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## Problems confronted by the self-help groups in Jammu and Kashmir

**Mohd. Ashraf Mir and Dr. AS Bedi**

### Abstract

Self Help Groups is a micro-wilful association having less than twenty registered or unregistered members in it usually having similar social and economic conditions. They work in coordination with one another or solving their common problems through mutual efforts. Self Help Groups emerge as a vital technique for empowering women and to eradicate poverty. In India Self Help Group has come up as the world's largest and the most result oriented organization based on the basis of community units. Self Help Group faces a major challenge in India at present to enhance quality. The most important objectives of this paper are to focus on the problems confronted by Self Help Groups in Jammu and Kashmir to supply suggestive measures.

**Keywords:** Self-help groups, social and economic conditions, mutual efforts

### Introduction

Self Help Groups are novel and inventive organizational setup in India for the women upliftment and welfare. All women in India are given chance to connect any one of Self Help Groups for training and advancement, so as to be prospective entrepreneur and skilled worker. The Self Help Groups are promoted by the Government as if women in India may not be resourceful enough to be entrepreneurs. When the Self Help Groups orchestrate training facilities to carry out certain kind of work which are appropriate for women in India, bank must organize monetary help to carry out manufacturing and trading activities, orchestrating marketing facilities whereas the Governments will obtain the product of Self Help Groups, orchestrate activities for enhancing the capacity of women in terms of leadership quality and arranging for the management of Self Help Group by themselves so as to have administrative capacity. As a social movement with government back, Self Help Groups have ended up more or less a portion and parcel of the society.

The SHG Bank Linkage Programme (SHG-BLP), launched in 1992 as a pilot project has grown in reach and fold to become the world's most extensive social micro finance programme encompassing about 12.4 crore households till 31<sup>st</sup> March 2020 providing social, economic and financial empowerment to rural low economic group. Microfinance steps have a great role in making gains accessible to the rural women who do not have banking facilities thereby bringing them within the SHG BLP fold on a continuous basis and contributing to a equality and nullifying gender bias in access to financial services.

According to the Global index Database 2017 of World Bank, India's gender gap in financial inclusion reduced by 14 percentage points in three years from 20 percent in 2014 to 6 percent in 2017. This gender gap may get further reduced as there was a net addition of 2.3 lakh savings linked SHGs during 2019-20. A sizeable number of SHGs have been added during the year in states like Andhra Pradesh, Assam, Bihar, Haryana, Jharkhand, Jammu and Kashmir, Kerala, MP, Maharashtra, Nagaland, Odisha, Uttarakhand, etc. This indicates the need for connecting the poor households in poverty dominated states with the development process through SHG- BLP. The number of new SHGs added every year has been declining in some states mainly for reasons such as saturation in potential areas for formation of new SHGs, data sanitization by banks, and restricted operations of Self Help Promoting Institutions (SHPIs) to form SHGs after introduction of NRLM/SRLM. NRLM taking the lead in formation and capacity building of SHGs in rural India accounted for 57.89 lakh SHGs, a jump of 3.75 percent during the year with a net addition of 2.09 lakh SHGs under its

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its fold. The domain of SHGs consists of 86.2 percent women groups and is the mainstay programme for empowerment of the poor rural women in the country.

Table 1 gives an account of savings, credit disbursement and credit outstanding of total SHGs as well as under NRLM and NULM during last three years i.e. 2017-18 to 2019-20. The rise of the annual growth rate in bank loan outstanding

