

**Non-Major EC I - Management of SHGs**

- Unit 1. SHG – Definition, Characteristics, Importance, Concepts and Need – Role of SHGs in Rural Development – Origin of SHGs at National and International Level/Models
- Unit 2. Identification of SHG – Planning, Group Formation, Capital formation. - Taking up of Economic Activity for Income Generation – Role of NGO with special reference to MYRADA – Grameen Bank in Bangladesh – SHGs and Bank Linkage Models – Basic Policy issues in SHGs.
- Unit 3. Role of Credit in Rural Development - Various Financial Resources of SHGs at Government of India – Financial requirements of SHGs – Savings and Credit Management – Role of TNWDC – Rural Credit Delivery System in India – Strategic Management.
- Unit 4. Training of SHG Members – Personality Development Training, Income Generation Activities, Account Maintenance –Grading – Establishment of Micro – enterprises – Cluster Formation.
- Unit 5. Cooperatives and SHGs – similarities – dissimilarities – Role of PACS in the promotion of SHGs – Lending Models - Problems

**References**

- 1) Aloysius Prakash Fernandez., *The MYRADA Experience Alternative Management Systems for Savings and Credit of the poor*, MYRADA, Bangalore, 1998.
- 2) Government of India, *SGSY Guidelines, Ministry of Rural Development*, New Delhi, 2000.
- 3) Karmakar.K.G. *Rural Credit and Self-Help Groups: Micro Finance Needs and Concepts in India*, Sage Publications, New Delhi, 1999.
- 4) Molly Joseph. *Women Participation & Development Strategies*, Kanishka Publishers, Distributors, New Delhi, 1997.
- 5) Sishama Sahay., *Women and Empowerment: Approaches and Strategies*, Discover Publishing House, New Delhi 1998.