



“THE PERFORMANCE OF SELF HELP GROUPS : A STUDY OF DHAN FOUNDATION, JEWARGI TALUK, KALABURGI DIST, KARNATAKA.”

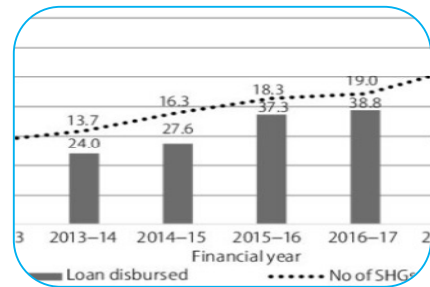
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ABSTRACT

The purpose of this report is to analyze the performance, structure, functions, and features of the selected Self Help Groups (SHGs) under Development of Humanitarian Action (DHAN). This study focuses on the role of the Non-Governmental Organisations (NGOs) covered by the DHAN program in Jewargi taluk (Kalaburgi) district. Primary information was collected through structured questionnaire, observation, discussion, and interactions with 130 members of 65 Self Help Groups. Some of the SHGs had very poor members, but the promoters did not consciously attempt to include only the poorest members of a village while setting up an SHG. They felt that only once the concept of the SHG had reached the poorest strategy of village society, it would be possible to organize the members into groups.



KEYWORDS : Self Help Groups (SHGs) , Development of Humanitarian Action (DHAN).

1.1. INTRODUCTION:

In recent years, self-help groups have become a popular way of working with people. Power to the people is a new social movement that is probably born out of the realisation that society's traditional ways of dealing with problems are not enough. This movement is based on the people's desire to fulfill their needs and shape their own destiny through the principle of "by the people, for the people, and of the people". Although the term self-help group originally refers to the provision of aid to the self, here self is also understood to mean the internal resources of the person, the group, or the community. Self-help emphasizes the self-determination, the self-reliance, the self-production, and the self-empowerment of the person, group, or community by the mobilization of internal resources.¹ Self-help groups are collectives of people, typically small groups of people, who work together to help each other solve common problems. These groups operate on the principles of self-determination and collective responsibility. The group is the core component. Everyone works together for the development of the group and their individual needs are fulfilled. Self-help groups have evolved as a way of dealing with common social, emotional, and physical problem conditions. A self-help group can be described as a support, education, and change-oriented mutual-aid group that solves a common life issue or condition that all members share. It may be for personal or social change, or it may be within a leadership structure that is indigenous to the members of the group. Participation and contributions are usually voluntary. Professionals rarely participate in the group's activities unless they participate as

members. Boundaries include all members who meet the criteria for membership, such as having the same problem, situation, or identity as the other members.

1.2 REVIEW OF LITERATURE:

1. J.P. Mishra Verma and V.K. Sing, in their article entitled "Socio – economic analysis of Rural Self- help groups scheme" in block Aminagunj, District Faizabad, of Uttar Pradesh state, they have studied the size, composition, characteristics of rural SHGs examined their functions and impact on generation of income and employment and identified the major constraints and problems of SHGs. They observe that, majority of the members of SHGs belonged to the low levels of income groups, and they were living below the poverty line. They also suggested that, the Government should come forward to help the rural poor through SHGs and provide liberal credit facilities at the cheaper rate of interest to overcome the financial problems of self – help groups.

2. K.R. Murugan and B. Dharmalingam⁵, in their article titled "Self-help Groups new women's movement in Tamil Nadu" based on the study of Mahilir Thittur of Tamil Nadu Women Development Co-operative they believe that one of the characteristics of SHGs is the assurance freedom, equality, self reliance and empowerment. Their strengthen the fact that self-help groups are conveyors of people empowerment, and their social and economic development through capacity building. The significance of SHGs is in the empowerment of the poor especially that of women. They provide financial independence and security to women. They conclude that the ultimate goal of SHGs is the empowerment to the members, and independence and economic equity are the highest virtues of Self-help groups.

3. A. Malaiswamy and R. Srinivasan,⁶ in their article titled "An economic appraisal of repayment and overdue position of Self-help groups, and PACB beneficiaries in Madurai district of Tamil Nadu" highlighted the repayment and transaction cost in Self-help groups in the rural areas. They also analyzed the causes of defaults in repayment of Loans borrowed from both SHGs and PACBS. The study shows that majority of the members of PACBs were willful defaulters which not only denied them further loans but also affected the regular money transactions of the SHGs. Overdue concerned with PACBs very highest then SHGs but transaction cost was found to be higher in the SHGs due to the co-operatives.

