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Socio-Economical Upliftment of Rural Poors through Selp-Help Groups: A Case Study - Bajitpur Gram Panchayat, North 24 Parganas, West Bengal

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Abstract : *In India 26.1 per cent of population are below poverty level. The financial requirement is one of the basic needs of the poorer section of the society for socio-economic development. The micro-finance provides that basic needs (small loans and governmental subsidy) to the poor through Self-Help Groups (SHGs) and works as a tool for poverty alleviation. The present study is an attempt to explain the role of micro-finance through SHGs for socio-economic development of poor villagers at Bajitpur Gram Panchayat in North 24 Parganas district of West Bengal and to examine what kind of socio-economic changes are occurred in the group members after joining the group. The broad objective of the study is to analyse the socio-economical development during pre-SHG and post-SHG period, purpose of loan, operating system of SHGs for mobilization of savings, delivery of credit to the needy and the changes of income and expenditure of the members. In order to collect and gather primary data, field observation and structured questionnaire survey method are employed. The information are also collected through discussions and interviews with local grameen bank, Gram Panchayet and government's grass roots level workers. There are 106 SHGs working at Bajitpur Gram Panchayat. Here, 10 SHGs have been chosen with 114 members for individual interrogation by field survey. The rural SHGs are utilizing the credit effectively and for the different purposes with a higher propensity to the income. It is observed that the micro-finance enables the rural families to rise their income. The paper is also tried to seek some problems in running the programme. Some solutions of the problems are suggested and steps taken by the government in solving the problems are also explained at the end of the study.*

Key words: *Self-Help Groups, Occupational structure, Family income, Housing condition, Micro-finance*

Introduction

Sometimes, the term micro-credit and micro-finance are interchangeably used. But now, micro-credit (small loans) is shifted to micro-finance as a broader activity in addition to credit, mobilization of savings, insurance, training and support services

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like assistance in marketing of client's products. Micro-finance is considered as a development tool to alleviate poverty in Asian, African and South American countries. Micro-finance gives quick and tangible results to the poor people especially women. Micro-finance is required by the poor people to invest in income generating activities which will break their vicious cycle of poverty.

In India National Bank for Agriculture and Rural Development (NABARD) has defined micro-finance as follows: "Micro-finance is all about provision of thrift, credit and other financial services and products of very small amount to the poor in rural, semi-urban and urban areas for enabling them to raise their standard of living," According to Nobel Committee, micro-finance can help the people to break poverty, which in turn is seen as an important prerequisite to establish long lasting peace.

The 11th Planning Commission of India set up a committee under the chairmanship of Prof. S. R. Hashim in 1997, to review and rationalize various centrally sponsored schemes for poverty alleviation and employment generation. The committee recommended the integration of allied programmes with Integrated Rural Development Programme (IRDP) for better linkages. The report formed the base for shifting from an individual beneficiary approach to a group approach for poverty alleviation. Based on the recommendations of Planning Commission, the schemes of Training of Rural Youth for Self-Employment (TRYSEM), Supply of Improved Toolkits to Rural Artisans (SITRA), Development of Women and Children in Rural Areas (DWCRA), Ganga Kalyan Yojana (GKY) and Million Well Scheme (MWS) , which were not established effectively in previous, were merged into a single self-employment programme namely Swarnjayanti Gram Swarozgar Yojana (SGSY) by the Ministry of Rural Development (MORD), Government of India with effect from 1st April, 1999 which was implemented by the states. For the programme funding is shared between central government and state government in ratio of 75 : 25 and for north-east states the ratio is 90 : 10.

