

Women Empowerment through SHGs: A Micro Study of Gadapadar GP of Jeypore Block

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ABSTRACT

This paper is based on the outcome of Mphil survey made by the scholar during September, 2014. The major aim of the study was to examine the impact of development programmes on socio-economic life of tribal. For the development of the female foes in tribal society, the roles performed by the SHGs Movement are immensurable. The Self Help Group method is used by the Government, NGOs and others worldwide. The movement of SHG has emerged and experienced an explosive growth as an inclusive and socio-economic movement. Women's empowerment is a social action process that promotes participation of women in organisations and communities in gaining control over the socio economic status in their community. Women constitute about 50% of the human resource of our country, but they are yet to raise socially, economically and politically to level their male counterparts. There is a need to empower the women especially in the rural and tribal areas. Self help group is a method of organising the poor people and the marginalised to come together to solve their problem. The poor collect their savings and save it in banks. In return they receive easy access to loans with a small rate of interest to start their micro enterprises. It is one of the important tool in providing micro finance and opportunities for undertaking economic enterprises of the women in general and that of the tribal in particular. It strengthens the collective self help capacities of the poor, leading to their empowerment. Thousands of the poor and the marginalized population in India are building their lives, their families and their society through Self Help Group. The major initiative in providing SHG members with bank credit was introduced in 1992. These initiative with bank linkages appeared important and added value to the lives of SHG members, their families in general.

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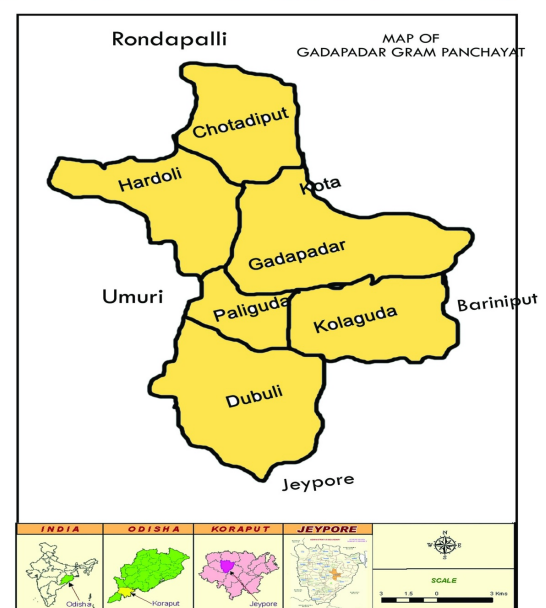
KEYWORDS: Dolochar, Fly Ash, Soil Stabilization, Expansive Soil, CBR, Compressive Strength

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SHGs : Origin

The origin of self-help group can be traced is from Grameen bank of Bangladesh, which was founded by Mohamed Yunus. SGHs were started and formed in 1975. In India NABARD initiated in 1986-1987. The absence of institutional credits available in the rural area has led to the establishment of SHGs. The concept of self help groups has been evolved to organize the rural poor to meet their productive and consumption needs out of their saving.



Meaning of Self-Help Group (SHGs)

SHG is a holistic programme of micro-enterprises covering all aspects of self-employment, organization of the rural poor into self Help groups and their capacity building, planning of activity clusters, infrastructure build up, technology, credit and marketing.

It lays emphasis on activity clusters based on the resources and the occupational skills of the people and Self-Help Group refers to self-governed, peer controlled, informal group of people with same socio-economic background and having a desire to collectively perform common purposes. Here poor people voluntarily come together to save whatever amount they can save conveniently out of their earnings, to mutually agree to contribute to a common fund and to lend to the members for meeting their productive and emergent needs. SHGs have been able to mobilize small savings either on weekly or monthly basis from persons who were not expected to have any savings. They have been able to effectively recycle the resources generated among the members for meeting the emergent credit needs of members of the group.

SHG is a group formed by the community women, which has specific number of members like 15 or 20. In such a group the poorest women would come together for emergency, disaster, social reasons, economic support to each other have ease of conversation, social interaction and economic interaction.

A SHG is an informal association to enhance the member's financial security as primary focus and other common interest of members such as area development, awareness, motivation, leadership, training and associating in other social inter-mediation programmes for the benefit of the entire community.