4. M.C. Athavale, K. G. Sharma and A.M. Mishra,⁷ in their paper titled "Working of Self- Help Groups and Their Success Story in Doudi Jeenkar Village, Hoshangabad district of Madhya Pradesh State" the study emphasizes on the advantages of linkages between banks and SHGs, the functioning of SHGs and their impact on rural development what the study showed was that the recovery of loan was 100% and the loan was given only for income generating productive activities.

5. R.K. Rahance, M.J. Wattaamwar and V. S. Kamble,⁸ in their study titled "Effect of self-help Groups in Rural Development" the study explains the performance and role played by the sugar co-operative in rural development, through, SHGs. It reveals that the number of villages in the operational area increased from 149 to 245 numbers, membership increased 4,631 to 20,681 and crushing capacity of factory also increased. It also included that the factory had undertaken various programmes through self-help groups. It has led to various activities, this process automatically leads to rural development.

6. Binodini sethi and H. N. Atibudh, in their article entitled "Micro finance, innovations tool for banking with the highlighted rural poverty and the emerging of Self-help groups, their structure, operations and performance of the "SHGs Micro Finance" in the Bhavanipatna block Kalhandi district. The study also indicated that there is larger opportunity for the function of more SHGs and increase its existed membership. The study concluded that only 28% of members of SHGs received credit support from banks under linkage programme. Finally, they suggested that more members of groups should be linked with banks so that support should be strengthened for the rural poor.

7. G. Srinivasan, S. Varadharaj and M. Chandrakumar,¹⁰ in their article titled " Financial performance of rural and urban Self-help groups a Comparative analysis" They found that the operations of SHGs, total lending total savings, total recovery, total default were collected from the offices of the selected SHGs, during the year 1999-2000. The results of the study indicated that the average total membership was

17%, average total savings were Rs. 16,333, the average total lending were Rs. 17,537, average total default was Rs. 956 which found to be higher in rural areas than in urban areas. The overall financial performance of the urban SHGs was better than in rural areas.

1.3. SCOPE OF THE STUDY:

This study on Self Help Groups (SHGs) is a new topic in this case study. The purpose of this study is to understand the process of functioning of Self Help Groups (SGs) and their functions. The area selected for this study is the Taluk Jewargi (Kalaburgi) of Karnataka State, which is among the most backward Taluk in the state. The Taluk is also among the backward Taluks in terms of Education. The literacy rate in the Taluk (Gulbarga) is only 32.85%, which is the lowest in the entire district (Shorapur has a literacy rate of 32.74%). The female literacy rate in the taluk (Jewargi) is only 17.09%, which is another of the main development issues in the Taluk. The overall literacy rate in the district is 38.54%. Due to the basic objectives of the survey, the scope of this case study was limited to informal Self Help Groups of poor people. To date, no team including Govt. Agencies or any voluntary organization has studied the pre-experience of Self Help Groups of the poor at Jewargi.

1. The second rational behind the selection of this area is that in Jewargi Taluk (in Karnataka) has been implementing a project on "Stree Shakti" and NGOs are working for rural poor women in the context of people's planning and rural development. The Stree Shakti project implemented in Karnataka on 18th October 2000 in Raichur by AICC president Smt. Soniya Ganghi and NGOs, Kalanjiam project implemented in the year 2001-2002. ³ The study will be helpful for the planners and policy makers engaged in the up liftment of rural poor through self-help groups.
2. The present study deals with the role, functions of self-help groups, their working methods, advantages and to what extent is rural poor is benefited by the SHGs for empowering their life. It is an effort to know what is the secrete behind the successful functioning of SHGs in the rural areas covered by the DHAN. Being holistic, in nature, the self-help group is most appropriate for overall rural poor empowerment in the country. And one has to know what is happening in the formation of Self-Help groups. It is right time to know the problems faced by the SHGs and suggest remedial measures.

