SUMMARY OF THE STUDY

To summarize the above study we hereby undertake the objectives of the study and the major question of the study herein as follows:

The objectives of the study are:

- To identify the factors relating to the standard of living to self help group members
- To analyze the marketing problem faced by the SHG.
- To examine the operation of banks and other financial institution in lending Micro finance to the SHG
- To offer suitable suggestion and recommendation to improve the marketing strategies of SHG’s

And the major questions are

- Age of the respondents in SHG
- Duration of the SHG member
- Joining of the SHG
- Income generation of SHG
- Business conducted by the respondents
- Community involved in SHG
- Lifestyle of SHG Members
- Maintaining of data of SHG
- Issues / hurdles faced by SHG
- Demand of SHG member products
- Segregation of Markets for SHG products
- SHG and their scope for International Market
- Competition for the SHG members product
- Initial investment of SHG members in business
• Growth of SHG members Capital
• Financial segregation to the SHG
• Awareness of Micro finance
• Positive awareness of Micro Finance
• Negative awareness of Micro Finance
• Comparison of Micro Finance with other financial system
• Preference of Bank Finance
• Reasons for NGO Preference
• Mode of repayment
• Interest rate on the loan
• Preference of SHG towards interest rate
• SHG Products manufacturing and Marketing
• Enrollment of SHG members
• Purpose of joining in SHG
• Problem faced by SHG
• Period of loan repayment
• Product promotion
• Government subsidies
• Problem in sales promotion
• Distribution issues of SHG Products
• Individual problem during distribution
• Distribution process
• Profit utilization
• Interest charged by Bank
• Interest charged by NGO
• Internal lending Process by Banks & NGO
• Optimistic approach on internal lending
• Time taken for processing loan in Banks
• Time taken for processing loan in NGOs
• Initial lending by Bank
• Initial lending by NGO
• Role of Government in providing loan
• Awareness of women on Self Help Groups over a period of time
• Self Help Group in Indian economic development
• Positive side of the Indian economic development mentioned by the Bank
• Negative impact of the Indian economic development mentioned by the Bank
• Positive side of the Indian economic development mentioned by the NGO
• Negative impact of the Indian economic development by the NGO
• Micro Credit in Banks and NGOs

To summarise from the analysis, if junction that economic condition of the SHG members are no was changed from the sample in particular. If is concluded that the authentication, such as Government NGOs and Financial Institution should take drastic steps to work for improvement.

Banks and NGOs have to take heavy steps to finance the SHGs is order to improve the micro financing process which will help the poor entrepreneurs to develop their business skills and their livelihoods. SHG products has effective customer without any major middle person involved in the study area. There is a competition among their members and small dealer in the rural vicinity. Researcher finds the results of all the analysis and hence summarise that the way and style in which the banks and NGOs have to go into the matter deepa to come to a better way of developing entrepreneurship especially for the rural population.