Actually, the origin of Self-Help Groups is the brain child of Grameen Bank of Bangladesh which was founded by Prof. Muhammad Yunus of Chittagong University in 1975. Now, India occupies a significant place in global micro-finance through promotion of the Self-Help Groups (SHGs) with 10 – 20 members from very poor families under SHG-Bank Linkage (SBL) programme and Micro Finance Institution (MFI) model. Nowadays, after recommendations of the Prof. Radhakrishna Committee, SGSY has been restructured as National Rural Livelihoods Mission (NRLM), subsequently renamed as "Aajeevika", to implement it in a mission mode across the country. The programme was formally launched on 3rd June, 2011. The state Government of West Bengal has launched the NRLM programme as the name of The West Bengal State Rural Livelihoods Mission (WBSRLM), subsequently renamed as "Anandadhara" from 17th May, 2012 through the forming of registered cluster.

3,66,105 SHGs are formed in West Bengal under SGSY till March, 2012, out of which 3,13,948 SHGs are women. In the study area total 106 SHGs are formed which all are from BPL families and the total members are 1257 till March, 2016. 105 SHGs are formed only by women and 1 by both of men and women. Out of 106 SHGs, the cash credits are sanctioned for 93 SHGs and the rest 13 are in non-grading position. Total Rs. 69,00,000 is sanctioned as cash credit loans for 93 SHGs by the DRDC and Bangiya Grameen Vikash Bank till December, 2014.

In respect to the SGSY or NRLM programme, by the Government of India, the present study attempts to explore the effectiveness of SHGs in poverty reduction and how socio-economical changes is occurred to the members after joining the group. For this purpose, different Self-Help Groups from Bajitpur Gram Panchayat has been interrogated.

Brief Profile of the Study Area

Bajitpur Gram Panchayat is one of the 14 Gram Panchayats at Baduria Community Development Block in North 24 Parganas district of West Bengal. It is located besides the Ichamati River and about 15 km. far from Ghojadanga border (India and Bangladesh border). It comprises 7 villages and 13 sansads. Total population of the area is 18251 (2011), out of which 65 per cent are minorities and 19.70 per cent are Scheduled Castes (SC). The sex ratio is found to be 946 females per 1000 males and the density of population is 730 populations per sq. km. The literacy rate of the area is 67.61 per cent, out of which 53.32 per cent are male and 46.68 per cent are female literates. The total numbers of household in this Gram Panchayat (GP) are 4100, out of which 2028 are belonging to Below Poverty Level. The total geographical area is 25 sq. km. Most of the lands are used for agriculture. So, cultivation is the primary livelihood of the people and secondarily, they also work in the brick-fields. A number of brick-fields have been built up besides the Ichamati River. Rest of the people are engaged in business and the very few are in official jobs. But the most of the workers in all fields are males. So, the females are not economic self-reliant. In the circumstances, SGSY project is a notable step by District Rural Development Cell (DRDC) to make the village women self-supporting.

Objectives

The broad objectives of the study are: a) To examine the socio-economical changes of SHG members during pre-SHG and post-SHG period and the role of micro-finance on it; b) To find out the sources of loan of SHGs, how it is disbursed among the members and how it is utilized by them, repayment of loans, changes of savings of the SHGs; and c) To analyse the changes of family income and savings of the members, changes in occupational structure and standard of living of the members after joining the group.

Methodology

The study is mainly based on primary data, collected using the direct personal interview method through structured questionnaires during 2015-16. The “before and after” approach has been used to reach the aforesaid objectives of the study. Besides, different books, articles, journals, publications of recent research papers available in different websites, Report of NABARD etc. have been referred to gather information about the functionalism of SHGs. A multistage random sampling method is used to select the sample units. In the first stage, the data relating to total number of Self-Help Groups (SHGs) has been collected from the records of Bajitpur Gram Panchayat Office and Bangiya Gramin Vikash Bank. There are total 106 SHGs till March, 2016. In the second stage, those SHGs (105) are selected which have only female members. In the third stage, 93 SHGs are selected which are graded by DRDC/Bank and 12 SHGs which are in non-grading position are excluded. Finally, among those 93 SHGs, 10 SHGs have randomly been selected as sample SHGs spread over 13 sansads of Bajitpur Gram Panchayat. All members from sample SHGs have been taken into consideration for personal interrogation. Thus, 114 respondents have been chosen for the purpose of the present study. To get reliable pre-SHG situation information, the consistency of the data collected from the primary sources have been verified through repeated questions and assessing the validity of the information with the field workers. Data are collected on various aspects such as savings of the SHGs, loan amount and its utilizations, increase of family income and savings of the members, occupational structure, house condition of the members etc. and differentiate the magnitude of a given parameter between pre and post SHG situations to understand the changes. Quantitative approaches and Simple percentage analysis is used to analyze the data. The data is presented in the form of tables.