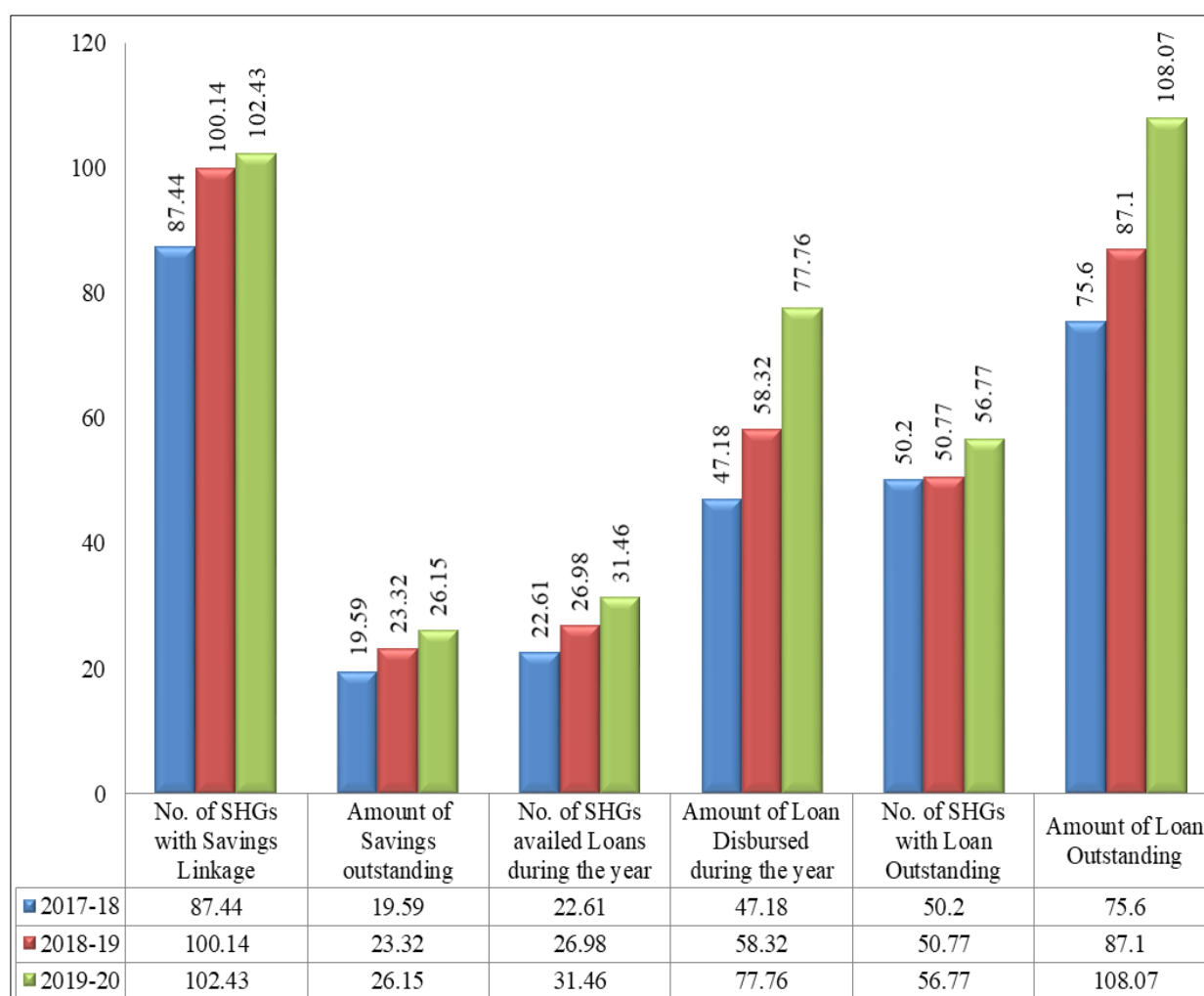
as well as its rise in average loan outstanding per SHG is also indicated. In fact rising NPAs in SHG loans, from a 2.1 percent in 2008 to 7.4 percent in 2015 was a concern in the sector. Thereafter, the NPAs started declining from 7.4 percent (in 2015-16) to 5.19 percent in 2018-19 which further declined to 4.92 percent in 2019-20.