1.4. STATEMENT OF THE PROBLEM:

For diverse / historical / socio – economic, political – cultural , demographic and geographic reasons, despite conscious intervention by the Governments to initiate and accelerate the process of growth and development, some regions and sub-regions and people in them remain relatively backward. Not withstanding five decades of independence we have not been able to solve all those problems which constantly have been posing themselves as obstacles to our economic development. Due to these problems all of our development efforts fall short of our vision of a "developed country"² the problem like poverty, unemployment, inequality and social injustice forms the core of development issues in India. Poverty in India is cardinal problem which requires immediate anti-poverty interventions. Among several other anti poverty interventions measures , the provision of easy access to institutionalized credit facility is directly related to the economic development, empowerment of the poor in general and rural poor in particular. To speed up the process of economic development in rural areas, Governments are taken certain steps for special development efforts through "Hyderabad Karnataka Area Development Board (HKDB), the region in general and Gulbarga district in particular continue to have the tags of "development laggards" around their necks. As such planning commission, decision to extend special development assistance to Gulbarga district under Self – Help Groups (SHG) formation is a welcome measure and it would go a long way to contribute for growth – mediated and supported development plan does focus simultaneously on two things – infrastructural development and income generation schemes for the underprivileged with the ultimate objective of improving the quality of life of the people.

1.5. OBJECTIVES OF THE STUDY:

1. To analyze the process of performance of SHG members through the SHG's such as communication, capacity building, economic development, social – cultural empowerment, political empowerment, group solidarity, attitudinal change. .
2. To access the economic development of the family through credit and non credit operation.
3. To understand the background of the emergence of self help groups, their compositions methods of working and their linkages with the financial institutions.
4. To enquire into the functioning of SHGs in the sample areas of Jewargi Taluk and compare performance of 'Stree Shakti' groups with promoted by the DHAN foundations groups.
5. To analyze the contribution made by the SHGs towards empowering the marginalized group of women and family members.

1.6. METHODOLOGY:

1.6.1. a. SELECTION OF THE TALUK:

Jewargi Taluk of Kalaburgi Dist. was selected for the study on the following grounds.

1. The Taluk is very closer to the researcher.
2. Jewargi Taluk is one of the most backward Taluk in Kalaburgi District of Karnataka state.
3. The available literature depicts that the Jewargi Taluk acquires top position in formation of SHGs in the Gulbarga district.

1.6.1.b. SELECTION OF THE STUDY AREA:

Even though the SHGs are continuously promoting its activities in many areas of the Taluk, the study is restricted to assess the impact in areas where the operations are more than three years old. And 10 groups were more than 5 years old. A total of 65 SHGs were selected on a stratified random basis.

1.6.1. c. SELECTION OF THE SHGS:

The self – help group covered by DHAN foundation and Stree shakti in Jewargi Taluk Gulbarga district for detail analysis. Methods used for the study include a survey using structured interview schedule. The survey was conducted with SHGs members from DHAN and SHG members from stree shakti group. The stree shakti groups members were taken for the purpose of comparison. In taluk more than 1350 SHGs were existed.

1.6.1. d. SELECTION OF THE MEMBERS:

2 members were selected from each selected groups using random sample technique for the survey.

1.7. DATA ANALYSIS AND RERSULTS

1.7. a. SHGs AND RURAL POOR:

Self – help groups helping the rural people and weaker sections, who associate themselves with group activities like, "Savings mobilization" and smooth functioning of SHGs. Some programme to assist the rural poor are as follows.

1. It provides loan at lower rates of interest.
2. Easy availability of loan
3. It does not require any securities.
4. Easy accessibility to the credit facility.
5. It avoids unnecessary delays.
6. Meetings provide an opportunity to share their views and experience.
7. It helps to solve, to some extent, the problems of the members.

1.7.1. Demographic and Social status of members:

The result of the study shows the following demographic features of the members in the SHG.

1.7.1.a. AGE GROUP OF THE MEMBERS:

**Table No.1.7.1.a.
AGE GROUP OF THE MEMBERS**

Sl. No.	Age group	No. of Respondents	Percentage (%)
01.	Below - 20	06	4.62
02.	21-30	29	22.31
03.	31-40	60	46.15
04.	41-50	30	23.08
05.	51 and above	5	3.84
	Total	130	100.00

Source: Field data.

The age group of the respondents is shown in the Table 1.7.1.a. It shows that 6 members i.e., 4.62 percent member's age is fall below 20 years. i.e., 18-20 years old. 29 members i.e., 22.31 percent were come age in between the 21 to 30 years old. 60 members i.e., 46.15 percent come age in between 31 to 40 years old. 30 i.e., 23.08 percent members come in age between 41-50 years old. And 5 members i.e., 3.84 percent were more than 50 years old. There are no substantial variations found across the stree shakti groups and DHAN' Kalanjiam groups.

