

SYNOPSIS

Sustainable development through Micro Enterprises among women

***(A Study of 175 SHG Women from Seven Talukas
of Baroda District)***

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SYNOPSIS SUBMITTED TO

FACULTY OF SOCIAL WORK

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PREFACE

The social and economic growth of a country cannot be fully realized if women are confined to lower position and their talents remain unexplored.

Mahatma Gandhi states that the position of women in the society is an index of its civilization'. "Train a man and you train an individual, Train a woman and you build a nation". The SHGs are the main source of inspiration for women's welfare. In India, large amount of the SHGs are run by women.

The SHGs have created the opportunity to the rural women for economic sustainability and liberty. The rural SHG members are involved in Small Scale Enterprises. The SHG women are not only developing with the economy but also able to develop other women to be financially sustainable by providing job opportunities. The rural women entrepreneurs are able to contribute to the family, community and the nation.

In the recent past, sustainable development of women has come out as an important issue. Now a days, sustainable development of women is considered as a land mark of progress for any country; so the financial sustainability of women is of at most importance to social scientists, economists, policy makers, reformers and NGO's.

This study is undertaken to examine the contribution of microenterprises in the sustainable livelihoods of the women involved in SHGs registered at DRDA under Mission Mangalam Project.

The study employed interview schedule and in-depth case study to elicit the required data from the SHG members & leaders. An effort has been made to study economic empowerment, social empowerment, political empowerment and overall experience of being with SHG as a member and leader.

Micro-enterprises have contributed to the sustainability of their livelihood by providing sufficient income that supports them against the financial problems. This study has brought out that women's sustainable development is inevitable and possible with some helping hand.

UNNATI CHOKSI

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CHAPTER - I

INTRODUCTION & RESEARCH METHODOLOGY



“SHGs saving for the present, securing the future”

“These women needed opportunity, not charity – They want chance, not bleeding hearts” –**Prof. Mohammed Yunus**

As by nature, women take intensive care and attention for a time of about nine months, they are rightly called the creation of the generation. Hence, it is but natural that the progress of women leads the families, villages and nation towards development. If women are uplifted then only the social progress can be meaningful. So the progress of a nation can only be possible when women are developed and even equal in partnership and in position to men in the society (Saha and Banerjee, 2001).

Under different Government programmes and under the new thought, SHGs have registered a notable success in empowering the poor women. Strengthening women can save them from hunger, poverty and unemployment on the earth. Rural women though constitute half of the population; only 33% of women participate in labour force. Thus, 67% of the female population are not gainfully employed.

In order to utilize these valuable human resources, the Government has adopted schemes for enabling women into productive employment. One such effort is the

DWACRA programme introduced in early 1980s. The main aim of the scheme initially was to support joint action by the groups towards achieving sustainable livelihood and promoting savings. Later, bank loans have been given to such groups for helping them to become micro-entrepreneur.

Women related matters are continuously a subject of serious concern. Over a period of time, women's role has changed significantly. The changes in social, economic, psychological and cultural aspects of living has influenced women's role. Woman role is more significant as different roles like mother, wife, sister and worker in and outside the family. Now they realize their importance in the entire endeavours and like to be independent.

Without women's access to basic needs, livelihood, and knowledge and in politics, it is difficult to reach the goals of poverty alleviation, economical progress, nature sustainability etc. The empowerment of women and promotion to gender equality needs a high level political commitment.

In the sixth five year plan and the subsequent five year plans, some special schemes for development of women have been included to take part in national development. India's eleventh five year plan (2007-12) points out women not only as equal citizens, but also as the agents of financial and societal growth. The concept of equality in gender must be provided with basic commitments in favor of women.

These groups are a straight campaign on poverty at micro level and empowering women at grass root level, the creation of SHG is need based economic activity planned deliberately towards productive purpose and progress of the rural sector. SHGs have now become a modern weapon for the deprived women to raise their voice against poverty and economic depression and are considered most effective instrument against human deprivation.

SHGs have become a staircase for economically, socially, mentally and attitudinal empowerment of group members and that is straightway concern with the progress of the nation, so such development of rural women is of paramount importance.

Establishment of NABARD

About 10 years of 80s saw launch of several anti-poverty programmes like IRDP with the hope that banks should participate by lending required help to the needy beneficiaries at affordable rates. However, it was seen that the banks were not delivering the required credit services due to different problems and demand side constraints. This reached to realization that there was requirement for providing financial agency to promote farming and village life development, combining the part of supervision, monitoring, refinance, and even market intervention. Thus, NABARD with effect from 1982 is prominent agency for the institutions to help for business and credit in village areas.

The following 10 years of 1990s, saw a fast and rapid SHG movement. The establishment of NABARD and SHG Bank-Linkage by NABARD played an important role for the SHG's development. By overlooking the performance of such groups, the RBI permitted the Banks to provide credit to such groups.

SGSY

During this period, the strategy shifted in the progressive programmes moving from individuals to a group that is SHG. In 1999, the Government introduced programme covering all the aspects of self-employment, known as “Swarnajyanti Gram Swarojgar Yojna”, a single cell of self employment for the rural areas.

NRLM

Later on, the department of Ministry of Rural Development, Government of India reformed and replaced the SGSY by introducing the NRLM scheme in 2011 for the progress of village sector. NRLM works for organizing the needy into SHGs and enable them to link them with microfinance and sustainable livelihoods and on both need and helps for financial inclusion. NRLM offers economical awareness among the rural women and supplies catalytic amount to groups and their federations. For this, NRLM coordinates the economic sector to provide economic help and related services to SHGs. As required under the plan of NRLM, the state of Gujarat implemented the scheme named “Mission Mangalam” and GLPC (Gujarat Livelihood

Promotion Company) as its implementing agency for the mission of developing the livelihood in the countryside.

Requirement and Significance of SHG

SHGs are essential to reduce exploitation, gain confidence for the financial self-dependence of the needy rural women. These groups unify the poor village women to become empowered to deal with exploitation of various kinds and to become a base for action and change and to make relationship of trust by constant, genuine efforts. The SHG groups play a significant role in verifying between customer credit and production credit for changes in economical, cultural and social status of target groups by providing help to easy loan and facilitating for control in repayments, setting visible interest rates and thus helping the group members in getting easy access to the credit.

Thus, the SHGs avails micro credit to rural women to make them active enterprising women. This way the group tries to give the equal status to the rural women in the area of participation, decision making and makes them beneficiaries in the area of democracy, economy, society and culture.

Concept of SHG

NABARD defines “Self-Help Groups as a homogenous group of rural poor voluntary formed to save whatever amount they can conveniently save out of their earnings and mutually agree to contribute and emergent credit needs”.

India has a tradition of people uniting voluntarily for making different social, cultural, spiritual and financial activities jointly. SHG is a group of women united to attain particular collective goals. The SHGs is the most powerful means for providing credit support to the needy village women. The poor SHG women members have been showing extra ordinary dynamism in collecting themselves for the joint activities, in income generation, in bargaining power and in reforming of the quality of life.

Self Help Group may be registered or unregistered having social and economic backgrounds for voluntarily meeting together, to save regularly and agreeing to share a group balance and to meet to emergency needs by mutual help.

SHG is a composition of 10-20 local poor women, recognized as a means to help the needy and to help them to meet the emergency needs through group savings. (V. M. Rao 2002). The main objective of the SHGs are collective approach, mutual trust, organization of groups, group cohesiveness, lending of loan and its repayment, training for capacity building and empowerment of the poor women (N. Lalitha). By SHG, they extract their income to become economically secure, taking loans from the group fund and make them self-employed.

The group applies collective wisdom in taking decisions regarding all money matters like crediting loans and time to time repayment. The group also emphasis on organizing the poor rural women in groups by social mobilization process, on training the members and giving them the bank credits and the Government subsidies.

The SHGs are framed by the women coming from the BPL listed homes, one each from a family and focuses on the skill development training based on present need. Directly or indirectly, the SHG has achieved a space in contributing to the financial improvement of rural sectors in countryside. Mostly the SHGs require SHPIS (Self-Help Promoting Institutions) to promote and to nurture themselves including various NGOs, Banks, farmers' clubs, Government organizations, self-employed individuals and federations of SHGs. While some of the SHGs formed by them.

Emergence of SHG in India

By taking inspiration from Mohammed Yunus of Chittagong University in Bangladesh in 1975, a thought of forming SHGs emerged. The person prominently known as the father of micro-credit system (concept of Grameen Bank) which serves the doctrine of, “for the people, by the people and of the people”. India has accepted this in a modified form.

The micro-finance has come out as a capable means to reduce poverty and to empower the women and thus the number of SHG has increased in the country along with micro-finance and credit management groups. Now days in India, banks are the leading agency for delivery of micro-credit. Ilaben Bhatt, founder of ‘SEWA’ (Self Employed Women’s Association), in 1970 developed a concept of ‘women and micro-finance’. The NABARD promoted groups have followed the way set down by ‘SEWA’, a registered group of poor, self employed women workers along with the

Annapurna Mahila Mandal’ in Maharastra and ‘Working Women’s Forum’ in Tamilnadu. The ‘Credit Management Groups’, promoted by MYRADA are similar to SHGs.

In 1991-92 NABARD began to start to promote the SHGs on a wide scale and it was the turning point for the SHG movement. In different places of the country, such groups were linked with the banks through 92 pilot projects launched by NABARD in 199-92. In July 1991, RBI instructed the banks to accept the pilot project and to expand finance to such groups following the norms and guidelines of NABARD and then after in February 1992, the RBI issued detailed guidelines to the commercial banks, explaining the modalities of the pilot project.

In 1993, the RBI also allowed SHGs to transact through the banks. Easy accessibility of bank services was a major one to the movement in nourishing the SHGs in the states of Gujarat, Maharashtra, Andhra Pradesh, Rajasthan, Tamilnadu and Kerala with nearly 560 banks like NABARD, SBI, Cooperative Banks, RRBs, the Government institutions, DRDA, Municipal corporations and more than 3,024 NGOs involved in the promotion of the SHG movement. The NABARD guidelines for implementation of the pilot project allowed flexibility and innovative responses at the grassroots level positions. Here, the goals of the NABARD providing credit to the SHGs through the banking system, with limited documentation and simple procedure. The SHGs promoted by NGO, can access of its savings in the form of loan funds or a cash credit limit from the local rural bank, with a minimum savings period of 6 months prior to the availability of bank credit. For the SHG members, credit availability starts from the parity of the SHGs’ savings and can access to eight times on the level of SHG savings, with cheapest and most direct source of funds.

Different Models of SHGs

Particularly in India, banks, NGOs and different Government agencies have adopted three models of SHG - bank linkage programmes that have been proved the major credit avail system and have been evolved by time.

MODEL - I. SHGs created and financed by banks



Here, the bank plays a role as SHG promotion institution (SHPI), taking care from beginning in making the groups, nurturing them and then providing credit to group after satisfying itself about their maturity to take credit.

