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Self-Help Group as a Platform of Women-Led Development: A Case Study of Churchu Block of Hazaribagh District, Jharkhand

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Abstract

Women empowerment refers to the development of a suitable environment for women. In the contemporary world, gender equality is considered as a paramount important part of social development. By empowering the women, the dream of 'gender equality' can be achieved. Empowerment of women not only makes a woman economically viable but also provides her respects, freedom of thoughts and reduces the violence against women. This study is basically analytical and empirical in nature and focuses on some specific ways of empowering women in rural areas of Churchu block of Hazaribagh district, with a special reference to Self-Help Group (SHG). The main source of livelihood in this block is agriculture, though the people are also depended on the other occupations, i.e. animal husbandry, daily wage labour, non-timber forest product collection and production, etc. SHG has enhanced the potential livelihood-promotion activities by establishing a common mutual understanding and social bonding among the women. This paper explains the causes for joining the SHG, the socioeconomic condition of beneficiaries, the potential women leadership, different types of benefits from SHG and the success of SHGs as a platform of women-led development. In this area, how economic condition is developing through SHG has been find out from this study. The problems related to SHGs are in sight with suggestions.

Keywords: Women Empowerment, Women-Led Development, Self-Help Group

Introduction

Empowerment means providing legal and mental power to the individuals in all aspects of life, i.e. social, economic, political, physiological, etc. This paper deals with the concept of women-led development which refers to the expansion of a suitable environment for women where they feel free to take any decisions, dignity of them should maintain and where they should know as their name instead of the wife or daughter of someone. Empowerment of women not only makes women economically viable but also provides her respects, freedom of thoughts and reduces the violence against women. One of the eight objectives adopted by the United Nation as Millennium Development Goals (MDG) is gender equality. The Government of India (GOI) declared the year 2001 as the year of women empowerment. According to the National Commission for Women (NCW), the women of India are working longer time than men (Saravanan, 2016). So, the gender equality and empowerment of women should be the prime objective of our society. In this regard, the internal capacity building of women through Self-Help Group (SHG) is admirable. The concept of SHG originated in the mid-1970s by Gramin Bank of Bangladesh, which was founded by Mohammad Yunus. In India SHG first emerged by an NGO named Mysore Resettlement and Area Development Agencies (MYRADA) in 1985. In 1987, NABARD took their first step to promote SHGs and in 1992 the SHG-Bank link programme was taken. To explain the characteristics, it can be said that SHG is a small voluntary nonprofessional organization. The most of the cases SHGs are homogeneous in nature, which means a group having similar socioeconomic characteristics (Reddy & Reddy, 2018). This homogeneity can be found in terms of caste, religion, economic status and common problem or situation (Dhir, 2012). There will be 10 to 20 members in a group. A perfect SHG strongly maintains the rule of 'Pancha Sutra', i.e. regular meeting, regular savings, regular inter-loaning, timely repayment and up-

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to-date book of accounts. This study focuses on some specific ways of women empowerment in rural areas of Churchu block of Hazaribagh district, with a special reference to SHG.

Methodology and Source of Data

Churchu block is situated in the southeastern part of Hazaribagh district surrounded by Daru block in north, Tati Jhariya block in north east, Hazaribagh in west, Barkagaon in southwest Dari in south, Gomiya block of Bokaro district in east. This study is a qualitative analysis mainly based on primary data, which has been collected through interview, questionnaire, observation and Focused Group Discussion (FGD). Besides, the secondary information has been collected from annual reports of different NGOs, books, journals and government websites and offices. The objectives of this study are to understand the impact of SHG in women-led development, the social and economic benefit derived from SHG, and the problems faced by SHGs and their possible solutions. The SHGs can be classified into government-owned SHGs and Non-Government Organization-owned SHGs. This study is based on Non-Government Organization-lead SHGs. Total 10 SHGs have been selected purposively for the survey and out of those SHGs 100 respondents have been surveyed randomly.

