INTRODUCTION

Poverty and unemployment are the two major problems of any developing countries of the world. In India, at the end of ninth five year plan 26.1% of the population was living below poverty line. In the rural area 27.1% of the population was living under poverty. The planning commission’s poverty threshold is based on a nutritional norms of 2400 and 2100 calories in rural and urban areas respectively. The planning commission estimated the total expenditure- both food and noon-food expenditure of the group that was just above this caloric norms, these expenditure levels for the rural and urban areas become the poverty line (Sen, 2005). The overall unemployment rate is estimated to 7.32%. Gautham and rural and urban areas respectively Krishnaiah (1993) examined the wage employment of rural labour and variation in wage earnings by labour class in Andhra Pradesh. The World Bank has suggested the empowerment of poor should be a key aspect of social development programs (World Bank, 2001). The World Bank’s empowerment and poverty reduction: A source book, defines empowerment in its broadest sense as the “expansion of freedom of choice and action” (Narayan, 2002). Kabeer’s (1998, 1999) view of empowerment refers to the process by which those who have been denied the ability to make choices acquire such ability. The fundamentals of empowerment have been defined as agency (the ability to
define one’s goals and act upon them), awareness of gendered power structures, self-system and self-confidence (Kabeer, 2001).

**Regional Rural Banks**

The partial nationalization of the Imperial Bank of India and the formation of a large number of new branches after 1955, coupled with the continuing failure of cooperative credit institutions, led to the nationalization of 14 largest commercial bank in 1969. This led to a significant expansion of the number of the number of rural branches for the purpose of monetizing the rural economy. However, with increasing emphasis on ‘priority’ sector loans targeted at the poor and the weaker sections of the society, Regional Rural Banks (RRBs) were formed from 1975 onwards (Karmakar, 1999).

According to Karmakar, almost all RRBs made losses from their lending operations and about 70 percent have accumulated losses in excess of their share capital, thereby becoming legally bankrupt. While these banks suffer very much from the general problem of the commercial banking system non-viability was built into their very concept. Staff costs levels, which were initially expected to be low, are close to that of commercial banks and the management, including that at the board level, is considered unsatisfactory.

According to Puhazhendhi (2005) the RRBs could not fully achieve the goal as the issue of non-viability plagued them. Further, the
fundamental malady of rural credit system has been the high level of overdue and the resultant bad debts, which threatened the basic structure of rural lending, making it non-viable and functionally ineffective.

**NGO Initiatives**

Taking into consideration the failure of various attempts by formal credit unions, cooperatives and the RRBs and the plight of the rural poor, as far as credit needs are concerned, NGOs started organizing them into community based organizations known under different names, like credit unions, Mahila Mandals, Mahila Samajams etc. Experience shows that the key to success of these groups and organizations lies in ensuring full cooperation and participation of people at the grassroots level. Under various poverty alleviation/ eradication efforts, these days, both by the governments as well as NGOs, several types of community based organizational structures have come up throughout the country enabling the poor to get out of the clutches of moneylenders.

**Such Initiatives in our Neighbouring Countries**

The Bangladesh Grameen Bank (BGB) is considered by some as the initiators of SHGs and the spread effect of Grameen Bank has crossed the oceans and reached India. NGOs have been making attempts to replicate the Grameen Bank model with certain adaptations to make it suitable to the local
requirements in India. ADITHI (NARI-NIDHI) Patna; Loyolam Bank, Manipur; SHARE, Andhra Pradesh; SRI, Kollengode, in Palakkad, Kerala etc. are some of the NGOs which follow Bangladesh Grameen Bank model. Bangladesh Rural Advancement Committee (BRAC), Bangladesh and Production For Rural Women (PCRW)- Nepal, are other models of SHGs of SHGs in our neighbouring countries.

The SHG system in India is much more attractive than a micro-credit concept. There is a marked difference between the concepts of SHGs, as it exists in India and in Bangladesh. The SHGs in India, as developed by NABARD starts with saving and then to credit however, the SHGs of Bangladesh starts with credit and then to saving.

1.1: About SHG

In India, in the end of IX plan the rate of growth of implemented various schemes to reduce poverty and to promote the gain full employment. But the more attractive scheme with less effort (finance) is “Self Help Groups”. Self Help Groups (SHGs) are becoming one of the best means for the empowerment of poor in almost all the developing countries including India.