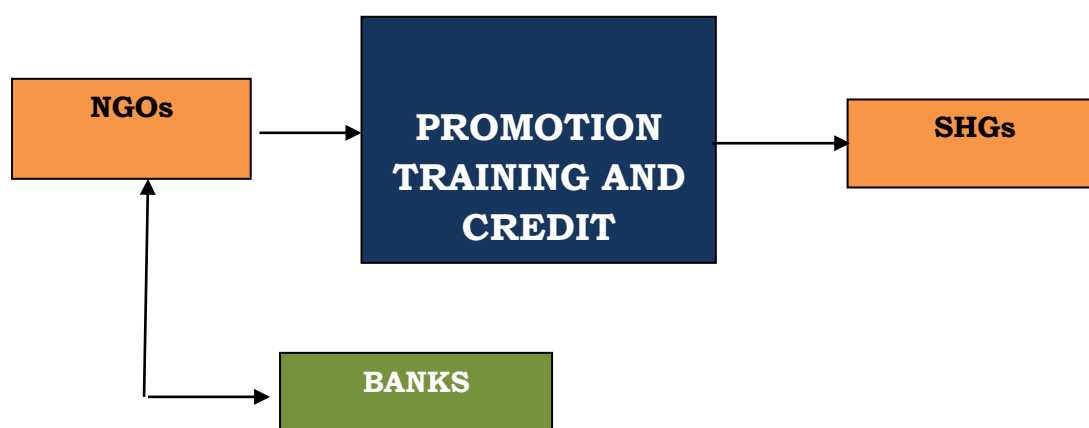
MODEL - II. SHGs created by NGOs and other organizations but straight way financed by the banks



Here, most of the groups are created either by NGOs or by Government Agencies and are trained by such agencies and then such agencies avail credit directly to these groups after having observed their administrations and capability to get credit. During the direct loan transaction between the banks and SHGs, the facilitating agencies remain in continuous interactions with the SHGs. Having the experience those NGOs

performing a main role, this model has become more popular and adoptable to banks. About 75% of all the SHGs have come under this model. While 20% SHGs are under the first and 8% under the third model.

MODEL - III. SHGs financed by banks using NGOs and other such agencies



Having different reasons, in some areas, the banks are not in a condition to finance the SHGs. Then the NGOs play as facilitator and micro finance mediators. They promote the groups, nurture & train them & then approach the banks for bulk loans the SHGs.

Organizational face of SHGs

These are the basic organizational features of SHGs namely a) savings, b) meetings, c) book keeping, d) leadership and e) fines

- a) **Savings:** Kinds of savings: two kinds of savings: i) compulsory and ii) voluntary. Most groups have only compulsory savings where the group members save an equal amount while some groups have both voluntary and compulsory savings, and the members are free to save any amount as voluntary savings after depositing the compulsory amount.
- b) **Meetings:** Regular meetings of SHGs determine whether they are active or dormant. The SHG meetings serve many purposes like meeting place, learning platform, exchange ideas, taking decisions after discussing on group activities etc. SHGs have formed norms for meetings- venue, meeting time, attendance,

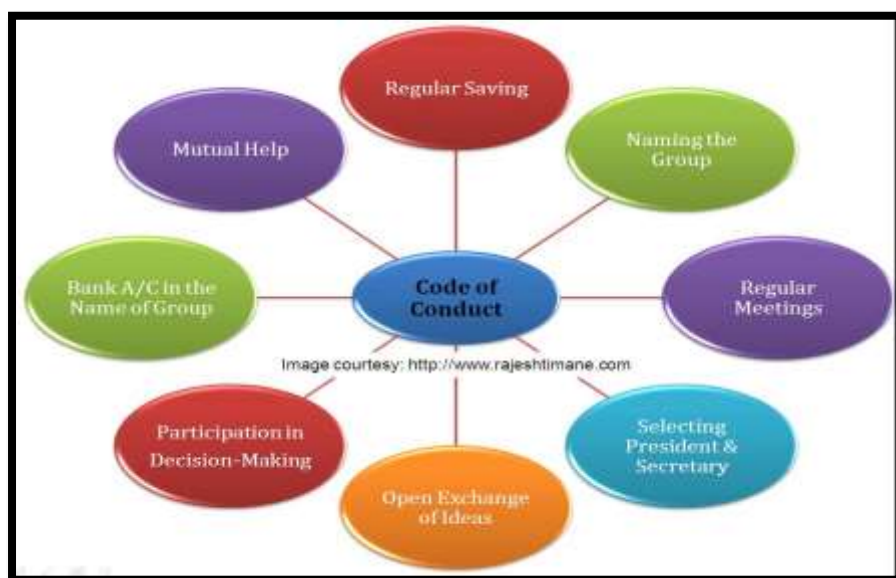
agenda, recording of meeting minutes etc. All this reflects the quality of SHGs.

- c) **Book keeping:** Book keeping is a key indicator to scale the performance of a group. The quality of a group can be check by the set of books that are maintaining whether up-to-date or not, whether there is complete information or not and there is overwriting or not.
- d) **Leadership:** Criteria for the leaders' selection: Each group selects two or three members, who are called as 1st and 2nd leaders or 'President, 'Secretary' and 'Treasurer'. For the selection, the SHGs have formulated certain rules and regulations to select the leaders, roles and responsibilities of the leaders and term of leadership, etc. No group follows only one criteria to select their leaders or representatives. The groups consider multiple criteria.
- e) **Fines:** This is the chief methods used to check the conduct of members for the smooth running of SHGs. The SHGs have specific norms relating to fines. The fine and penalty depends on group terms and conditions, and can be differ from group to group.

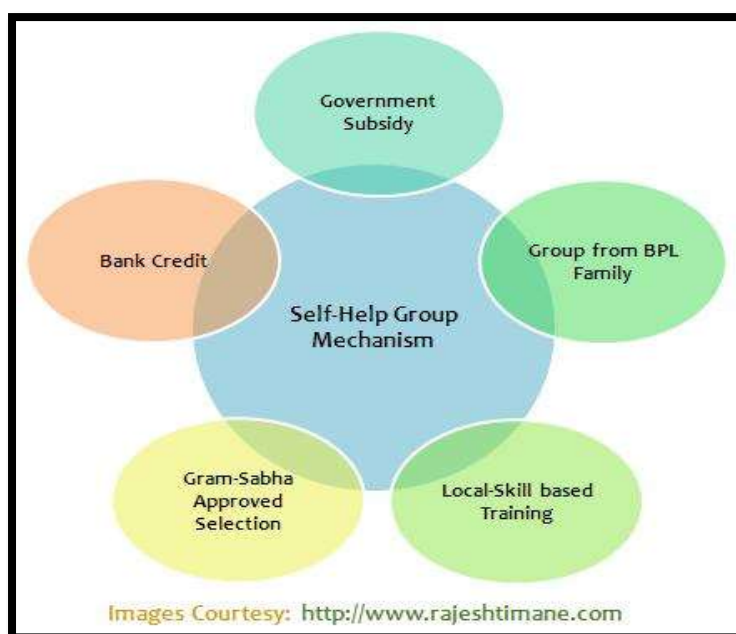
Characteristics of SHG

- a) Creating a general fund by contributing regular savings.
- b) The groups accept a flexible system of functions usually with the help of the NGOs and manage their general linked resources in a democratic way.
- c) Groups consider consensus loan requests of greater needs with competing to limited resources in their periodical meetings.
- d) Crediting loans is on the base of needs and trust and with limited documentation and with less security.
- e) Generally, the credited loan amounts are small and for a short period of time.
- f) From group to group, rates of interest can be differ and depend upon the reason of loans, interest rates are higher than banks but less than the moneylenders.
- g) Collection of money and present rural social and economical problems are discussed in regular meetings.
- h) Recovery problems are less and the reason is, group pressure and intimation to the borrowers and due to providing a knowledge about the credited loan against the borrowers' position.

SHG Mechanism according to Code of Conduct



The groups are formed by the women coming from the BPL listed homes; one each from a family and main focus is on the skill development training based on present need. The members should follow the code of conduct like assigning name to SHG, regular attendance in meetings and behave in a democratic way, discuss with open mind and thoughts, participate in taking decisions, keep a bank account under the SHG and to select the leaders of the SHGs, deposit the group fund in the common account.



After the six months, from the creation of the group, enters the third stage where the group can be eligible for receiving a Revolving Fund from DRDA and banks. The groups which are regular in its lending and recovering the loans successfully can utilize this revolving fund and bank loan proposal for such group are forwarded for approval.

Functioning of SHG

- a) The group functions with two compulsory bearers elected as the president and the secretary while the third office bearer is optional that can be a treasurer or any member of the group.
- b) The ideal rotation of the leader is once in a year and the common rotation is once in at least two years, depending on the availability of capable one as a secretary.
- c) SHG should arrange meetings regularly at fixed intervals, to discuss and for the solutions of issues and the problems of the members, the group, the community and about business transaction.
- d) Full attendance is required and involvement of all members of the group at every meeting is necessary.
- e) The decisions are taken by the consensus of the group members.
- f) Business and transaction of the group should be taken in the meetings and not at the residence of the leaders.
- g) All the income and savings of the group should be kept in the group bank account and it is to be deposited by the 10th of every month or as early as possible. Of course in newly sanctioned loans, the fund or the collection can be used for loaning again instead of depositing in the bank. But the income received in the form of loan interest, group profit and fines, is advisable to deposit in the bank account and then withdraw the same for loaning as early as possible. This type of dealing would create a good level of the groups' administration and regularity.
- h) Nominal groups' administrative costs like stationery, travel, refreshments for meetings, any training fees etc. are collected from the each member of the group and such collection of amount should be added in separate contribution register after entering it in the cash book. But the corpus of the group in the form of savings, fines, interest or any group profit should not be used for such expenses.

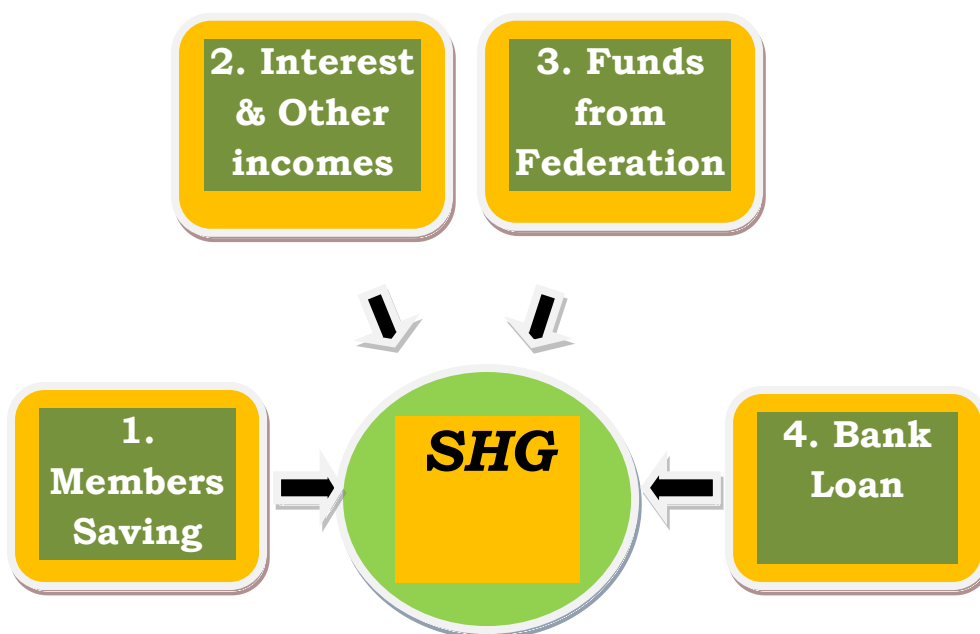
- i) Cash is kept in a cash box until depositing it in the bank account. And such cash box is kept in the custody of the leader while the key to the box is kept with the Secretary or any group member decided by the group.