Demographic Characteristics of Members

Total 10 sample SHGs have been interrogated and the total members are 114. All members are female and their average age is 41 to 61 years in the respondents. 78.07 per cent of the members are in the productive age group (15 – 49 years) and only 21.93 per cent are above 49 years. So, most of the members are enthusiastic and hard working. Regarding the caste profile of respondents, majority of them belong to Schedule Caste (44.74 per cent), followed by General Caste (29.82 per cent). Minorities play an important role on SHG in the study area. They occupy 20.18 per cent of respondents and the rest belong to Other Backward Class (5.26 per cent). 88.60 per cent of respondents belong to BPL family and the rest 11.40 per cent are APL. So, most of the members have a challenge to establish themselves above poverty level. 13.16 per cent of respondents are illiterate. Most of the respondents (45.61 per cent) have studied up to primary level (I – IV) followed by 21.05 per cent up to secondary level (IX-X), 11.40 per cent up to upper primary level (V-VIII), 7.89 per cent up to higher secondary level (XI-XII) and 0.88 per cent up to graduate level. 76.32 per cent of the respondents are married, 7.02 per cent are unmarried, 13.16 per cent are widow and 3.51 per cent are deserted.

Savings of the Groups

The first step of financial link of self help groups is – to open a savings bank account in the name of group. This will give an acknowledgement to the self help groups in the banking sector and help them to play an active role in the other financial services. Each member of the group has to deposit a fixed amount of money (which is decided by all members at group meeting) per month to their savings account. Bangiyo Gramin Vikash Bank provides all types of banking services to the SHGs in the study area. Here, it is found that each member deposited Rs. 27 per month in average in time of group formation. But now (March, 2016), they deposit an average amount of Rs. 43 per month. Thus, per month savings of each member is increased by 59 per cent.

Table: 1 Average Savings per Member to their SB Account

	In Time of Group Formation	Present Day
Average Savings/Member to their SB Account (Rs.)	27	43

Source: Field Survey, 2016

Besides, their total savings fund is also grown. Initially, the sample groups had an average savings of Rs. 8368 per group. Till March, 2016, the average savings of the sample groups is raised upto Rs. 86391 per group. It indicates economic upliftment of SHGs of Bajitpur Gram Panchayat.

Loan and Repayment

Through the discussion with workers in this field and also bank it is observed that there are three types of sources for providing loan to the SHGs. Firstly, they can get loan from their savings account. After six months operation of savings account, the savings is pooled and the amount is used for internal lending among the members. This is their own depositing money they can handle this any time. But the loan amount and the receiving members are decided by the opinions of all members in their group meeting, depending on their need and urgency. The interest rate is also decided by the members themselves. The rates vary generally between 1 per cent and 2 per cent. Through the SGSY programme each group had also been got Revolving Fund (RF) Rs 15000 to their savings account as a grant after three months operation of savings account. The grant total money (their own savings and RF) in their savings account is used rotationally to provide loan and repayment at all time, because it is their self savings.

Secondly, the age of groups as much old as the demand of is increased and then they need loan from bank. Bank sanctions an upper limit of cash credit loan for group to their Cash Credit (CC) account. Each group can get loan many times that they want within the upper limit. In this survey area Bangiya Gramin Vikash Bank sanction the upper limit for cash credit loan Rs. 50000 per SHG first time. Through the questionnaire survey it is observed that the bank sanction the above mention cash credit limit for 6 SHGs among 10 surveyed SHGs, which is repaid 100 per cent by the SGHs. After that the bank prolongs the cash credit limit for the same SHGs upto Rs. 150000 per SHG. Among the 10 respondent SHGs, 6 SHGs have availed this CC amount, from which Rs. 137666 is withdrawn in average by the SHG as loan. This loan amount with interest has also been repaid to the bank by those 6 respondent SHGs.