“Self Help Groups” is a tool to remove poverty and improve the rural development (Das, 2003) unlike in many other countries, which have already adopted. Qualitative change in the creation and proper running of
SHGs from the mid seventies as a part of the formal credit delivery system. India has been experimenting with the concept for decades (Karmanker, 1998).

A self help group consists of 10-20 members drawn from a relatively homogenous economic class (i.e. poor), self selected on the basis existing affinities and mutual trust; members meet regularly at a fixed time and place and pool their saving in to a common fund from which they take need based loans. The group develops its own rules and regulations and sanctions for violations; the meeting procedures and processes, leadership change norms, intensive training and handholding, are designed to enable SHGs to function in a participatory and democratic manner. The objectives of the SHGs go beyond thrift and credit and include the overall development of members in the social, political, cultural and economic area; thus the SHGs are ‘credit plus’ institutions (Fernandez, 1998).

A comprehensive definition of Self-Help-Groups- “Self Help Groups are voluntary, small group structures for mutual aid and the accomplishment of a special purpose. They are usually formed by peers, who have come together for mutual assistance in satisfying a common need, overcoming a common handicap or life-disrupting problem, and bringing about desired social, and/or personal change”. The initiators and members of such groups perceive that their needs are not or cannot be, met or through
existing social institutions. Self Help Groups emphasize face-to-face social interactions and the assumption of personal responsibility by members. They often provide material assistance as well as emotional support.

On an average, one SHG consists of 15 to 20 members; a group leader is nominated on the basis of rotation from amongst the group members to conduct meetings. About 75 per cent of the members of the self Help Groups are illiterate (including those who can sign only) and only 5 per cent have some post primary education. I was impressed by the methodical and orderly process by which the self-help groups conducted their business. Meetings are usually held once in a week. Normally, the agenda is disbursement of loans, collection of saving, fines etc. A record of loans, savings and fines are maintained by an educated member of the SHG, by the group leader or by a facilitator who is paid honorarium by the group.

The SHGs after creation, (here, by an external agency, an NGO) started collecting a fixed amount of saving from each member regularly on a monthly basis, thereby creating a common fund. Never groups are more positive about dynamics and start with a larger amount of saving. Older groups, however, started with a smaller amount, twenty rupees, then increased it to fifty rupees and now the average saving or thrift rate of the SHGs is Rs. 100 per month per member. For about six months, the group only collected thrift;
no loans were given. During this period the groups opened a savings account with a bank, usually the service bank in the area and also started lending to its members; generally around the eighth month of their creation. The groups by and large evolved flexible system of working and managing their collective resources in a democratic way, generally with chipping in of all members in decision making. The amount loaned are small, numerous and for a short duration. The loans cover an array of purposes and the interest charged is generally a little higher than that charged by banks but much lower than that charged by moneylenders.

The majority of the SHGs extend loan at a rate of 2 percent per month. Generally, the members have moved from small, short, consumption loans to bigger, long-term production loans. Currently, most of the loans are being taken for agricultural activity, small business, allied activities, marriages and house building. The SHG members took a number of loans since the loans are obtainable at the doorstep. The repayment of the loan with interest and regular saving enlarged the working fund and augmented the scope of lending. In spite of this, the working fund generated by the group was obviously not adequate to meet the credit needs of all members. The group then approached the bank where it had opened the saving account. The bank after ascertaining the validity of demand for credit, credit handling ability of the members,
restitution behavior within the group, and finally the accounting system and maintenance of the records, extended a term loan of smaller amount to the group.

The group in turn continued to take decisions as in the past; the only difference being it has now a higher amount of resource. In addition, the group is jointly liable to the bank for repayment. Thus, a sustainable financial relationship between the bank and the SHG members develops for their mutual benefit. Members are trained in the habit of banking. This credit process deters informal money lending. SHG members do not continue to take loans from the moneylenders. Banks too have realized the significance of SHG credit in terms of credit handling capacity by the poor, credit discipline and lower transaction cost. Banking provide financial assistance for various entrepreneurial activities such as setting up of shops, vegetable rehri, small businesses, dairying etc.

the self-help groups offer a way out of the predicament of collateral, physical access and too much documentation which reduced the ability of formal institutions to serve the poor.