**Table 1: Progress under SHG -Bank Linkage (2017-18 to 2019-20) (Number in lakh/Amount ₹crore)**

Particulars	2017-18		2018-19		2019-20		
	No. of SHGs	Amount	No. of SHGs	Amount	No. of SHGs	Amount	
SHG Savings with Banks as on 31 <sup>st</sup> March	Total SHG Nos.	87.44 (1.95%)	19592.12 (21.59%)	100.14 (14.52%)	23324.48 (19.05%)	102.43 (2.29%)	26152.05 (12.12%)
	All women SHGs	73.9 (0.94%)	17497.86 (22.51%)	85.31 (15.44%)	20473.55 (17.01%)	88.32 (3.53%)	23320.55 (13.91%)
	Percentage of Women	84.51	89.31	85.19	87.78	86.22	89.17
	Of which NRLM/SGSY	41.84 (11.76%)	10434.03 (38.15%)	55.8 (33.37%)	12867.18 (23.32%)	57.89 (3.75%)	14312.7 (11.23%)
	Percent of NRLM/SGSY Groups to Total	47.85	53.26	55.72	55.17	56.52%	54.73%
	Of which NULM/SJSRY	4.25 (-22.10%)	1350.8 (19.87%)	4.39 (3.29%)	1614.42 (19.52%)	4.69 (6.83%)	1523.57 (-5.63%)
	Percent of NULM/SJSRY Groups to Total	4.86	6.89	4.38%	6.92%	4.58%	5.83%
Loans Disbursed to SHGs during the year	Total No. of SHGs extended loans	22.61 (19.13%)	47185.88 (21.67%)	26.98 (19.33%)	58317.63 (23.59%)	31.46 (16.60%)	77659.35 (33.17%)
	All women SHGs	20.75 (20.92%)	44558.74 (23.42%)	23.65 (13.98%)	53254.04 (19.51%)	28.84 (21.95%)	73297.56 (37.64%)
	Percentage of Women Groups	91.78	94.43	87.66	91.32	91.67%	94.38%
	Of which NRLM/SGSY	12.7 (43.41%)	25055.18 (44.52%)	16.49 (29.84%)	33398.93 (33.30%)	20.49 (24.26%)	52183.73 (56.24%)
	Percent of NRLM/SGSY Groups to Total	56.2	53.1	61.12	57.27	65.13%	67.20%
	Of which NULM/SJSRY	1.06 (0.17%)	2424.07 (-9.41%)	1.29 (21.70%)	3419.58 (41.07%)	1.59 (23.26%)	3406.22 (-0.39%)
	Percent of NULM/SJSRY Groups to Total	4.71	5.14	4.78	5.86	5.05%	4.39%
Loans Outstanding against SHGs as on 31 <sup>st</sup> March	Total No. of SHGs linked	50.2 (3.55%)	75598.45 (22.76%)	50.77 (1.14%)	87098.15 (15.21%)	56.77 (11.82%)	108075.07 (24.08%)
	No. of all Women SHGs linked	45.49 (6.20%)	70401.73 (24.73%)	44.61 (-1.93%)	79231.98 (12.54%)	51.12 (14.59%)	100620.71 (27.00%)
	Percentage of Women SHGs	90.62	93.13	87.87	90.97	90.05%	93.10%
	Of which NRLM/SGSY	27.93 (12.13%)	38225.29 (27.44%)	32.85 (17.62%)	54320.91 (42.11%)	36.89 (12.30%)	67717.07 (24.66%)
	Percent of NRLM/SGSY Groups to Total	55.63	50.56	64.7	62.37	64.98%	62.66%
	Of which NULM/SJSRY	2.9 (-8.58%)	5350.63 (29.45%)	2.25 (-22.41%)	4110.73 (-23.17%)	2.67 (18.67%)	5466.87 (32.99%)
	Percent of NULM/ SJSRY Groups to Total	5.79	7.08	4.43	4.72	4.70%	5.06%

(Figures in parentheses indicate increase/decrease over the previous year)

Source: NABARD status of microfinance in India 2019-20



Source: NABARD status of microfinance in India 2019-20

**Fig 1: Progress under SHG -Bank Linkage (2017-18 to 2019-20)**

## Review of literature

Pathak R *et al.* (2019) <sup>[5]</sup> in their study identified that group conflict, lack of interest in taking responsibility among SHG members and lack of motivation are the serious problems exists.