Thirdly, rest 4 respondents SHGs get Project Loan from the bank for specific income generating project work, decided by SHGs. They have Rs. 243125 per SHG in average as a project loan. They also repay this with interest.

It is observed by the analysis of field data, all respondents SHGs have availed loan from bank as either Cash Credit or Project Loan and the recovery rate of any type loans are 100 per cent for all SHGs. It indicates that each SHG is able to avail the loan and utilize it properly to financial development by which they can repay the loan amount with interest.

Purpose and Utilization of Loan

Here, it is observed that there are some discriminates between purpose of credit demanded and it's utilization among the members of sample SHGs. The following chart indicates the discrimination clearly –

Table-2: Deference between Purpose and Utilization of Loan

	Cultivation		Self-Business		Husband or Other Family Business		Animal Husbandry		Domestic Consumption	
	Mention Purpose of Credit Demand	Utiliz-ation	Mention Purpose of Credit Demand	Utiliz-ation	Mention Purpose of Credit Demand	Utiliz-ation	Mention Purpose of Credit Demand	Utiliz-ation	Mention Purpose of Credit Demand	Utiliz-ation
Per cent of Members	41.23	32.46	17.54	16.67	19.3	18.42	21.93	20.17	0	12.28

Source: Field Survey, 2016

The table-2 shows that some members do not utilize the loan amount according their purpose which they mentioned in time of demand. 41.23 per cent of respondents appeal for loan for cultivation purpose but only 32.46 per cent utilize on that. 17.54 per cent of respondents appeal for self-business, 19.30 per cent for husband & other family business and 21.93 per cent for animal husbandry purpose but only 16.67 per cent, 18.42 per cent and 20.17 per cent utilize the loan respectively on that. The other noticeable fact that, no respondents mention the purpose for loan as domestic consumption but 12.28 per cent of respondents utilize loan amount in domestic purpose.

Actually, through the SGSY the loans are delivered for the income generating purposes and production purposes which lead to increase income and high the standard of living of the poor. Here, it is observed by the analysis of field data that, some members, who don't utilize the loan money according to their purpose and utilize that in domestic consumption. This fact discriminates between the purpose of government project and its application.

Occupational Structure of Members

From the table- 3 we can understand the occupational structure of the respondents before joining the SHG. Most of the members (75.44 per cent) are house wife i.e. non-workers. 3.51 per cent of respondents are involved in cultivation, 7.89 per cent in animal husbandry and 13.16 per cent are laborers in agricultural sectors and brickfields.

Table-3: Occupational Structure of Members in Pre and Post Group Joining Stages.

	House Wife	Cultiv ation	Animal Husban dry	Labo-rer	Poultry Farm	Making Woolen Product	Cutter	Mid Day Meal Cooking	Busi ness	Multi-Sector
Pre SHGs (per cent of members)	75.44	3.51	7.89	13.16	0	0	0	0	0	0
Post SHGs (per cent of members)	13.16	16.67	28.07	7.02	1.75	3.52	5.23	8.77	8.78	7.03

Source: Field Survey, 2016.

After joining the SHGs the occupational structure is changed significantly. The table shows that 13.16 per cent of respondents are house wife i.e. non-workers (which was 75.44 per cent before), 16.67 per cent are involved in cultivation in their own land, 28.07 per cent in animal husbandry, 7.02 per cent are labourers in agricultural sectors and brickfields 1.75 per cent start their own poltry farm, 3.52

per cent produce woolen product buying their own machines, 5.23 per cent are cutter who have own machines, 8.77 per cent involved in cooking for mid-day meal of schools which is offered to them for being members in SHGs, 8.78 per cent start their own business and 7.07 per cent are involved in deferent sectors.

