1. Introduction

In Sindhudurg District Self-help groups plays major role in economical development of District. In rural areas of Sindhudurg District people who even can’t fulfill their fundamental needs. These people can develop their socio-economic status with the help Self Help Groups.

Sindhudurg district has an incredible natural resources like fruits, fish, herbal plants and natural flora etc. However, due to lack of knowledge of processing these kind of raw material many Self Help Group’s in Sindhudurg can’t get the technical touch to their work. Self Help Groups are taking a greater interest in occupations that are based on locally available resources. Coir, bamboo, fruit and food processing, grocery shops, hotels and catering services are growing to meet increasing tourist demand. But some of them have a technical and innovative support to accept the all opportunities from other end. In rural India, the high rate of poverty and low economic status rural poor underline the need for increasing their earning power by fe-providing them income generating assets. Poor under the Indian rural set up were not able to actively participate in income generating economic activities due to historical and socio-cultural reasons.

Low level of skills, lack of access to training and credit facilities coupled with lack of entrepreneurship, invisible contribution to family income, restricted mobility, gender bias, etc. are some of the contributing factors. Since early eighties, the non-governmental organization (NGOs) have developed an approach of promoting in “formal groups of the poor, especially in the rural areas for their socio-economic development. Socio-economic development in rural areas is a complex and challenging process in which such institutions can play a significant and crucial role.

Bangladesh has been acknowledged as a pioneer in the field of micro-finance. Dr. Mehmud Yunus, Professor of Economics in Chitgaon University of Bangladesh, was an initiator of an action research project ‘Grameen Bank’. The project started in 1976 and it was formally recognised as a bank through an ordinance, issued by the government in 1983. Even then it does not have a scheduled status from the Central bank of the country, the Bangladesh Bank. The Grameen Bank provides loans to the landless poor, particularly women, to promote self-employment. At the end of December
2001, it had a membership of 23.78 lakh and cumulative micro-credit disbursements of Tk 14.653 crore. Bangladesh Rural Advancement Committee (BRAC), Association for Social Advancement (ASA) and PROSHIKA1 are the other principal Micro-credit Finance Institutions (MFIs) operating for over two decades and their activities are spread in all the districts of that country. BRAC is the largest NGO of Bangladesh with a total membership of 41.38 lakh. Initially set up in 1972 as a relief organization, it now addresses the issues of poverty alleviation and empowerment of poor, especially women, in the rural areas of the country. This institute also works in the field of literacy, legal education and human rights. BRAC has worked significantly in the fields of education, health, nutrition and other support services. PROSHIKA is also active in the areas of literacy, environment, health and organization building, while ASA and Grameen Bank are pure MFIs. The micro-finance practices of these institutions revolve around five basic features.

Firstly, these institutions primarily have women as their target group. Secondly, they adopt group approach for achieving their targets. The group approach focuses on organizing the people into small groups and then introducing them to the facility of micro-financing. The MFIs of Bangladesh place a great deal of importance to group solidarity and cohesiveness. Thirdly, savings are an essential precondition in all these MFIs for availing credit from them. Fourthly, the officials of the Bangladesh MFIs remain present in the weekly meetings of the groups and collect the savings, update the pass books and even disburse the loans, and lastly, the systems and procedures of the MFIs are quite simple and in tune with the requirements and capabilities of their clients.

India has adopted the Bangladesh’s model in a modified form. To alleviate the poverty and to empower the women, the micro-finance has emerged as a powerful instrument in the new economy. With availability of micro-finance, self-help groups (Self Help Groups) and credit management groups have also started in India. And thus the movement of Self Help Group has spread out in India. In India, banks are the predominant agency for delivery of micro-credit. In 1970, Ilaben Bhat, founder member of ‘SEWA’(Self Employed Women’s Association) in Ahmadabad, had developed a concept of ‘women and micro-finance’. The Annapurna Mahila Mandal’ in Maharashtra and ‘Working Women’s Forum’ in Tamilnadu and many National Bank for Agriculture
and Rural Development (NABARD)-sponsored groups have followed the path laid down by ‘SEWA’. ‘SEWA’ is a trade union of poor, self-employed women workers. Since 1987 ‘Mysore Resettlement and Development Agency’ (MYRADA) has promoted Credit Management Groups (CMGs). CMGs are similar to self-help groups. The basic features of this concept promoted by MYRADA are: 1] Affinity, 2] Voluntarism, 3] Homogeneity and 4] Membership should be limited to 15-20 persons. Aim of the CMG is to bestow social empowerment to women. In 1991-92 NABARD started promoting self-help groups on a large scale. And it was the real take-off point for the ‘SELF HELP GROUP movement’. In 1993, the Reserve Bank of India also allowed SELF HELP GROUPs to open saving accounts in banks. Facility of availing bank services was a major boost to the movement.

1.1 Concept of Self Help Groups -

Self-help group is a method of organizing the poor people and the marginalized to come together to solve their individual problem. Villages are faced with problems related to poverty illiteracy, lack of skills health care etc. These are problems that cannot be tackled individually but can be better solved through group efforts. Today these groups known as Self help groups have become the vehicle of change for the poor and marginalized.

The very poor members of a community are organized to form Self Help Groups. 15 to 20 members from these poor households and from the same socio-economic background form a Self Help Group. This approach normally works well with women. Meeting together each week and a weekly saving by the poor members are two basic steps. The meeting together gives each member a new identity. The poor women who have thus far been voiceless and powerless leading to a sense of hopelessness, soon realize that they are no more alone. They start seeing a new meaning and purpose to life. They start sharing their problems in the group and social issues are discussed. A new relationship of trust and togetherness develops in contrast to the former state of loneliness. The process of “Social development” is initiated. Once they have made a commitment to save and start at it, they push themselves to work more and raise more resources to keep their commitment. SELF HELP GROUP develops them in attitude that says, “I can do it.”
1.2 Statement of problem:

- Here the researcher explains the different kind of problem faced by the Self Help Group’s in Sindhudurg District.
- Many Self Help Group’S can’t get the proper financial support for development.
- Self Help Groups members can’t used the lightweight machinery for production and they are struggling with lack of knowledge.
- Self Help Group’S members neglecting the present opportunities which are easily available in Sindhudurg District.
- Many Self Help Group’S formed the strict frame for their Self Help Group so they limited to their own views.

1.3 Need and importance of the study:

The concept of self help group rose, as the name suggests, it is helping to self. The main object of self help group is to make socio economic development of rural poor i.e. landless labor, rural artisans, marginal farmers, petty traders, women folk and bring up I the rural people above poverty line.

It was excepted that formation of self help group will encourage the rural poor and women too to form thrift group and in the process of self help group they learn to go and deal with government officials, any formal credit system, build up self confidence and make them economic independent. The need for present study is outcome of thinking that rural poor do not have the capacity for saving and starting any enterprise. I restricting their welfare and development So it was, therefore, felt necessary to undertaken the study on the “Opportunities & Problems Of Self Help Groups In Sindhudurg District(Maharashtra) : A Case Study” and put forth some empirical evidences about impact of self help group