Records / Registers and Accounts Books

- Savings Register
- Cash Book
- Bank Book
- General Ledger/ Individual's ledger, savings ledger, contribution and expense ledger, interest ledger etc.
- Loan ledger
- Proceedings record book
- Attendance Register
- Daily diary
- Monthly Trial Balance
- Record of loan applications and repayment schedules of loans
- Individual member's passbook

Sources of Funds for SHGs

The SHGs have multiple ways of funds as depicted in below figure. The group is required to be guided and prepared to take the Mission funds they are entitled to. Considerably, the group is required to be guided to accessing bank's services regarding credit and some financial support with continuity on a continuous basis.



Financial help to the Groups

Revolving Fund (RF): The SHG which follow '*panchsutra*'- regular meetings, savings, lending, loan recoveries and books, accounts, records and registers needs to be up to date, would be provided revolving fund by NRLM after the 3 or 6 months from the existence. Every SHG can receive the support of RF only for ones and the amount is Rs. 10,000 and maximum of Rs. 15,000.

Community Investment support fund (CIF): SHGs undertaken the joint socio-economic activities/cluster level groups/federations will be available advance loans.

Interest Income: Loan lending and recovery of repayments will contribute to higher income from interest charges. If the SHGs undertake lending of loans and loans repayments, the interest income would exceed the total member savings.

Advantages of SHG

- 1) **Lending:** The SHGs not only instill the financial discipline among members but also provide loans of smaller amounts from the available corpus from savings, government help and bank loans in the group. Out of such group corpus, members avail the loans initially for personal needs and then utilize for productive activities.
- 2) **Bank Habits:** Rural population have limited income and lack of knowledge of available banking facilities drove the people away from inculcating the banking habit. SHG movement has the capacity to lessen the issues of inadequate access of offering banking services to the poor. Now, with the emergence of SHGs, poor rural women can take the benefit of formal banking services and this trend is likely to influence and augment their savings.
- 3) **Leadership Development:** SHGs greatly help in building healthy and strong leadership skills among the group members. Nothing succeeds than self empowering. In course of time, leadership qualities blossom, discipline, prevails and true democracy will start to function.
- 4) **Participation in Government programmes:** Women members inspired to take part in several developmental activities.
- 5) **Community activities:** The rural women are taking interest in community activities like planting trees, construction of water harvesting structures, help to the needy at the time natural calamities, movement against social evils, like dowry, early-age marriage, untouchability, HIV/ AIDS etc.

Institutions' role and Microenterprise Development of the SHGs:

Growth in enterprise is mostly a financial function including production, marketing and distribution and consumers. The enterprise needs legal sanctions and approval for its establishment and operations. The table here under indicates the agencies concerning the SHGs and their micro-enterprises. The Government as well Non Governmental agencies supports the groups.

The institutions perform very important roles in accordance with their objectives, strengths, resources, skill and capabilities to help the SHGs micro-enterprises promotion and empowerment.

Role of DRDA:

The DRDA is a Government organization. It is originally an NGO formed by the Government and managed by its officials. It implements villager's upliftment and poverty reduction schemes in the area. DRDAs get monetary support from the Government. It works as the NGO in the area with other concerning departments and agencies. Although DRDA is an NGO, the staff and administration is managed and controlled by the Government department.

DRDA has no direct concern in the making up of SHGs, but with the support of VDOs, elected panchayat members, Anganwadi workers etc., helps in forming of SHGs. This is an authentic agency to sanction subsidy to the beneficiary of SHGs. Only after having repayment of the loans, the beneficiaries are eligible for the share of subsidy. This is done after the second stage of the gradation and the amount of such subsidy is deposited in the SHG bank account. The agency also has some funds to create marketing assistance to the SHGs.

It organizes the visits of groups for their involvement in various exhibitions and trainings in different cities arranged by the rural development ministry. In Vadodara District, due to lack of staff, DRDA cannot work much and are not able to give valuable inputs to SHGs to develop.

Role of NABARD:

The thought of SHGs was promoted by NABARD in 1991-92. The goal is to reach the economic needs of the poor women by linking with SHGs. NABARD provides financial help to the SCARDBs, the SCBs, the RRBs and other related organizations approved by the RBI. The benefit holders of NABARD could be personalized, joint concerns, institutions, State-agencies or co-operative societies.

To widen the concept of micro-credit, NABARD has intensified SHG-Bank Linkage Programme in 13 prioritized States which deal for 70% of the rural poor viz. Uttar

Pradesh, Maharashtra, Orissa, West Bengal, Madhya Pradesh, Gujarat, Rajasthan, Chattisgarh, Jharkhand, Bihar, Uttaranchal, Assam and Himachal Pradesh.

The activity has expected the form of a micro-finance campaign in some parts of the nation and has making internal link in the resources for the needy areas of the nation.

NABARD is accepting the following policy to expand the far reaching of SHG-Bank Linking Programme.

- a) Extending partial sharing and strength of the far reaching of the Programme with district-oriented scheme and approach.
- b) Developing district-wise plan of action/approach in concerning with present stakeholders aiming to higher and linking of at least 500 SHGs in each district per year.
- c) Training and disclosure programmes for the employees.
- d) Providing promotional help to related co-agencies for promoting and developing the SHGs mainly an add-on basis.
- e) Extending the choices of SHG promoting institutions.
- f) Planning of the training programmes for the regional or zonal managers of involving banks in linking with their central offices.
- g) Encouraging the co - operative banks to take part in financial matters with SHGs with co operative base.
- h) Keeping a concern with villagers to encourage them to take interest in the programmes such as the SHG promoters.
- i) Rising in the quality of the present SHGs by spreading self-rating tools.
- j) Large-scale spreading of the thought and approach among the villagers.
- k) Encouraging the NGOs to reform the areas wise imbalances regarding SHG-Bank Linking Programme.

Role of Non-Government Organizations:

Since the XI five year plan, NGOs have been formally accepted as partners for implementing the Government's development programmes. In the rural development approach, NGOs help to take the process further due to their close relation with grassroots than government machinery.

The criteria of NGOs are related to soft inputs like awareness creation, training and education, organization and mobilization, referrals and developing linkages, providing guidance and support. The role is comprehensive but their performance is not quantifiable. This is so not with the DRDA and banks. Their works are classified in grades on the basis of the amount sanctioned, disbursed, and the subsidy sanctioned and disbursed. Hence among the stakeholders, the status of NGOs is seen at a lower level and their work often goes unrecognized. A necessity is there to change this attitude as soft inputs are as important as the hard ones.

Role of Banking Institution and SHGs in the District:

The roles of the banks in SHG have been made compulsory by the RBI. Once a SHG is formed, it is compulsory for them to open an account with a bank. This is necessary to qualify for finance from the bank. Such service can be proposed by the nationalized banks, District credit cooperative banks (DCCs) and RRBs. Thus, banks are a significant stakeholder agency in the promotion and expansion of the SHGs. They provide loan facilities to the groups, and by doing so, they are able to manage their bank related transactions by themselves. The 'Grammen Bank of Bangladesh' has established a fact that group financing is profitable, when the beneficiaries are poor and it also impresses RBI to form a policy to involve the poor marginalized. RBI accepted SHGs as an approach for the overall development of the rural women.

Some Banks like e.g. SBI, BOI, and RRBs promote SHGs as their policy. Banks mostly assist to have bank accounts, carry out gradation wise loan facilities to the SHGs.

Role of SHGs in overcoming the village problems

The major problems of the villages are poverty, illiteracy, lack of skills, lack of medical facilities etc. and can be better solved by group attempts than the individual. At present, the SHG which are now become the major source of income for the rural women. SHG is a way of collecting the villagers' together to solve their day to day problems. This same is used by the Government, NGOs and others. By collecting their fund, the poor save it in bank and receive loans with at affordable interest rate to start their micro unit enterprise. Poverty is an obstacle to a standard life. Self reliant is an important step to have steady earnings and get rid of poverty.

SHGs as an approach for Women's Empowerment

The socio-economic growth of a nation cannot be fully realized so long as its women are confined to subordinate position and their talents remain unexplored. Women entrepreneur is becoming a reality now-a-days due to pull and push factors. Between the pull and push factors, the women take this as a real challenge with a passion to do somewhat new and take up an independent occupation. Women establish business enterprises to overcome the financial problems of self and family. Over the years, the women entrepreneurs have been mostly seen only to metropolitan cities and bigger towns in India. To reach the matter of social justice, it is required to harness the latent skills and potential of women, especially the poor villagers. These groups perform considerable role in the rapid and sustained financial growth of the villagers and the ultimate prosperity and growth of the nation.

The villages in India also play a predominant role in the growth of the economy. In the village areas, rural women comprise half of the population. They have been neglected from enjoying even their fundamental rights. Since 1947, the Government has been introducing several schemes for their all-round development, but the results are not to the mark. The Indian women still perform only their traditional work in their houses and in agriculture. During this period, still the poor rural women have not been taking a significant role in the economic activities without the support of their men.

Unless women contribute economically, progress cannot be made by the nation. The women's position is deeply concerned with their economic position, which in turn, relies upon their access to productive sources of the nation and the opportunities for participation in economic activities.

These have to be eliminated by forming voluntary associations like Self-help Groups (SHGs). SHGs are suitable to make the strengthen women. SHGs have started a leading role for the development of the rural women. SHG is a group of women who have voluntarily joined together under one banner. They pay some subscription towards savings and with this accumulated amount; credit is given to members with a low interest to start a new business.

Entrepreneurial Growth of Women

SHGs' major activity is to generate savings for setting up productive activities in the village. The SHGs benefit the people in each and every aspect of their day to day life. Enabling the group members to help themselves through entrepreneurship, it raises the self-worth, making them even more eager to be productive society members. These benefits indicate the worthiness and viability of assisting entrepreneurial women with the changing world, though multiple challenges still exist, greater and constant help for entrepreneurial activities is needed to further improve the position of women and their communities.

The World Bank Report (1991) observed that "women are the centre to success of the attempts for overcoming the poverty in short, medium and long run". The aims of poverty alleviation and strengthening of women can be notably gained if such women form a group for the same goal and for assertion of their rights in various services concerned to their financial and social well-being. According to 2011 Census, out of a total population 121 core, the women population was 58.6 core accounting for, 48.4 % of the total numbers. However, their role in economically productive activities is often underestimated. Women workforce in outdoor earning sector is very less compared to the overall employable population of women. Hence, it is necessary to encourage and guide women to organize business and services to make capable to join business and services in large numbers.

From SHGs to Micro-Enterprises

As in March 2010, there were 48.5 lakh credit-linked SHGs in the country. The primary requirements of savings and credit for expenses and production of these SHGs are being met by the banking system. Such SHGs are able to get loan for more than once. It is being emphasized that an older SHG member is now in a condition to graduate into micro-enterprises by taking up productive activities. It is complicated to find viable micro-enterprises for poor women in village areas. Though micro-enterprises is not a solution for difficult problems like joblessness and poverty, yet their promotion is notable and effective approach to gain a significance in incomes and capital of the rural women.