By the field survey it is observed that the numbers of non-workers are reduced very much after joining the group and deferent types of working sectors are opened to the members of SHGs. The members, who have no land, are able to hire or buy the land for cultivation after joining the groups. They gain capital to build up poltry farms, start own business, buy woolen stitching machine and cubs for animal husbandry. These all indicate their earning is increased after joining the SHGs.

Family Income of Members

All respondents opine that there is increase in family income after joining the group. The average family income of BPL members of SHGs was Rs. 2970.30 per month and the APL members was Rs. 6230.77 per month before joining the group. But now (March, 2016) the family income of all members is increased and reached upto Rs. 7069.31 per month for BPL members and Rs. 12269.23 per month for APL members in average after joining the group. So, it is observed by the analysis of field data that the family income is increased by 138 per cent in BPL families and 96.91 per cent in APL families after joining the group.

Table-4: Average Family Income of the Members.

	Average Family Income of the Members (Rs./Month/Family)	
	Pre Group Joining Stage	Post Group Joining Stage
BPL	2970.30	7069.31
APL	6230.77	12269.23

Source: Field Survey, 2016.

88.60 per cent of respondent members are BPL card holder and the rest (11.40 per cent) are APL. It is found from the field survey that, per head per month income in BPL families was Rs. 717.52 / head / month and in APL families Rs. 1623 / head / month before joining the group. After joining the group these are increased upto Rs. 1934.70 / head / month in BPL families and Rs. 3031.31 / head / month in APL families. Per capita income is increased by 169.64 per cent in BPL families and 86 per cent in APL families after joining the group. 88.60 per cent of respondents are BPL card holders but now in March, 2016 it is observed by the analysis of field data that they (all BPL members) are reached above the poverty line.

Table-5: Average per Capita Income of the Members.

	Average Per Capita Income of the Members (Rs./Head/Month)	
	Pre Group Joining Stage	Post Group Joining Stage
BPL	717.52	1934.70
APL	1623.00	3031.31

Source: Field Survey, 2016.

Here, it is notable that, the percentage of increase of family income in BPL families (138 per cent) is higher than the APL families (96.91 per cent). So, it is to be said in this fact that, the objective of SGSY to increase the family income of rural poor mainly BPL families is fulfilled. Although only one member of each family joins a group, the effects of SGSY benefit the whole family.

Savings of Member's Family

Most of the respondent's family (78.07 per cent) had no savings per month and the rest (21.93 per cent) had low savings (Rs. 592 / month) before joining the group. But after joining the SHGs their savings is increased and no family belongs to zero savings. The average savings per family is Rs. 1612.28 per month at present.

Table-6: Average Family Savings of the Members.

	Pre Group Joining Stage		Post Group Joining Stage	
	No Savings	Savings (Rs. 592.00/ Month/Family)	No Savings	Savings (Rs. 1612.28/ Month/Family)
Members' Families (per cent)	78.07	21.93	0	100

Source: Field Survey, 2016.

So, it is observed by the field survey that each member of SHGs achieve the ability to save their earnings for future because of the increase in their earnings by the good effect of SGSY. A habit of savings is also built among the members.

House Condition of Members

Differences are occurred on house condition of the members between pre and post group joining phase. Before joining the group 79.82 per cent of respondents' houses were Kuchcha, 11.41 per cent were Pucca with tile-roofed, 2.63 per cent were Pucca but bad conditioned and the rest 6.14 per cent were ancestral home. After joining the group a major development of home is noticed by field survey, i.e. there are no Kuchcha home of respondents remained. All Kuchcha home are changed to

Pucca with tile/asbestos/tin and concrete roofed. Now the conditions of houses of respondents are – 74.56 per cent are Pucca with tile/asbestos/tin roofed, 16.67 per cent are Pucca with concrete roofed, 2.63 per cent are Pucca with good conditioned and the rest 6.14 per cent are remain unchanged i.e. ancestral home.

