

SELF HELP GROUP AND RURAL DEVELOPMENT: A STUDY FROM BANKURA DISTRICT OF WEST BENGAL

Suchismita Mondal Sarkar

Assistant Professor, Department of Economics, University of Burdwan, Golapbag, Burdwan, West Bengal, India

Received: 10 Aug 2018

Accepted: 14 Aug 2018

Published: 06 Sep 2018

ABSTRACT

Self Help Groups (SHGs) have emerged as one of the alternatives in combating poverty in the development paradigm. This study intends to assess the workings of the Self Help Groups and their impact on the socio-economic conditions of the people of some of the selected villages of Bankura district of West Bengal. To serve our purpose, certain economic variables as well as social factors were considered for analysis. Survey was done using structured schedule. A sample of 240 members belonging to different SHGs was surveyed to make the study comparable and interesting. Endeavor has been made to treat different economic variables as thoroughly as possible but the scope has largely been determined by the data supplied. The levels of participation of the SHGs in developmental activities of the villages are also studied. Lastly, the benefits accrued to and difficulties faced by the members due to joining the SHGs were also assessed.

KEYWORDS: *Self Help Group, Micro Credit, Activities, Participation*

INTRODUCTION

Peoples' participation in development represents a process by which goals are set and means are chosen in relation to all sorts of developmental issues. The assumption is that, through participation, the goals of the society are set in a way so as to maximize the distribution of benefits in the society to match the needs and desires of the people. Experience has shown that many of the poverty alleviation programmes through organized credit channels have not achieved the required success. Hence to bridge the gap between the demand and supply of funds in the lower rungs of rural economy, the micro finance schemes of NABARD have made a smooth foray into the role played by micro finance in eradicating poverty and empowering women to manage the enterprises. Formation of Self Help Groups has enabled women to move from seeing themselves simply as victims to self conscious actors who can work both individually and collectively change the shape of the world in which they live.

In recent years, the individual approach to poverty alleviation programmes has been increasingly replaced by group mode. This is particularly experienced in delivering micro finance to the poor. Studies have shown that the delivery of micro finance to the poor is smooth, effective and less costly if they are organized into Self Help Groups (SHGs). Self-help groups (SHGs) are ways for, especially those who are poor, to come together and work together. They are small, voluntary non-profit associations of people from the same socio-economic background with a similar need or interest that have been established for the purpose of solving shared social and economic problems through self-help and mutual empowerment and prevent economic marginalization. Such grass-roots commonality, will promote community help or mutual aid groups composed of peers who share a similar mental, emotional, or physical problem, or who are interested in

a common issue. Thus they promote a supportive local environment, strengthen voices in decision-making and in negotiations with more powerful forces, increase the effectiveness of local actions, and provide easier access to micro-credit and other resources and services.

Historically, people banded together to improve their chances for survival and organize around a theme or problem by pooling their social and economic resources. The most interesting part about Self-Help Groups (SHGs) is that it serves as a means of reaching rural women with savings and credit services. Their benefits are social as well as economic: SHGs encourage women to become active in village affairs; or take action against domestic violence, the dowry system, or the lack of schools.

In India SHGs refer to unregistered spontaneous groups of 10 to 20 members involved primarily in savings and credit activities voluntarily come forward with a particular objective and form a group. The members save periodically in the group and the savings are lent out to members who require loans at a fixed rate of interest. In this sense, SHGs are peoples' organizations which are fully participatory and give ample opportunity to members to take part in all activities of the group including decision making. The SHGs function, on the basis of felt needs of people, largely by making use of local resources. The core theme of SHGs is self-reliance, self-sufficiency and self-help. This study describes in a rural development context, the development of SHGs.

This study intends to assess the impact of Self-Help Groups in promoting micro enterprises through micro credit intervention and also in the socio-economic condition of the members. It tries to explore the potential of the SHGs to be financially and organizationally sustainable and to recommend strategies to strengthen them. Thus the main objectives of the study are:

- To study the structure and functions of SHGs in terms of mobilization of saving and delivery of credit.
- To examine the role- played by Self- Help Groups in promotion and effective management of micro enterprises.
- To identify and analyze the benefits accrued to and problems faced by the members joining SHGs.
- To recommend strategies to strengthen the SHGs.