1.7.1.b. MARITAL STATUS OF THE MEMBERS:

**Table No. 1.7.1.b.
MARITAL STATUS OF THE MEMBERS**

Sl.No.	Particulars	No. of Respondents	Percentage
01.	Married	110	84.61
02	Widows	11	8.46
03.	Unmarried	5	3.85
04.	Deserted	4	3.08
	Total	130	100.00

(Source: Field primary data)

Around 110 members i.e., 84.61 per cent were married and living with their husbands, 11 members i.e., 8.46 percent were widowed and 4 members i.e., 3.08 percent were divorced or deserted by their husbands. It was also evident that around 17 members i.e., 13.07 percent were leading their family on their own.

1.7.1.c. SOCIAL BACK GROUD:

**Table No. 1.7.1.c.
SOCIAL BACK GROUND OF THE MEMBERS.**

Sl No.	Particulars	No. of Respondents	Percent
01.	Backward class	89	68.46
02.	Schedule Caste	30	23.08
03.	Schedule tribe	05	3.84
04.	Other castes	06	4.62
	Total	130	100.00

(Source : Field primary data)

A proportion of around 68.46 percent of the members belonged to backward class and 23.05 percent of the members belonged to scheduled caste and 5 members i.e. 3.84 percent members were belonged to scheduled tribe. and 6 members i.e., 4.62 percent were constitute other castes. There was no single caste dominance observed since the population of the castes varies across the areas where SHG is in operation.

1.7.1.d. LITERACY:

The details of the literacy levels of the SHG members and their husbands are given in table 1.7.1.d..

**Table No. 1.7.1.d.
LITERACY OF THE SHGs MEMBES AND SPOUSES.**

Sl. No.	Literacy Level	Members		Spouse	
		Number	Percent	Number	Percent
01.	Illiterate	72	55.38	48	38.40
02	Up to 5 th Standard	30	23.08	31	24.80
03.	Up to 8 th standard	13	10.00	23	18.40
04	Up to 10 th standard	11	8.46	15	12.00
05	Up to 12 th standard	04	3.08	04	3.20
06.	Up to degree	00	0.00	04	3.20
	Total	130	100.00	125	100.00

(Source : Field primary data)

Illiteracy was high among the women (55.80 percent) compared to 38.40 percent among males in the households. Up to 5th standard 13 women and 23 spouses 23.08 percent and 24.80 percent respectively were studied. No. of the members had any degree education except 3.20 percent of their husbands who had degrees.

1.7.2. SHG AS AN INSTITUTIONAL SOURCE OF CREDIT.

All the 65 SHGs surveyed reported that they had got a at least one loan from the bank and thereby all of them have got access to formal credit systems. This became possible only because of the groups existence in their locality. The details are furnished in table No. 1.7.2.a1.

**Table No. 1.7.2.a.
LOAN AVAILED FROM THE SHGs.**

Amount (in Rs.)	Stree Shakit respondents			Kalanjiam respondents		
	No.	Percent	Average Loan availed	No.	Percent	Average Loan availed
< 5000	14	15.55	3,214	00	0.00	0.00
5,000-10,000	37	41.11	8,338	08	20.00	6,375
10,000-20,000	24	21.67	15,646	25	62.50	19,800
20,001-40,000	15	13.50	27,833	07	17.50	37,643
Total	90	100.00	55,031	40	100.00	63,818

(Source : Field data)

As many as 95 percent of the total members have got a minimum loan amount of Rs. 5,000.00 if they are with a stree shakti. In case of Kalanjiam groups, all of them have got loan of more than Rs. 5000. The above result show that as compared to kalanjiam groups with stree shakti, kalanjiam group members were got high loan.

The findings on the cumulative loan availed from the group and interest amount saved.

Table No. 1.7.2.a1.
CUMULATIVE LOAN AVAILED FROM THE GROUP

Sl. No.	Particulars	Stree Shakti members (Rs.)	Kalanjiam members. (Rs.)
01	Minimum loan per member	1,800	5,000
02.	Average loan per member	19,975	28,476
03.	Maximum loan per member	27,000	38,000
04	Interest payable at the rate of 60 percent per annum	11,985	23086
05.	Interest at the rate of 24% per cent per annum to SHGs.	4,794	9,234
06.	Interest saved per member	7,191	13851

(Source: Field primary data)

The cumulative loan amount is the amount availed by an individual member, which is a sign of credit flow from the bank to the poor as well as the group acting as a source of credit. The maximum amount received by the members is Rs. 27,000 by the Stree Shakti groups and Rs. 38,000 by the kalanjiam groups. On average a member in a Stree Shakti group has taken an average loan amount of Rs. 19,975 during the period. For such an amount the member has paid Rs. 4,794 at rate of 24% percent for a year; otherwise she would have ended up paying an amount of Rs. 11,975 to local money lenders for a year at the rate of 60 percent.

