

Self-Help Group (SHG) microcredit is emerging as a springboard of developmental finance for Income Generating Activities (IGAs) in rural areas of India, serving the cause of the landless, small, and marginal households. SHG peer pressure is the primary driver of impressive repayment performance. The results of Saikumar C. Bharamappanavara's research study on India reveal that homogeneity of SHG members and freedom of participation in SHG deliberations are primarily responsible for strengthening collective action. Specifically, savings and loan per capita, satisfactory performance of organisation, awareness of SHG linkage, family size, and age-induced responsibility were found to strongly influence the economic performance of SHGs. These are the key drivers of the welfare and sustainability of SHGs. Using empirical evidence, Saikumar C. Bharamappanavara demonstrates the emergence of prime factors determining the performance of SHGs in India by examining their organisational behaviour and recommends appropriate policies for social cloning.



The author:

Saikumar C. Bharamappanavara completed his graduation studies in Agriculture from the University of Agricultural Sciences, Bangalore, and received his Master of Science in Agricultural Economics from the University of Agricultural Sciences, Dharwad, India. Later, he secured an International Master of Science in Rural Development (IMRD) with the EU-Erasmus Mundus scholarship from the University of Ghent and Humboldt University of Berlin with "Great distinction" for his excellent academic performance. In addition, he received the "University Meets Microfinance (UMM) Award 2009" of the European Union for his "Best thesis" and outstanding research work on microfinance. Because of his continued research interest in the microfinance field, he is presently doing his PhD with a DAAD fellowship at Humboldt University of Berlin in a project funded by the German Federal Ministry of Research and Education.

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The Performance of Microcredit Organisations

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Saikumar C. Bharamappanavara

The Performance of Microcredit Organisations

A Comparative Perspective



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