

A STUDY ON CREDIT MANAGEMENT PROBLEMS OF SELF-HELP GROUPS IN THE KOLAR & CHIKKABALLAPURA DISTRICT CO-OPERATIVE CENTRAL BANK LIMITED, MULBAGAL BRANCH

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Abstract—Economic development and growth should be comprehensive, sustainable, and real. Development mean positive changes at the grass root level in the field of primary education, health, and qualitative food for poor. Micro financing (SHGs credit management problems) this model has demonstrated its adequacy in improving the real life of rural poor. Self-group is an idea risen toward helping rural poor framing groups so that; they will improve their everyday environments through voluntary participation in thrift and credit. The center target is adaptability, transparency and independence with sensitiveness and responsiveness of the members. This model of financing has outraced Kolar and Chikkaballapura district co-operative central bank limited, Mulbagal branch, is providing credit to rural sector. Repayment position is over the acceptable under this framework as group altogether takes responsibility to pay. No system is free from problems and difficulties. Here authors have made an endeavor to reveals the various problems and drawbacks of this system of financing faced by SHGs, facilitators and offices. A survey on overall working and role-played by SHGs have examined as well as a list of suggestions has also provided for corrective actions for system strengthening and effective implementation in future.

Keywords—Apex Bank, Co-operative Institutions, Credit management, NABARD, Self Help Groups.

I. INTRODUCTION

The achievement of any organization depends upon on the management of the organization. In this way, credit management is essential for achievement of SHG. Self-help groups are self-managed groups of people. Self – help group is an idea developed toward helping rural poor farming group so that, they will improve their day to day environments through voluntary participation in thrift and credit. The center goal is objective is flexibility, transparency and autonomy with sensitiveness and responsiveness of the members. Self-help group is a small, homogenous liking gathering of rural poor (10-20) including agrarian work, small and marginal farmers, and micro entrepreneurs who have willfully approached to form into a group. It tends to be a formal or informal group. Individuals from SHG save and add to a common fund, from which small loans are loaned to the needy members according to the choice of the group. RBI and NABARD characterize microfinance as the arrangement of frugality credit and other financing administrations and results of exceptionally modest quantity to the poor empowering them to raise their income levels and improve expectations for everyday comforts.

Empowering women with financially productive work will improve their promise to rural and urban turn of events. They should be locked in both in the ownership similarly as the board portions of the cultivating and bound together exercises, for instance poultry, fishery, manor, fitting, and so forth. The game plan of toys, pickles, jam, paper packs, weaving, fitting, flame making, papad making, masala making, kitchen planting and other handcraft exercises are made with locally available materials which would raise their income.

The women need to be taught how effectively to utilize their time to raise their family income and quality of life. Agriculture to most people has become merely a source of livelihood rather than income generating. Agricultural occupation is seasonal and depends on rainfall. Therefore, to improve their economic condition, it is necessary to take up

subsidiary occupations like manufacture and marketing of home-made products. There are varieties of products which can be manufactured with locally available resources with less technology and less investment. Hence it generates additional income and provides stability to the family income.

Self Help Group is a small cluster of rural poor who have voluntarily come forward to form a group for improvement of the social and economic status of the members. It can be formal or informal. The concept underlines the code of the thrift, credit, and self-help. Members of SHGs agreed to save constantly and contribute to a common fund. The members agreed to use this common fund and other such funds (like grants and loans from banks), to give modest loans to needy members as per the decision of the group. The SHG members are encouraged to make voluntary savings at regular intervals so that resources which are pooled could be used to make small interest-bearing loans to needy members. In India, innovative approach in SHG movement was made by the NABARD with the introduction of pilot project in 1991.

The concept of Empowerment is characterized as the way toward expanding the limit of people or group to make on decisions, and to change those decisions into wanted activities and results. The procedure permits individuals to pick up the information, abilities, and attitude to alter with the changing and the conditions in which they live. In Indian setting, social empowerment is a critical obstacle in the nation's development process.

Kolar and Chikkaballapura District Co-operative Central Bank Limited

The bank is taking into banking needs of farmers and other rural agriculture related issues in the administration region. the bank is enrolled under the "Karnataka state co-operative of societies act 1959". the bank was registered on 24-12-1954. the reserve bank of India had given a license to the bank on 20-04-2012. the state level co-operative organization is the Karnataka state co-operative apex bank Ltd., Bengaluru, giving assets and extending out help to the jurisdiction of the bank is confined to Kolar and Chikkaballapura districts. The bank has opened branches inside Kolar and Chikkaballapura districts.