Results and Discussion

Reasons Behind the Joining with SHGs

The reasons behind the joining to the SHG in this block are explained below:

- *Income generation:* More than 45% of the respondents have joined SHGs for income generation to come out from the chronic level of poverty.

ii. *Availing loan:* SHGs have taken cash credits from the bank and have used in economic development for the member households. The members can able to take loan from their respective groups without any hindrance of paper works or any guarantors/ mortgages. 42% respondents have argued that they join SHGs in this regard.

iii. *Saving:* 07% beneficiaries told that they have joined groups to reduce the consumption expenditure and save their money for future purposes.

iv. *Others:* The other noticeable reasons (06%) are,

- *Community-based development:* Community-based development is more successful than an individual's effort. To reduce the stress of work and to get different types of livelihood and skill development trainings from government and NGOs, they have insisted to join or form an efficient SHG.
- *Social security purpose:* To get out from the severity of patriarchal society, some of the women have joined a SHG to protect their dignity.
- *Personal problem-solving purpose:* Some of them have joined to solve their personal problems.

Demographic and Social Status of a SHG Member

According to field survey (Table 1), it has been found that more than half of the members are illiterate (55%) and only 18%, 16% and 11% of the members have studied up to primary, upper primary and secondary levels, respectively. None of them have taken any course above the secondary level.

Table 1: Educational Status of SHG Members in Percentage

Illiterate	*Primary*	*Upper Primary*	*Secondary*	*Higher Secondary*	*Graduate*	*Post Graduation*	*Others*
55	18	16	11	0	0	0	0

Source: Field Survey

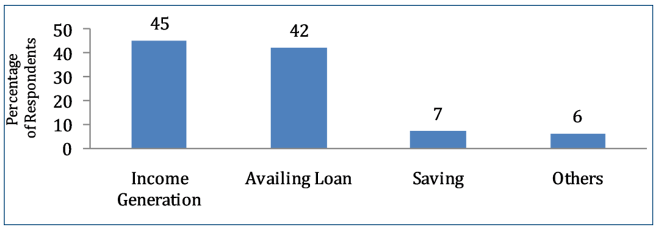
This study shows that most of the beneficiaries are married (91%) followed by 8% widow, 1% divorce, and no one is unmarried. The study reveals (Table 2) that 30% of them have married below the age of 18 years whereas 56% of them have married within the age of 18 to 20 years and 14% have married above the age of 20 years.

Table 2: Age of Marriage of SHG Members in Percent

<15 Year	15 to 18	18 to 20	>20 Year
10	20	56	14

Source: Field Survey

This study shows (Table 3) that the SHGs are the units where age does not matter. Women with different age cohort can participate in SHGs. If we consider the age group 20 years to 45 years, we can find 83% of the numbers are included within this age cohort.



Source: Field Survey

Fig 1: Reason for Joining with Self Help Group (SHG)

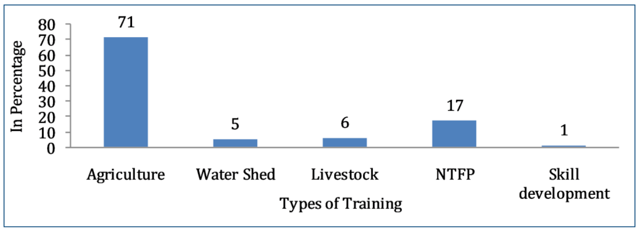
Table 3: Age Wise Distribution of SHG Members in Percent

<20 Year	20-25	25-30	30-35	35-40	40-45	45-50	>50 Year
4	18	23	17	14	11	6	7

Source: Field Survey

Most of the women are engaged with SHGs after marriage. This study identifies the major causes behind the low level of education can be summarized as a low level of income, the pressure of domestic work, lower level of awareness, patriarchal society and lack of propensity of education.

