



CONCEPTUAL DIMENSIONS OF SHGs AND THEIR SOCIO-ECONOMIC IMPLICATIONS WITH REFERENCE TO INDIA

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ABSTRACT

The experiences of SHGs in many countries have been proving great success as an effective strategy and approach in recent years. Group-oriented efforts in the form of Micro-credit groups in different countries of Latin America, Africa and Asia are examples of current self-help efforts. The *Grameen* groups in Bangladesh, local self-help development efforts – *Harambee* (Thomas, 1985) in Kenya, *Tontines or Hui* with 10 to 15 members involved in financial activities through cash or kind in Vietnam, self help efforts through credit unions, fishermen groups, village-based banks, irrigation groups etc (Gaonkar, 2004) in Indonesia , the self-help groups (SHGs) in countries like Thailand, Nepal, Sri Lanka and India are successfully proving forms of micro-credit groups or SHGs. In this regard, this article on SHG is an effort to give a glance over the conceptual dimensions of SHGs and their socio-economic implications with reference to India.

KEY WORDS SHG, Socio-economic, conceptual dimensions, and India

INTRODUCTION

SELF HELP GROUP – A CONCEPT

The concept of SHGs in India can be traced back to the Gandhian Grama Swaraj movement. SHG is mainly concerned with the poor and it is of the people, for the people and by the people. The origin of SHG in its present form can be claimed to be brain child of Grameena Bank of Bangladesh in the year 1975. The concept of SHGs for banking finance and developments was worked on the Reserve Bank of India from 1991 on words; while National Bank of Agriculture and Rural Developments (NABARD) started promoting SHGs from 1992s onwards.

Self Help Group (SHG) is a group of people having common goal of socio-economic sustainable development, discussing and resolving it through appropriate participatory decision making (NABARD-2004-05). The focus of this concept is on three main aspects.

- i. SHG is a local level institution.
- ii. SHG has the goal of socio-economic development of all members and
- iii. SHG sets forth its own objectives.

SHG is perceived as a voluntary association of people who are homogeneous in terms of socio-economic background or traditional occupation and have come together for a common cause for the benefit of group members (Dr. Manab sen - 1999). The following functional implications emerge from the above concept of SHGs.

- i. To save small amount regularly.
- ii. To mutually agree to contribute to a common fund.

- iii To meet – their emergent consumption and production needs.
- iv To have collective decision-making.
- v To resolve conflict through collective leadership and matured discussion and
- vi To provide collateral free loans with terms decided by the group at market driven rates.

Malcom Harper and others (2005) have described SHGs as member – owned and controlled financial service enterprises providing savings and credit services and they usually distribute their profits to their members. SHGs can facilitate members' access to education and training. They cooperate with other SHGs and they are agents for community development and improvement.

THE GENESIS AND GROWTH OF SHGs IN INDIA

The Self Help Group (SHG) in India has come a long way, since its inception in 1992. The spread of SHGs in India has been phenomenal. It has made dramatic progress from 500 groups in 1992 (Titus 2002) to some 16, 18,456 groups that have taken loans from banks. About 24.25 million poor households have gained access to formal banking system through SHG-bank linkage programme and 90% of these groups are only women groups (NABARD2005). The NABARD (2006) homepage declares that more than 400 women join the SHG movement every hour and an NGO joins the Micro-Finance Programme every day. There are also agencies which provide bulk funds to the system through NGOs. Thus organizations engaged in micro finance activities in India may be categorized as Wholesalers, NGOs

supporting, SHG Federations and NGOs directly retailing credit borrowers or groups of borrower. The spread of the SHGs is highly concentrated in the southern part of the country with very few in the north and the east. Over half a million SHGs have been linked to banks over the years but a handful of States, mostly in South India, account for almost 60% of this figure (Harper 2002b, NABARD 2005:41). Andhra Pradesh has over 42%, Tamil Nadu and Uttar Pradesh have 12% and 11% respectively, and Karnataka has about 9% of the total SHGs (Chakrabarti, 2004). Since the advent of SHG in India, its growth rate has been very low in the states of Rajasthan, Bihar, Uttar Pradesh, Madhya Pradesh, Orissa and union territory of Andaman Nicobar Islands where the status of women is still very backward and pathetic.