APEX BANK

The Karnataka state co-operative Apex Bank Ltd., Bengaluru is an alliance of central co-operative bank and Act as a guard dog of the co-operative financial structure in the state. The assets are raised/got through share capital, deposits, advances and over drafts from the NABARD. The Apex bank giving credit facilities to district co-operative central banks and primary agriculture co-operative societies and not straightforwardly to the farmers.

NABARD Support

NABARD encouraged the Kolar District Co-operative Bank (DCCB) to meet all requirements for the RBI permit. For these reasons, the Government of Karnataka has discharged Rs. 5.91 crores, this capital was expected to strengthen rural co-operative institutions.

Hence, the historical backdrop of SHG advancement began with NGOs starting to lead the pack in the mid-1980 and giving to NABARD before the finish of 1980s. After the SHG-Bank Linkage Program was propelled in 1991-92; the absolute first advances to SHGs in the country were given in Kolar District of Karnataka by the Vysya bank, Bangarpet branch to Venkateshwara Mahila Sangha of Muduguli on December ninth, 1991 and by Corporation bank, Anderson pet branch to Saraswathi Mahila Sangha of Boduguriki on January 30, 1992.

II. REVIEW OF LITERATURE

According to, NABARD (2002): It was found that the study in the pre SHG 55.6 percent of the individuals talked uninhibitedly with no restraint, and the post-SHG period 77.8 percent of the individuals talked openly. The level of individuals who delayed talking decreased from 22.2 percent to 5.6 percent in the post-SHG period.

According to, Patel Jyoti R (2002): The issue of women's employment and poverty can be handled proficiently by creating innovative ability in them. For the equivalent, numerous states have thought of a few plans. Low degree of education and traditional division of work as influenced the scrutiny of business by women in those fields prompts "feminine occupations".

According to, Dr. Erthard, Dr. B. S. Suran (2003): In their examination on linking banks and (money related) self-help group in India 'found that the general technique received by NABARD depends on fundamental board for example consuming the scope of formal and informal organizations that can fill in as SHG advancing establishments.

According to, Jitendra Ahirrao (2009): Has examined the role of NABARD is filling in as impetus in elevating and connecting SHGs to the financial framework. He has seen that larger part of the rural women who are related with the SHG movement decidedly to pick up them engaged. He has presumed that smaller scale programs being advanced as key procedure for tending to both poverty and alleviation and women's strengthening.

According to, Dr. B.K. Mohentni (2009): Examined the SHG development as and rising social advancements of miniaturized scale financing in the background of Orissa as against India. The investigation additionally engaged and the local spread of physical and monetary advancement of SHGs. The examination buries alia, came out the proposals the three is having to fabricate and solid productive Microfinance instincts, there is requirement for money related infra structure to help Microfinance and there is having to control the loan fees.

According to, Shiralashetty A.S. (2010): In his study analyzed the degree of women empowerment. The investigation depended on primary information and gathered from the 150 example individuals from 15 SHGs from 10 towns of Bijapur District. An organized poll was regulated to gather the necessary data. He dissected that the Self-Help Group development in India has been working the correct way in enabling women and eradicating poverty both in rural and urban zones. He presumed that women are yet not enabled according to desires. In this manner, an ever-increasing number of ventures must be taken by the legislature for the monetary advancement of a nation when all is said in done and family specifically through SHGs.

According to, Rao's study (2010): Although exact, is essential in its perceptions. It is seen that the SHGs give the poor women the entrance to financial assets and hence empower the women to spend them a profitable and utilizations needs. It is additionally discovered that SHGs of a financing framework as well as for social and economic change particularly for women. The group change the women form house keeps to coordinator, administrator, and leader. Ladies learn aptitude and capacity structure bunch exercises. It is proposed to have solid showcasing system and limit working for the women to oversee network ventures.

According to, Kavitha S & P. Laxmana (2013): Analyzed the effect of Stree Shakthi Program in Davanagere District of Karnataka. The examination uncovers that step by step the SHG is losing its trustworthiness and viability because of requirements of different highlights which could not be consolidated in the Stree Shakthi program. The examination likewise plans certain suggestions that the Government of Karnataka should follow for renewing the plan through adjusting on SHG includes and including other monetary advantages.