Table-7: House Condition of the Members.

Pre Group Joining Stage				
House Condition	**Kuchcha**	**Pucca Roofed by Tiles**	**Pucca but Bad Condioned**	**Ancestral Home**
per cent of Members	79.82	11.41	2.63	6.14
Post Group Joining Stage				
House Condition	**Pucca Roofed by Tins/Tiles/ Asbestoses**	**Pucca with Concrete Roofed**	**Pucca with Good Condioned**	**Ancestral Home**
per cent of Members	74.56	16.67	2.63	6.14

Source: Field Survey, 2016.

Changing Pattern of Houses (From Pre to Post Group Joining Phase)

There are different types of changes occurred in the condition of houses of respondent members after joining the SHGs. A great change is that the 66.67 per cent of the houses are promoted from Kuchcha to Pucca with tile/asbestos/tin roofed and 13.16 per cent from Kuchcha to Pucca with concrete roofed. Besides, 3.51 per cent of houses are changed from Pucca with tile roofed to concrete roofed. 2.63 per cent of houses of respondents were Pucca but in bad condition before joining the group which are changed to good condition after joining the SHGs. Because, they repair their houses and develop in well structured after joining SHGs. 14.03 per cent of houses are remain unchanged, among them 6.14 per cent are ancestral home and 7.89 per cent are Pucca with tile roofed from pre-group joining period. It is observed by the analysis of surveyed data that a remarkable development is occurred to the condition of houses of members. It indicates the rise of earnings and improvement of standard of living among the members.

Major Findings of the Study

Based on interrogation with the group members, field workers and other officials with scheduled questionnaire, the following findings are raised—

The social profile of SHG members indicates that majority of members are Schedule Cast, i.e., their overall average is 44.74 per cent and 20.18 per cent are from Minorities. All members are female and their overall literacy rate is 86.84 per cent as against the district rural female literacy rate of 72.60 per cent. 88.60 per cent are from BPL families who are all uplifted above poverty line having the benefits of SGSY programme and 11.40 per cent are APL families. The average age of members is 41.61 years. Majority of them are in productive age group (78.07 per cent) and 21.93 per cent are above 49 years.

It is observed that the average membership in SHG is around 6.89 per cent of total population of the area till March, 2016 which is very low. Most of the members (92.11 per cent) have joined the groups to increase their income starting new economic activities or expanding the existing activities by proper investment of loan money which are not possible due to lack of money, promote habits of savings. Those members are satisfy to fulfil their motives to join the group and they also have economic independence, self confidence to maintain all official works and to meet to different officials, social cohesion, asset ownership, freedom from debts, participation in family decisions, and self-reliance. Rest of members (7.89 per cent) have joined the groups just to take government subsidy they do not have any positive actions utilizing the loan money. So, they are able to increase little income but not satisfied and they beyond the aforesaid social benefits.

Most of the SHGs arrange their meetings twice in a month and maintain their registers, cashbooks, passbooks, handbooks etc. But some groups arrange meetings once in a month and many members are also absent there. The members in-charge of accounts are being given training in bookkeeping, account maintaining etc. by DRDC. But the member, who looks after all these secretarial works, is not paid any financial incentive.

From the study, it is found that individual members' contribution to SHGs savings account is increased from Rs. 27 to Rs. 43 per month and the average total fund of that account is increased from Rs. 8368 to Rs. 86391 per SHG. This fund also disbursed to the members as loan as needed which have to repay monthly frequency with Rs. 1 / 2 per month interest rate. This is a continuous process throughout the year. But the loan amount which is sanctioned by the bank to their CC account, it has a specific time period to repay to the bank and after repaying this bank increase the credit limit to their CC account. It shown that, the loan amount is repaid 100 per cent by the SHGs.