Kumawat P and Bansal V (2018) <sup>[4]</sup> in their study ascertained that inadequate training facilities, problems in marketing the products, poor support from financial institutions etc. are the problems faced by SHG members.

Devi V (2017) <sup>[11]</sup> in her study identified that scarcity of raw materials for production, followed by shortage of power, insufficient finance for promoting and running an enterprise etc. are the problems faced by women entrepreneurs.

Sivakumar and Kavithasri (2017) <sup>[8]</sup> in their study ascertained that lack of formal education, family responsibilities, lack of communication skills, heavy competition are the problems faced by SHG members.

Ajith B *et al.* (2017) <sup>[2]</sup> According to the findings of this study, Self Help Groups are an effective strategy for poverty alleviation, human development, and social empowerment of the poor, particularly women in rural areas of our country. Women are critical infrastructure, and their empowerment would hasten the pace of social development, contributing to economic growth and overall peoples' growth. As a result, there is a need to change their capacity to work by providing them with the necessary training on income-generating activities, providing them with financial assistance, providing them with marketing knowledge and current information, and so on. Additionally, new issues must be addressed to affect the social and economic progress of our nation.

Rathinam UR *et al.*, (2014) <sup>[10]</sup> in the study has examined how rural livelihoods can be promoted through the empowerment of women using Self Help Groups with focus on India and Ghana. The study has been found that SHGs has been implemented in India and Ghana and elsewhere in the developing world to deliver developmental interventions. The benefits members derived from their group membership and their commitments of external collaborators among other factors affect successful operation of SHGs. It has been concluded that throughout the last two decades, SHGs across India and Ghana in particular, and the developing world as a whole have played basic roles in improving the livelihoods of the destitute and helpless, especially women.

Savitha V and Rajsekar H (2014) <sup>[9]</sup> Self Help Groups play an important role in the process of financial inclusion and women's empowerment, as well as in addressing poverty and social issues among members. The primary activity is the mobilization of small savings from group members and the lending of bank loans. The study is based on the member's personal, financial, marketing, and production related problems, as well as the member's upliftment within the SHGs.

Ramakrishna H and Khaja MJ (2013) <sup>[6]</sup> in their study analysed the contribution of SHGs towards empowerment. Primary data were collected from 50 SHGs members. Secondary data were collected from published and documentary sources. It was found that the members of SHGs were young to uplift the family and themselves and faced financial problems. The study suggested that the members should maintain the discipline in the meeting, cooperate among the family members, access education, undertake entrepreneurial activities, involve in social

campaign and other government organised programmes and in getting benefits offered by the government. The study concluded that microfinance is the best device for women empowerment, if utilised through Self Help Groups.

Basker D and Sunder K (2012) <sup>[3]</sup> in their study analysed the economic impact of SHGs on its members during the pre and post membership period. Multi-stage random sampling was adopted for this study. Sample size was fixed at 350 groups. It was unveiled that the SHG had certainly promoted the savings habit among the members The SHG had made impact on the members by increasing the capacity to spend, borrow and save. This study concluded that SHG members had been positively affected in raising the level of income to improve the savings in order to improve the standard of living.

Kamath (2000) <sup>[7]</sup> observed that unemployment is a major problem faced by the rural youth in our country. To motivate and facilitate unemployed youth to take up self-employment, Bank has established nine self-employment training institutes in the southern state, under the aegis of its trust. These institutes have been established keeping in view the national priorities. So far, an impressive six lakh women have benefited from the bank's financial assistance, with a total outstanding of 1216 crores. The bank completely aided 6754 groups, 5304 of which were women's groups. These women's organizations are supporting a silent revolution in rural areas that will usher in social and economic empowerment.