III. IMPORTANCE OF THE STUDY

- SHG's help in pooling the savings of the members.
- Members can get timely loans for variety of purposes and reasonable rate of interest.
- It helps borrowers to overcome the problem of lack of collateral and documentation. These are mainly created by poorer persons or females of rural area because these groups help them.
- These will create self-employment for the members.
- It saves them from exploitation of the money lenders.

IV. NEED OF THE STUDY

This study is to identify policies and procedures of credit management of self-help groups in District co-operative bank and to know loans providing for different purpose in different rate of interest and structure of DCCB, and there is a need to study the cause of such self-help groups and step taken by institution and government to manage terms and conditions strictly. The organization have always contact and meetings with the self-help groups, try to solve the credit problems of self-help groups and find the solution to increase the loan amount.

V. OBJECTIVES OF THE STUDY

- To know how credits are managing in the District co-operative central bank.
- To know the credit management problems through various channels.
- To analyze the self-help groups position in the society.
- To identify the impact of woman empowerment of through the self-help groups.
- To identify appropriate measures to take the proper credit management in DCCB.
- To identify the solution for credit management of self-help groups.

VI. SCOPE OF THE STUDY

- The study covers to find out the strategy required to increase the credit. The study could measure for the

banks to avoid the misusing of existing credit opportunity.

- The study may help the bank in creating & implementing new strategies to manage the credit and solution for it.

VII. LIMITATIONS OF THE STUDY:

- The study is limited to just a single society i.e. District co-operative central bank limited.
- Due to time constraints depth investigation could not be made.
- The actual identify of the society is kept confidential because of the sensitive nature of the topic. A portion of the data is of confidential in nature that could not be uncovered for the study.
- The study is restricted uniquely for credit management mechanism as time is the main constraint.

VIII. STATEMENT OF THE PROBLEM

District co-operative central bank providing money related help to women's or woman self-help groups to the strengthening of women.

This topic is chosen to know the credit the management problems of self-help groups and how is influencing the strengthening of women in the current circumstance. The self-help groups are developing however the credit of amount is not using for reason for getting loan. Hence there is a need to study the reason for such self-help groups and step taken by institution and government to oversee terms and conditions carefully.

IX. RESEARCH METHODOLOGY

SAMPLING

- **Sampling Unit:** A sampling unit is an individual person the term sampling unit refers to a singular value within a sample database. The sampling unit is Self-Help Groups at Mulbagal.
- **Sampling Size:** The sample size in this case will be given by the number of people in that self-help groups, the sample size is 65.
- **Sample Design:** A sample design is the name are other recognizable proof of the particular procedure by which the entities of the sample have been chosen.

The researcher will adopt the probability examining structure for this study. Probability sampling design is a sampling procedure where test from an enormous population are chosen utilizing a method based on the theory of probability.

A simple random sampling is a subset of a measurable population where every individual from the subset as an equal probability of being chosen. A simple random sample is intended to be an unbiased representation of a group.

SOURCES OF DATA COLLECTION

Primary data

Where the researcher uses the original and first-hand information collected with the help of tools and techniques of data collection, primary data is fundamentally gathered by getting polls, meetings, perceptions, and questionnaire.

Secondary data

In this study, the secondary data is to be collected through bank's annual reports, bank manuals and previous research articles.

TOOLS FOR DATA COLLECTION

In this study, the questionnaire method is to be used for collecting the primary data.

X. DATA ANALYSIS AND INTERPRETATION**TABLE 1: NAME OF THE SHG GROUPS AND YEAR OF SHG FORMED AND NUMBER OF MEMBERS**

<i>Name of The Groups</i>	<i>Year of Formed</i>	<i>Number of Members</i>
Sri Chowdeshwari	09-04-2001	13
Sri Ayisha	09-04-2005	14
Stree Shakti	26-04-2007	20
Saraswathi	28-06-2009	12
Mallige	05-12-2014	07

Interpretation: From the above table 1 is notice that name of the groups, year of formed and number of members in a particular group, 20% are in Sri Chowdeshwari, 21% are Sri Ayisha, 30% are StreeShakti, 18% are Saraswathi and 11% are Mallige. Many of the respondents are in Stree Shakti compare to other groups.

TABLE 2: LITERACY LEVEL OF THE RESPONDENTS.