MATERIALS AND METHODS

Nine villages (Talanda, Gopinathpur, Salboni, Barbanda, Chandanpur, Koyama, Nobason, Kadakula and Chhanda under Chhanda Panchayat of Barjora Block which is about 40 k.m. from Durgapur and about 20 k.m. from Bankura) of Bankura district in West Bengal were chosen as the study area. These villages were purposively chosen because we had prior information that a number of SHGs were working there and there were many which had to depend on forest for their raw materials. The members of the SHGs were chosen on the basis of convenience sampling, depending on easy accessibility and presence of members at the time of the survey. The relevant data was collected on the basis of a structure scheduled which separately compiled every information on various aspects of SHGs functioning, activities undertaken, opinions etc. A sample of 240 members belonging to different SHG groups was chosen for analysis. The different types of SHGs covering the sample are given in the following table:

Table 1: Types of SHGs and Their Size

SHG Type	No. of SHG	Total Members	Sample Size	Percent Coverage
Belmala	5	52	16	30.77
Salpata	14	200	100	50
Mid-day meal	7	77	48	62.34
Bidi	4	40	19	47.5
Puffed rice	4	50	13	26
Paper packets	4	40	17	42.5
Veg. Farming	2	26	10	38.46
Tailoring	1	10	7	70
Others	4	35	10	28.57
Total	45	530	240	45.28

Source: Primary survey.

The study analyses the economic conditions of the SHGs across groups and across family size, the reasons for joining SHG group, the different production aspects, their saving scenario and consumption pattern, loan disbursement details and finally the benefits accrued and difficulties faced the members.

RESULTS AND DISCUSSIONS

Demographic Profile of the SHGs

Forty five SHGs engaged in different activities were identified consisting of 530 members of which 240 members were surveyed as depicted in Table1. Table 2 portrays the demographic composition of the different types of SHGs. Eight different activities of SHGs were found in the study area. The group "Others" includes animal husbandry, bamboo works, towel and incense stick. As evident from table, 90 percent of the SHGs members are female. Almost 45 percent of the members belonged to the general category followed by scheduled caste (37.50), scheduled tribe (13.33) and other backward classes (4.16).about 75.51 percent of the members were literate and only 13.33 percent members lived in pucca houses.

Table 2: Demographic Composition According to the Type of SHGs

SHG Type	Sample Size		Caste				Percent Literacy	Percent Landless Labour	House Type		
	Male	Female	Gen	SC	ST	OBC			K	P	SP
Belmala	0	16	15	0	1	0	75	6	12	2	2
Salpata	4	96	22	62	14	2	41	42	78	9	13
Mid-day Meal meal	4	44	35	8	5	0	72.92	47.92	38	8	2
Bidi	7	12	7	5	0	7	84.21	47.36	16	2	1
Puffed rice	0	13	9	4	0	0	70	7.69	8	1	4
Paper packets	0	17	11	6	0	0	76.47	29.41	6	4	7
Veg. Farming	4	6	1	3	6	0	80	20	4	3	3
Tailoring	0	7	7	0	0	0	100	0	4	3	0
Others	5	5	1	2	6	1	80	60	6	1	3
Total	24 (10)	216 (90)	108 (45)	90 (37.50)	32 (13.33)	10 (4.16)	75.51	32.431	174 (72.50)	32 (13.33)	34 (14.16)

Source: Primary survey. K - kachha house, P - pucca house, SP -Semi pucca,

Economic Conditions and Reasons for Joining SHGs

In order to analyze the economic conditions of the families of the SHG members and the reason for joining the SHGs we have compared the entire data across family size and across SHGs. About 66.68 percent of the SHG members claimed to have enhanced their conditions after joining the group.

Conditions across Family Size

The data is divided into three categories of family sizes viz 1-4, 5-6 and 7 & above. Table3a gives the required information across family size. It is evident from the table that most of the SHG members of our sample belong to medium family size group (5-6) while the participation from large family size of above 7 members is less which clearly indicates that women from larger households have less time to get involved outside. However the average per capita income is more in case of larger households probably due to more earning members in the family.