However, without any particular hand holding approach to provide monetary support in intimated manner, development of the SHG to micro-enterprises has not been easy. Therefore, NABARD has undertaken a mission for promoting the SHG members to the stage of small enterprises in selected districts. NGOs have been District-wise selected for implementing the pilot projects.

“Women Entrepreneurs”-Opportunities

Many countries are economically developed because of the increase of women’s involvement in business and production. It is because of guidance and counseling availed to the group members to improve their hidden entrepreneurial capabilities by providing skills, knowledge, adaptability and making them aware about their socio-economic position in the society.

A woman facing problems adventures and with a need to be financially self-reliant can change herself into an entrepreneur. Such entrepreneur can make the family, community and the society a valuable one. In India, such entrepreneurs are growing into the male heading arena as garment producers, land owners, business women with setting up firms like home lodge, milk dairies, provision stores etc.

Advantages of Micro-Enterprise among SHG members

Empowering village women is a complex task. Small business through SHGs can assist to overcome such difficulties. Micro enterprises enhance productivity of nation and create employment and help to grow financially and self-reliant.

Other advantages are:

- a) Economic empowerment
- b) Improvement in living standard
- c) Confidence
- d) Improve knowledge
- e) Sense of success
- f) Improved social interaction
- g) Participation in political activities
- h) Inspired to take part in Gram Sabha
- i) Capabilities in leadership

- j)** Initiation in solving challenges related to women and community
- k)** Capable to take decisions in family and community

Constraints of Women Entrepreneurs

Sr. No.	Constraints	Reasons	Solution
1	Lack of Confidence	Traditional societal norms, Lack of confidence, poor decision making power, lack of support from the family members etc.	Development of the women entrepreneurs can be developed by making the solution, of the reasons given herein.
2	Over burdenness due to dual roles	As the women playing dual role as a wife and a mother, they are overburdened and unable to find sufficient time, concentration and proper effectiveness to the enterprise.	By taking their responsibilities, the other family members can make the women free more concentrate on an enterprise.
3	Rigid and male dominated market conditions	Over dependence on men, male dominated market business, lack of awareness, lack of experience and less capacity of lobbying are some of the major reasons of that affect the success of women entrepreneurs.	The family members, NGO's GOS by providing information about available market opportunities, conditions and services.
4	Lack shoving	Socialization with less physical capacity, over bareness, priority to son birth and restriction on going out of home, are some of the drawback of the Indian women.	Self inspiration, family support, positivity of Government agencies, timely investment and appropriate surrounding to set up business can be significant to solve the obstacles.
5	Lack of appropriate training	The traditional Indian culture mostly trains a girl to be a good wife than to be an entrepreneur and restrict her to deal a business with men, considering that as a sin and bad culture.	Equal opportunities in training, in skill growth and independence to set up their own business.
6	Lack of financial support	Traditionally, the Indian women are not assisting to deal with right in property, loan, schemes, incentives etc.	Full support from family members at every stage of their life, equal right in hereditary property and help to deal with Government and private sectors for loans, can be the solution.
7	Lack of information	Lack of education, restriction on outdoor dealing, lack of lobbying and unawareness can be some of the reasons.	Education, information, proper training and economical support for the enterprise and market facilities.
8	Lack of supporting resources	Withdrawal nature, societal zero paradise, hesitant nature	Capacity-buildings, identification of their priorities, shedding down hesitations and find a way to grab all sources.

Recent trends in Micro Entrepreneurs

To sustain and develop the business activities and Indian economy it is high time that the women have to deviate from the traditional enterprises and handle the non-traditional enterprises like:

(1) Mobile Selling Shops (2) Managing Super Markets (3) Tele Communications (4) Computer Centers (5) Food-stuffs procession (6) Dairy Farms (7) Milk Preservation Centers (8) Preparing Milk Products (9) sericulture (10) Aqua Culture (11) Agro Culture (12) Health Centre (13) Floriculture etc.

Women require only managerial expertness and other technological knowledge which can be borrowed from the technical experts. Slowly, women can build the technical skills to develop their enterprise and for their own sustainable development. Apart from this, they have to utilize all the resources required for the steady and sustainable growth of their enterprises like different training facilities, take help from electronic and print media to disseminate their products and organize trade fairs, exhibition cum sale, selling units in the busy market areas, networking through friends, relatives, officials to attract more customers. Besides women, micro entrepreneurs should be free from all discrimination and atrocities. That can be done when mind-set of the family members especially male members is positive towards the women micro-entrepreneurs' deeds.

Financial Implications of the SHG

The SHG has a close relation to the financial and social status of its members. The group - activity will usually be a link to improving the financial status of the group members. What types of income generation activities are selected? Such activities considered by SHGs in Vadodara District, for example, are listed here.

1. Making and marketing of craft-items
2. Starting of Milk-dairy
3. Starting a Grocery-shop
4. Running Beauty-Parlour
5. Garment shop (Sari, dress materials, dupattas)
6. Production and sale of rakhadi and friendship belt

7. Production and sale of imitation jewelry
8. Production of cleaning items like phenyl, washing powder, shampoo, soap, etc.
9. Production and sale of food products namely: Papad, Pickles, Mathiya, Chorafali, Wafers (Banana, Potato), Spices powder making
10. Tailoring and selling of readymade blouses.
11. Making Vermi-compost
12. Animal husbandry
13. Construction of household sanitary latrines in the village
14. Production of pouches, handbags and files for schools, banks and Honda showroom.
15. Handva and ‘Papadi lot’ stalls
16. Production and sale of ‘Bidi’ etc.

All such activities will add to the income of the group-members and support them in improving their living standard.

Financial and Social Benefits

Direct beneficiaries are those who are actively involved in the group activities. They directly get benefits like higher earnings or loans for production and consumption. The indirect benefits are equally important. As the term “indirect financial benefits” suggests, the family-members are indirectly benefited. As the earning increases, enough food is purchased and consumed by the family members. Cases of malnutrition are reduced. This is an instance of earnings being used for consumption rather than production. Better medical help is possible to the family. They can send their children to school. These benefits for them are not directly concerned with group activities. A member of a group, with the support of the group members, can take certain decisions. Such decisions are difficult to take individually. For instance, a woman may decide to educate her girl child. Her group members would support her decision and help her to break the resistance to sending girls to school. This action will change the mentality of the villagers. Thus, the community will be benefited with better attendance of girls in school. Such types of benefits are vital to women’s development.

Micro-Finance

Micro-finance has defined as “the provision of thrift, credit and other financial services to the poor in rural, semi urban and urban areas to help raise their income levels and improve their living standards”(NABARD 1999).

Micro-finance concerned with a set of economical access namely credit, savings and insurance to the poor individual or household. It is regarded to be an important mean to support the needy to reduce vulnerability and foster social and economic empowerment.

Micro-finance is a necessary part of the sustainable development of the poor women. Micro-enterprises are the sources for securing balanced livelihood for the poor women. With all sources like manpower and stamina, knowledge, hardworking etc., the rural women are related to agriculture, sericulture, aquaculture etc. as their daily course but they are kept away from the financial resources. Such women need determination, training, access to finances, market facilities to change themselves as entrepreneurs that can prove their capacities and increase their personal as well as community status with the help of micro credit and micro-enterprise.

SHGs and Micro-Finance

Micro finance to Self Help Groups may be an important source to meet the economical need of the poor rural women and the society. The 9th and the 10th five - year plan emphasized on empowering of rural women through the SHGs.

The significance of the rural banking and micro-finance in the economic development of a nation cannot be kept aside. According to Mahatma Gandhi, “the rural economy is the backbone of the economy of the country”.

The SHG a voluntary group of the poor village women coming from the same background. Having social mobilization, the SHGs work to set up a successful enterprise to earn a sustainable living that helps the beneficiaries to lift themselves to APL category. Micro-credit helps the poor rural women with the intense of transforming them as enterprising women.

Launching a pilot project linking SHGs to banks by NABARD was a landmark in the movement of the SHGs members to be recognized themselves as bank-clients/customers. Then, after the RBI instructed the banks to lend credit loans to the SHGs with other rural credit operations/lending and thus the linkage between the SHGs and banks are created. NABARD has been performing a helping role by refinancing banks, arranging training programmes for NGOs, Banks and the SHGs for improving skills for smooth administration of linkage between SHGs and banks. The Government elements are consciously making efforts to help SHGs by Revolving Fund and other credits under different schemes. Through this programme, along with the saving, the SHGs are also receiving loans from the group fund which consists of savings, government help and bank loan. SHG members take loans from the group fund and initiate their enterprise.

Women's Empowerment

The Indian Government announced the year 2001 as “**Women Empowerment Year**”, an initiative that enable them to leads to a better society, where women are equal to men. It providing powers and act them to become independent society builders with potential challenges to the future generation. We cannot omit the women contribution to the socio-finance growth of the nation. Empowerment of women in all sphere of life is necessary to transform the idle society into self reliant. Out of others, the SHGs are a prominent and meaningful success of the women empowerment which is a process that enables individuals and groups to realize their full identity.

This process provides opportunities for greater access to knowledge, skills and resources. Here, Empowerment of poor women is assumed from social, economical, political and psychological empowerment.

1) Social Empowerment:

At the individual level, the poor women can be empowered by increasing their knowledge, skills, attitude, self reliance, confidence etc. While at the group level such women can be empowered by improvement in discussions and decision making within the SHG and within the family. Thus, from the individual level the empowerment can be reached up to the community level and that can result in the

improvement in taking part in discussion and decision making, participation in programmes organization and initiatives in social action, within the SHGs, family and community.

2) Economic Empowerment

Economic empowerment of women is a main objective of this study, the role of the SHGs for the economic empowerment refers to gaining power, group bargaining, control on production and participation in decision making regarding economical aspects. It can be seen by this study that the approach of women in earning and saving have been notably increased after their joining to the SHGs and thus they became economically empowered.

Economic empowerment depends upon the saving habits and having banks accounts of the respondents, receiving and utilizing loans from and through the SHGs. Such loans can be mainly of three kinds like for the expense purpose, for education and for health and for local functions like marriage. The loans can also be received for the production purpose, for household items and to repay the money taken from the moneylenders.

Importance of Economic Empowerment

A large portion of Indian population suffer from mal-nutrition, unemployment and poor health care due to poverty it mostly be seen in weaker sections like women, children, SCs and STs. In our country, the rural women need to be improved by high rate of illiteracy and low economic condition. This can be made by income generating assets. Employment is a way to improve their food quality, health, literacy and social status.

3) Political Empowerment

Along with social and economic empowerment, the political empowerment is also an important factor. In the political empowerment such capabilities are included like membership in organization, taking part in Gram Sabha, contesting elections, taking responsibilities in committees of Gram Panchayat, active involvement in village level meetings, decision making capacity, to manage the SHGs efficiently and so on.

Psychological Empowerment

The psychological empowerment makes the poor rural women to become strong in taking part in all matters and activities related to individual, village and the SHGs. Through psychological empowerment, the members are better off in consciousness, high self esteem, self-reliance, awareness of rights, determination, positive approach, capacity to face issues, knowledge, new ideas and skills.