Rationale of SHGs:

1. To inculcate the savings and banking habits among members.
2. To secure them from financial, technical and moral strengths.
3. To enable availing of loan for productive purposes.
4. To gain economic prosperity through loan/credit.
5. To gain from collective wisdom in organising and managing their own finance and distributing the benefits among themselves.
6. To sensitize women of target area for the need of SHG and its relevance in their empowerment.
7. To create group feeling among women.
8. To enhance the confidence and capabilities of women.
9. To develop collective decision making among women.
10. To encourage habit of saving among women and facilitate the accumulation of their own capital resource base.
11. To motivate women taking up social responsibilities particularly related to women development.
12. It acts as the forum for members to provide space and support to each other.

SHGs / WSHGs in Odisha

On 8th March 2001 SHG scheme was introduced in Odisha under the banner of Mission Shakti. Before this these types of concept were adopted by many agencies including the government viz. ICDS & DWCRA. Mission Shakti aims on strengthening all SHGs by giving them capacity building

support, credit linkage & by federating them. It aims to provide uniform guidelines, training materials, disseminate best practices. This organization is headed by a supervisor designated as Co-Ordinator, Mission Shakti.

Tribes & Tribals : A Birds Eye View

The basic characteristics of the human communities, whose culture remained more or less, unaltered with the march of time are called tribals. The Tribals constitute an important segment of our country's population. Out of the total population of 121,019,93,422 of the country, STs accounted for 10,42,81,034 which came to 8.6% (2011 census). There are 704 types of tribal in India (Source-Ministry of Tribal Affairs, GOI). Our state Odisha is an epitome of tribal population. There were 9590756 Scheduled Tribe persons in the state which constituted 22.84% to the total population. Koraput is a tribal dominated district. Almost all the 62 types of tribes which are found in the state are found more & less, in undivided Koraput district consisting of the present districts of Koraput, Malkangiri, Nabarangpur & Rayagada.

Tribes of Odisha

The scheduled tribe population of Odisha is 81,45,081 (2011 census), which constitute 22.84% of the total population of the state. The tribal population of Odisha is 9.7% of the total tribal population of India. Odisha has the unique distinction of being the homeland of the highest number of tribal communities (62) & the largest number of particularly vulnerable tribal Groups (Previously known as Primitive tribal Groups) which is (13) thirteen in numbers. Each tribal community is distinct in terms of their traditional cultural practices like dance, arts & crafts etc. They are in majority in 118 out of 314 Blocks. Malkangiri district has the highest proportion of STs, (57.4%) & followed by Mayurbhanj (56.6%), Rayagada (55.8%) & Nabarangpur (55%), Puri district has the lowest proportion of STs (0.3%) Kondh is the most populous tribe followed by Gond. The other major tribals living in Odisha are Santal, Kolha, Munda, Saora, Shabar, Bhottada, Bhumij, Bhuyian, Oraon, and Paroja & Kisan.

Languages spoken by the tribals are different from Odia though many of the tribals now understand & communicate to outsiders in Odia. There are sixty two of officially recognized (not by constitution) tribal languages in Odisha. If we linguistically classify then tribes of Odisha, we find 14 tribes belong to Dravidian group of language, 23 of Odia with its mixed form of Munda group.

The Tribes of Koraput Region

There are as many as 62 categories of tribes found in the state of Odisha All these tribes, in varying number are found in Koraput region. Tribes having population of one lakh and more are Kondh of Koraput & Rayagada districts, Paraja of Koraput, Koya of Malkangiri, & Bhattada & Gond of Nabarangpur district. Tribal populations within a range of 50,000 and more but less than one lakh are Bhottada & Gadaba of Koraput, Bhumia of Malkangiri, Paraja of Nabarangpur & Soura of Rayagada District. Tribes within 20000 population but less than 50,000 are Bhumia of Koraput, Paraja of Malkangiri, Kondh of Nabarangpur & Shabar of Rayagada district. Tribes with a population of less than 1000 are Bhuyian, Oran, Banjara, Gandhia, Kolha, Lohar, Bhathudi, Kawar, Kissan, Madia, Mahali, Lodha, Sounti, Bagata, Baiga, Dal, Ho, Tharua, Chenchu, Desua, Juang, Mirdha, Rajuar. As per the 2011 census the ST population constitutes 50.56% of the total population of the district of

Koraput (divided). On the other hand, it is 57.83%, 55.79% & 55.98% for Malkangiri, Nabarangpur & Rayagada districts respectively. ST population constitutes 54.41% of the total population of Koraput region (i.e. undivided Koraput district). If we add SC population to it (which is 15.58) then 64.48% would belong to combined ST & SC population, which are mostly socio-economically backward. At the same time, there are other caste people like Mali, Rana, Gouda (OBC & Doms (SCs) etc. who live, among these tribes who are also Socio-economically backward like the scheduled tribes. They live in the same natural surroundings in which the tribals live & share the same (available) resources to eke out their living.