The SHGs have taken the form of a movement for women's social development in India. In fact as a strategy for women's development, they have arisen out of the perceived problem of women's lack of access to resources at both the household and the village level. Women's development has gone beyond the economic dimension and place emphasis on issues relating to equality, autonomy and self reliance at the individual level and on solidarity of the community (of women) at the group level (Hardiman & Midgley 1982, Dube 1988, Pieterse 2001). As a group-oriented model, SHGs in India is a mechanism for women's development to bring in individual and collective empowerment through improvement in both 'condition' and 'position' of women. Women are organized as collectives towards the overall goal of achieving gender equality as well as sustainable, Comprehensive community development (Purushothaman 1998:80). Unlike the self-help projects in Kenya, the SHGs in India are primarily micro-credit groups and the direct objective of micro-credit is to improve the 'condition' of women. Women in India are mobilized to protest against domestic violence, legal discrimination, rising prices, dowry, Prohibition of liquor, rape, child marriage, female infanticide, sexual abuse, domestic violence, male alcoholism and so on. In dealing with women's strategic interests, women participate in collective activities through SHGs to address these strategic needs. In the process, it aims to empower women with several forms of power.

CHARACTERISTICS OF SHGs

The conceptual implications could lead to a general formulation of the main characteristics of the SHGs.

- i. Homogeneity
- ii. Common interest
- iii. Voluntary in nature
- iv. Self Help (Mutual)
- v. Non – political
- vi. Rotation of leadership
- vii. Participatory

SHGs are highly cohesive entities. They may be of women only. The SHG members may belong to the same occupation and may belong to the same caste and sub caste. They may be living in the same village. The SHGs have a unique feature of their organizational set up being participatory in nature because of their small size. They have been described as propagators of volunteerism and practitioners of mutual help and cooperative spirit. They are promoters of thrift and savings.

SHGs provide their members with an opportunity to carry out economic activities and members are encouraged to discuss and analyse their social and economic situation to arrive at the root causes of their problems and to strive to find out solution. Hence SHGs became the collective voice of the poor against common apprehension and exploitation to understand individual and common problems and improve their skill and capacities to manage resources.

FUNCTIONAL CHARACTERISTICS OF SHGs

Based on the local requirements SHGs extradite their own functional characteristics.

1. Members of the SHGs create a "Common Fund" by contributing their small savings on regular basis.
2. SHGs evolve flexible systems of working and sometimes with the help of NGOs and manage pooled resources in a democratic way.
3. Loan requests from members are considered by claims on limited resources are settled by consensus.
4. Loans are given to members on trust with minimum documentation and without any security.
5. Loan amount is small but loan is given frequently for short duration mainly for unconventional purposes.
6. Interest on loan to members given by SHGs is higher than that of banks but lower than that of moneylenders.
7. SHGs members discuss in their meetings on collecting of money and on social and economic issues.

Members of a group act at thematic level in conglomeration on their own initiative in an attempt to meet individual and common needs with primary focus on self-reliance (R K, Ojha, – 2001)

FORMATION AND PROCEDURAL ASPECTS OF SHGs

Self help groups (SHGs) come into existence through a reasonably educated and helpful person who is motivated to help the poor people to form a group by exerting them about the benefits of the thrift and other advantages of forming groups. Such a person is called the Animator or Facilitator. A Successful Animator can be any of the following people.

- A retired schoolteacher or retired government servant who is well known locally.

- A health worker | a field officer | staff development agency of a department of state government.
- A field officer or staff member of commercial bank | regional rural bank or a field staff from the local cooperative bank or society also can help the poor in forming a group (SHG).
- A field level functionary of NGOs.
- An unemployed educated local person having an inclination to help others.
- A member participant in the Vikas Voluntary Vahini (VVV) programme of NABARD.
- A woman animator can play more effective role in organizing woman SHGs

ROLE OF THE ANIMATOR

The Animator or the Facilitator plays an important role in the formation and organization of the SHG. The following are the major aspects of his role as an Animator.

1. The Animator talks to the people in the village
2. He /She explain the benefits of thrift and group formation.
3. No promise is given to anyone about the bank loan.
4. The Animator helps the group members to hold one or two initial meetings.
5. The group is helped in finding a group leader for holding meeting, book keeping etc.
6. The Animator guides and encourages the leader

SIZE OF THE GROUP (SHG)

The ideal size of the SHG is 10 to 20 members. This is considering as ideal because bigger groups cannot actively participate in the activities of the SHG. Moreover legally an informal group should not be of more than 20 members, as SHG cannot be registered.