Meaning of Sustainable Development

Several developmental programmes have been initiated to empower the women on sustainable base but such initiatives do not prevail for long because of such programmes and projects are ceased with the completion of their duration period and the approach of overall development mostly seen a missing element and that can be a major problem in sustainable development of the poor rural women.

According to an UNDP Report (1994:4),“Sustainable Development is development that not only generates economic growth but distributes its benefits equitably; that generates environment rather than destroying it; that empowers people rather than marginalizing them”. It stresses to the poor, widening their choices and chances and empower them in decision making related to them. “It is development that is pro-poor, pro-nature, pro-jobs, pro-women and pro-children (Srivastava 1998:25)”.

According to Barbier (1987:14),“Sustainable Development is one which is directly concerned with increasing the material standard of living of the poor at the grass root levels which could be quantitatively measured in terms of increased food, real income, educational services, health care, sanitation and water supply, emergency stock of food and cash etc. and only indirectly concerned with economic growth at the aggregate national level”.

As specially, sustainable development aims at minimizing the poverty by providing sustained and secured livelihoods that reduce depletion, environmental degradation, traditional interference and social incapability.

For sustainable development of rural women, it should be focus on developing the ability of women by the empowering their economic, social and decision making levels. This has been achieving up to a large extent through setting up of the SHGs.

Sustainable Development of Women through Institution of SHGs

In nearest past, Sustainable Development of women has come out a note-worthy issue. It was taken as a milestone of development for the nation; thus economic sustainability is of utmost significance to social scientists, economists, policy makers, reformers and NGOs. The SHGs have prepared a way to poor women for financial sustainability and liberty.

The micro entrepreneurship can strengthen the sustainable development of women and sets the gender equalities. The SHGs provide micro-credit to its members to start a small scale enterprise to overcome the poverty and to make up the sustainable development of the society. Rural women are playing a role both in farm operations and domestic chores. Besides they are capable to handle the entrepreneurial activities with their thrift and are capable to improve the income levels of their families, and community.

Rural women achieve sustainable development by keeping associated with the technical knowledge for how to get along with dynamic scenario of the production field. By acquiring new skills they are able to start their own business for their sustainable development and their capability to develop other women of their villages.

They are not only developing with sustainable economy but also eligible to make other women financially sustainable by providing job opportunities. They, with the sustainable economic development are eligible to contribute to the family's, community's and the nation's development.

Sustainable Development Goals & SHGs

The UN General Assembly adopted the 2030 Development Agenda titled, transforming our world: the 2030 Agenda for Sustainable Development. The Official Agenda for Sustainable Development adopted on September 2015 outlines the 17 Sustainable Development Goals.

SHGs play a very important role in attaining the Sustainable Development Goals. SHGs could be pre-microenterprises for a majority of rural poor and there was existence of strong synergies between micro-savings, micro-credit and micro-enterprises.

- Goal 1: No Poverty
- Goal 2: Zero Hunger
- Goal 3: Good Health and Well-being
- Goal 4: Quality Education
- Goal 5: Gender Equality
- Goal 6: Clean Water and Sanitation
- Goal 7: Affordable and Clean Energy
- Goal 8: Decent Work and Economic Growth
- Goal 9: Industry, Innovation and Infrastructure
- Goal 10: Reduced Inequalities
- Goal 11: Sustainable Cities and Communities
- Goal 12: Responsible Consumption and Production
- Goal 13: Climate Action
- Goal 14: Life Below Water
- Goal 15: Life on Land
- Goal 16: Peace, Justice and Strong Institutions
- Goal 17: Partnerships for the Goals

Out of this goals No Poverty, Zero Hunger, Good Health and Well-being, Quality Education, Gender Equality, Reduced Inequalities are achieved through SHGs. Research studies done on SHGs show that they have been able to achieve economic, social and political empowerment. Economic empowerment and Banking behaviour has clearly occurred in the SHGs. The fallout of economic empowerment has lead to social empowerment. This is reflected in their awareness regarding social problems facing women particularly poverty, domestic violence and child marriages. However, political empowerment of women is yet not much visible. Thus, political empowerment will have to be boosted by encouraging women in public life at least in Local Governance Institutions.

SHG - Bank Linkage Programme

SHG-Bank Linkage Programme (SBLP) has started before about 20 years. Aimed at 'reaching the unreached' and 'improving access of weaker and other society-sectors. To institutional finance', the SBLP is a **frontal attack on financial exclusion** through social engineering with a tag line, '*banking with the poor.*' By the time, the programme could meet the requirement of unbanked people to evolve supplementary credit access for to reach the poor in villages like agricultural laborers, in a cost effective way. In February 1992, NABARD has launched its pilot phase of the SHG bank Linkage Programme which was a milestone development in banking with the poor that has the following objectives.

- To create trust and confidence between the villagers and the bankers.
- To link with sensitive, flexible and positive responses of credit system with the strength of capacity of the management, of technical and of economical sources of the financial institutions.
- To enlarge credit flow/ financial services to the poor village women with minimum charges.
- Empowerment of the women by alleviating poverty.

The two key steps in promoting SHG-Bank Linkage are:

- Opening of SHG Saving Bank Account; and
- Facilitating Credit Linkage to SHG

SHG should form a saving Bank account into a nearest Bank Branch, ideally within two months of creation of the Group.

Eligibility Criteria as per NABARD Guidelines

SHGs fulfilling following criteria are eligible for availing first credit linkage:

- SHGs completing six months of existence;
- SHGs following '*panchsutras*'; (regular meetings, internal loaning, timely repayment, proper book keeping).
- Mandatorily trained SHGs.
- The recovery of all loans should not be less than 85%.

Effectiveness of Self-Help Groups in Indian Context

The SHGs are fast coming out as powerful mean of economical empowerment of the poor village women. It is a small body formed by the poor rural women to meet some objectives, especially to financial access. The SHGs are originally formed on the base of endowment of bonding existing capital of society. The SHG can provide the social capital production by forming of new linkages, by strengthening the cooperative ability to reach to success of group management. The SHGs grow to articulate the needs of the society as the groups are aware of their rights and attitude to bureaucrat ate with officials and thus the SHGs become better responsive to the requirements of the society. At a time, the SHGs were initiated to provide financial benefits to the group members now became a co-operative frame work for collaborative actions/functions. Consequently some other community level institutions come out where in SHG members are selected. In SHGs, the group members are required to save and to have the hereditary saving ability regularly. Assessment of credit is better than cheap subsidization of credit which involves intricate bureaucratic procedures; the poor are the best judge of their credit needs and are good users and re-payers of credit when formed in group. A notable feature of the group is that before its linkage with any financial institution, credit discipline is imbibed through SHGs with banks has improved the socio-economic condition of its member, impacted on income, saving, and self-confidence. SHGs have succeeded in addressing the interests of women in a sustained manner. They are extremely useful in generating savings and ensuring successful credit assistance to individual women. In addition, they serve as an ideal mechanism for bringing women come out of homes, being more articulate and honoring their leadership qualities and their skills as motivators.

Last three years progress of the SHG - Bank Linkage programme

(No. of SHGs in lakh, Amount in crore)

Particulars		2014 - 15		2015 - 16		2016 - 17	
		No. of SHGs	Amount	No. of SHGs	Amount	No. of SHGs	Amount
SHG balance in Bank account as on 31 st March	All Women SHGs	76.97 (3.59%)	11059.84 (11.74%)	79.03 (2.68%)	13691.39(23.79%)	85.77 (8.53%)	16114.23 (17.69%)
	% of women Groups	86.41	83.77	85.58	87.91	85.36	88.64
	% of NRLM Groups to total	39.65	40.00	43.74	45.61	43.65	46.87
Loans credited to the SHGs during the year	No. of SHGs extended loans	16.26 (19.03%)	27582.31 (14.84%)	18.32 (12.67%)	37286.90 (35.18%)	18.98 (3.60%)	38781.16 (4.01%)
	All women SHGs	14.48 (25.69%)	24419.75 (16.07%)	16.29 (12.50%)	34411.42 (40.92%)	17.16 (5.34%)	36103.13 (4.92%)
	% of women groups	89.05	83.53	88.92	92.29	90.42	93.09
	% of NRLM Groups to total	39.54	34.40	44.54	45.02	46.69	44.70
(Figures in parentheses indicate increase/decrease in compare to past)							
NABARD is proud to say that the “Self Help Group - Bank Linkage Programme, which is largest Micro-finance programme in the world, today touches 10 crore households through more than 85 lakh SHGs with deposits of about 16114 crore and annual loan offtake of 38800 crore and loan outstanding of nearly 61600 crore”.							

(Source: Status of Microfinance in India 2016-17: A NABARD publication)

Social Work Relevance in SHGs

The current time is known as era of teamwork, cooperation, correlation and coordination. Nothing can exist in isolation. Every branch of knowledge is connected, interdependent and has derivation of development and growth.

Self Help Group, as a development modality, is self initiated, locally development efforts based on the principle of working collectively. As it is explained in Larkin (2004), “Social work is a profession that is geared toward helping underprivileged members and addressing the well being of the society as a whole”. Thus, the basic concept of SHGs and the fundamental idea of Social Work have close working relationship.

Villages are faced with problems related to poverty, illiteracy, lack of skills, health care etc. These problems cannot be tackled individually but can be better solved through group efforts.

Case Work Approach

Case work is when you are involved individually with a client who has a problem. It involves interaction with client or a family unit. It involves identifying the problem, sharing the task of problem-solving with client, and setting a deadline for achieving the goals.

The researcher help the SHG members personally to come out of the world as they are plugged by illiteracy and ignorance and also help the families in solving their problems to make it possible to lead satisfying and useful life. This method shall be used to solve problems of domestic violence, women’s health issues, lack of women’s participation in community etc.

Group Work Approach

The group work approach, involves interaction between a social worker and a group of people with the same needs. SHG is a group concept which requires social group work method to deal with issues of group meetings, repayment of loans, internal misunderstandings, motivate to undertake various income generation activities etc.

The group approach helps the people specially the poor and marginalized women in getting justice, self-reliance and inclusiveness by mobilizing their internal strength and social reciprocities.

Community Organization

The role of the social worker in community development is important. This method helps the community to identify their needs, and find ways of satisfying them. This involves a lot of planning, hard work and good communication skills. Many schemes are available for development of community women. Hence, it is necessary to make them aware about the schemes.

Social Work Research

Social Work Research would help to find purposeful solution for the problems faced by self help groups such as economic exploitation, problems in identification of proper enterprise, unemployment, insufficient earning, school dropout, girl's education, addictions, malnutrition etc.

Social Action

With the help of this method, the members of Self Help Groups can voice their view on village level and social problems like child marriage, school drop out, domestic violence, proper drainage facility, proper supply of water etc.

Self Help Groups, as the strategic intervention, has brought changes in the life of women which was revealed during the study. The improvement was observed in their capacity, confidence, attitude and self-worth in the life of the women members under study. The SHGs provide them the platform for regular interaction which strengthen mutual trust, cooperation and networking among them. It in turn helps in building and bridging of social capital in the local communities.

Considering the above mentioned points, Self Help Groups, Micro-Enterprise and Women Empowerment would be an ideal field of practice for social work professionals because of the existence of abundant social problem.

Self Help Group is such a platform where the professional social worker might play a multidimensional role. Thus, the concept and process of SHGs has greater relevance

with Professional Social work practice in terms of the core values, approaches and philosophical foundations.