Table 3a: Comparisons across Family Size

Family Size	Sample Size	Total Members	Average Per Capita Income	Condition Improved		Reason for Joining SHG			
				Y	N	A	B	C	D
1-4	76	267	614.90 (324.12)	41	29	30	35	8	3
5-6	104	572	1060.92 (432.16)	64	40	48	45	10	1
7 & above	60	516	1370.60 (484.18)	37	23	28	25	0	7
Total	240	1355	994.62 (430.80)	148 (61.66)	92 (38.33)	106 (44.16)	105 (43.75)	18 (7.50)	11 (4.58)

Notations: - A - For increasing income, B - For getting Govt. support, C - There was no work before, D - Other reason, Figures in the parentheses indicate the per capita income of the family and percentages(as the case may be)

Conditions Across SHGs

Table3b gives the required information about conditions across SHGs. A high percentage of members of our samples belong to the group making 'Salpata' followed by mid-day meal group. Since "Salpata", a plate made from Sal leaves which is heavily in the forest of the region, most of the female of the households are engaged in "Salpata" making. The average monthly per capita income is highest in case of tailoring group followed by 'Salpata' group.

Table 3b: Comparison Across SHGs

SHG Type	Sample Size	Average Monthly PER Capita Income	Condition Improved (%)		Reason for Joining SHG			
			Y	N	A	B	C	D
Belmala	16	543.46 (290.34)	62.5	37.5	3	11	0	
Sal pata	100	1254.50 (499.66)	58	42	62	24	8	6
Mid-day meal	48	677.44 (267.63)	50	50	0	48	0	0
Bidi	19	1118.18 (468.57)	84.21	15.79	9	6	4	0
Puffed rice	13	698.33 (279.33)	61.54	38.46	9	1	2	
Paper packets	17	1026.74 (445.96)	58.82	41.18	7	6	3	1
Veg Farming	10	1306.45 (554.79)	70	30	7	2	1	0
Tailoring	7	1558.82 (697.37)	85.71	14.29	5	2	0	0
Others	10	746.88 (373.44)	90	10	4	5	0	1
Total	240	992.31 (413.77)	148 (1.66)	92 (38.33)	106 (44.16)	105 (43.75)	18 (7.50)	11 (4.58)

Source: Primary survey, Notations: A - For increasing income, B - For getting Govt. support, C - There was no work before, D - Other reason. Figures in the parentheses indicate the per capita income of the family and percentages (as the case may be)

Reasons for Joining SHGs

The major aim of the SHGs is to promote savings and to extent credit for the productive and consumption purposes. This is also true for most of the people in the study area who reported to have joined the SHGs for getting loan and to promote their personal savings, to ensure higher standard of living. In our sample, almost 44.16% of the SHG members said that they have joined the group in a hope to enhance their income and resource base. Another equally important purpose for joining SHGs (43.75 %) was a motivation to get Government support in availing credit facilities. However few members also cited other reasons like having no other options etc.

Informations Pertaining to Different Production Aspects of the SHGs

Length of Production Period

Except Vegetable farming, the average length of production period of all of the groups varies from 20 to 30 days a month. In the case of Belmala, Puffed Rice, Salpata, Tailoring and Paper packets, production takes place throughout the year. In case of mid day meal and Bidi rolling activities, production takes place 20 days a month. During the vacations in the school, there is no production in the mid day meal group. Production in vegetable farming group is seasonal and the group is relatively vulnerable in terms of employment.

Table 4: Production Aspects across SHGs

SHG Type	No. of SHGs	Total Members	Avg. Per capita Production Per Day (Rs)	Avg. Length of Production Period. (Days/Month)	Training Taken (%)	Avg. Monthly Group Savings(Rs)
Belmala	5	52	38.75	30	-	20
Salpata	14	200	10	30	-	28.50
Mid-day meal	7	77	-	20	-	21.25
Bidi	4	40	127.06	20	-	27.37
Puffed rice	4	50	80.10	30	-	26.15
Paper packets	4	40	92.6	30	-	22.88
Vegetable Farming	2	26	-	Seasonal	-	44
Tailoring	1	10	-	30	100	30
Others	4	35	-	30	-	18

Source: Primary survey

Training of the Members

Due to traditional nature of work, members of all the groups except tailoring do not have any institutional training. They learn their works from their parents but in case of Tailoring all the members have taken institutional training.

Contribution to SHGs and Consumption Pattern

After joining the SHGs, the condition of each and every member of the groups have changed. The incremental income not only enhanced the expenditure of the family but also promoted the savings of the family. Earning women have gained importance by the household members as they are contributing to household income, expenditure and savings. Therefore this clearly indicates that the member's well-being has increased after joining in the SHGs. Table 5 gives an idea about the average monthly contribution of savings to the group by each member and change in the consumption pattern of the household.