<i>Literacy Level</i>	<i>No. of Respondents</i>	<i>Percentage</i>
Never Attend the Class	9	14%
Middle	33	50%
Secondary	18	28%
Higher Secondary	5	8%
Total	65	100%

Interpretation: From the above table 2 is showing the respondents literacy level, 09 are never attend the class, 33 are middle, 18 are secondary and 05 are higher secondary. majority respondents are studied middle class and they have reading capability.

TABLE 3: REASONS FOR FORMING SHG

<i>Reasons</i>	<i>No. of Respondents</i>	<i>Percentage</i>
Improve Social Status	15	23%
Improve Economic Status	34	52%
Promote Saving Habit	12	18%
Obtain Financial	4	7%
Total	65	100%

Interpretation: From the above table 3 is showing the reasons for forming SHG respondents. 23% respondents for improve social status, 52% are improve economic status, 18% are promote saving habit and 7% respondents are obtaining financial. Majority respondents formed SHG for improve economic status.

TABLE 4: ANNUAL INCOME OF THE RESPONDENTS

<i>Income (In Rs.)</i>	<i>No. of Respondents</i>	<i>Percentage</i>
<15000	29	45%
15001-25000	22	34%
25001-35000	9	13%
>35000	5	8%
Total	65	100%

Interpretation: The above table 4 is showing the annual income of the respondents. 45% respondent income is <15000, 34% respondent's income is in between 15001-25000, 13% respondent's income is 25001-35000, and only 8% respondent's income is >35000, in finally majority of the respondent's income is <15000 and they are below poverty line.

TABLE 5: CURRENT OCCUPATION OF THE RESPONDENTS

<i>Occupation</i>	<i>No. of Respondents</i>	<i>Percentage</i>
Agricultural Related Activities	40	62%
Household Work	12	18%
Construction	3	5%
Other Industry	10	15%
Total	65	100%

Interpretation: The above table 5 is showing the current occupation of the respondents. 62% respondents are doing Agricultural related activities, 18% are Household work, 5% are construction and 15% are other industry, majority of the respondents are doing Agricultural related activities.

TABLE 6: KIND OF RULES AND REGULATION RUNNING IN THE GROUP

<i>Kind of Rules</i>	<i>No. of Respondents</i>	<i>Percentage</i>
Oral	40	61%
Written	25	39%
Total	65	100%

Interpretation: The above table 6 is showing the kind of rules and regulation running in the group, the total sample size is 65, out of that 61% respondents says Oral and 39% respondents says Written rules and regulations running in the group.

TABLE 7: HOW THE MEMBERS ATTEND SHG OR ANY OTHER SHG RELATED MEETINGS

<i>Attend Meetings</i>	<i>No. of Respondents</i>	<i>Percentage</i>
No Specific Interval	8	12%
Once in a week	29	46%
Fortnightly	10	15%
Monthly	17	27%
Total	65	100%

Interpretation: The above table 7 is showing how the members attend SHG or other SHG related meetings. The total sample size is 65, out of that 12% respondents are attend no specific interval, 46% are once in week, 15% are fortnightly and 27% respondents are monthly once attending the meetings.

TABLE 8: SELECTION OF GROUP LEADERS

<i>Mode of Selection</i>	<i>No. of Respondents</i>	<i>Percentage</i>
By Election	28	43%
Rotating System	24	37%
Nominated by NGO / Bank	13	20%
Total	65	100%

Interpretation: The table 8 is showing the selection of group leaders respondents of 65, out of that 28 respondents are they select by Election, 24 are rotating system and 13 are says nominated by the bank, majority of the respondents select group leader by Election.

TABLE 9: BASIC RECORDS REGULARLY MAINTAINED IN THE SHG AND AWARE OF THOSE

<i>Basic Records</i>	<i>No. of Respondents</i>	<i>Percentage</i>
Attendance Register	35	54%
Cash Book	10	15%
Bank Passbook	10	15%
Individual Passbook	8	13%
Repayment Particulars	2	3%
Total	65	100%

Interpretation: The table 9 is showing the basic records regularly maintained in the SHG and aware those. 54% respondents know and aware of Attendance register, 15% are aware of Cashbook and Bank passbook, majority of the respondents know the Attendance register and cashbook then Bank passbook.