This is not restricted to a few groups, both because of the efforts of the NGO and also because of the demonstration effect, more groups started forming. A relationship among the groups also evolved. Some of the leaders of the earlier groups themselves undertake the role of facilitators for promoting
other groups. As a consequence, the role of NGO has declined. In some cases a number of close by groups are federated. This federation is a co-ordinating apparatus with no hierarchical position. Critical decision-making process for sanctioning loans to members remains with the SHG. The federation is essentially supposed to help in the formation of more SHGs, act as catalyst for fledgling SHGs and carry out entrepreneurial jobs like backward and forward linkage and liasoning with outside agents.

Micro credit through the group approach has resulted in quite a few benefits: saving mobilized by the poor, access to the required amount credit, reduction in transaction cost for both lenders and borrowers, improvement in recovery and “corruption less” credit. As a backdrop, it may be mentioned that banks were nationalized in 1969; consequently, priority sector for the rural areas, agricultural sector and weaker sections was defined with 40 per cent of mandatory credit and interest concession. The ‘Integrated Rural Development Programme’ (IRDP) with a sizeable ingredient of subsidy was launched to alleviate poverty. Corruption and leakage were the bywords. The IRDP borrowers were considered as ‘passengers’ in the banking bandwagon, and less than 10 per cent of them have been found to be still associated with the banks after their loan ‘repayment’ was over (Pulley, 1989). The rural branch managers distributed credit with unconcern. These loans were written off from
the mental ledger of the bank from the start. Distribution of cheap and easy loans without any deference of repayment seemed more vital (Bouman, 1989). Although moneylenders become less important after independence due to government intervention, they had started reassuming an important role in recent years in the main due to the poor quality of institutional credit (Rajasekhar and Vyasulu, 1990).

Subsequently, the central Government started the Swaranjayanti Grameen Swarozgar Yojana (SGSY) by integration of all the poverty alleviation programmes and visualized the disbursal of credit through SHGs. It is felt that because of the subsidy elements under the scheme, the SHG movement would suffer. However, although a single dose of subsidized credit through schemes like IRDP weakens the motivation for repayment, the possibility of multiple loans is motivation for repayment, the possibility of multiple loans is a motivation for SHG borrowers to pay back the loans. The repayment rated in case for bank dues is ninety percent in the case of SHGs, compared to around thirty five percent in the case of schemes like IRDP.

Batliwala (1994) writes, “Empowerment must be externally induced, by forces working with an altered consciousness and awareness that the existing social order is unjust and unnatural. They seek to change other women’s consciousness; altering their self-image and their beliefs about their
rights and capabilities; creating awareness of how gender discrimination, like other socio-economic and political forces, is one of the forces acting on them; challenging the sense of inferiority that has been imprinted on them since birth; and recognizing the true value of their labour and contributions to the family, society and economy”.

An outside agency or NGO can perform definite roles in self-help groups. One is to act as facilitator, mainly in the early stages of group formation and by giving support to the leaders and members to work out its role and modalities. Social mobilization (in this case provided by NGO) is necessary for organizing women into SHGs, bringing about banks-SHG linkage and organizing training programmes. NGOs, especially with local staff, are the most apt agency for this.

The common experiences of members, reciprocal help and support and collective will power and faith, are some of the qualities and processes of groups that help in empowerment. They offset isolation and alienation by creating an organization to which the women can belong, where they will be heard and would have the security of being one of a majority and a movement, rather than being individual and alone. Secondly, women develop motivation that can lead to a stronger personal identity and self worth. Long-term association also provides the member a chance to give back, to help others, and to acquire leadership skills. It gives the members new opportunities and
achieving self-growth, increasing self-esteem, contributing to the community and acquiring a sense of purpose. Women mention that they have found a new individuality through the self-help groups. Membership of SHGs aided the women to move from an inactive state to being dynamic agents and work for their own change. The women elucidate how they had discovered their power. They are fortified with information. They were thrilled about their newly acquired powers. Women who had so far been hesitant and inhibited have slowly shed their reserve and stepped out of the four walls of their homes to acquire an individuality of their own. They developed a sense of self-worth as they understood that self-empowerment comes from within. They have found strength in numbers.