Pattern of Saving

Saving by members plays an important role in the very inception of any SHG. It is an important indicator of growth and sustainability of the group. Growth of saving over a period of time ensures a great deal of hope about the future and create a certain degree of confidence among the members of the group. Each member contributes to the SHG fund on a monthly basis. It ranges from Rs.18 to Rs.44. In our sample Average monthly group savings of veg farming group is highest. It has an average monthly saving of Rs.44. while that of the 'others' group has the lowest average monthly group saving of Rs.18. In this study we have found that people contribute regularly in group savings and have grown the habit of savings after becoming member of the SHGs.

The following table shows the increment in monthly income, monthly savings and change in consumption pattern of the members.

Table 5: Income, Saving and Consumption

SGH Type	Increment in Monthly Income		Increment in Monthly Savings (Avg.)	Contribution to SHG Per Month (Avg.)	Increase in Consumption (%)			
	Avg.	%			A	B	C	D
Belmala	154.70	35.44	28.5	20	56.25	18.75	18.75	6.25
Salpata	267	60.80	41.76	28.5	60	20	10	10
Mid-day meal	85.20	23.45	38.33	21.25	62.5	10.42	20.83	6.25
Bidi	441.37	122.96	123.95	27.37	57.89	10.53	15.79	15.79
Puffed rice	256.15	45.74	29.23	26.15	61.54	15.38	7.7	15.38
Paper packets	271.18	56.56	126.76	22.90	47.05	11.76	29.41	11.76
Veg. Farming	460	38.98	235	44	60	10	30	0
Tailoring	1014.28	262.96	77.86	30	57.14	0	42.86	0
Others	300	69.77	100	18	70	10	20	0
Total					59.15	11.87	21.71	7.27

Source: Primary survey, Notations; A = Food, B = Medicine, C = Education, D= Others

Consumption Pattern

The increase in income had substantial impact on the consumption pattern of the members. They have relatively more money to spend. We have categorized the increase in consumption being spent under four heads as food, medicine, education and miscellaneous expenditure or on other items. Almost in all SHG groups we have found that in most of them have increased their expenditure on food. The economic implication of spending the incremental income on food item indicates the poverty stricken condition of the people of the area. On the whole, 59.15% people have increased their expenditure on food which reveals the necessity of food item. Food dominates the incremental consumption compared to medicine, education and other things indicate that the people are poverty stricken in the study area. Only 11.87% people have said that their expenditure on medicine has increased. 21.71% people revealed an increase in education expenditure. This may be attributed to their increasing perception of the socioeconomic benefits of education, perhaps due to better contact and experience in urban settings nearby The Tailoring group reported to have spent major percentage of incremental income on educational purpose. About 7.27% people have said that their expenditure have increased on various other things like fuel, transport etc.

Loan Disbursement and Utilisation

The concept of micro credit is based on delivering need based loan to the poor. Disbursement of loan to the poor becomes smooth, effective and less costly if they are organized into Self Help Groups. In our sample of 240 members engaged in different activities, only 59 people have reported to have taken loan from various local sources and banks. The following table gives us the detail informations about the loan disbursement among the poor.

Table 6: Loan Disbursement

SHG Type	Loan amount (Rs)	No of persons	Avg. rate of int. (Monthly)	Deviation from Purpose (%)	
				Yes	No
Belmala	20800	5	4.44	20	80
Salpata	55600	17	7.47	17.65	82.35
Mid-day meal	3100	6	2	33.33	66.67
Bidi	25250	10	7.66	40	60
Puffed rice	1000	2	6.5	100	0
Paper packets	27500	3	7.67	0	100
Veg. Farming	7000	1	5	0	100
Tailoring	250000	10	11.5	0	100
Others	12000	5	2.5	60	40

Source: Primary survey,

Disbursement of Loan

Generally after six months of operation, the savings are pooled together and used for loans among the members. The quantum of loan and the members receiving loan are decided by the members themselves, depending on their need and urgency. The group loan is given at an interest rate between 2% to 3% per month as fixed by the members. Repayment period varies from 5 months to 12 months.

In our findings we have found that members have not got any loan from the SHGs. It is mainly because that all the SHGs are new and their combined savings is very small.