MEMBERSHIP

- i. Membership of the SHGs is confined to only one member of a family.
- ii. An SHG generally consists of either only men or only women members mixed groups are generally not preferred.
- iii. The members should have the same social and financial background. This enables members to interact freely with each other.

COMMON CHARACTERISTICS OF MEMBERS of SHGs

Following are the commonly identifiable characteristics of the members of SHGs.

- i. Women members are from very poor households.
- ii. Members depending hitherto on moneylenders for daily necessities.

iii. The per capita income of the members is very low.

iv. Those having dry land holding not exceeding 1.5 acres.

SHG MEETINGS

SHG members meet regularly once in a week or once in a month. Such regular meetings are useful in bringing members closer and help them to understand each other's difficulties better. There is convention for the members to attend meetings compulsorily. This is useful in stabilizing the working of SHGs satisfactorily. The practice of maintaining registers of members and minutes of the meetings is followed. This helps in building trust among the members of the SHGs.

DOCUMENTATION AND ACCOUNTS MAINTENANCE OF SHGs

SHGs maintain clear and simple books of accounts for all transactions. SHGs can take outside help if no member is able to maintain the books.

The Animator can also help the SHGs in this direction. It is necessary to write the register and account books during the course of meetings. The books maintained by the SHGs are

- Minute books
- Savings and loan registers
- Weekly, fortnightly, monthly registers
- Members passbook

PRIME FUNCTIONS OF SHGs

1. SAVINGS AND THRIFT

- a. All members save small amount regularly.
- b. Savings first and loan later should be the motto of every member of SHGs.
- c. Members take steps towards self-dependence through small saving.
- d. Members learn financial discipline through savings and internal lending.

2. INTERNAL LENDING

- a. Members are given loans by the SHG out of their savings
- b. SHG itself decides the amount the purpose of loan, rate of interest, schedule of repayment etc.
- c. SHGs keep proper accounts of its transactions

3. DISCUSSION OF PROBLEMS

SHG members should be encouraged to discuss and find solutions to the problems faced by them. Individually poor people are weak and lack resources to solve their problems SHGs try to help their staff members to face difficulties and come up with the solutions.

4. TAKING BANK LOAN

SHGs take loan from the banks and on lend the same to their members.

PROCESS OF FORMING SHGs-THE THREE PHASES:

The process of forming SHGs is divided into three phases for the sake of clarity

- i. Phase I - Identification and Formation of SHGs (0-5 months)
- ii. Phase II –Group stabilization (6-10 months)
- iii. Phase III- Withdrawal of the Intervener (16 -36 months)

PHASE – I

IDENTIFICATION OF THE GROUP (0.5 MONTHS)

The basis of self helps affinity groups exist prior to any intervention. A common bond like caste, sub caste, blood, and community, place of origin or any similar activity links members. The interveners (NGOs, banks, Govt officials etc) must have the experience to identify these natural groups, which are known as affinity groups. The group members have special relationship built on the mutual trust and confidence on mutual interest of the group members on a degree of social and economic homogeneity and on the guilt feelings of its members that the group offers the best opportunity to realize their latent and often suppressed aspirations to develop economically and socially.

FORMATION OF SHG.

Following information is needed for the formation of an SHG

- I. Income and borrowing of proposed members.
- II. Availability and use of natural resources.
- III. Skill and markets.
- IV. People's perceptions of poverty and its causes.
- V. Various social groups in society and their mutual interdependence.

PARTICIPATORY AND APPRAISAL EXERCISE

- a) Meetings with the various groups in the village and outside.
- b) Meetings with poor families in public and private.
- c) A structural analysis of society and exercise that bring to the surface gender bases in the society, within caste and colour.
- d) Employment and benefits.

These are appropriate measures to collect the information that is necessary in order to identify affinity groups.

It may involve several meetings during this period of 0-5 months for the groups to have definite membership. The staff from intervening organization must attend meetings regularly during this phase. It is likely that during this period some members may leave and others may join if the groups

agree. It is necessary to conduct at last two training for the entire group. The group will learn

- i. How to set an agenda.
- ii. How to conduct meetings.
- iii. How to value the importance of the documents like minutes.
- iv. How to act in a transparent and accountable manner.
- v. How to meet regularly preferably weekly.