RESEARCH METHODOLOGY

Title: Sustainable development through Micro-Enterprises among women. (A study of 35 SHGs of Baroda District.)

Objectives of the Study:

- To study the socio-economic profile of SHG women of rural micro-enterprises.
- To study the financial behavior of SHG women of rural micro-enterprise.
- To find the impact of micro-enterprises in sustainable development and empowerment among women involved in SHG.
- To study the challenges faced by the rural micro-entrepreneurs in running the enterprises.

Need & Significance of the study:

The aim of the 12th Five year plan (2012-2017) is to achieve “faster, sustainable and more inclusive growth”. The overall objective of this Plan has been to formulate both short-term as well as long-term goals and objectives for the development of women and children.

Poverty in India, according to 11th National Development plan, has increased. Majority of the population lives in villages. Women & Child Development is one of the fields of social work which talks about social development & empowering of women. In this area lot of efforts were made by Ministry of Women & Child Development. Micro-enterprises through the SHGs, was initiated which could generate income & to improve their quality of life & empower them. Women are very important part of the human resources that constitutes 48.2% of population. Women must be recognized as a source in development, active involvement in productive and developmental process.

SHGs have also played a significant role in achieving Sustainable Development Goals particularly, poverty eradication, Zero hunger, good health, quality education, gender equality and reduced inequalities.

To change the socio-economic development, micro-enterprises & SHGs are playing an important role in the self employment by improving the income & life style of the villagers. SHGs have come out as an effective instrument to promote entrepreneurship & self-confidence among poor village women. Bank-Linkage Programme is significant equipment for the bankers, developmental agencies & corporate houses.

Micro-enterprises through SHGs are the most important mode of self-employment. In 1999, the Indian Government has launched, “Swarnajayanti Gram Swarojgar Yojna”(SGSY), covering all aspects of self employment under this scheme. This scheme is aimed at setting up a large number of micro enterprises in rural areas.

Promoting of women to engage in productive activities is being recognized in all developing countries. In India, the Government’s commitment is reinforced through “Mission Mangalam”. In 2010, Ministry of Rural Development, the Indian Government replaced the “Swarnajayanti Gram Swarojgar Yojna” by launching “National Rural Livelihood Mission”.

NRLM would be working on a mission mode to organize the poor into Self Help Groups, build capacity in them, nurture them, link them with micro-finance and eventually link them with sustainable livelihoods. Under NRLM, every state is required to form its own State Livelihood Mission, for that Gujarat has adopted the “Mission Mangalam” scheme, implemented by GLPC (Gujarat Livelihood Promotion Company). The purpose behind implementing “Mission Mangalam”, are to empower women from each and every aspects including the improvement of economical status.

Economic participation of women & their presence in workforce is important for lowering poverty, for rising earning and encouraging financial sustainability in a country. Empowerment of women and equal rights has a powerful influence to the contribution of women in economical development. Not only participation but a qualitative participation is important. So effective management and development of women with abilities, interest, skills etc., are important in human resources development.

Fast emerging of the SHGs is a powerful means not only for socio economic empowerment but also for the implementation of social sector programmes in rural areas in India. Besides participating in the process of development, the SHGs enable

the rural women to earn their own livelihoods. SHGs are valuable for capacity building measures.

The coming out of micro enterprises & its activities has made a considerable contribution in overall development of the women as well as of the society. The impact on lives of rural women (people) is not just an economic one; gaining more self-confidence is often a more lasting achievement that forms the basis for social & economic improvements.

The micro-enterprises through SHGs, is a vehicle by which low income women can get relief from poverty. Even though not being skillful and well educated, these women get chances in micro enterprise as business owners and employees. Thus, in countries like India, Micro enterprises play an important role in creation of livelihood option for the poor in the society.

The aim of the present study is to analyze that how far the empowerment of rural women is achieved by adopting various programmes in rural areas under the “Mission Mangalam”.

Operational definitions:

The terms and concepts used in the study are:

Micro-Enterprise:

In this study, micro-enterprise refers to small business involving sectors with investment and service sectors run by women respondents who have managing & running a business venture that employs a small number of employees & usually started with a small amount of capital.

Group Enterprise:

A Group enterprise is one where the ownership of the commercial or productive activity is made by number of individuals, with each of them having a contribution in the enterprise. In this study, group operated enterprises as one which has an investment ranging from Rs.3000 to 1, 50,000.

SHG Entrepreneur:

SHG Entrepreneur is the woman who is a member of the activity group and is active in operating the micro-enterprise.

Self Help Group:

For the purpose of this study, SHG is micro entrepreneurs, having identical, social and economical background, to meet together to save regularly, to contribute a fund and to meet the group member's emergency needs and to be active in group activity.

Revolving Fund (RF):

Revolving Fund is an economical help to SHGs to supplement their group fund and credit - access by increasing their financial management skills. After passing of Grade I, the SHGs are given the revolving fund to make them creditworthy and to access bank loans.

Women Empowerment:

For the purpose of this study, women empowerment implies whether the women involved in SHGs are empowered to take control and possession of their living standard their own.

Economic Empowerment:

For this study, Economic empowerment of women is assessed by studying the approach of women towards savings habit before and after joining the SHGs.

Social Empowerment:

For this study, Social empowerment is assessed from whether they can take the decision regarding when to or how many children to have, decisions regarding food habits, medical care, family planning, education of the children etc.

Political Empowerment:

Political empowerment in this study means women's participation in different committees and formal discussions concerning to village and village panchayat,

contest in village elections, perform responsibilities and solving the conflict within the SHG level and the successful management of the SHG.

Best performing groups:

In this study, Best performing groups means those SHGs where there is a yearly rotation of office bearers, groups meet regularly at fixed time duration that is once in a month, active participation of all members in the meetings, for the Revolving fund the group should get 'A' grade, take cash credit for productive activity, the group & its members regularly repay the loan.

Financial Behaviour:

In this study, financial behavior means money or bank related transactions done by the group such as open the bank account, maintenance of account books/documents, taking loan or cash credit from the bank, repayment of loan, internal loan lending & recovering etc.

Sustainable development:

Sustainable development means to empower the women in the terms of food safety, increased income, educational services, health care, sanitation, water supply, cash - holding etc.

Formulation of Problem:

In Sustainable Development of rural women it must be centralized on empowering of women from the aspects of economical, social, participating and decision making abilities. This can be achieved through SHGs.

It can be seen that, after the formulation of the SHGs the poor rural women have succeeded in changing their living standard, in increasing their income and their self - confidence. The increasing of SHGs in the state is an evident of such success. Development enriches the living standard and freedom by minimizing the rural women's sense of isolation.

The SHG development model is a community owned and managed development scheme designed to get rid from poverty in general and the miserable life condition of the poor.

The SHG approach has proved successful in advancing the economic status and in bringing awareness about importance of education & a positive response for development schemes.

The need for women's economic independence is highly stressed by many renowned scholars because from various studies, it is found women spends most of her income on her family and very less for herself in compare to men means if a woman controls the household income the quality of life of family members improves.

Research questions

This study addressed the following research questions.

1. Has participation in the SHG enhanced the economic capacity of the poor women?
2. Has involvement in the SHG improved the social acceptance of poor women at the family and community level?

Universe:

The universe of the study is women involved in SHG groups of Vadodara District registered at DRDA under Mission Mangalam project.

Number of SHGs in Baroda District under Mission Mangalam project

Sr.No.	Name of the Taluka	Total No. of the SHGs having SB A/C			No. of Graded SHGs		
		Up to previous month	During current month	Total	Up to previous month	During current month	Total
1.	Dabhoi	1184	12	1196	1190	9	1199
2.	Karjan	715	3	718	678	7	685
3.	Padra	1071	0	1071	1017	0	1017
4.	Savli	1224	4	1228	1232	0	1232
5.	Sinor	484	1	485	371	0	371
6.	Vadodara	2028	5	2033	2007	16	2023
7.	Waghodiya	1255	7	1262	1227	20	1247
Total		7961	32	7993	7722	52	7774
Source: DRDA Vadodara (Financial year 2014)							

Sample & Sampling Methodology:

The sampling process is multi-staged which involves the following stages:

Stage 1: All 7 Talukas of Vadodara District have been included for the study that is Sinor, Dabhoi, Karjan, Padra, Savali, Waghodia and Vadodara rural. A total of 7774 SHGs, making it census sample.

Stage 2: SHGs which are engaged in group activity & that are functioning successfully since last three years and are best performing SHGs as informed by block co-coordinators of each block were selected. 35 SHGs given by DRDA were selected for the study thus, the criteria for selection was purposive.

Stage 3: Five respondents from each SHG that is 2 leaders- (president and secretary) and 3 members (who were available and volunteered to participate) were selected for

the study, making it 175 respondents as sample for the study. Thus, the criteria for selection in stage 3 was quota sampling.

Research Design:

As the objective of the study is to assess and understand the socio-economic impact of SHGs in mitigating the effect of poverty at the individual and household levels, the study is **Descriptive** because, it describes sustainable development through improvement in the areas of increased food, real income, educational services, health care, sanitation and water supply, emergency stock of food and cash etc. which improves the quality of life of rural women.

Variables:

Independent variable:

Independent variables include age, caste, religion, educational qualification, marital status, type of family, residence, occupation etc.

Dependent variables:

Dimensions of empowerment (To estimate the level of empowerment of women certain parameters like increase in income, share of the respondents to household income, changes in decision making, political participation and awareness towards social evils have been taken into consideration) and Financial Behavior.

Tools of data collection:

Quantitative Method:

Primary Source:

Interview Schedule: An Interview schedule of questions was prepared by referring the available literature on SHGs and after discussions with the block coordinators of the Baroda District of Mission Mangalam.

Secondary Source:

Available literature and data from District Rural Development Agency (DRDA). Besides that, books, journals and internet were used for the purpose of gathering secondary data.

Qualitative Method:

Case studies of 3 best performing groups from Aangarth village, Nandesari village and Waghodiya of Vadodara District is presented.

Data Processing & Analysis:

After the data was collected, it was carefully scrutinized and the results were tabulated using MS Excel programme. Statistical analysis was done with SPSS to find out significance and correlation between variables. Case studies of best performing SHGs are studied and presented.

Ethical Consideration:

In the process of the study, the following ethical issues were considered. In order to obtain an informed consent from the respondents, the purpose of the study was explained clearly. Members and leaders of the self help group were asked to give their informed consent orally before filling out the interview schedule or participating in any discussion. Information obtained from the respondents was promised to be kept confidential. The interview schedule was translated in Gujarati so that respondents are aware of what is recorded as response.

Reference period:

The data collected between August 2015 to May 2016.

Limitations of the study:

The study covered only best performing SHGs of Vadodara District selected purposively by the research student due to convenience. These SHG's are success stories thus limiting learning from failures.

OUTLINE OF RESEARCH REPORT

CHAPTER - I

Introduction: The first chapter contains the introduction regarding the topic of the study and information about the definition, concept of Self Help Groups, micro-enterprise, sustainable development and empowerment of women and about SHG Bank-Linkage Programme.

CHAPTER - II

Review of Literature: In this chapter, literature related to the present study is reviewed and research gaps identified.

CHAPTER - III

Research Methodology: This chapter contains the title, significance of the study, objectives, research design, universe, sample, sampling procedure, tool of data collection, limitations of the study and operational definitions.