1.7.2.b. CREDIT UTILISATION:

The loan utilization patter is an indicator to assess the purpose for which the members are using the credit obtained from the group. The purpose wise loan utilization pattern since the inception into the group is presented in Table No. 1.7.2.b.

Table No. 1.7.2.b.
PURPOSE WISE LOAN AVAILED BY THE MEMBERS SINCE INCEPTION INTO THE GROUP.

Sl. No.	Purpose wise loan utilisation	Share in the total loan	
		Loan Amt. Rs.	Percent
01.	Consumption ¹	6,47,985	38.84
02.	Health	3,50,860	21.03
03.	Social obligation ²	1,50,300	09.01
04.	Debt redemption	2,50,600	15.02
05.	Agriculture and live stock	89,600	5.37
06.	Housing	93,100	5.58
07.	Small economic activity	85,950	5.15
	Total	16,68,395	100.00

(Source : Field primary data)

Note: 1. Consumption includes the immediate needs of the family for food, education and other small expenses for the household.

2. Social obligation include marriage expenses dowry for the girls, funeral and related functions.

From the above table it is clear that Rs. 6,47,985 i.e., 38.84 percent which is a major loan use by the members for consumption purposes and Rs. 3,50,860 i.e., 21.03 per cent for health and Rs. 1,50,300 i.e., 9.01 percent were used for social obligation and Rs. 2,50,600 i.e., 15.02 per cent were used for Debt

redemption and 89,600 i.e., 5.37 per cent used for agriculture and livestock and 93,100 i.e., 5.58 percent were used for Housing and Rs. 85,950 i.e., 5.15 per cent were used for small economic activities.

1.7.2. c. SELF HELP GROUPS AND BANKS:

All selected 65 SHGs were linked with different banks for financial assistance and deposit savings mobilisation,. Table No. 1.7.2.c. shows that maximum number of SHGs 32 out of 65 SHGs were linked with the Co-operative societies, and 13 SHGs were linked with Commercial banks. And remaining 20 groups i.e., kalanjiam groups were linked with ICICI Bank Ltd. Mumbai. The following Table shows the clear idea of linkage.

Table No. 1.7.2.c.
Details of linkage with banks.

Sl. No.	Banks	No. of SHGs linked	Percent
01.	Commercial Banks	13	20.60
02.	Co-Operative Banks	32	49.23
03.	ICICI Bank Ltd. Mumbai	20	30.77
	Total	65	100.00

(Source : Field primary data)

1.7.2.d. RESOURCE MOBILISATION BY THE GROUPS:

Average total savings of the group was Rs. 46,080 and the average size of the SHG studied was 16 members per group. The average loan amount mobilized by the group form various sources was Rs. 1,03,778 in an average period of 49 months. Around 63 percent of the groups linked more than once with banks for credit.

Table No. 1.7.2.d.
SHG bank linkage status of the groups studied

Sl. No.	Particulars	Kalanjiam	Stree Shakti
01.	Average bank loan size (Rs.)	1,03,778	32,231
02.	Group gone for more than one linkage	67.50	60.00

(Source : Field primary data)

The amount mobilised from the bank was three times higher in kalanjiam groups compared to the groups studied in Stree Shakti groups. Around 72 percent of the member were able to save Rs. 75 and above per month. But in the case of members studied by Stree Shakti groups majorities of them are found to save only Rs. 20 to Rs. 40 per month.

1.8. MAJOR FINDINGS:

This chapter summarizes the major findings emerging from the field studies and also indicates the policy issues that need consideration at appropriate levels for formulating action programme. During the field study it is observed that some of the important findings were emerged regarding the Self-Help groups.