As their literacy rate is considerably low, and young age of marriage and high family responsibility make them economically weak which in turn affects their family well-being. Besides, they had very limited work opportunities at their village. Married women have higher level of family responsibilities, so, they are interested to increase their economic condition along with the family welfare (Sandhu, 2015). At this situation, the role of SHG is very eulogistic for women empowerment.



Source: Field Survey

Fig 2: Types of Livelihood Promotional Training

Livelihood Promotion Activities Through SHGs

This block is mainly agriculture-dominated block. It has been identified that (Table 2) 67% of respondents' main family occupation is agriculture and allied activities followed by wage labour (29%), service (2%) and others (2%). Basket making, coal mining activities, non-timber forest product (NTFP) collection, etc., are under the 'other' category of occupation. Apart from agriculture, livestock ranching is one of the best livelihood options, practiced by the respondents. In this area, communities are usually rearing pigs, goats, poultry birds and cattle as a subsidiary source of income. Due to the availability of forest and favourable climatic condition, Lac cultivation has been done significantly in this block. To promote better livelihood, SHG members are given necessary skill development and capacity-building training. As agriculture is the main livelihood option for majority households, most of the livelihood-promotional training is related to agriculture (71%) followed by NTFP production (17%), livestock (6%), water shade (5%) and skill development (1%). SHGs are generally found to be very effective in improving the levels of knowledge and skill of the rural women through informal education and training programmes (Anand, 2002).

Water Shade Development Through SHGs

This area falls under agro-climatic region VII (Eastern Plateau and Hills Region) and Sub-Humid Ecological Region (Agriculture Contingency Plan for District: Hazaribagh). The average rainfall of Hazaribagh district is 1,347 mm/year (Ground Water Information Booklet, Hazaribagh District). This block as well as the district is characterized by huge surface runoff. The soil is mainly loamy soil and the water-retention capacity is significantly low other than the low-land areas. The area can be categorized as wet low land (16%), dry mid land (29%), dry upland (35%) and homestead land (20%). The wet lowlands are better in aspects of fertility, water-retention capacity and productivity. In Churchu block, 23.16% of total land is net agricultural land and out of total net agricultural area, only 17.15% agricultural land has irrigation facility (district average, 14.5%). So, the annual income from agriculture was significantly low in this area. At that situation, production of agricultural crop has to be increased to overtake the poverty and owing to this water conservation has been given greater priority for sustainable agriculture development.

The members of SHGs were provided necessary training and proper assistance to manage water, which helps to improve the agricultural productivity by converting the fallow lands to agriculturally developed lands. This helps to increase the income and reduce the levels of poverty largely among several families (Anand, 2002). In this block, 64% source of irrigation is dug well followed by tank/farm pond (17%), river irrigation (16%) and check dam (3%). The expense of a seepage dug well is much higher than a farm pond but their decision to excavate seepage well rather than farm pond on their lands is admirable because, the seepage well are covering small surface area and it collects seepage water without disturbing the ground water. Besides, as most of the farmers are small and marginal landholders, they are not interested to excavate pond on their land which generally covers higher amount of surface area. Secondly, it has been identified that most of the well has been planned to irrigate on average 0.5–0.4 acre in Rabi season and 0.15 acre of land in summer season but in general 0.3 to 0.4 acre in Rabi season and 0.15 acre in summer season have been irrigated. On the other hand, the command area of irrigation per farm pond is about 0.25 in Rabi season and 0.1 acre in summer season, but actually 0.15 acre and 0.08 acre of land have been irrigated in Rabi and summer season, respectively. Seepage well can facilitate eight to ten beneficiary households and they use the water rotation wise at 1 to 2 days' interval but most of the farm ponds facilitate individual household and some cases two households have the ownership. The unit cost of seepage dug well is high but the recovery rate of invested amount is also high. In this regard, collective investment is required and it becomes possible through proficient leadership and honest co-operation among the stakeholders. In this situation, SHG plays a successful role. The members of SARNA SHG of Jarwa gram panchayat work as labour for well construction and built a well with the capital of Rs. 1.2 lakh. With the help of technical and moral support of non-profit organization, each member of this group has earned more than Rs. 10000.00 in a single kharif season only and approximately Rs. 25000.00 rupees by combining the income from Kharif, Rabi and Zaid seasons. Some of the SHGs are promoted to install 'Solar Power Based Irrigation System'. At present, a SHG named Barsa Mahila Vikash Sangh has installed solar power-based irrigation system by the financial support of TATA Trust.