NATURE OF DISCUSSION IN THE MEETINGS

The discussions in the meeting relate to

- i. Debating matters regarding the savings and lending.
- ii. Discussing the need for credit, this is a major common concern of the groups.

The group (SHG) members' agreement to save and to lend and the willingness to abide by group discussion without breaking the bonds and confidence in the groups indicate a degree of trust in one another. These are the building blocks of effective SHGs

FEATURES OF SHGs AT THE END OF PHASE-I

- ❖ The group is identifiable. It is not a loose assembly of persons where people can come and walk out at will.
- ❖ The group has a name and theme.
- ❖ The group has a meeting place.
- ❖ Members of the group have a fixed date and time of meetings.
- ❖ Members contribute savings regularly.
- ❖ The group has opened an account at the nearest bank or post office.
- ❖ The group has been maintaining the basic records like. Attendance Register, Minute books and savings ledgers.
- ❖ All members have understood the role and responsibilities.
- ❖ The members have selected two of them to function as chairperson and secretary. They are also the signatories of cheques and other documents. These functionaries will be holding their position by rotation annually.

PHASE - II

GROUP STABILIZATION (6-15 MONTHS)

In the second phase SHGs start savings and begin to lend to the members. The members get an opportunity to acquire the skill to priorities the scarce resources. The strength of each member is being assessed. Proper timing of the loan and schedule of repayment and interest rates are fixed. Meetings are held regularly at every weekend. Attendance of members

is insisted. The group (SHG) institutionalizes need to introduce sanction for deviant behaviour such as delay in repayment, arriving late at meeting smoking during meeting etc.

MAINTENANCE OF RECORDS

The group maintains the following records

- i. Admission book
- ii. Attendance Register
- iii. Minute books
- iv. Members saving ledger
- v. Members pass book
- vi. Receipt and payment voucher
- vii. Cash book
- viii. General ledger
- ix. Loan ledger
- x. Stock book etc.

These records are maintained by literate members of the group or by a staff or preferably by someone from the village who is paid for such services.

The SHG begins to interact with other groups in the village and outside and with the government, Panchayat Raj and private institutions in this phase of stabilization. The intervener should help build the linkage.

TRAINING NEEDS

There is need for conducting at least three training modules each of two days duration and should be organized during this phase. It should help foster the skill and the confidence needed to organize the program of the SHGs. The intervener continues to play a key role in this phase as well. The training session in this phase should facilitate the imposition and acceptance of the sanction as well as organizational discipline.

The intervener should also focus on provoking the training to field technicians on animal husbandry, agriculture, and horticulture etc, whose services the group members hire. These support services would be needed since government services in these areas are inadequate.

FEATURES OF SHGs AT THE END OF PHASE II

The following features of SHGs are observed at the end of Phase II

- I. The SHG is engaged in regular saving lending and monitoring of credit and recovery.
- II. All transactions of SHGs are supported with proper documentation.
- III. A summary of loan and recoveries is notified in a suitable place and regularly updated.
- IV. The Common Fund of the SHGs is revolving and steadily increasing through savings interest and fund raising by the SHGs.

- V. The bank balance of the SHG is nil or low.
- VI. The recovery rate of SHGs is consistently over 96% and attendance is over 80%.
- VII. The members of SHGs have acquired the skill to conduct the meetings and to resolve conflict.
- VIII. The members of SHGs have increased their confidence to act in the public life. They are able to relate with other institutions and the government as a group.
- IX. The SHGs have taken initial step to relate with the Bank and to negotiate a direct loan to the groups.
- X. The SHGs have acquired the experience of organizing and being involved in one or two common action program and in conflict resolution within the group as well as outside.

PHASE III

WITHDRAWAL OF INTERVENER (16-36 MONTHS)

Interveners have to withdraw from their active involvement in the formation of SHGs at an appropriate point of time. The intervention by the intervener should help in the promotion of the growth of SHGs. Their involvement should not lead to increase in the dependence of SHGs on them. However the withdrawal becomes more tangible and acceptable after the major intervention required to build up the group tapers off.

The interveners shall probably withdraw as the groups realize that the responsibility to function is theirs. Prior to the withdrawal the intervener should reduce the frequency of attendance of the weekly meetings to once in 3-4 months withdrawal should coincide with the point of time when the groups begin to pay from their own resources for maintenance service which they require. The intervener should be prepared to respond to request to intervene in the event of a crisis, which the group on its own cannot resolve.