1.2: Origin and Concept of SHGs

The origin of SHGs is from the brainchild of Grameen bank of Bangladesh, which was founded by Mohammed Yunus. SHGs were started and formed in 1975. In India NABARD is initiated in 1986-87, But the real effort was taken after 1991-92 from the linkage of SHGs with the banks.

The origin of formal credit unions is from Germany towards the middle of the 19th century. Even before the formal credit union came to India, by the first half of twentieth century, there existed different kinds of such informal systems centered around religious institutions, through which the poor
were encouraged the habit of saving to meet some urgent needs of the family. The concept of formal credit union was very well accepted by the Non-governmental Organizations in Uttar Pradesh, engaged in social welfare, social services, and social development fields. The religious institution-based informal systems were strengthened and merged into the formal system were strengthened and merged into the formal system, like credit unions.

From the idea of credit unions, cooperative movement came into existence. Development of Cooperative has been envisaged as a significant strategy to build up strength in the people. With limited means, the cooperative movement aims at saving the rural poor, small farmers, agricultural laborers and small artisans from exploitation by moneylenders. Today, India has a wide network of primary agricultural credit societies at village level. At district and state level, co-operative federations have also been set up in almost all states.

According to Karmakar (1999), the ideas based on cooperation, stressing thrift and mutual help among the peasants, emerged, which led to the Cooperative Credit Societies Act. Under this act small cooperative societies were to be organized to meet the short-term credit needs of the farmers. Adoption of the Act in 1904 marked the beginning of efforts to build an institutional finance system for agriculture.
According to Puhazhendhi (2000), at one stage, cooperative credit institutions in the country were considered as an option to bridge the gap between the poor and the Banks. However, the poor could not derive the intended benefits from the cooperatives mainly because the size of the cooperative societies was too large and people of diverse interests were grouped together. Economic and caste barriers were too strong for the people to work together as one cohesive unit.

The concept of Self Help Groups is not something very new. The concept of self-help and mutual help existed in our country prior to any organized or formal form of self-help and mutual help. The history of organized self-help and mutual help may be traced back to the origin of the concept of credit unions. The concept of credit unions was development in the field of thrift and credit. A credit union is a group of people who join together to save money and to make available loans to each other at a low rate of interest. A credit union is a financial co-operative organized by a group of people with a shared field of membership.

The emergence of the concept of Self Help Groups (SHGs), as we know it today in India, is an outcome of several experiments conducted at the Savings and Credit Management Groups (SCMG), sponsored by Mysore Resettlement and development Agency (MYRADA). After experimentation
with the cooperatives in some projects, MYRADA felt that a shift to an alternative credit system for the poor was required along with the efforts to make the existing delivery system, not only more appropriate and effective but also willing to accept and relate to an alternative system with its own rules and management.

It was in this MYRADA project, the National Bank for Agriculture and Rural Development (NABARD) experimented the pilot project for the development of the SHG system in India. In 1986-87, NABARD supported and funded an action-research project on SCMG of MYRADA, for assessing its adequacy as an instrument to help the target groups. The main objective of this pilot project was to evolve supplementary credit strategies for meeting the credit needs of the poor by combining flexibility, sensitivity and responsiveness of informal credit system with the financial resources of the formal credit institutions.

During 1991-92, NABARD launched 92 pilot projects on linking SHGs with banks, in various parts of the country. In July 1991, RBI advised to banks, in the norm and guidelines of NABARD. In February 1992 detailed guideline were issued to the commercial banks, explaining the modalities of the pilot project. Later the scheme was made applicable to RRBs and Cooperative Banks in May 1993. the NABARD guideline to banks for implementation of
the pilot project allowed ample flexibility to the participating bank to innovate responses and observed variations in the grassroots level situations. It aimed at providing credit to the informal SHGs of rural poor, through the banking system, with minimal documentation and simplified procedures.

Today, it is estimated that these are at least over 2 million SHGs in India (Reddy and Manak, 2005). In many Indian states, SHGs are networking themselves into federations to active institutional and financial sustainability.

Self-help-group concept is not new to India. It was these in many forms. But the various constructive activities that can be undertaken to enhance the economic condition of concerned members and boost their social status is comparatively a new dimension added do it. Rangacharyulu (1993) has attempted to work out the composite index of development in the country for rural areas at state level based on a given set of indicators. (Cox, 1997; Puhazhendhi and Jayaraman, 1999) mentioned that an important aspect of collaboration between social scientists and statisticians is their role in accessing effectiveness of programs undertaken by government and non-government organization in the fields like employment, housing, health etc.