Development of Agriculture

It has been observed that after the procurement of secure irrigation and necessary training the farmers families, who are using traditional methods of agriculture, are shifted in modern agricultural method. An example can be cited here that the beneficiaries are encouraged to take System of Rice Intensification (SRI) techniques for paddy cultivation in this block. SRI technique has reduced the requirement of water and boosted up the production. In the traditional method, 15 to 18 quintal of paddy has been produced per acre of land; but after the introduction of SRI technique, they have been able to increase the production to 27 to 30 quintal per acre of land. The production has been increased about 1.55 times after the adaptation of SRI method (Halder & Mukhopadhyay, 2017). If they did not full y accept the SRI method, they are encouraged to take Kharif Paddy Stabilization (KPS) method, which is an intermediate method of traditional and SRI methods. All this types of trainings are provided by the officials, to the group members.

Before their joining the SHGs, the cooperation among them didn't exist and they didn't know the modern methods of cultivation. Due to this, they are using the traditional practice of agriculture; and as the staple food is paddy, they were only producing paddy, which resulted monocrop agriculture, and as the agriculture was fully dependent on monsoon water, vulnerability in agriculture prevailed. After their association with SHG platform, they are going through a continuous training and monitoring process and the identical outcomes are crop diversification practice, food security and income generation. Now, they are producing several crops for commercial purpose like tomato, green pea, bottle gourd, water melon, chilli, brinjal, etc. It has been found that after possessing assured irrigation, the 'Crop Intensity' (Percentage of Gross Crop Area/Net Sown Area) has increased to 138% among the households associated with SHGs. Before joining with SHGs, 47% respondents had only 8–9 months of food security; but after joining SHGs, they able to produce food for the whole year. They work as a unit of development to reduce the chronic level of poverty as well as relative poverty. Chameli Mahila Vikash Sangha develops and manages a Public Distribution System (PDS) in Vandartola village of Chanaro Gram Panchayat at Church Block, which is a recognizable effort. Collective marketing programme has been taken for commercially produced crops and the crops have been cultivated by the group, which helps to grab the optimum revenue from the production. This process also reduced the market risk and increased the marketing ability among them. In 2015–2016 with the help of SUPPORT (a non-profit organization), a SHG named Radhakrishna Mahila vikash Sangha produced 40 quintal Khrif paddy in 2 acres of land and earned Rs. 40000.00 from it. They also produced tomatoes in 25 decimal of land and earned Rs. 23000.00. Potato and garden pea were produced as Rabi crops in 25 decimal of land and earned Rs. 19500.00. Bottle gourd and watermelon are cultivated on 22 decimal of land in summer season and earned Rs. 14500.00 by the group members.

Non Timber Forest Product (NTFP)

In this area, important NTFPs are Karanj, Mahua, Tendu leaves and Lac. Mainly women are associated with NTFP collection. Before the joining with SHGs, the women who are engaged in NTFP collection and processing, were mainly collecting Mahua and Tendu leaves. Wine is produced from Mahua flower and Tendu leave is use for making beedi (a product like a cigarette). A woman can earn from Mohua on average Rs. 6500.00 and from Tendu leaves on average Rs. 4500.00 per season (February to April). But after joining SHGs, they come to know the Lac cultivation process. It has been estimated that from first cycle Lac cultivation about 36% women earns less than Rs. 2500.00, 29% earns Rs. 2500.00 to Rs. 3000.00 and about 35% earns more than Rs. 3000.00 but they can earn additional Rs. 15000.00 to Rs. 20000.00 per year easily after three cycle Lac cultivation (Halder & Mukhopadhyay, 2017). SHG members are encouraged by the forest officers to cultivate Lac in the forest which also intensified the forest conservation process.