THE MAJOR INTERVENTIONS DURING THE PERIOD

Technical service to assist for managing, productivity and other all round support for non farming activities especially for designing, quality measures, marketing etc. These services should be availed by trained local people as in the case animal husbandry, agriculture, sericulture, and horticulture; further the staff of the intervener and consultants could provide the service when a higher-level skill is needed.

THE COMMON FUND OF THE SHGs

The "Common Fund" of the SHGs constitutes the source of its monetary transactions. Hence the management of the fund plays an important role in the process of the growth of the SHG in terms of skill, values, self-confidence and sustainability. The major component of the common fund is the membership fees of the members followed by regular savings collected at meetings. Several groups fix up a lower limit of savings. Some SHGs impose fines if this amount is

not forthcoming. Some other groups do not fix the amount but encourage the members to save and contribute to the "common fund" as much as they can. The latter practice has resulted in more savings than the former. This indicates that poor people have higher capacity to save than normally assumed. It also indicates that they are also willing to save if they are sure that they will have ownership and control over these savings.

THE COMPOSITION OF THE COMMON FUND

The main components of the "Common Fund" are

- I. Membership fees
- II. Share capital
- III. Savings
- IV. Fines
- V. Donations
- VI. Interest on loan
- VII. Bank interest
- VIII. Capital from government bank etc.

Growth of "Common Fund" leads to giving small loans to members for consumption needs. Members of SHGs many times find it difficult to obtain such loan and which places them in a vulnerable position that is easily exploited by moneylenders. Members are given loans in small amount in the initial stages because the groups' capital is scarce and the members are cautious. Members acquire experience in managing the credit and in prioritizing their needs. The banking institutions start lending money to the SHGs when the group shows adequate signs of its ability to manage the credit.

SAVINGS AND CREDIT FUNCTIONAL ROLE OF SHGS -SOME REFLECTIONS

Savings and credit function is a good starting point for forming an SHG. Under the SHG dispensation a saver can himself be an investor. His investment is calibrated in very small steps and any small saving can be ploughed back into investment at any time. Group savings serve a wide range of objectives other than immediate investment. They are

- i. Group savings impose a discipline on group members to develop saving habit.
- ii. Savings enhance the self-confidence of the individual since it indicates group encouragement.
- iii. Savings cover the individual risk against normal business risk, normal variations in income, natural calamities etc.
- iv. Group Savings of the poor indicate strength of unity of members.

Credit operation of SHG's lead to multiplier effect of investment for the rural poor through continuous expression of their income base. Income increases with additional investment through borrowing. Individually a poor person

tends to be rather tentative and he is uncertain in his behaviour. Group membership smoothen the rough edges of his behaviour pattern making more reliable as a borrower. Membership of an SHG gives him a feeling of protection. Hence formation of an SHG would ensure the best participation of the poor in credit programme.

A COMPARISON OF SELF HELP GROUP WITH NGOS AND CO-OPERATIVES

SELF HELP GROUP AND NGOS:

NGOs (non government organizations) operate on a broader societal level and act as facilitators of self help groups (SHGs) it is presumed that NGOs may develop from the growth of a single SHG or a group of SHGs. However it may not be the case in general NGOs originate from a wider societal perception on varied developmental issues. Savings and credit may be one or many areas of work for NGOs. They are able to conduit between SHGs on the one hand and other organization and the government on the other. The basic difference between NGOs and SHGs is that although many NGOs work directly with the poor. SHGs are informal organizations of the poor, which form such an informal alliance for a common goal to be achieved collectively.

NGOs may play a catalytic role in preparing SHGs for availing resources from formal sector or even act as direct intermediaries between the SHGs and supporting agency. SHG- NGO relationship is dependent on SHG credit linkage with the banks in obtaining credit. NGOs prepare the SHGs through training and guidance in the administration of credit NGOs may take responsibility on behalf of SHGs for the repayment of loan and also provide training and advice to SHGs for the loan program NGOs can assist the banks in supervision monitoring and collection of loan.