A discrimination is observed in the study between the purpose of loan mentioning by the members in time of demanded and the utilizations of loan money after having it. This loan is sanctioned mainly for investing the productive and income generating purpose not for the domestic purpose. But 12.28 per cent of members use this loan amount to their domestic consumptions. The rest 87.72 per cent members invest to production purposes like cultivation, self business, family business and animal husbandry. The study reveals that the members are not skilled enough to run various units.

The number of non-working women is reduced (from 75.44 per cent to 13.16 per cent) and after joining the SHGs the members, join different new occupational sectors i.e. poultry farm, woolen product making, cutter, mid-day meal cooking, self or family business and others, who were the housewives or laborers in previous. In pre group joining phase 24.56 per cent were workers and 75.44 per cent were non-workers but after joining the group 86.84 per cent are workers and 13.16 per cent are non-workers.

In the study it noticed that, the average family income is raised by 138 per cent in BPL members and 96.91 per cent in APL members after average 9 years of group joining and the savings are also increased from Rs. 592/month/family to Rs. 1612.28/month/family. 78.07 per cent of members had no savings in previous but now there is no family with zero savings. So, it may be said that, the family income of all members have increased after joining the group.

According to the respondents' feedback it is shown in the field observation that, 79.82 per cent of kuchcha houses are converted to pucca after 9 years participation with SHGs. All members use personal sanitary in their houses and drink safe drinking water. 90 per cent of members are aware of health and family planning. All children of the members are going to schools.

Some problems are also detected through this study such as, discriminates are found between loan purpose which the members said in time loan appeal and utilization after achieving the loan amount, after sanctioning the project loan no project was started by group wise but individually, some specific groups cannot arrange the group meeting every month, some of members expend the loan amount in domestic purposes.

Conclusion and Suggestions

The study reveals that SHGs had set a new agenda for financial intermediation by banks in the form of micro-credit. It has infused dynamism among its members to climb up socio-economic ladder in the development process. Thus, SHGs have served the cause of women empowerment, social solidarity and socio-economic betterment of the poor for their consolidation. But some issues are detected throughout the investigation of the study, are challenging in the implementation of the programme which reduce the propensity of positive impacts of the programme to the beneficiaries. From the grassroots level observation and discussion with the field workers and beneficiaries, the study evolves some suggestions to get highly benefits of the programme.

The office bearers managing the group should be given nominal financial benefits, which will enable them to be more involved in the activities of the Group.

The members are filling lack of works in that area. Panchayat should to take initiatives to deliver different kinds of economical works to the members and there should be neutral for delivering the works among the members or prioritise according to the performance of the SHGs. No political issues should be provoked the fact. Uniformity should also be maintained in formation and extension of financial assistance to SHGs by banks. The procedure of the banks in sanctioning credit to SHG should be simple and quick.

Government should have to promote the products manufactured by SHGs and the marketing facilities should also be created for the sale of products. Periodical exhibitions at block-level may be organised where the products of SHGs can be displayed.

All official works are maintained by presidentess, co-presidentess and accountant and rest of the members remain ignorant from that. So, these responsibilities should be rotated among all of the members. Meetings and Seminars may be organised where all members will get a chance to exchange their views and be able to develop their group strength by interactions. The responsibilities to supply the foods to those meetings should be provided to SHGs.

Some members do not use the loan money in proper guidelines and group meeting is not held time to time. So, proper and periodical monitoring must needed by the field workers. Active intervention by district administration, professional bodies and voluntary organisations is precondition for the successful conception of micro enterprises in terms of skill training, designing products, providing new technology and access to market.

Different kinds of training programmes should be organized by DRDC or other authorities related to the programme with professionals on different kinds economic activities which ensure their livelihoods.

Above all it is to be said that, the Self-Help Group model has been identified as a potential pathway to alleviate poverty. Poor women who have enrolled in SHGs in the study area have been increasing remarkably by socio-economically. At last, it may conclude that the economic activities of SHGs are quite success in this area. In this way, the SHGs at Bajitpur Gram Panchayat are comparatively successful to increase women empowerment and rural development.

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