Review of literature

The literature on the subject of Self Help Groups and Women Empowerment is abundant and is burgeoning. An attempt is made here to touch upon a select review of literature at the global, national and at regional levels, as a prelude to the present study. In spite of safeguards provided in many of the poverty alleviation programmes, it was observed that women, especially from poor families, could not be benefited. The basic issue that prevents women from playing full participatory role in nation building is the lack of economic independence. Planners and policy makers have been eagerly searching for certain alternatives. The participatory approach to development has emerged as a vital issue in developmental policies and programmes for women. Self Help Groups (SHGs) are considered as one of the most significant tools to adopt participatory approach for the empowerment of women. SHGs help in empowerment of women both social and economically. The empowerment of women through SHGs would give benefits not only to the individual woman but also for the family and community as a whole through collective action for development.

National Bank for Agriculture and Rural Development (NABARD) (1998) has explained the features of the innovative supplementary credit channels, objectives of the SHGs, models of the credit delivery mechanism evolved in Andhra Pradesh (India) which were tested successfully for replication. It has emphasized the strategy for expanding the role of SHGs and made suggestions for improving bank linkage with SHGs. The study has revealed several features such as efficient flow of credit, utilization of credit for income generating activities, excellent loan repayment and improved empowerment of SHG members.

Ghosh (1995) has made a case study of Development of Women and Children in Rural Areas (DWCRA) in Birbhum district of West Bengal. This district was brought in the map of DWCRA in 1992-93. In that year, 18 women groups were formed in two blocks of the district. Among these groups, only 10 groups were selected for the study by the author on the basis of their performance in respect of undertaking income generating activities. Socio-metric score of each group member of these 10 groups is calculated to find out Star and Isolates of each group. A Star is defined as a member who obtained a socio-metric score significantly higher than the mean score of all the groups combined. Similarly the Isolates are defined as those who obtained a score significantly lower than the mean score. Pattern of choices like reciprocated choices, i.e., mutual choices, and the number of choices received by individuals are the indicators of groups cohesiveness, Stars and Isolates in a functional group. Next, correlation coefficient between educational

status and group cohesiveness is calculated to find out whether it has any bearing.

It is found to be 0.57, indicating a positive relationship between educational status and group cohesiveness. Hence, for enhancing group cohesiveness, it appears necessary that educational status of women members must be improved. For finding out the relationship between group cohesiveness and income earning, correlation coefficient of group cohesiveness and share of each group in total earnings of all groups is computed. Its value is 0.046 which signifies weak correlation, meaning that there are other factors influencing income earning capacity of groups. It is clear from the study that until group cohesiveness is adequately built-up, DWCRA groups cannot derive the full benefits of the programme.

Kropp (1997) in his study gives details of the emerging lessons from the experiences of SHGs in Asian countries. NGO led credit programmes in Bangladesh, Indonesia and Mutual Assistance Credit groups in other parts of Asia used group responsibility and peer monitoring in guiding financial transactions. He opines that these institutions have potential to lend rural people without any traditional form of collateral. However, he frankly says that these institutions are yet to prove their sustainability for, most of them now depend on Grants and subsidized (low interest loans) from multilateral and bilateral donors.

Karmakar (1999) has discussed the multi-agency approach to rural credit as an integral component of the credit system. Various factors have led to the poor performance of rural credit system such as poor resource base, low business and outreach levels, poor loan recovery performance, poor income margins due to increasing management costs and inadequate lending margins. Rural credit agencies are constrained by inadequate managerial and operational skills, and weak human resources due to poor training. Rural credit growth has been further hampered by the high loan default rate (exceeding 50 per cent) and the rising level of non-performing assets. Unless banks gear up their recovery mechanisms, the rural credit agencies will remain weak. The high cost and halting flow of formal institutional credit has led to innovative/ alternative credit systems such as Self-Help Groups (SHGs) set up with the help of NGOs and banks. These SHGs have emerged as viable credit mechanisms and have succeeded in reducing transaction costs for banks and borrowers alike, apart from posting very high loan recovery rates. The large number of women SHGs has also enabled women to have easy access to credit in recent years. These initiatives need to be replicated so as to involve the rural poor in rejuvenating the rural economy and ensure that they do not continue to be marginalized. Karmakar has made an in-depth study of the existing rural credit delivery system and has made many valuable suggestions for strengthening and restructuring the system, based on Asian financial role models.