Animal and Bird Rearing

Some SHG members are also engaged in domestication of animals like goat, pig, etc. (Table 4). They are provided with vaccine, medicine for those animals and necessary training in this regard. Bullocks are being reared by 64 households followed by goat (52 households), poultry (47 households), pig (24 households), etc. Agricultural mechanization is not up to the mark and maximum farmers use drought animals for land preparation. They have earned Rs. 6500.00 to Rs. 10000.00 rupees per year individually by selling the domesticated animals like goat, pig, poultry, etc. A SHG named Chameli MSV invested Rs. 12000.00 in 2015–2016 in piggery and earned about Rs. 70000.00 from it in 2016–2017.

Table 4: Number of Household Associated with SHGs Rears Animal and Birds

Goat	*Cow/ Buffalo*	*Bullock*	*Poultry*	*Pig*	*Others*
52	3	64	47	24	2

Source: Field Survey

Self-Development

At the village/hamlet level, SHGs are embodied which are focusing on the development of its members and society. In the second tire, 'Clusters of SHG' are developed at the village level and in third tier, a 'Federation' develops at the block level. The problems and the solutions are discussed at the cluster level as well as the federation level. By such a discussion, they are acquainted the different types of problem and solution within a minor period. The members of the cluster have to go outside of the village for the meeting, which creates the opportunity to meet the other women from various villages. Besides these, as a cluster member, they have attended the 'Leadership Training' conducted by the SHG-promoting institute. SHGs provide a commendable platform to the women that make them free to interact with the officials and others (Galab & Rao, 2003). Federation organizes meeting every year where all the members of SHGs are invited. Every year on 8th March (International Women

Day), the federation organizes a meeting under the banner of 'Churchu Nari Urja Mahasangh' and evaluates the problem and progress of SHG with a grading system. Accordingly, the performance SHGs is rewarded by the federation.

To improve the physical and human environment, they work hard and several discreet decisions are taken. Through 'Jangal Bachao Avijan', forest conservation has been boosted up in this block by the SHG women. To improve the social security, Chameli SHG also employed a strict rule for making alcohol-free society. Similar result can found in the study of K. C. Dhir (2012) that after becoming economically self-sufficient, an anti-liquor movement was launched by the SHG to shift the liquor shop to a distance from their village.

The SHG promotes sustainable livelihood options through the development of agriculture and allied activities. Due to this, so many families have shifted from life risky occupation (like coal-mining activity) to agriculture and animal husbandry. The women feel confident to argue with their home-mates in any economic as well as social issues (Mukherjee, 2015). The Barsha Mahila Vikash Sangha of Kajri village is one of the best examples in this regard. The primary activity of the husbands of this SHG members were collection of coal from the mine and selling it to the market. This was very risky job and several accidents also happened. After join with the SHG platform, the women were given different types of capacity-building trainings, which improved agriculture, variety of pig production, lac cultivation, etc. Within 5 to 6 years, the members Barsha MVS have earned about additional Rs. 26000.00 per annum individually and they shifted their primary family occupation from coalmine activity to agriculture.