Purpose of Loan Advance

Out of 59 people only 10 people from tailoring Group have taken loan from the bank and have utilized the loan for productive purpose. They have taken a collective loan of Rs 2.51acs at interest rate of 11.5% per year from the bank. Remaining 49 people have taken loan from local sources like moneylenders, relatives etc. at the average interest -rate varying form 2% to 7.67% per month. They are also paying more rate of interest than the people who have taken loan from the bank. The reason is that banks do not provide loan for small personal needs and these people are also not getting any loan from SHG therefore they have to go to money lenders for their needs.

From the table it is evident that in the Tailoring, Paper packets and Veg-farming groups all the people have utilized the money for the purpose for which they have taken the loan. Only in Puffed rice group all the members have deviated from the actual utilization of the loan amount. On the aggregate 69.89% people have used the loan for actual purpose and 30.11% people have deviated from the actual purpose. This deviation may account to:

- Lack of experience in field of investment.

- Spending the money on non-productive activities such as for marriage expenses, housing maintenance and other cultural and personal expenses.

Participation in Social Activities by the SHGs Members

Apart from their own activities the members of SHG groups usually participates in different social activities like Promoting literacy programme among members, Awareness of family planning agenda, Promoting Children education, Ending Child Labour, Combating social injustice to women, Construction activity. In our study we found that the members actively participated in social awareness programmes. They now take initiative to teach their daughters to make their own decisions in life. They encourage their daughters to get a good education. Ensuring social justice to women was one of the most intensive problem which was greatly taken care of.

Level of Participation in SHG activity

A member has to participate in various activities of the SHG. But SHGs do not force any member to participate in every activity of the group. We have chosen six activities of SHGs to calculate the participation index of the members. Participation index gives us the intensity of involvement of a member in the different activities of the SHG.

$$\text{Participation index} = \frac{\sum Ai}{N},$$

Where $\sum Ai$ = weightage sum of participation of the i th group's members in the activities of the SHG, N = Sample size of the i th group.

In Calculating Participation Index we Have Made Following Considerations

- If a member participates in any activity every time then we assign him value 1 and if he participates sometimes then we assign him value $\frac{1}{2}$ i.e.
For yes $\rightarrow 1$ and
For sometimes $\rightarrow \frac{1}{2}$
- Two activities have been given the weights of 20 and rest four have been assigned the weights of 15.

On the basis of this information we get the following table.

Table 9: Level of Participation in SHG Activity

Activity	Weights	Belmala	Salpata	MidDay Male	Bidi	Puffed Rice	Paper Packts	Veg. Farming	Tailoring	Others
A	15	210	1387.5	660	165	172.5	217.5	127.5	105	120
B	15	165	975	510	135	127.5	187.5	112.5	90	97.5
C	20	270	1600	960	340	230	320	200	130	180
D	20	280	2000	960	380	260	340	200	140	200
E	15	120	675	330	180	165	150	90	105	60
F	15	60	210	60	90	30	45	15	105	30
Total		1105	6847.5	3480	1290	985	1260	745	675	687.5
Sample size		16	100	48	19	13	17	10	7	10
Participation index iNDEXindex		69.06	68.47	72.50	67.89	75.77	74.12	74.5	96.43	68.75

Note: Yes = 2 * Sometime. Where, A-Participation in all the meetings, B-Give opinion in every decision, C-Actively

participate in all the activities of group, D-Contribute the savings of the group, E-Motivate other people, F-Utilize the loan.

Source: Author's calculation

From the above diagram we find that the participation index for tailoring group is the highest (96.43) and that of Bidi group is lowest (67.89). Except tailoring, all other groups have participation indexes nearer to each other.

Benefits Derived from SHG

As evident various benefits are accrued by the members of the SHGs after joining the SHGs. The most important benefit derived as perceived by the members is increase in income followed by better participation and decision making power in social activity supplemented by reduced work load and less physical labour. Addition to new skills and training was of least importance. However they reported to have acquired very little new skill or got any training after joining the SHGs. The reason perhaps may be they are mainly engaged in traditional form of work for which they do not need any training. The members admitted that there has not been much improvement in utilization of their savings in asset creation. This can be attributed to lower income levels of the members. The financial condition of the members is not so good that they can save and utilized it for asset creation.

To capture the changes in the economic and social condition of the people, after becoming member of the SHGs, we have divided the benefits accrued from the SHGs into six categories such as A - Increased income, B - Better participation and decision power in social activity, C - Better access to credit, D - New skill and training, E - Better utilization of individual saving and asset creation and F- Reduced work load & less physical labour.