TABLE 10: RESPONDENTS OF ANY MEMBERS IN YOUR SHG HAVING FOLLOWING QUALITY

<i>Qualities</i>	<i>No. of Respondents</i>	<i>Percentage</i>
Leadership	34	53%
Micro Planning	17	26%
Documentation	8	13%
Decision Making Process	6	8%
Total	65	100%

Interpretation: The above table 10 is showing the respondents having qualities, majority of the respondents having leadership 53% of the respondents and 26% of the respondents are have micro planning ability.

TABLE 11: RESPONDENTS ARE HOW MUCH SAVING REGULARLY

<i>Savings (In Rs)</i>	<i>No. of Respondents</i>	<i>Percentage</i>
UPTO-25	26	40%
26-50	25	38%
51-75	7	11%
>76	7	11%
Total	65	100%

Interpretation: From the above table 11 is showing the respondents are how much saving regularly, the total sample size is 65, out of that 40% respondents are save up to 25 and 38% are saving 26-50 rupees regularly, highest no of respondents saving rupees 25 regularly.

TABLE 12: HOW THE RESPONDENTS ARE DEPOSIT SAVINGS

<i>Deposit of Savings</i>	<i>No. of Respondents</i>	<i>Percentage</i>
Collect House to House	12	18%
Deposit in SHG A/C	43	67%
Contribute to Regular Meeting	10	15%
Total	65	100%

Interpretation: From the above table 12 is showing how the respondents are deposit savings, the total respondents are 65, out of that 18% respondents says collect house to house, 67% are answered deposit in SHG A/C and 15% are says contribute in regular meetings. Highest no of respondents answered for that 67% of the respondents are deposit in SHG A/C.

TABLE 13: PURPOSE OF SAVINGS OF THE RESPONDENTS

<i>Purpose</i>	<i>No. of Respondents</i>	<i>Percentage</i>
To meet future requirements	30	46%
To get economic stability	21	32%
To repayment of loan	14	22%
Total	65	100%

Interpretation: The above table 13 is showing the purpose of savings of the respondents. 46% of the respondents to meet future requirements, 32% are says to get economic stability and 22% are says to repayment of loan.

TABLE 14: GIVING INTERNAL LOAN AMONG THE RESPONDENTS.

<i>Opinion</i>	<i>No. of Respondents</i>	<i>Percentage</i>
Yes	45	69%
No	20	31%
Total	65	100%

Interpretation: The table 14 is showing the giving internal loan among the respondents. 69% of the respondents says yes and 31% respondents says no. highest no. of respondents say yes, we are giving internal loan among the group members.

TABLE 15: DECIDE THE INTERNAL LOAN AMONG TO GROUP MEMBERS

<i>Decision</i>	<i>No. of Respondents</i>	<i>Percentage</i>
Group representative	22	34%
Through group meeting	30	46%
Bank staff / Govt. officials	13	20%
Total	65	100%

Interpretation: The table 15 is showing who will decide the internal loan among the group member's respondents. 34% of respondents answered group representative, 46% of respondents says through group meeting and 20% of says bank staff will decide the internal loan, highest 46% of respondents answered through the group meeting they will decipher the internal loan.

TABLE 16: LOAN RECOVERY OF THE RESPONDENTS.

<i>Recovery in Percentage</i>	<i>No. of Respondents</i>	<i>Percentage</i>
<50%	23	35%
50-75%	36	55%
>75%	6	10%
Total	65	100%

Interpretation: From the above table 16 is showing the respondents of how loan recovery is, 35% of respondents says <50% and 55% of the respondents answered 50- 75%. Majority 55% of the respondents answered loan recovery is 50- 75%.

TABLE 17: STATUS OF RECENT LOAN RECOVERY OF THE RESPONDENTS.

<i>Status</i>	<i>No. of Respondents</i>	<i>Percentage</i>
Fully repaid	19	29%
Repayment on schedule	35	54%
Repayment in arrears	11	17
Total	65	100%

Interpretation: The table 18 is showing the status of recent loan recovery of the respondents. 29% respondents are fully repaid, 54% of respondents are repayment on schedule, and 17% of respondents are repayment in arrears, majority of the 54% respondents are in repayment schedule.

TABLE 18: INTEREST RATE OF RECENT LOAN OF THE RESPONDENTS.

<i>Interest Rate</i>	<i>No. of Respondents</i>	<i>Percentage</i>
0%	7	11%
3% to 5%	46	71%
5% to 8%	8	12%
8% and above	4	6%
Total	65	100%

Interpretation: The table 18 is showing the interest rate of recent loan of the respondents. 11% of respondents are says 0% interest 71% of respondents answered 3% to 5%, 12% are says 5% to 8%. Majority of the respondents answered 3% to 8%.