Microcredit Benefits from SHG

All the beneficiaries who are associated with this platform are delighted to say that the microcredit system provides huge benefits to the members of the group. Before joining with SHGs about 82% respondents took loan from informal credit sources, i.e. moneylenders, friend/relatives, etc. But after joining SHGs, this percentage has dropped to 11% and those who take cash credit are taken rarely. They are getting credit from the group without any mortgage or collaterals (K. Sivachithappa, 2013). All the beneficiaries have argued that they are able to increase their savings for future development (Mukherjee, 2015). They save Rs. 50.00 to Rs. 100.00 per month with SHG. On an average, they save Rs. 650.00 through SHGs per year. The group takes credit from the bank at the subsidy rate and lend it to the group members at the rate of 2% monthly basis. The profit earned from the interest rate conferred by the members after the repayment of bank debt has been distributed among them in terms of dividend on the basis of some selected criteria like regular attendance, performance, credit taken and duly repayment of loan. SHGs are considered as an institution to help the poor members and an alternative credit guarantee source to meet the urgent monetary needs of the poor (N. T. Pillai & S. Nadarajan, 2010). In some critical cases, SHGs provide cash benefits without any interest or at the subsidized rate of interest to their members. An SHG named Chameli Mahila Vikash Sangha provides loan to its member at a 0% interest rate for the first 6 months in case of daughter marriage. In this way, the groups increase and manage the fund and provide facilities to the members. So, it can be said that the microfinance institute like SHG has the potential to have a powerful impact on the women empowerment (D. Patel & B. Vanparia, 2015).

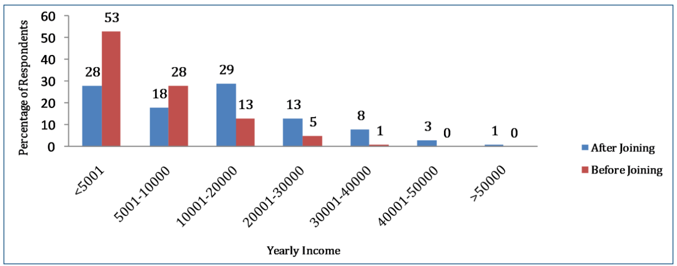
Direct Employment Opportunity

Besides this, the SHG platform also creates employment opportunities directly for the women. The member of SHGs are trained by different livelihood promoting institute and after that, some talented member of SHGs have been selected as Local Resource Person (LRP) who gives the necessary training to the other SHGs on a contract basis. This is a good example of women empowerment through skill development and knowledge building. As economic viability and social desirability increase, the talented members of efficient SHGs have been encouraged to compete in Panchayat election (Sreeramulu & Hushenkhan, 2008). According to the level of efficiency, women are employed as District Level Trainer (DLT), Community master trainer (CMT), Book Keeper, etc., and are given consolidated amount of Rs. 250.00 to Rs. 300.00 per day. A Sangha (group) Coordinator has been employed per cluster basis and Community Service Provider has been employed per three clusters whose income is Rs. 4000.00 to Rs. 5000.00 per month. Now, as a part of digital India programme, SHGs are connecting with internet platform, which is called

Digital SHG programme sponsored by NABARD where the database of SHGs has been managed digitally and Internet Saathi Programme has been sponsored by TATA trust and Google to connect the members of SHGs with the modern world by which they can avail all possible information related to agriculture and allied activities, marketing knowledge, livelihood development training etc. very easily which creates the post of 'Internet Saathi'.

Annual Income Per SHG Member

Economic prosperity of the members of SHGs can be understood from the study. According to the respondents, the economic condition was much lower before joining with SHG (Fig. 3). Now, 28% beneficiaries have earned less than Rs. 5000.00 per year where the percentage was 53% before the joining SHGs. After joining SHGs, 18% member earns Rs. 5001.00 to Rs. 10000.00 per annum where the percentage was 28 before the joining with SHGs. After joining SHGs, 29% members have an annual income within Rs. 10001.00 to Rs. 20000.00, which was considerably lower before associating with this platform (13%). Only 6% members' yearly income was more than Rs. 20001.00 rupees before their joining SHGs but it has increased up to 25% now.



Source: Field Survey

Fig 3: Annual Income of the SHG Members After and Before Joining Self Help Group

Problems and Suggestions

It has multidimensional benefits on society but due to two types of constrain factors, i.e. lack of work ability of SHGs and limitation of institutional work ability.