CHAPTER - IV

Data Analysis & Interpretation: In this chapter, the researcher pens down the analysis of the data collected & also interpret the same with a view to provide a better understanding of the respondents view about the topic of inquiry. Case studies are also presented.

CHAPTER - V

Findings, Conclusion, Suggestions & Plan of Action: This chapter contains the findings of the study and the conclusion derived based on findings. A section is also devoted to a few suggestions for further action is given in this chapter.

CHAPTER - II

FINDINGS, CONCLUSION & SUGGESTIONS

FINDINGS

Personal Profile of respondents

- Majority of the SHG members are in to the age group of 31 - 40 years and belong to scheduled caste category and are Hindus. Most of the SHG members are married and 58% have primary level of education.

Information about family members

- 74% of the SHG members have 5 or more and nearly half of the SHG members i.e. 51% have 2 children. 74% of the SHG members live in joint family. Majority of the SHG members i.e. 88% belong to non-addict family.

Economic condition of the SHG members

(Household economic status & livelihood)

- 70% of the SHG members belong to the families that have 2 earning family members. 51% of the SHG members were already engaged in earning activity before they joined SHG out of which 39% were working as laborers before they joined SHG.
- 44% of the SHG members contribute 2001 - 3000 Rs. to the total monthly income of their family. Thus, average monthly family income of the respondents has been increased after joining SHG in compare to before joining SHG.
- The average monthly family income of Rs. 7000 and more increased from 6% to 66% after joining SHG.
- Majority of the respondents' family consumption increased from 6% to 53% after joining SHG. It means the earning capacity as well as the consumption of respondents' families has increased after joining SHG.

- Majority of the respondents' families that is 85% have changed their food habits after joining SHG. However still 56% lack nutritive food of milk, green vegetables and fruits even after joining SHG.

Living Condition of the SHG members

- Majority of the SHG members i.e. 91% have their own house however, 55% still live in 'kaccha' house.
- Most of the SHG members i.e. 91% have house with Sanitary Latrine and 56% respondents have sanitary latrine due to membership in SHG.
- Few of the SHG members i.e. 15 still use open place for sanitation and it is because of lack of money.
- 76% respondents have pure drinking water facility.

Social Empowerment

- 87% of the SHG members are aware of equal rights to paternal property, 94% are aware of right to remarry for widows and Divorcees, 98% of the SHG member are aware that the marriageable age is 18 for female and 21 for male, 69% know that giving or accepting dowry is a social crime, 32% SHG members know that abortion can only be made with the consent of women, 26% are aware of immoral traffic of women is legally punishable crime, 59% are aware of equal rights to divorce, 93% SHG members are aware of their right to equal wages for equal work while 75% are aware of equal right to education for all children.
- Most of the SHG members i.e. 97% make their own decisions regarding the health of the family, 85% can take the decision regarding the education of their children, while 99% can take decisions regarding daily household purchases.

Economic Empowerment

- 75% of the SHG members were not having saving bank account before joining the SHG while 60% of the respondents have saving Bank account after joining SHG.

- Before joining SHG, 75% of the respondents did not have their own money that they can alone decide to use. After joining SHG, 98% have their own money that they alone can decide to use.
- Before joining SHG, 75% of the respondents can not take their decision on taking a bank loan. After joining SHG, 62% can take their own decisions with regard to bank loans.
- Before joining SHG, 74% of the respondents are not included in taking important decisions in the family. After joining SHG, 92% are included in taking important decisions in the family.
- 44% of the SHG members used to go to money lender to overcome the contingency before joining the SHG. 82% of the SHG members now are not taking loans from these sources after joining SHG. 31 SHG members still depend on money lenders because they do not get sufficient loan from SHG.

Political Empowerment

- Most of the SHG members i.e. 97% are not a member of social, religious or political organization/group and only 4 SHG members are members in 'community panch'.
- 91% of the SHG members had not attended Gram Sabha before joining SHG and 67% of the SHG members have attended Gram Sabha after joining the SHG.
- Some SHG members i.e. 47% have no time for attending such Gram Sabha.
- None of the SHG members have contested to any election even after joining the SHG.
- Majority of the SHG members i.e. 86% have the problem of alcoholism in their society/community.
- 67% have organized some action in respect of such social issues
- Majority of the SHG members i.e. 67% have tried to organize such action by representing the matter before Gram Sabha to short out social issues.
- 47% of the SHG members are unwilling to participate in such activities.

Training and Experience

- All most all the SHG members i.e. 98% have received the training after joining the SHG which mainly in the area of capacity building.
- Majority of the SHG members i.e. 70% like the method of visiting successful units.
- Most of the SHG members i.e. 97% have the resource person for the training from **Mission Mangalam**.
- Majority of the SHG members i.e. 83% strongly agree that the trainers were open minded, sincere and fair to them.
- Most of the SHG members i.e. 92% have seen improvement in their efficiency after training.

About SHG (Constitution and Functioning / organizational dynamics)

- Majority of the SHG members i.e. 85% have taken the loan benefits from SHG and most of them were taken it to pay old debts.
- 82% are regular in paying the loan installments.
- 72% of the SHG members said that the decisions regarding the loan amount and interest are taken by the group.
- Nearly 48% of the SHG members said that they meet for the SHG meeting at public places like panchayat house, community hall, anganwadi, at village “chaura” etc.
- 94% of the SHG members said that they meet for SHG meetings once in every month.

Information regarding Micro-Enterprise run by SHG

- Majority of the SHGs run some sewing class and some do tailoring.
- 30% of the SHG members said that their SHGs had started the productive activities from 2010 - 2012.
- 90% of the SHG members said that they have got training regarding their enterprise.
- 67% felt that such training programmes somewhat useful to them.

SHG Leaders

- Majority of the SHG members i.e. 63% have developed the skill of freely and frankly speaking to authorities, 59% SHG members developed the skill of teaching and training other members.
- From the instances of empowerment majority of the SHG members i.e. 73% at performing bank transactions and are high at taking up leadership, 66% are at keeping of accounts, 64% are in writing minutes, 59% reached high level at teaching and training to others, 40% in speaking during public meeting 64% are in writing minutes, 63% reached at high level in freely and frankly speaking, while 62% respondents are at high level skill of going to and talking to government office/police station without fear, 17% are high at presenting cultural programmes.
- The SHG leaders admit that there were only 10 - 12 members in their SHGs at beginning and now the group size has increased to 13 - 15 members.
- Majority of the leaders i.e. 66% said that their SHGs received Rs.10,000 as revolving fund.
- 23% said that the saving amounts of their SHGs were Rs.40, 000 to 60,000.
- 51% of the SHG members said that the overall decisions in their SHGs are taken by the majority of the members.
- 71% said that their SHGs give loans need based.
- 79% said that in their SHGs decision for fine or punishment to defaulter loan takers are taken by (leaders & members together).
- 80% said that there are no dropouts from their SHGs. However, some members left the group due to distrust on leaders, internal misbehavior and migration of members.
- All the SHG leaders said that the attendance registers, account books and reports are maintained properly and were open for other members on demand.
- All the SHG leaders admit that they are engaged in dairy, farming and other small industry.
- Some of the SHG leaders face the problem of irregularity in repaying the loans taken by the SHG members.
- 60% of respondents have taken loans from the bank to start a business and 66% have denied of taking interest subsidized loans.

- Some of the SHG leaders have the problem of transporting and courier services and nearly half of them stress upon that the misunderstandings must be solved smoothly and mutually.

SHG Members

- SHG members developed their skills, this includes, 63% are high at taking up leadership, 57% reached at high level in freely and frankly speaking and teaching and training to others, 52% in speaking during public meetings, 50% are same at presenting cultural programmes, 50% at performing bank transactions while 40% respondents are at high level skill of going to and talking to government office/police station without fear.
- Majority of the SHG members i.e. 77% agreed that the group members should attend the meeting regularly.
- Few of the group members found time for group meetings inconvenient.
- 74% said that the group members help one another in case of problem.
- 48% of the SHG members said that anganvadi workers/talati/the sarpanch/the prominent villager are the motivators to them for their becoming a member in SHG.
- Most of the SHG members i.e. 90% have examined the group documents during last six months.
- 90% said that they are informed about every change regarding the transaction and fund balance at the end of the meeting.
- Majority of the SHG members that is 89% suggest and stress upon that all the group members should work in a peaceful manner, respect each other and should work on the principle of “strength of unity” and suggest that all the group members should be included in any of the matter pertaining to the group.

Findings of Correlation and T- Test

- There is positive correlation ($r = 0.820$) between monthly income of the family and regular family consumption after joining SHG.
- The T-test also show significance at 0.000, among bank savings before and after, having own money before and after , decision regarding bank loan

before and after and inclusion in decision making in the family before and after joining SHG

CONCLUSION

SHG is means for the development of women. Rural women of India are intelligent, hard working, competent, rich with indigenous knowledge, have potential and skill. However, to use this, they needed timely information, resources, monetary help, consent, trainings on technical knowledge, family support especially male members, Government's loan facility with proper interest and subsidy.

SHG Group members in the study area are in the middle age group, mostly belong to Hindu religion and of SC category and are from joint family, married and have 2 children. Out of 175 SHG members, 102 members are educated up to primary level only.

The size of the groups has increased from 10-12 members to 13-15 members and loan lending amount has also been increased, received Rs. 10, 000 as Revolving fund.

The overall decisions in the most of the SHGs are taken on the base of majority and the decisions regarding fine or punishment to defaulter loan are taken generally by the leaders and members together and SHGs attendance registers, account books and reports are maintained properly and are open for any member on demand in majority of the groups. Group members have examined the group related documents during last six months and every change regarding the transaction and fund balance regarding SHG was announced by the group leaders at every meetings.

Household income and expenditure is a key indicator of empowerment. Nearly all SHG members were working as laborers before joining SHG. There is huge increase in the earning of the respondents after joining the SHG. The average monthly earning of the SHG members has increased 60 times after joining SHG.

The expenditure is also another relevant indicator regarding the economic condition of the SHG members. After joining the group, respondents having average monthly family consumption of more than 7000 Rs. and more has been increased from 6% to 53%. It means the total family income and the consumption of respondents' families has increased.

SHG members' families have changed their food habits after their joining SHG, means they take sufficient meal compared to before but yet there is a lack of nutritive food. Findings saws that major parts of the SHG members have a sanitary latrine and pure drinking water facility.

The awareness about rights and beneficial schemes for women is a key parameter of the social empowerment of the members. Most of the SHG members are aware about marriageable age for male and female, widows and separated women are allowed to remarry and women are eligible to get equal wage with men for same type of work but major part of the respondents are not aware about Immoral traffic of women and girl's is legally punishable and with the permission of women on medical ground, abortion is legalized.

After joining SHGs, members are able to speak, teach and train, speak in public meetings, taking up leadership roles, perform bank transactions and able to go and talk to Government office/police station without fear but still their participation in cultural programmes need improvement. The decisions regarding health care, education of the children and regarding daily household purchases are generally taken by the SHG members.

Major part of the group members were not having saving bank account before joining the group but after joining, majority of the respondents have their own money that they can alone decide to use and even take their own decisions regarding bank loans. Now, they are employed person in the family and are included in taking important decisions in the family. It is observed that SHG members' dependence on money lenders has decreased considerably after joining SHG.