## Objectives

The most important objective is to dissect the problems confronted by Self Help Groups in Jammu and Kashmir. The paper moreover tosses light on the following:

1. The current state of SHGs in India.
2. The current state of SHGs in Jammu and Kashmir.
3. Problems confronted by SHGs in Jammu and Kashmir.
4. Suggestive measures.

## 1. Self-help group

Self Help Group could be a little deliberate affiliation of 10-20 individuals either enlisted or unregistered generally from the same socio-economic status. The group together for the reason of understanding and solving their common issues through self-offer assistance and shared offer assistance. The Self Help Group advances little reserve funds with a bank among its individuals. The Self Help Group part have diverse sorts of money related needs and administrations, viz. reserve funds, utilization credit, generation credit, protections and settlement facilities which are met through associate crediting within the group and bank advance enveloping associated administrations. All advances inside the bunch and from the banks are given with least documentation and without any security. The connect advances among the SHG's for utilization and beneficial purposes are little, visit, of brief length and at low interest rates. The groups meet and spare frequently, recording all the exchanges in their account books. After six months of arrangement the SHG ended up qualified for credit from the banks, to begin modern venture. Each group advances an adaptable framework of working and overseeing pooled assets in an equitable way. They too equitably choose a President, Secretary and Treasurer among themselves as office bearers of their group. The key center of this program is to create the capacity of the women collectively and

enable them to bargain with the socio-economic perspectives of their lives.

## 2. Working of self-help groups

The SHGs do not have uniform rules and regulations, and they can differ from group to group. The group's leader defines the rules and regulations that may be suitable for all group, are potted below.

- a) **Group Formation:** A village level household survey is carried out in accordance with the baseline area. This should be achieved by the advocates, and an effective tool for measuring poverty should be used for the purpose. The total number of group members should be between 12 and 20 in order to facilitate sustainability. The lifetime age limit is 21 to 60. Although not inherently from the same caste or religion, the group must be homogeneous. The poorest must be the target group.
- b) **Meetings:** The group will meet weekly or annually to raise savings to repay the amount of the loan and resolve all other issues. Group meetings need to be held at the president's residence, group members or Gram panchayat or temples, with some consistency in terms of regularity, time and things to be addressed.
- c) **Group Savings:** Group members need to be inspired to save as much as possible without it being a predetermined number for everyone. Normally the SHGs begin with all members minimum savings. When the years go by, they can choose optional savings based on each member's capacity.
- d) **Group Common Fund:** Amounts such as penalties levied on members, NGO grants, incentives for different programs and service charges on foreign loans should be included in the group's common fund. This common fund can meet all common expenses related to the groups.
- e) **Rotation of Group Fund:** All savings and excess of the common fund would be exchanged as short-term loans among members at the interest rate agreed by the majority of group members, and loans are given on a priority basis to the poorest members.
- f) **Books and registers to be maintained:** For accountability, the books and records to be held by community treasurer / literate members to ensure proper accounting are given below. Record of attendance, Minutes book, Savings Ledger, Loan Ledger, General Ledger, Cash-book, Individual Pass Book, Receipt Book, Payment Voucher etc.
- g) **Training:** NGO, DRDA and bank staff provides skills development training, self-employment, such as fenile making, agarbatti making, soap making, dairy products manufacturing, etc., through MICON and business development. So that he can start his own business to improve life.
- h) **Annual Auditing:** The group's accounts should be audited regularly by a professional auditor. The evaluation expenses should be borne by the self-help groups. But most of SHG were unable to audit each year.