Except the belmala group, people have given more importance to the "better participation and decision making power in social activity" while in the rest of the groups people have given more importance to the "Increased income". Other groups said that there has not much change in the utilization of individual savings and asset creation.

Difficulties Associated with SHGs

The difficulties faced by the members are also divided into different categories like difficulty in getting raw material, lack of regular work, lack of coordination in the activities of the members, marketing difficulty, competition from better quality substitutes, and non availability of timely credit. Competition from Lack of coordination in the activities of the members is the most intensive problem for most of the groups. Second most intensive problem is 'Non availability of timely Credit'. Difficulty in marketing facilities is also of same importance.

CONCLUSIONS AND POLICY PRESCRIPTIONS

Self-help groups (SHGs) are ways for, especially those who are poor, to come and work together, whose development is concerned. It has created enormous possibilities for absorption of rural poor people especially woman in economic activities and as an approach to poverty alleviation programme which takes into consideration the participation of the rural poor people. As reflected in the field survey, though there has been an increase in income after joining the SHG group, there has been no commendable impact on their standard of living. Some of the general observations as revealed from the study are:

- The members of the SHGs save together but the loan is utilized individually. Some member of SHGs work together, maximum of them work individually
- Most of the SHG groups are pursuing traditional activities only. They possess little skill for upgrading their products and making them marketable according to demand.
- There has been no change in the mode of operation of activities even after formation of SHGs. Method of operation remained same as before. They purchase raw materials, make products and sell them to middleman and sometimes direct in the local markets. Only change is in the savings pattern. Now they have to contribute some amount in the SHGs fund.
- A number of SHGs are engaged in making salpata as 'sal' leaves are easily available in the nearby forests. People are getting very low price for their products as supply is more than demand. The price of 100 pieces of salpata is only Rs 4 to Rs 6, a very meager amount. Moreover, paper and plastic plates at a much lower price are now available in the market which acts as strong substitutes. This makes the group unsustainable.
- Lack of formal financial support from the government acts as a great constraint. Except tailoring group, no other groups had access to any financial support from the bank and other institutions. This poses severe limitation to the expansion of the activity further.
- The return on investment is not attractive in certain groups due to in efficient management, high cost of production, absence of quality consciousness etc
- Marketing is an important area of functioning for the SHGs, where they face different problems in the marketing of their products. Following are the major problems reported by SHGs.
- Lack of sufficient orders.
- Lack of linkage with the marketing agencies.
- Lack of permanent market for the product of SHGs.
- Absence of proper brand.

There is a lot of unutilized potential among the people and enough scope for improvement of their status. SHGs approach can strengthen economic and social base of the people particularly women. It is necessary for the development agencies to make consistent plans for improving social and physical infrastructures, so that non-traditional activities for SHGs can be initiated.

On the basis of our findings and field experiences we recommend some feasible action points that might be considered by the policy-making authorities.

- Educating the people about the SHGs and its prospects
- Shift in production line from traditional to modern activities
- Proper training is required for inculcating new skills and up-gradation of their existing skills. Following items can be considered where training is required

- Training on tailoring / wool knitting
- Imparting first hand knowledge to operate machines for making plates, dishes from Sal leaves
- Training on livestock rearing
- Training on diversification handloom products
- The convergence with other development agencies is required -
- Collaboration with District Rural Development Cell (DRDC) of Zilla Parishad will help to strengthen skill development process and to enhance irrigation facilities which will encourage funding of value added vegetable, floriculture and medicinal plants.
- Implementing Swarnjayanti Gram Swarozgar Yojana through SHGs.
- Department of Animal Husbandry and live stocks has a number of skills for pig rearing and goat rearing. It may be remunerative schemes for SHG members.
- Collaboration with Department of Forest can encourage SHGs to plan medicinal trees and medicinal herbs which have a steady potential market.
- Collaboration with Department of Sericulture, Government of West Bengal, is required for popularizing the practice of tasar cultivation and providing training to the prospective cultivators particularly in the village, which is near forest area.

There is no denying that potentials are much larger than that is identified in our brief survey. The only need is to explore possibilities & use them for the welfare of the people. The success of SHGs will also be a step forward in the direction of bridging the gaps in gender inequality & empowering the people especially women to become active partners in decision making, organizing & sustaining their livelihoods.

Acknowledgement: The author are highly indebted to the students of the department for their cooperation in conducting the field survey.