1. Almost all the sample Self-Help groups were formed with an emphasis on Self-Help and with a view to achieve objectives like freedom from exploitation, economic improvement women empowerment and resources for development.
2. Regarding the Self-Help groups nature large number of SHGs are homogeneous as compared to heterogeneous by religion, economic conditions. Occupational structure etc,. These characters have played a vital role in originating poor Self-Help groups. In the district Self-Help groups' functions are socially and economically motivated. It heartening to note that politics, religion, caste are

- considered as no entities in the organization of Self-Help groups. The common feature of all the Self-Help groups was an aspiration to raise their socio economic standards by exploiting the opportunities provided by Self-Help groups.
3. The sample Self-Help groups came into existence with a new culture and system of collective existence.
 4. A community organizer usually initiates the foundation of SHG's; the majority of Self-Help groups were formed between 1995 and 2003. Once the SHGs start functioning, the interviewer motivates for the formation of the set of rules to be followed. The amount to be saved by each member is Rs. 10, 15 or 20 per member per week. The amount is fixed to all members at the same level to avoid disparities among the members. The amount of savings are kept in banks to ensure regular savings and for the discussion of groups activities to be taken, the members should compulsorily meet weekly the SHG members or animator prepares the minutes of meeting and records of the savings. The animator is trained and rotated every six months for different SHGs. The common fund created for emergent loan disbursed to members on consensus towards the need on rotation basis, repayment of the loan starts immediately until complete repayment. The process of decision making concerned every members of a group should actively participate in this regard.
 5. The main objectives of Self-Help groups are to promote savings habit among the group members. There is no membership fee for joining a group. The common fund, which is growing day, by day, is in variably deposited in a cooperative banks commercial Bank and Regional Rural Banks through opening savings account in their local branches.

1.9. RECOMMENDATIONS OR SUGGESTIONS:

The study, on economic conditions of 'Self-Help groups.' with special reference to the Bidar District. The SHGs have revealed many positive aspects regarding contribution of SHGs to the rural development. The concept of Self-Help group is to be seen as an important milestone in achieving the ultimate objective of economic empowerment of women and as a weapon for poverty alleviation. The present study covered 25 Self-Help groups and 250 members. From 5 taluka' s 5 Self-Help groups and 50 members were selected. The main focus was achievement of economic goals and social goals by these groups. The activity of self-help groups has improved participation of women in decision-making at all levels.

One of the important conclusions of the study was that the Self-Help group activities have been helping poor women in economic and social development. Many agencies like Banks, voluntary organisations, NGOs, Local Bodies, etc., are engaged in organizing Self-Help groups in their own way. Some of our recommendation for promotion growth and sustainability of SHGs are given below.

1. The process of formation and function of SHGs is to be made more systematically institutionalized. Zilla Panchayats, Taluka Panchayats, Gram Panchayats and NGOs can take the role in the formation and promoting of Self-Help groups by organizing and financing in proper way. The Bidar district is a model for implementing the formation of SHGs in other consisting of elected members of Panchayats officials and representatives of banks and NGOs members for the promotion and growth of SHGs in the whole district.
2. A wider publicity is required for the propagation of this concept to the gross root level public relation department, media etc., can prepare and distribute publicity materials highlighting the importance, advantages and salient features of SHGs in rural areas is to be made mandatory.
3. The establishment of homogeneous SHGs considering only women.
4. Heterogeneous group considering of men and women.
5. Financial Institutions like banks can make lot of contribution for the promotion and growth of SHGs for exemplary and best performance by SHGs at the block level should be given cash award by the banks, Government or NGOs. The study also recommend reduction of interest rates on the loans availed by the SHGs. They can also introduce monetary incentives to encourage prompt repayment.

1.10. LIMITATION OF THE STUDY:

1. It is a case study no generalization can be made on the basis of it.
2. While collecting the primary data from Self-Help groups, many difficulties were found. First of all majority of the group members were illiterate and had a lack of a general awareness. Therefore, while desecrating their illiteracy and backwardness is needed to be taken in consideration. Data collection from illiterates has its own limitations.
3. Personal limitations of the researcher needed to be mentioned.
4. In addition to the above the study being meant for a M. Phil. Dissertation for which only one year time is given; this time period is short and not sufficient for undertaking a detailed study. Further study can be undertaken for Ph. D work by the researcher.

1.11. CONCLUSION

A few of the SHGs had very poor members, but no intentional effort was made to include only the most impoverished members of a village in the formation of an SHG, as they felt that once the concept of the SHG had been passed down to the most impoverished strategy of village society as a whole and women particularly, it would be possible to group them together.

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