## 3. Self-help group in India

The Self Help Group in India was to begin with created through the Self-help Affinity Groups encouraged by the Mysore Resettlement and Development Agency

(MYRADA) in 1985 since which more than two million Self Help Groups have been made over the nation (NABARD 2005-2006). In 1986-87, there were around 300 SHGs in Myrada's ventures, numerous of which had developed from the collapse of expansive cooperatives. The genuine efforts to boost Self Help Groups in India, be that as it may, came within the late 1990s when the central government of India present an all-encompassing program, Swarnjayanti Gram Swarozgar Yojana (SGSY) based on the group approach for rustic advancement. The SGSY approach was to empower the rustic destitute to organize themselves into SHGs and to autonomously take up reasonable financial exercises as miniaturized scale endeavours with back from government endowments and bank credit. This SHG methodology has ended up an imperative component of the Government of India, included in each yearly arrange since 2000. Take after up for SHGs is given by the Indian Banks Association, State Level Bankers Committees, District Consultative Committees, Sponsor Banks, and the National Bank for Agriculture and Rural Development (NABARD), encouraging NGOs and named investigate groups and investigate educate. Indian SHG self-help guides have been created and are presently accessible free of charge on the Web.

## 4. Self Help Group in Jammu and Kashmir

Jammu and Kashmir may be an exceedingly precipitous border state of India which has yet to taste the natural products of advancement. Within the past over six decades, the government has attempted to elevate the financial condition of the individuals living in this border state, through its different formative activities. The 25 year ancient militancy has also contributed to the lack of advancement of the locale. Within the border state of Jammu and Kashmir moreover, SHGs have been set up by the government as well as private players counting non-governmental organizations. The state government, beneath its centrally supported extend National Rural Health Mission (NRLM) which has come to be known as NRLM Umeed, J & K, has set up different SHGs totally different squares of the two areas of Jammu and Kashmiri counting Ladakh region. NRLM Mission in Jammu and Kashmir is to decrease destitution within the state by building solid grassroots educate of the destitute, lock in them into productive jobs intercessions and guarantee obvious change in their pay on a maintainable premise. Each destitute procures all the benefits of government plans as his/her privilege which eventually makes a difference him/her to live a life full of satisfaction, bliss and nobility.

## 5. Government schemes in Jammu and Kashmir

### (A) UMEED Scheme Empowers Women in Jammu and Kashmir

UMEED is the Rural Livelihood Society of Jammu & Kashmir is mandated to handhold federate and covers 900000 of women respondents for creating their own self-help groups as a policy to slash down all these low income households out of low income. UMEED believes that the people with low income have natural ability to overcome poverty and the State Rural Livelihood Mission should create an environment where in their potential is unleashed. To attain this, it is important that the institutions of the low economic status emerge stronger and allow the poor to



enhance their abilities and utilize their capabilities into productive activities that strengthen their livelihood.

The mission's seven poverty reduction steps are as follows:

- Poor people's identification
- Poor Organization
- Creating a favorable environment for them to realize their full potential
- Demonstrating the path to capital
- Showing them the way to a better way of life
- Social awareness
- Safety nets and convergent welfare schemes as entitlements for the poor.

All of these steps occur in order, and the success of each step is dependent on the previous step's effectiveness. This must be considered when finalizing the outcomes for the Mission to be accomplished over a period of time.

### **(B) Swayamsidha Scheme**

This plan is intended for monetary strengthening of Women by surrounding Self Help Groups. The middle government gives 100 per cent award in helps to usage of the plan. Swayamsidha is the changed adaptation of Indira Mahila Yojana (IMY) as incorporated program for ladies strengthening which conceives execution of composite and coordinated activities for ladies strengthening term of 4-5 years at the square level by Project Implementing Agencies (PIAs). Jammu & Kashmir State Women Development Corporation is recognized as the nodal office for usage of the above plan in J&K.