Research Design

Multi stage random sampling method has been used for the present study. Koraput district was taken as Universe. Jeypore block of Koraput district has taken as census. Out of 22 GPs of Jeypore block, taking the concentration of tribal, Gadapadar Gram Panchayat has purposefully taken as sample for an in depth study. Out of seven revenue villages of Gadapadar GP, four villages, i.e., Gadapadar, Hardoli, Chotadiput & Kolaguda (i.e. 57%) constitute the sample for the present study. All the SHGs of the four Panchayat have

studied for the present paper. Data was collected by interviewing respondents with interview schedule and observations, formal interview with block as well as mission Shakti officials. The determinants were validated by similar studies conducted by various other researchers in their research papers published in various journals.

Objectives of the Study

To present a scenario of the functioning of the SHGs, the following variable are studied & analyzed-

- Understand how the SHGs are functioning
- Analyze the effect they have in empowering the poor women
- Determine the social improvements the members have had being part of the group

Research Questions

- SHG is a means of gender equality in Tribal Society.
- After joining SHG, their financial status has hiked.
- SHG members were a bridge between government officials and tribal counterparts

Management of SHGs

In the district level & block level a co-coordinator is assigned with the duty of management of SHGs. At GP level one community leader is engaged with the duty. A minimum of ten women can form an SHG with the motive of mutual saving & mutual help and Govt. can provide the loan to them for the purpose of small scale investment or business. As per their level of saving at 1st phase 1:2 (saving: loan) is given to them. If they succeed in the investment then in the subsequent phase help in the ratio of 1:3 & 1:4 can be given to them. However due to illiteracy & lack of co-operation, some SHGs have become defuncting. If the SHGs are working up to the expectation some shortlisted SHGs are given subsidy & assistance. In the year 2013, 45 SHGs had been given 10,000 assistance each in Jeypore Block, Out of these 6 (Six) are in the sample area. In the tables of 6-12, 6-13, 6-14, & 6-15, there is mention about the details of SHGs, their major economic activities, concerned bank & the subsidy whether they have received or not & about their performance of the sample villages.

Profile of Block MSS

1	Name	Kalyani Mahila Sanchayika Sangha
2	Registration	Registered under the Society Registration Act, 1860.
3	Nos. of SHGs in the Block	1159
4	SHGs Enrolled in the federation	787
5	Gram Panchayat Level Federation (GPLF) Formed	22
6	GP/LE A/C Opened	22
7	SHGs under SGSY, ITDA & OSFDC	Done (2013)
8	Total Micro Credit given	507
9	Seed loan given	69
10	Amount of Loan given(Rs)	19,12,000
11	Loan Recovered(in Rs)	6,20,467
12	Interest from seed loan collected (Rs)	84,308

Table - 6.10

Sl. No	Particular	Target	Achievement
1	SGSY Grade-I	206	206
2	SGSY Grade-II	50	43
3	ITDA	18	10
4	OSFDC	05	05

13. Meeting Details

Table - 6.11: SHG Meetings and their Timings

Sl. No	Name of the Meeting	Date / Time
1	Cluster level federation	3 rd to 23 rd of every month
2	Block MSS Meeting	24 th of every month
3	Staff Meeting	28 th of every month
4	Executive Council Meeting	5 th of every month

14. Major Marketing Partners

Table - 6.12: Particulars of Economic Activities undertaken & Marketing Partners

Sl. No	Particulars of Product	Marketing Partners
1	Agar Batti	Gram Taranga, Trust, Paralakhemundi, Gajapati, Odisha
2	Handicraft	Kalakruti, Jeypore
3	Diary	With OMFED, Jeypore
4	Uniforms	Supplied to Primary Schools
5	Cashew Procurement	Local Market at Jeypore

The above are the economic enterprises mostly undertaken by the SHGs in the study area. These activities have led to the economic empowerment of their members.