1.3: The SHG Model
In this study the three points Structure of SHG, SHG Federation and SHG Bank Linkage were studied as under:

1.3.1: Structure of SHG

A SHG is a group of about 10 to 20 people, from a similar class and region, who come together from saving and credit organization. They pooled financial resources to make small interest bearing loans to their members. This process creates an ethic that focuses on savings first. The setting of terms and conditions and accounting of the loan are done in the group by designated members.

A SHGs is a small economically homogeneous affinity group of the rural poor voluntarily coming together to save small amount regularly which are deposited in a common fund to meet members emergency need and to provide collateral free loans decided by the group (Abhas kumar Jha, 2004). They have been recognized as useful tool to help the poor and as an alternative mechanism to meet the urgent credit needs of poor through thrift (Anjugam and Ramasamy, 2007). SHG is a media for the development of saving habit among the women (RajMohan, 2003). SHGs enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural sphere of life (Ritu Jain, 2003). The basic principles of the SHGs group approach, mutual trust, organization of small and manageable
groups, group’s cohesiveness, sprit of thrift, demand based lending collateral free, women friendly loan peer group pressure in repayment, skill training capacity building and empowerment (Lalitha, 1998). One of the reasons for going SHGs is to avails credit (Rao, 2003). However, the state of SHGs identifies key areas of weakness which undermine the sustainability of SHGs movement namely, areas such as financial management governance and human resource range from weak to average quality for a majority of SHGs, while the spread of the movement is impressive these are key areas that need to be addressed if any external intervention is to be effective.

1.3.2: SHG Federation

SHGs have also federated into larger organizations. Typically, about 15 to 50 SHGs make up a Cluster/ VO with either one or two representatives from each SHG. Depending on geography, several cluster or VOs come together to from an apex body or an SHG federation. The village Organizations, SHG clusters and SHG federations are registered under the Mutually Aided Co-operative Society (MACS) Act 1995. At the cluster and federation level, there are inter-group borrowings, exchanges of ideas, sharing of costs and discussion of common interests. There are typically various sub-committees that deal with a variety of issues including loan collections, accounting and social issues.
SHG federations have presented some key benefits to SHGs as a result of their greater scale. Increasingly, SHG federations are being seen as a key interface with the SHG movement because of their formal registration under the MACS and recognition from bankers. But, in addition to the benefits of SHG federations, there are some drawbacks, or constraints, that should be noted.

As SHG federation is a formal group of informal common-interest groups. As a result of its rather informal members, there are internal constraints that it faces. Namely, it has a poor capacity for self-governance, average to low quality managers and systems and process are poorly defined. Further, there is significant financial cost to organizing and registering a SHG federation which has been estimated to be about Rs 20 to 1000 per SHG member. To bridge these internal constraints requires save external assistance and there are few good quality NGOs to provide this assistance to a burgeoning number of SHG federations.

1.3.3: SHG Bank Linkage

A most notable milestone in the SHG movement was when NABARD launched the pilot phase of the SHG bank Linkage programme in February, 1992. This was the first instance of mature SHGs that were directly financed by a commercial bank. The informal thrift and credit groups of poor
were recognized as bankable clients. Soon after, the RBI advised commercial banks to consider lending to SHGs as part of their rural credit operations thus creating SHG Bank Linkage.

The linking of SHGs with the financial sector was good for both sides. The banks were able to tap into a large market, namely low-income households, transactions costs were low and repayment rates were high. The SHGs were able to scale up their operations with more financing and they had access to more credit products. The study clearly indicated that the repayment rates were high and that the bank linkage made difference in the lives of the SHG members. However, the study also pointed out certain issues that require attention. These include adequacy of loan size, timeliness of credit and also the need for branch manager or the promoter undertaking a rating before the SHG is bank linked.

**Models of Bank Linkage**

For the SHG system developed and promoted by NABARD, they took the initiatives for linkage between SHGs and NGOs on the one hand, and the banks on the other. Several models of SHG-Bank linkage programme were tried out. As a result of these experiments, three most commonly used models throughout the country came into existence.
In **Model I**, the SHGs were organized and promoted directly by banks. The bank provided credit in bulk directly to the SHG, which might be an informal or formal body. The SHG, in turn, would undertake on lending to its members, on terms and conditions agreed upon mutually among them. NABARD provide refinance assistance to the lending Bank. In this Model there was no involvement of NGOs.