#### **Objectives of the scheme**

1. **Women Empowerment:** It is about giving women the power and control over their own lives so that they can become independent and live according to their whims and fancies, as well as have a voice and an opinion in all aspects of society. Women are getting the opportunity to interact with different people, have financial control, participate in local activities, and so on as a result of the government's initiative.
2. **Changes in their Social Status:** Once they begin saving and contributing to SHGs in order to help other women in their group they tend to gain control over their financial resources. This increases their independence and gives them a sense of freedom. Others respect them, and their opinions are taken into account as a result.
3. **To educate them:** Through interaction with one another, they not only become financially or economically independent, but they also learn about their legal, political, and social rights. They also learn about hygiene, health and safety.

### **(C) Department of Social Welfare**

The J&K Department of Social Welfare is additionally executing different plans for improvement of ladies which incorporate 'Advancement of Vocational Skills', 'Woman Vocational Training Centers'. Women in the age gathering of 15 to 35 years are bestowed trainings in different specialties through Training Centers of Social Welfare. At present, there are 150 Social Welfare Centers which are occupied with granting preparing to ladies society. The quantity of detainees in each middle is 25. The prisoners are being given preparing to 11 months and are being given

payment of ₹100 every month. Aside from this, there are four women professional instructional hubs in the State one each at Jammu, Srinagar, Kargil and Leh. In these focuses, other than granting progressed trainings in different artworks, preparing in transcription is likewise conferred.

### **(D) Scheme of Swarnjayanti Gram Swarozgar Yojana**

This scheme was introduced in 1999 with the goal of developing small enterprise in rural areas, thereby capitalizing on the potentials of rural poor belonging to below poverty line families. Under the scheme, financial assistance in the form of loan and subsidy is provided to the beneficiaries, both individuals and self-help groups, to start their own business. The Swarnjayanti Gram Swarozgar Yojana scheme is being implemented in all districts of Jammu and Kashmir, more or less in accordance with the scheme's guidelines, according to its report. According to the report, this scheme places a strong emphasis on the formation of women's self-help groups.

A Swarnjayanti Gram Swarozgar Yojana (SGSY) was launched with effect from April 1999 in the Ninth Five Year Plan Programme, with the merger of IRDP, TRYSEM, DWCR A, GKY, SITRA, and MWS (Million Wells Scheme) into it, with the following objectives:

- A laser like approach to poverty alleviation.
- Maximizing the benefits of group lending.
- Overcoming the issues associated with a large number of programs.

### **(E) Scheme of Women's Development Corporation in J & K**

Jammu and Kashmir Women's Development Corporation was established in 1991 as a State Channelizing Agency and began operations in 1994. The Corporation is implementing a number of State and Central Government Developmental Schemes for the Socio-Economic Upliftment of Women, with a special emphasis on families living below the poverty line (BPL) and women from Minorities, Backward and Other Classes.

#### **Objectives of the schemes**

- 1) Identifying and promoting female entrepreneurs.
- 2) Organizing awareness camps and identifying women for various activities that will empower them.
- 3) To empower women by assisting them in establishing income generating units through the pro-vision of a low-interest soft loan.
- 4) Identifying activities and trades for skill up gradation training and, as a result, forming Self Help Groups among them to provide microcredit.
- 5) Empowering women through the formation of Self Help Groups, followed by the formation of Block Level Societies, which will function independently as NGOs/Cooperative Societies in a specific Block.

### **6. Problems confronted by self-help groups**

The Self Help Groups confront different problems in different areas. Following are some important problems described:

- 1) **Ignorant participants:** Indeed in spite of the fact that the specialists make efforts for making mindfulness among the group participants approximately the schemes useful to them, in spite most of the group are ignorant about the schemes of self-help available.