REFERENCES

1. **N K Rath (2007):** "On the Microfinance Regulation Bill 2007"; *Economic and Political Weekly*, Vol. 42, No. (37), (pp. 3692-3697)
2. **J S. Anand (2002):** "Self-Help groups in Empowering Women: Case study of selected SHGs & NHGs"; *Discussion Paper 38*
3. **P Satish (2008):** "Misplaced Critique of Microfinance Regulation Bill"; *Economic and Political Weekly*, Vol. 43, No. (3), (pp. 77-79)
4. **N. Narayanaswamy, S. Manivel and B. Baskar (2005):** "Micro Credit: Driven Rural Enterprises- Lesson from SHGs Assisted under SGSY Scheme"; *Journal of Rural Development*, Vol 24 No (3), (pp. 353-376)

5. **J Ramesh (2007):** “Self-Help Group Revolution: What Next?” *Economic and Political Weekly*, Vol. 42, No. (36), (pp. 3621-3624)
6. **V Kannabiran (2005):** “Marketing Self-Help, Managing Poverty”; *Economic and Political Weekly*, Vol. 40, No. (34), (pp. 3716-3719)
7. **S Meher (2007):** “Impact of Micro-Finance on poverty: A study of Self-help Groups in Orissa”; *Journal of Rural Development*, Vol. 26 No (3), (pp.315-333)
8. **P Chavan, R Ramakumar (2002):** “Micro credit and Rural Poverty: An analysis of empirical Evidence”; *Economic and Political Weekly*, Vol. 37, No. (10), (pp. 955-963)
9. **A Nair (2005):** “Sustainability of Microfinance Self help group in India”; *World Bank Policy Research Working Paper 3516*
10. **D Sarker (2008):** “Indian Microfinance: Lessons from Bangladesh”; *Economic and Political Weekly*, Vol. 43, No. (1), (pp. 18-20)
11. **N Rath (2008):** “Implication for loan waiver for Rural Waiver for rural credit Institution”; *Economic and Political Weekly*, Vol. 43, No. (24), (pp. 13-16)
12. **NHermes, R Lensink (2007):** “Impact of Microfinance: A Critical Survey”; *Economic and Political Weekly*, Vol. 42, No. (6), (pp. 462-465)
13. **Dr. Jitendra Ahirrao (2009):** “Rural Women Empowerment through Microfinance”; *Kurukshetra A Journal of Rural Development*, Vol.57 No.4, (pp.23-25)
14. **M A. Lokhande (2009):** “Microfinance Initiative in India”; *Kurukshetra A Journal of Rural Development*, Vol.57 No.4, (pp.16-18)
15. **GSingh (2009):** “Microfinance – An Innovation in Rural Credit System”; *Kurukshetra A Journal of Rural Development*, Vol.57 No.; (pp.3-6)
16. **D. Nagayya, D. K Rao (2009):** “ Micro Finance and Support Organisations in the Southern States of India”; *Journal of Rural Development*, Vol. 28, No. (3), (pp. 285 – 301)
17. **K Vatta (2003):** “Microfinance and Poverty Alleviation”; *Economic and Political Weekly*, Vol. 38, No. (5), (pp. 432-433)
18. **CS Reddy, Sandeep Manak (2005):** “Self-Help Groups: A Keystone of Microfinance in India-Women empowerment & social security”; *Internet Study of AMPAS, Andhra Pradesh*
19. **Sinha. F (2006):** “Self-Help Groups in India – A Study of the Lights and Shades”; *APMAS, A Study by EDA Rural System Pvt. Ltd.*
20. **N. Narayanaswamy, S. Manivel and B. Baskar (2003):** “Networking SHGs and Cooperatives – An Analysis of Strengths and Weaknesses”; *Journal of Rural Development*, Vol. 22, No. (3), (pp. 333-344)

21. **A Tankha (2002):** “Self-help Groups as Financial Intermediaries in India: Cost of Promotion, Sustainability and Impact”; *Internet Study, A study prepared for ICCO and Cordaid, The Netherlands*
22. **V. Puhazhendi, K. C. Badatya (2002):** “SHG-Bank Linkage Programme for Rural Poor – An Impact Assessment”, *Internet Study, Paper presented at the Seminar on SHG-bank Linkage Programme at New Delhi*
23. **T S Nair (2001):** “Institutionalising Microfinance in India”; *Journal of Rural Development, Vol.36, No. (4), (pp. 399-404)*