15. Gram Panchayat wise SHGs list of Jeypore Block

Table - 6.13: GP wise villages with no. of SHGs in Jeypore Block

Sl. No	Name of the GP	Nos. of RV	Nos. of SHGs
1	Ambaguda	02	31
2	Anta	09	93
3	Boda Jiuna	06	55
4	Balia	05	65
5	Bariniput	05	68
6	Dhanpur	04	64
7	Dangar Chinch	09	60
8	Ekamba	03	37
9	Gadapadar	07	38
10	Hadia	05	37
11	Jamunda	05	46
12	Jayantigiri	05	37
13	Kalia Gaon	04	53
14	Kanga	02	56
15	Kebidi	04	62
16	Kumuliput	03	38
17	Phampuni	04	83
18	Pujariput	01	33
19	Randapalli	10	46
20	Ranigadh	08	45
21	Tankua	09	70
22	Umuri	03	42
Total	110	1159	

(Sources- 1. Mission Shakti, Officer, Jeypore, 2. - C.M., Odisha's Profile.)

16. Major Activities of the SHGs of Jeypore Block**Table - 6.14 Various economic activities undertaken by SHGs of different GPs**

Sl. No	Name of the Activity	Participating GPs	Total Nos. SHGs
1	Agarbatti	Umuri, Ekamba, Ranigad, Bariniput, Tankua, Gadapadar, Konga, Anta, Jamunda etc.	24
2	Candle Making	Umuri, Bariniput, Gadapadar, Tankua, Anta, Konga, Ekamba, Dhanpur, Kebidi etc.	14
3	Floriculture	Balia, Dongorchinchi, Phampuni etc.	3
4	Mushroom Cultivation	Dongorchinchi, Balia, Bodojiuna, Ambaguda, Kebidi, Gadapadar etc.	11
5	Papad	Bariniput, Umuri, Balia, Ambaguda, Tankua, Dongorchinchi, etc.	8
6	Poultry	Rondapalli, Ekamba, Tankua, Dhanpur, Konga, Dongorchinchi etc.	10
7	Ginger Cultivation	Balia, Bariniput, Konga, Kumuliput, Ranigadh, Rondapalli, etc.	10
8	Coal	Tankua	1
9	Goatery	Bariniput.	1
10	Bamboo Craft	Kumuliput, Konga	2
11	Pisciculture	Balia, Gadapadar, Dongorchinchi, Tankua, Jamunda, etc.	5
12	Groundnut	Balia, Kebidi	2
13	Vermicompost	Konga, Umuri etc	2
14	Banana Cultivation	Kumuliput, Anta, Dongorchinchi & Jamunda	4
15	Turmeric Cultivation	Bariniput & Dongorchinchi	2
16	Raggi Cultivation	Bariniput & Tankua	2
17	Chock Making	Tankua & Umuri	3
18	India - Mix	Phampuni	1
19	Sugarcane	Bodo Jiuna, Umuri, Anta, Kumuliput, Tankua & Balia etc.	7
20	Vanity Bags & Purses	Bariniput & Balia	3
21	Tamarind	Jamunda	1
22	Paper Plate (Kholi)	Bariniput, Jamunda & Dongorchinchi etc	3
23	Small Scale Business	Jamunda, Umuri, Konga, Tankua, Dongorchinchi, Anta, Konga, Balia, Kumuliput, Ekamba, Gadapadar, Kebidi & Bariniput etc.	18

Details of SHGs in the Sample Study Villages**Particulars of SHGs in the village Gadapadar: Table - 6-15**

Sl. No	Name of the SHG	Economic Activity	Name of the supporting Bank & A/c No	Balance in the Bank	Subsidy Received Yes/No	Revolving fund received
1	Bira Hanuman	Vegetable Cultivation	KCC, Jeypore 1124	31701	No	Yes
2	Sata Bhauni(P)	-do-	United Bank, Jyp 09890101063	8270	No	Yes
3	Trinath	-do-	United Bank, Jyp 0989010102464	7675	No	Yes
4	Bishwu Biripani	-do-	UGB, Jyp 12243111977	21903	No	Yes
5	Biripani (M)	-do-	United Bank, Jyp, 2469	12109	No	Yes
6	Biripani (P)	-do-	United Bank, Jyp, 0989010102350	53652	No	Yes
7	Bikash Mahila Sangha	-do-	United Bank, Jyp, 0989010143325	24,727	No	Yes
8	Sata Bhauni(M)	Goatery Firm	United Bank, Jyp, 09890104245	1505	Yes	Yes
9	Kathgadiani	Fishery	United Bank, Jyp, 0989010143264	22794	No	Yes

Particulars of SHGs in the village Hardoli : Table - 6-16

No	Name of the SHG	Economic Activity	Name of the supporting Bank & A/c No	Balance in the Bank	Subsidy Received Yes/No	Revolving fund received
1	Maa Dharuni	Agriculture	KCCB, Jyp, 03298	21707	No	Yes
2	Jay Maa Asta Bhujja	Agriculture	KCCB, Jyp, 01446	37889	No	Yes