- 2) **Under Developed Offices:** The Preparing Offices given to the individuals of Self Help Groups within the particular regions selection of products, quality, techniques, managing ability, packing, other industrial information are not compatible.
- 3) **Problems of buying raw materials:** Usually each Self Help Group procure raw material small quantities thus losing benefits of bulk procurements also, no systematic course of action is missing which could protect them ethically and legally for larger benefits. Major suppliers are not connected with one another. Most of the SHGs participants are insensible of major raw material suppliers there terms and conditions, which results in buying of raw material at high costs.
- 4) **Marketing barriers:** Marketing is a vital zone of working of the SHGs. In any case they confront distinctive issues within the promoting of items created by them.

Here below some of the main issues to promote marketing:

- Need of adequate orders.
- Need of linkage with the showcasing organizations.
- Need of satisfactory deals advancement measures.
- Need of changeless advertise for the items of SHGs
- Nonappearance of appropriate brand title.
- Poor/unattractive pressing framework.
- Destitute quality of items due to the application of conventional innovation, coming about in destitute showcase,
- Firm competition from other major providers.
- Need of a well characterized and well sew channel of dissemination for promoting.

**5. Importance of Stable & United SHGs:** Most of the SHGs comprised of women participants are loose & not united since numerous women who have married status are not in a position to relate with the group due to the shift of their put of home. In addition, there is no solidarity among women members owing to personal reasons.

**6. Exploitation of ignorant SHGs participants:** It is additionally watched that within the case of numerous SHGs, solid individuals attempt to win a major portion of the benefit of the group, by misusing the obliviousness and ignorant respondents.

**7. Poor accounts control:** Many units do not manage their accounts & finances properly by utilising the SHG finance for the purpose of personal issues like construction of residential houses marriage etc. Which hampers the original motives and objectives of SHG creation.

**8. Weak business gains:** The weak business return on venture is not alluring in many SHG groups due to weak management expensive production & ignorance of qualitative differentiating mind set.

**9. Low Financial Help:** Usually the budgetary help given to these SHGs by these organizations is unsatisfactory to full fill their prerequisites. The monetary specialists are not giving satisfactory appropriation to meet indeed the work fetched prerequisites.

**10. In appropriate attitude of Institutions:** The Monetary Institutions display inappropriate attitude in considering SHGs truly which hampers their development.

**11. Non availability and untrained staff:** Usually the staff is not available to guide these SHGs in proper directions due to lack of training attitude.

**12. Non cooperative attitude of Line Department:** For proper help and guidance the SHGs have to visit the line officers. In any case if the line officers are non-cooperative with the SHGs will result in obstruction of set objectives.

### 7. Suggestions to overcome the barriers confronted by Self Help Groups

1. Data locally accessible materials and their shifted employments ought to be spread to SHGs. Legitimate support and preparing ought to be given to them to form imaginative items by utilizing these materials. In order to have an information base around the accessibility of materials, in panchayat levels, overviews can be conducted beneath the sponsorship of neighbourhood specialists.
2. In order to remove different issues related to marketing of SHGs, the state level associations ought to expand the activities all through the state rather than restricting its work in a specific range.
3. Different SHGs working in a specific panchayat halqa can frame a co-operative society which may be endowed with the task of marketing the items of diverse SHGs beneath a usual brand. Encourage, the society can embrace deals advancement exercises and secure uncommon crude procurement of the profits of SHGs.
4. Organizations under non govt. influence can play a critical part in enabling women's business people by giving fundamental instruction, inspiration preparing, and money related offer assistance and so on.
5. SHGs comprise of the individual are having individual differences in functioning required for effective SHG objectives. NGOs can recognize the wasteful individuals of the bunch and can confer legitimate preparing to them in arrange to create them competent.
6. Rural Development Department (RDD) can organise awareness camps in their jurisdictions for the assistance of members interested to participate in SHGs.

### 8. Conclusion

For social and economic empowerment of economically marginalised people living in rural India, Self Help Groups play a very important role. Self Help Group enhance social and economic conditions of its followers by changing their attitude and skills towards their income, saving and self-concept. Self Help Groups also boost females to come out of their homes which make them more effective and impactful. Self Help Groups are small institutions but their effect is diversified.

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