But in **Model II**, NGO organized and promoted the SHGs, and then referred those SHGs to the Bank for lending directly either to the SHGs or to individual members of the SHGs. Here, the NGO stood only as a support to both the Bank and the SHGs, for monitoring and evaluation of the projects, proper functioning of the SHGs, repayment of the loans, provided training to members of SHGs, etc. NABARD provided refinance to the lending bank.

And in **Model III**, NGO organized and promoted the SHGs, and then referred those to the bank for linkage, and the bank provided finance directly to the NGO for on-leading either to the SHGs or to individual members of SHGs. The NGO was fully responsible for making sure the repayment of the loan to the bank, with proper monitoring and evaluation of the projects, as well as of the proper functioning of the SHG, and training of members of SHGs. NABARD provided cent percent refinance to the lending bank. However, for the present study only the SHGs of poor women under
Model II and Model III were taken into consideration, where there was involvement of NGOs in organizing, linking and promoting the SHGs. Harper and Kirsten (2008) recorded one of India’s most innovative linkage models is ICICI bank’s recent ‘partnership between ICICI bank and selected NGOs/MFIs, according to which the latter takes the responsibility of monitoring and recovering loans from individuals and self-help groups, but the credit (and most of the risk) is directly between ICICI Bank and the SHG.

The SHG-bank linkage programme, referred to as the Indian Microfinance Model began formally in 1992 with a set of guidelines passed by NABARD and RBI enabling commercial banks to lend to SHGs without collateral. Loan repayment rates from SHGs of 98% against 32% from other programmes to the poor, convinces the banking sector of the viability of SHG lending. Currently, over 90% of SHGs in India consist exclusively of women and SHGs are the preferred strategy for both credit delivery for the poor and women’s empowerment. Targets of NABARD to credit link one million SHGs by 2008 have been overshoot by the exponential growth of these groups. Latest data showed that cumulatively banks have lent 39.04 billion (US $ 156 million) to 1,079,091 SHGs (NABARD, 31 March, 2004). About 16 million poor households have gained access to formal banking system through SHG bank linkage programme. The Self Help Groups have become the focal point of
development schemes under the unified poverty alleviation programme, “Swaranjayanti Gram Swarozgar Yojana” (SGSY) launched by the government of India.

It has, however, been argued that development agencies committed to empowerment of women need to question the nature of the link between access to credit by targeting women, and the transformation of gender relations needs for empowerment and equality. Significant research and much anecdotal evidence suggest that women’s empowerment cannot be assumed to be an automatic outcome of microfinance programs. Development agencies committed to the empowerment of women need to question the nature of the link between access to credit by targeting women, and the transformation in gender relations needed for empowerment and equality (Kabeer, 1998; Mayoux, 1998).

1.4: Working of SHGs

SHGs are working in democratic manner. The upper limit of members in a group is restricted to 20. Among them a member is selected as an ‘animator’ and two members are selected as the representatives. The animator is selected for the period of two years. The group members meet every week. They discuss about the group saving, rotation of sangha funds bank loan, repayment of loan, social and community action programme. Now-a-days, the
activities of the SHGs have become multidimensional and encompass works like solid waste management, marketing etc., which would place their service indispensable at the village/town level. These activities would enrich the quality of the poor.

1.5: Functions of SHGs

The major functions of SHGs as under:

- Create a common fund by the members through their regular saving.
- Flexible working system and pool resources in a democratic way.
- Periodical meeting. The decision making through group meeting.
- The loan amount is small and reasonable. So that easy to repay in time.
- The rate of interest is affordable, varying group to group and loan to loan. However, it is little higher than the banks but lower than the money lenders.

The present study on socio-economic profile of Self Help Groups of Meerut district, Uttar Pradesh will be carried as under following objectives:
OBJECTIVES

1) Major SHGs of District Meerut.

2) Socio - Economic variables of the SHGs.

3) To study the income, expenditure and savings of the members after joining SHGs.

4) To know the role of SHGs in providing rural credit.

5) Impact of SHGs.

6) Comparatively study of government and non – government -organization (NGO) supported SHGs.