ROLE OF NGOS IN THE FORMATION OF SHGs

SHGs can be formed and promoted and sponsored by NGOs. NGOs have taken up the self-help group approach in India to promote peoples organizations and to make function as feeder bank linking unreached and underserved rural poor. The NGOs have facilitated the organization of SHGs for a common cause through the process of social mobilization with varying entry point like removal of illiteracy, basic health care, access to local resource removal of social ills, resolution of social conflict, and protection of environment, thrift and credit

NABARD has made the following brief list of the role of NGOs in promoting SHGs

1. Formation, linkage and stabilization of SHGs.
2. Provide support services in terms of village survey identification of member's motivation to form groups.
3. Render training and guidance for management and loan disbursement etc
4. Ensure democratic and transparent errant functioning and facilitates development of groups on proper lines.

A COMPARISON OF SHG AND COOPERATIVES

There is similarity in the functioning of SHGs and cooperatives since both work on the same principle. However SHGs are highly cohesive entities because of their small size and they are highly participatory. Hence the chances of SHGs becoming successful are more than formal cooperative structure. Advantages of individualistic needs and group cooperation balance each other so as to lead to a functional size and character of SHGs. SHGs as voluntary agencies help enhance participation by assigning responsibilities to passive members and no one is encouraged to become leaders. These very factors are found missing in formal cooperative structure which are too large and dominated by non-poor. The interest of the non-poor clash with that of poor and the poor are not allowed in any way in the working of the cooperatives.

The formalities and interferences by the officers work as a deterrent in cooperatives. The poor may get loans or deposit savings in a successful cooperatives. Members may sell products and get raw materials. But they would never learn to analyze their own situation, take decision, manage larger resources, and become collective force. Poor may become members but not co-operators and would continue to live on the decision made by others; SHGs on the other hand help poor to break away from these disadvantages.

THE DIFFERENCES

1. SHGs are not a channel of credit competing with cooperatives
2. The participative aspects of members in the cooperatives are restricted because they tend to be large and formal. The size of the SHGs is small and would be around 20 members
3. The needs of the poor borrowers get marginalized despite one-man one vote principle in cooperatives because of stronger economic political status of the vested interest. The SHGs consist of poor members having homogenous socio-economic backgrounds. Hence they are likely to serve the credit needs of the poor better

The working of SHGs is managed through consensus of all members during periodic meetings. Cooperatives tend to be dominated by vested interests.

SHGs as an inevitable way to empower women

Empowerment is a process of awareness and capacity building leading to greater participation, to greater decision making power and control and transformative action. Empowerment of women signifies harnessing women power by conceiving their tremendous potential and encouraging them to work towards attaining a dignified and satisfying way of life through confidence and competence as person with self-respect, rights and responsibilities. Empowerment as a concept was introduced at the International Women's Conference at Nairobi in 1985. The conference defined

empowerment as "A redistribution of social power and control of resources in favour of women. Empowerment is a multi-faceted process which encompasses many aspects i.e. enhancing awareness, increasing access to resources of economic, social and political etc." (International Women's Conference held at Nairobi in the year 1985). In recent years women empowerment has become a subject of great concern for the nations all over the world especially in poor and developing countries. The impact of globalization is seen eventually on position of women in some form or other in most of the developing countries with the variation of degree. The United Nations has also strived hard in an incredible way to draw the due attention of the World Community on this issue in the past years.

CONCLUSION

One has to believe that the progress of any nation is inevitably linked with social and economical plight of women in that particular country. For concrete results, we have to assert and act with our full might and what is needed most. Empowerment by way of participation in SHG can bring enviable changes and enhancement in the living conditions of women in poor and developing nations. Self Help Group (SHG) is a process by which a group of 10 – 20 women with common objectives are facilitated to come together voluntarily to participate in the development activities such as saving, credit and income generation thereby ensuring economic independence. The principles underlying the SHGs are financing the poorest of the poor, and achieving holistic empowerment. SHG phenomenon certainly brings group consciousness among women, sense of belonging, adequate self confidence. What she cannot achieve as an individual, can accomplish as a member of group with sufficient understanding about her own rights, privileges, roles and responsibilities as a dignified member of society in par with man. When she becomes a member of SHG, her sense of public participation, enlarged horizon of social activities, high self-esteem, self-respect and fulfilment in life expands and enhances the quality of status of women as participants, decision-makers and beneficiaries in the democratic, economic social and cultural spheres of life. Thus, undoubtedly SHG can be an effective instrument to empower women socially and economically by which the implication on the overall development of women is indisputably possible particularly for a country like India wherein larger segments of women population are underprivileged, illiterate, exploited and deprived of their basic rights of social and economic spectrum.

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