XI. FINDINGS OF THE STUDY

- Most of the respondents are in Stree Shakti compare to other groups.
- Majority respondents are studied middle class and they have reading capability and we can find that is they have to improve the technical skills.
- Majority respondents formed SHG for improve economic status, most of the respondents are join the group because of they have to improve the economic status.
- Majority of the respondent's income is <15000 and they are below poverty line, it shows who are join in the self-help group most of the respondents are below poverty line and they trying to overcome the poverty and economic stability.
- Majority of the respondents are doing Agricultural related activities; it shows that all are village women and they need financial assistance to their family.
- The highest no. of 61% respondents says Oral and 39% respondents says Written rules and regulations running in the group.
- The highest no. of 46% are once in week, 15% are fortnightly and 27% respondents are monthly once attending the meetings.
- Most of the respondents says group leader selection by Election, and rotating system, nominated by the bank, majority of the respondents select group leader by Election.
- The basic records regularly maintained in the SHG and aware those. 54% respondents know and aware of Attendance register, 15% are aware of Cashbook and Bank passbook, majority of the respondents know the Attendance register and cashbook then Bank passbook.
- The respondents having qualities, majority of the respondents having leadership 53% of the respondents and 26% of the respondents are have micro planning ability.

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- The majority of 40% respondents are save up to 25 and 38% are saving 26-50 rupees regularly, highest no of respondents saving rupees 25 regularly.
- The Highest no of respondents answered for that 67% of the respondents are deposit in SHG A/C.
- The purpose of savings of the respondents. 46% of the respondents to meet future requirements, 32% are says to get economic stability and 22% are says to repayment of loan.
- The giving internal loan among the respondents. 69% of the respondents says yes and 31% respondents says no. highest no. of respondents say yes, we are giving internal loan among the group members.
- The internal loan among the group member's respondents, 22 respondents answered group representative, 30 are says through group meeting and 13 are says bank staff.
- Highest 46% of respondents answered through the group meeting they will decide the internal loan and we can find the group understanding they need to utilize all the sources of the group and similar mentality among the members.
- Majority 55% of the respondents answered loan recovery is 50- 75%, so we can that loan recovery is good in nature and they try to repay the loan amount as soon as possible.
- Majority of the 54% respondents are in repayment schedule, means group members repaying the recent loan and they are repaying regularly this will show the progress of the groups.
- Majority of the respondents answered 3% to 8% of interest is paying, compare to the other sector SHG's are paying less amount of interest.

XII. SUGGESTIONS

- They need to increase the credit amount because of overcome the present scenario of COVID-19 pandemic, joblessness due to the corona virus central government is announced lockdown of two months, so all the income sources are shut down and they need financial support to overcome the situation.
- They need to sanction the credit as soon as possible to help the poor, because of all are living under the below poverty they need financial support to raise standard of living.
- They need to provide e-banking awareness to the SHG groups, why means to save the time, and educate the technical skills.
- They need to provide risk free banking transactions, there is a lack information and technology skills, so bank have to provide to the SHG's risk free transactions.
- They need to educate the basic technical skills, we discussed above, the main thing is that SHG's have lack of technical skills so they have to provide the technical skills and educate the SHG's to overcome the banking securities.
- They need to provide the online transaction options like ATM deposits, and transaction through the mobile applications like phone pay, google pay etc...
- Educate the customer to always use online transactions, now a day's usage of online transactions is increasing, so Bank have to educate the customer how to use the online transactions.
- They need to maintain regular updated documents like e-KYC's and online tracking system.

XIII. CONCLUSION

SHGs can play an effective role in accomplishing the long-ago appreciated goals of destitution easing and rural development through their enhanced programs. The development of common interest groups has substantially affected the lives of its members. Strengthening of women and the financial training and trust among the members will without a doubt have long term financial advantages.

The effect of SHG program on financial status of the individuals have been constantly an improvement from the pre-existed status of the rustic poor in Karnataka. The program has made new system that value women, putting the requirements and issues of women at the highest point of the agenda. It is a remarkable framework for destitution

destruction including poor women who cooperate to get a positive move their financial status. It very well may be trusted that the SHG program could achieve radical changes in the lives of the poor sections of the society in the years to come.

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