that in most of the SHGs in bhomtawara cluster are not properly maintain after due observation of books and accounts I found that some of the SHGs maintain cash book, loan register, minute book etc. but these books are not fund updated.
- It was found that because of this program maximum women are self-confident and has ability to talk with everyone.

CHAPTER- FIVE

RECOMMENDATIONS AND CONCLUSION

Recommendation:

- As per the survey It found that social states of woman's are increased. Now there is a growing participation of woman's in the political activities in rural areas, in this situation I think there is a growing need to develop leadership qualities in the SHG woman's and also they should be educate on how their participation could be useful to achieve good and concrete result.
- During visits it was found that cadres are careless about work. So I think audit cadre have inter change in every cluster so that will be helpful in checking records of SHGs and VOs.
- It was found that there should be timely release of funds, because the delays of allotment of fund are demotivates Self-help Group women and after that they did not save money and break the group.
- As per diagram of level of literacy 52% Self Help Group women is illiterate and 24 %studied up to primary, so I think there is an urgent need to provide education to all members, at least to impart functional literacy, we should take initiative in this regards and for attending adult education programs which provided by to upgrade their education status.

- It was found that lot of SHGs faced the problem of administration which effect SHGs, so I think we have to give then suitable administrative training to all the members of SHGs or at least the administrators and representative of the SHGs groups may be given administrative training initially and the same may be to the other woman's gradually.

- Self Help Groups helps to promote the micro finance with the organized form of small savings, hence the promotion of SHGs indirectly promotes the savings, economic growth, and as well as also rural development. Some of the SHGs is running only to receive the grant and aids through this program .so the district level program management unit and also block level program management unit should make serious attempts to Strengthen SHGs as well as village organization and cluster level federation.

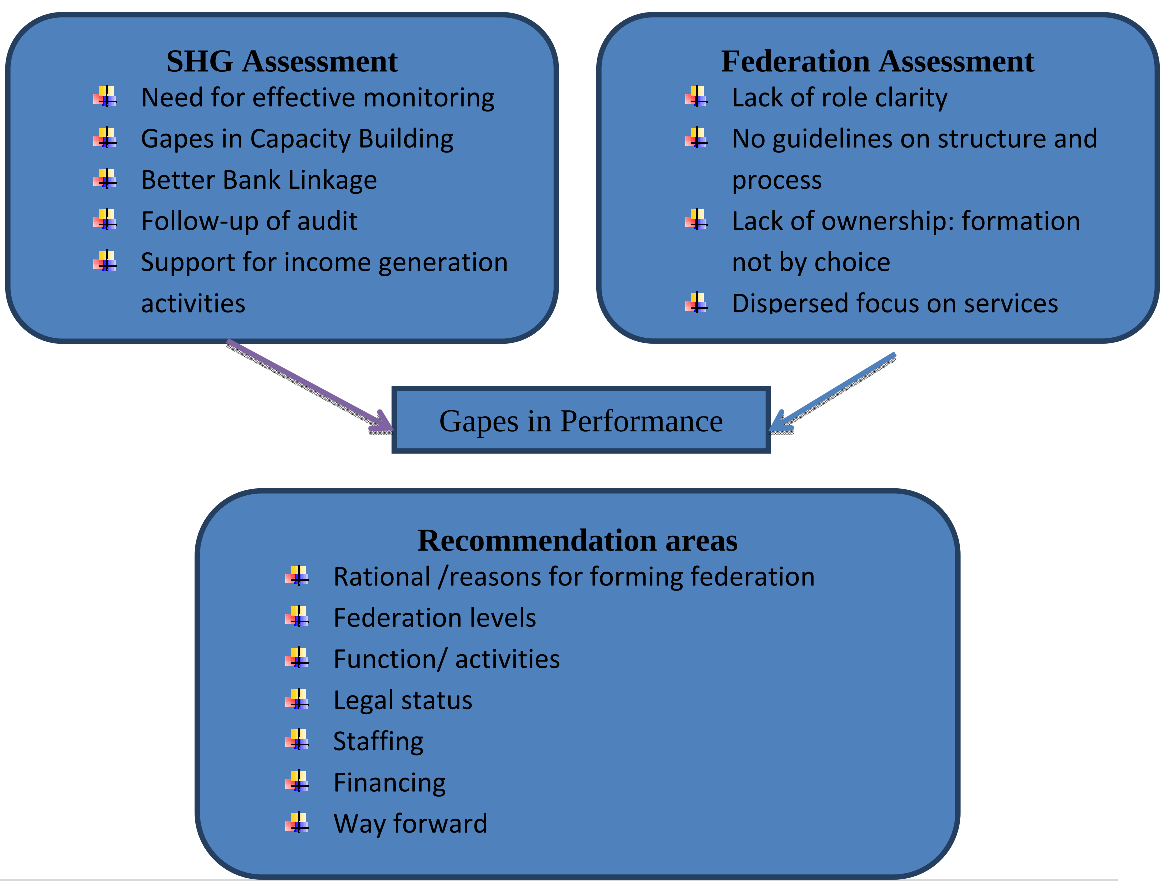
- As per my study many SHG facing problems from banks because of lack of coordination between banks and SHGs and it is a major problem. The administrators and bankers need to infuse confidence in the mind of the members of SHGs and efforts should be made to avoid delay in sectioning loans and other banking issues.