Particulars of SHGs in the village Chotadiput: Table - 6-17

Sl. No	Name of the SHG	Economic Activity	Name of the supporting Bank & A/c No	Balance in the Bank	Subsidy Received Yes/No	Revolving fund received
1	Alekh Mahima	Mushroom Cultivation	United Bank, Jyp, 098901036198	32975	Yes	Yes
2	Budhi Thakurani	Agriculture	United Bank Jyp, 098901033647	49,362	Yes	Yes
3	Maa Kathogadiani	Fishery	United Bank Jyp, 0989010134149	62,801	Yes	Yes
4	Trinath Thakura	Agriculture	Defunct	Defunct	Yes	Yes
5	Maa Dharuni	Agriculture	Defunct	Defunct	Yes	Yes

Particulars of SHGs in the village Kalaguda :Table - 6-18

Sl. No	Name of the SHG	Economic Activity	Name of the supporting Bank & A/c No	Balance in the Bank	Subsidy Received Yes/No	Revolving fund received
1	Sata Bhauni	Vegetable	United Bank, Jyp, 098901040546	16,707	No	Yes
2	Mariom	Labour Work	UGB, Jyp, 4190	12,310	No	Yes
3	Ganga Maa	Diary	UGB, Jyp, 12243111773	51,620	No	Yes
4	Santoshi Maa	Agriculture	UGB, Jyp, 12243111693	6703	No	Yes
5	Budha Raja	Agriculture	UGB, Jyp, 189010136269	21,720	No	Yes
6	Maa Tarini	Dairy	UGB, Jyp, 12243110474	32975	No	Yes
7	Sangha Mitra	Dairy	UGB, Jyp, 12243111754	8210	No	Yes
8	Maa Dangardei	Labour Work	Defunct	Defunct	No	Yes

Impact of SHGs

The SHG movement has helped the members, particularly the tribal women members to develop the habit of thrift among them. As it is seen from the particulars given, they are mostly engaged in economic enterprises. The un-institutional savings of the tribals become institutionalized in a productive manner through these SHGs. Further it helps the tribal women to be empowered both economically & socially. They get satisfaction out of their work. Their social status has been enhanced. Their outlook also has developed due to training & exposure visits. However in some cases the system failed due to lack of understanding among the members. As a result, the members have to repay the money to the banks by doing manual works. For instance, these types of problems were faced by the Maa Dangar Dei SHG of Kolaguda village, Trinath Thakura & Maa Dharuni SHG of Chotadiput village etc. In spite of some failure cases due to management problems on the whole, the SHGs in tribal areas have been the main medium for socio-economic empowerment of tribals in general, and that of tribal women in particulars. This is also happened in case of the Parajas of Gadapadar Gram Panchayat of Jeypore Block.

Opinion

1. The SHG members should be properly trained about e-Marketing by which they could obtain proper customer for their products and their products will avail digital advertisement.
2. The members should impart computer literacy by the government, which will help them to keep proper record of their documents, further it will connects them with digital India campaign.
3. There are some bitter experiences of defuncting of SHGs. This could be overcome by providing education & proper training at regular interval and by developing a

diploma or certificate course in SHG management by our esteemed universities.

4. The members, who have a strong desire for doing professional entrepreneurship, should be blessed with institutional exposure visit and how to add value with their output/products.
5. The government, in various times has announced various programmes for betterment of SHGs i.e. providing subsidized interest rate over credit, bestowing seed money etc., which requires proper awareness in the parts of SHG members.
6. Bank officials, Block officials, Mission Shakti officials should properly aware about the **Tribal Panchasheela** i.e.
 - a. People should develop along the lines of their own genius, and the imposition of alien values should be avoided
 - b. Tribal rights in land and forest should be respected
 - c. Teams of tribal should be trained in the work of administration and development. Introducing too many outsiders into tribal territory should be avoided.
 - d. Tribal areas should not be overadministered or overwhelmed with a multiplicity of schemes.
 - e. Results should be judged not by statistics or the amount of money spent, but by the human character that is evolved.
7. Convergence with pilot projects of the state as well as central government will generate additional sources of income to the SHG members.

Conclusion

SHG is a means of empowerment for the tribal women. As the women were the torch bearer of progress in every society, the proper development could be achieved with their empowerment. If with courage and wisdom her leaders have the sagacity to work with the aid of science, there is no reason why India should remain forever poor.

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