Membership in any social, religious or political organization is a parameter of political empowerment of SHG members. It is concluded from the study that major part of the SHG members have not attend Gram Sabha before joining SHG but since joining, majority have attended the Gram Sabha. From all the 175 respondents, none of the respondents have contested any election even after joining the SHG.

Most of the SHG members are of the opinion that the problem of alcoholism, insufficient basic infrastructure facilities and child labour exist in their villages and

majority of them have organized action in respect of such social issues by representing the matter before Gram Sabha.

Most of them have received the training after joining SHG and have received mainly for capacity building and micro-enterprise development. On the basis of the findings, it can be concluded that the SHG members efficiency level have increased after the training.

Major part of the SHG members has taken credit benefit from SHG and have taken for paying the old debts. They are mostly motivated by the Anganvadi workers/talati/the village sarpanch and other prominent village persons to join the SHG. It can be concluded from the study that dairy farming and small enterprise are the main source of income of the members.

Enterprises set up by them are mostly in small-scale sector like running sewing class and tailoring. Majority of groups have taken loan from bank to start a business but denied of taking benefit of interest subsided loans and most common problems faced by them is lack of proper transportation facility.

Majority of the group members suggest and stress upon that all the group members should work in a peaceful manner, respect each other and should work on the principle of “strength of unity” and they also suggest that all the group members should be included in any of the matter pertaining to the group.

Overview of Conclusion

It is observed from the findings that revolution is taking place in rural areas because of formation of many Self Help Groups. Rural women are really empowered socially and economically after having become members of the SHGs. Hence, it is the duty of the Government to assist the women in starting more SHGs covering all rural areas in the country. Women have the capacity to establish and manage enterprises on their own. What they need is support from the family members, Government, society and male counterparts. The micro entrepreneurs are the new stream of entrepreneurs who can help to solve the problem of poverty in village areas.

Group enterprises can be more powerful in encouraging women who may otherwise reluctant to enter into self-employment activity. The ease of getting loans and subsidy may help at the starting stages of the enterprise, but in the long run, it was noted that correct choice of activity was the most essential aspects that decide the performance of enterprise. Therefore, it is necessary to study the demand-supply gap in an area before choosing a particular activity. It was noted that certain common activities like 'catering' and sewing classes was chosen by groups without any consideration of the demand-supply situation in the locality which result in intense competition and finally the end of several enterprises.

Group entrepreneurship is an effective means to achieve higher involvement of women in productive activities. It is essential to give adequate attention to certain aspects for better success of such enterprises.

The achievement of any SHG relies on the active participation of all members. If the group members are dissatisfied then the unity of the group will be affected, which in turn will weaken the performance of SHGs. Hence, the promoting agency must monitor continuously the overall attitude of the members pertaining to their respective SHGs. These measures will help to identify the members who remain dissatisfied. The group should take necessary steps to remove the causes for such dissatisfaction.

It is observed that there are many factors responsible for lowering the efficiency of the groups that is illiteracy, lack of appropriate leadership, management, promotion of income generating activities, etc.

It is generally an accepted concept that the men are considered the breadwinner of the family. In the family, women provide only the supplementary role in this male dominated society. Due to education and awareness, this concept is slowly changing. The females are slowly emerging and are contributing as a financial adviser, decision maker and time managers. Involvement in SHGs have definitely created a remarkable impact upon the life of poor women and strengthened at various levels not only as individual but also as member of the family, members of the community and the society as whole.

Now groups are giving credit as and when needed for their basic requirements. They have injected a positive change in their socio-economic behavior and enhanced their

status and value. They are capable of asking for their rights like equal wages, better working condition, health, education, nutrition for their children etc. Thus, such groups have become a powerful tool.

In this study, the impact of SHGs on economic empowerment of women have been examined in terms of increase in income, increase in expenditure, changes in food habits, and access to saving in the post-SHG situation as compared to pre-SHG situation. The study has found that the SHGs served the overall improvement of the rural women.

The study concludes that the SHG groups of Vadodara District need proper Governmental and social support. Government policies and regulations require to be more friendly, transparent and widely publicized. Steps should be taken to reduce the administrative hurdles. Higher education, incentives with special impetus on vocational training and entrepreneurial knowledge should be the key thrust areas. Women enterprises could be used to integrate multiple goals like improving the real income of women, financial inclusion, leadership training and higher rate of literacy and family planning services.

The SHGs and micro-enterprises had deep impact on socio-economic life of poor rural women. The study concludes that due to involvement of SHG members in income generation activities of the groups, they are now more confident, self-reliant and independent. Now they are aware of opportunities available to them.

SUGGESTIONS

The SHGs have positively contributed towards the development of rural women. Relying upon the findings, the following suggestions have been made that would help to improve the functions of the SHGs and their members, resulting in the empowerment of rural women.

Suggestions at the policy Formulation

- Emphasis needs to be on sustainability of SHGs rather than in forming groups achieving or reaching the target of numbers, as in Vadodara District, only 35 SHGs are found with qualitative group activities from all aspects.
- Government agencies have to identify appropriate business enterprises suitable to the area and encourage SHGs to invest their pooled savings into the venture, as from the observation it is found that some groups do not have proper guidance from the Government agencies.
- Course curriculum, training places and duration of training programmes for the groups should be planned in consultation with the women groups, as it is found that some SHG members cannot attend the training programmes because of lack of transportation & lack of time.
- The literacy levels of village women are low, so efforts to improve literacy levels in the area should be given priority, when she is educated she can manage her dual responsibility of home and work very well, it is found that majority of SHG members in the study have reached up to only primary education.
- NGOs and the Government can provide proper education and training for SHG members by taking necessary steps.
- To get the maximum co-operation from the villagers and to make the SHGs more sound and ultra progressive, Government should make the villagers realize that the SHGs are a road to rural employment and the Government can support rural employment by implementing various village employment schemes.

- To enable the micro-entrepreneurs to get sustainable livelihood from the investment, each block should focus on some key activities, on the basis of local resources, occupational skills of the people and the support market conditions.
- SHG members should be provided with adequate income generation training for the sustainability of their livelihood, as some of the members reported that the latest & updated technology trainings should be given to them to sustain their livelihood.
- The members should given training on managerial and leadership skills and should be motivated to present themselves in panchayat elections and to attend the Gram Sabha regularly, as it is found that some of the SHG members have no interest in attending Gram Sabha & none of them have yet taken part in any election.
- At present, training programs offered by different entities focus on individual entrepreneurship. While this does have some benefits, the programs can have a larger impact by focusing on encouraging the groups to set up a joint enterprise, as it is found that in Vadodara District, only 35 SHGs are found who are running group activities while the remaining group and their members are still doing individual activities.
- Exemplary SHG members who have acted against social issues or created successful businesses can be roped into act as anchors for some of these programs.
- Women member of the SHGs should be made aware about their constitutional and legal rights.
- To enhance action against social evils, Government agencies can handle events celebrating women who have taken action against such evils along with providing information about officials and help lines where others may reach out to stop such acts in their neighborhood as it is found that some groups have not organized any action in respect of social issues and evils.
- Emphasis must be focused in various programmes to change the patriarchal system which still control and keep the women away from involvement and taking

decisions regarding education of the children and bank related transactions. It found that because of the patriarchal system in their families some respondents have still been keeping away from taking decisions on children's education, regarding bank related transactions and from taking part in Gram Sabha.

- The problems of the SHG members must be listened and resolved for and for that the TLM should visit the SHGs frequently, as it is found that some SHGs need frequent visits and motivation for the solution of their problems & to sustain their progress.
- A structured and periodic meetings, organized by TLM, NGOs or banks, of group leaders can result in exchange of ideas and experience sharing on different aspects including enterprise-related ones as the aim behind such group activities, is mainly the empowerment of rural women.
- Various organizations involved in micro-finance should monitor the utilization of credit by the groups and motivate them to use it for productive purposes for sustained income which may enable them to have their own bank account for savings.
- To promote the products of SHGs through advertisements in every media should be encouraged by the Government by subsidizing the expenditure for such advertisements.
- For encouraging SHGs, the best performing Self-Help Group at the block level can be given cash awards by the consortium of banks. They can also recommend a reduction in interest rate for the loans availed by the SHGs.

Suggestions to the Banking Sector

- The Banks should give their time, technical knowledge resources.
- They cannot focus only on avoiding risks, as during the field survey it is found that some of the groups have opened their saving account after three months from the formation of SHG. Bankers should do their work to achieve the prescribed target set by NABARD.

- Bank functionaries have to inform the SHG about the schemes, it is found that some of the groups have not taken the benefit of interest subsidy loan just because of unawareness about the scheme.

Suggestions to SHGs

- SHGs must try to function independently instead of depending on NGOs and Block Development Officers for their effective functioning, as it is found during the field survey that members have mentality that if the TLM visit the group frequently then only it functions properly.
- SHG should not only concentrate on the growth of the group, but should also show active involvement on the social issues and other essential issues like health, sanitation etc. to develop the entire village, as during the study it is found that there are some SHGs which have not taken any action against social issues, they are interested only in savings and earnings.
- Groups should be aware of all government schemes and should make use of them for their development.
- The members should be trained to rotate the money for the benefit of meeting emergencies of the needy rather than sharing equally among themselves. Cooperation among members and proper repayment of loan is the only way to get success in their scheme, as during the study it is found that still some of the members are depend on money lenders to meet their needs because the total group saving was distributed among the members.
- Discussions and meetings are restricted to individual groups and as a result ideas related to businesses or resolving social issues get locked up within groups. Frequent and structured multi-group meetings around select themes (for example, alcoholism or female infanticide or successful group businesses) can facilitate transfer of ideas.
- Instead-of group based business, in most cases; members of SHGs distribute the loan amount (whether bank loan or loan from revolving fund) within them; use it in their personal business and have failed to form a combined micro-enterprise for

their group. As a result, when any one member does not succeed in her personal business and she cannot repay the loan timely, it affects the whole group. It should be kept in mind that ‘everyone is not entrepreneur’. Therefore, this study suggests that after getting revolving fund, a group should start a business jointly so that they may contribute their skills according to their ability. It will help them to run their entrepreneur for a long time.

- Successful Groups should help other SHGs in starting and sustaining in their business, as during the field survey, it is observed that only one group help the other group to start a business.
- The members should maintain the discipline in the meetings, as during the study it is found that in some of the SHGs members have distrust on leaders and they are misbehaving during group meetings.
- Rotation of responsibility in an SHG should be made compulsorily so that it will lead to women empowerment more and all the members of the group get an opportunity to play managerial role.
- The members have to select their activities keeping in mind the availability of raw materials, sufficient financial assistance, marketing facilities and also the demand for their products.

Suggestions to Family and Community

- The attitude of husband and family members should be changed towards the women’s occupation and husbands’ should encourage, as during the study it is found that some of the SHG members’ in-laws are rigid and restrict them to attend Gram Sabha and outside training programmes.
- They should be given financial freedom, it is found that still some of the SHG members can not take decisions regarding bank loan.
- Women should also change their attitude about themselves. They should be self-confident in their approach.

Thus, SHGs has the power to synergize women potential for more that than what it is in the present times if the Government, Banking sector and SHG women were on the suggested areas.

ANNEXURE

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