- There is need to train SHG members and its leaders on organization skill, leadership skill and strategic management skill.

- There is an urgent need of banks as per my study only one bank is running on around 30 villages.

- In this ever-changing technology there is a good scope of ICT(Information Communication Technology) tools to reduce corruption, fraud etc

Recommendation framework of SHG and Federation



Conclusion:

Ever since SHGs gained their footing in India there has been many successful models like SEWA model of Gujarat,Kudumbshree of Kerela,MYRADA of Karnataka etc who have helped in the socio economic transformation of rural areas. Self-help groups are playing a major role in removing poverty in the rural India. The group based model of self-help group is widely practiced for rural development, poverty alleviation and woman empowerment and its aim to mobilize woman’s to give them voice and build organization that is overcoming barriers in empowerment. I found that SHG woman’s are more confident and earn their livelihood or contribute the family which leads to increase in their states in socially as other woman’s take their opinion in money matters .all the give social empowerment to the woman’s, but the quality of Self-help groups is low and it is because of lack of proper monitoring,

Annexure: 1

QUESTIONAIRE FOR SURVEY OF SHGs

Name of the SHG………………. ***Name of the Village…………………….***
Total Members in SHG……… **Date of SHG formation………………..**

- **Age**( )
- **Caste category:** (1) OBC (2) General (3) SC (4) ST ( )
- **What is your level of literacy?**( )
  (1) Illiterate (2) Primary (3) Secondary (4) Intermediate (5) Degree ( )
- **Are you satisfied with the functioning of your Group?**
  (1). Yes (2). No ( )
- **If you satisfied, what is the satisfaction over the functioning of the SHGs?**
  (1) Good (2) Very Good (3) Satisfactory (4) Bad ( )
- **What is the status of repayment?**
  (1) Fully Repaid (2) Being Repaid (3) Not Repaid ( )
  - **If not repaid, then why?**
    1.
    2.
- **Do you know about Panchasutra (Five Principles) of SHG?**
  (1) Yes (2) No ( )
- **For which purpose, you utilize the loan amount (T1, T2)?**

(1)**Consumption**	**(2) Farm Sector**	**(3) Non-Farm Sector**
Consumption (Domestic)	Agriculture	Income Generation activity
Emergencies	Animal Husbandry	Asset Building/Investment

  ( )
- **Is credit facilities are improved after joining SHGs?**
  (1) Yes (2) No ( )
- **Did you get training after joining SHGs?**
  (1) Yes (2) No ( )
- **Does your social states increased after joining SHGs?**
  (1) Yes (2) No ( )
- **Does your participation in domestic decision making increased?**
  (1) Yes (2) No ( )
- **Who will decide for which purpose loan amount be utilized?**
  (1) Respondent (2) Husband (3) Both ( )
- **Are you aware about the banking procedure after joining SHGs?**
  (1) Yes (2) No ( )
- **What is your opinion on the attitude of the banks towards SHGs?**
  (1) Negative (2) Positive ( )
- **Why women don’t attained SHGs, VOs, and CLF meetings?**
  (1)
  (2)
- **What problems you are facing while functioning with the SHGs?**
  (1)
  (2)
- **What are your suggestions to improve the functioning of the SHGs?**
  (1)

Figure: 8 Condition of Bank in Bhomtawara Cluster

Figure: 9 Self Help Groups Meeting in Khadkaya Village

Figure: 10 Village Organization Meetings in Guda and Jhanjri village

Figure: 11Bhomtawara Cluster Level Federation Meetings in Dabycha Panchayat

Figure:12Mobilize 30 Woman's for Dairy Farming and Verme Composed Training

Figure:13 SHG woman sharing and Delivering a Speech on Sanitation and Toilets in Bhomtawara Cluster