It has been observed that all the SHGs of this region are not performing identically. This disparity is generated from the unwillingness and lack of co-operation among the members of SHG. At first, these problems should be solved and then more planning is required for stable economic growth within the group. Lack of workability of SHGs is derived by low level of education, weaker condition of groups and limitation in marketing. For a balanced development, women education should be promoted through vocational teaching by which the SHG members can get additional education and knowledge. The weaker group should be identified and should be provided with more training and financial assistance to make the women empowered. The representatives of the SHGs to the Cluster level and the Federation level should be selected rotation wise. Due to this, all the members can be empowered by holistic manner. Online marketing should be promoted very effectively and everything what have been producing by the SHGs should be sold with the name of respective SHG which would provide motivation to them and increase marketing ability.

Limitations in institution workability are limited to village-level banking facility and limited diversified economic activities. Village-level banking units, i.e. consumer service centres should be established. Land rights should be given to the women and they should be empowered to use the lands together with other group members. The profit can be divided according to the share of their lands. Only 12.6% of total paddy lands have been cultivated by SRI method and rest of the paddy lands have been used for traditional paddy cultivation. Now, in the transitional phase of agricultural modernization, the main problem emerges gigantically is unemployment of agricultural labours. So, to sustain their activities, the SRI method of paddy cultivation with limited use of agricultural machine is very significant. During germination of seeds and transplantation, a relatively higher number of labours is required than the traditional method of paddy cultivation. So, SRI method should be promoted highly because limited use of machineries along with SRI method of paddy cultivation can increase the profit without hampering the employment of agricultural labours. Such concept can only be spread successfully through SHGs. Besides agriculture, animal husbandry and horticulture, flower cultivation should be given priority which is still slighted in this area. Jharkhand now caters to about 70% of local market demand of flowers (Times of India). The state imports flowers from Bengal, Orissa and the south India (A. Gupta, 2011). The business oriented flower producing districts are mainly Ranchi, Gumla, Ramgarh, Seraikela and East Singbhum but all the districts are involved in floriculture to some extent. It has been targeted by the State Horticulture Mission with in 2020 this state will able to meet the local market demand and shows interest in exporting to the global market. According to the climatic condition and soil Gerbera, Marigold, Gladiolus, Poppy, Rose and Tuberose would be very profitable. According to the field experience of other areas that a farmer can earn Rs. 2 lakh to 2.25 lakh by cultivating Poppy per acre per year where by cultivating Marigold Rs. 2 lakh to 2.5 lakh can be earned per acre. By cultivating rose, up to 4.5 lakh can be earned per acre. But as the poverty level in this block is much high and their primary emphasis is food security so the agricultural lands should not be converted to the floricultural land but the big land holder can cultivate such flowers and they should involve the SHG members as labour or floriculture can be done on Public Private Partnership (PPP) model on Government lands where Gram Panchayat would work directly with SHGs. Besides, herbal colour can be prepared from these flowers which will help to develop small industries in this area. These can generates employment in this area. Such small industries can be managed by the SHGs which will lead self sufficient economy in the rural areas. 100 days work guaranty should be secure to them who are giving endeavour to build such product based small scale industries. The wages can be provided from Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) fund which give them motivation to produce such product and if the production reduces by natural calamity then they can sustain from the income from MGNREGA. Animal and birds rearing has huge potential to generate sufficient income to the members of the groups. It can be done commercially by the PPP model where Gram Panchayat will bare necessary infrastructural expenses and wage expenses through MGNREGA fund and necessary training would be provided by Non profit organization through involving two to three efficient SHGs. It can increases rural level entrepreneurship in near future which will indirectly generate employment in the village areas.

Conclusion

From the above discussion, it can be understood that though all the SHGs are not equally strong, smart and efficient but they create different types of job opportunities and self-reliance among the women. Huge progress on irrigation has been done through SHGs and due to this agricultural practice is improving in this block. The other livelihood activities related to NTFP, animal husbandry, etc., are highly boosted up and the income has significantly increased among the members after associating with the SHG platform. After fulfilling all the social responsibility, irrespective of education and age, the women are now able to take part in economic development of their families. The Government and Non-Government Organizations of India have taken several programmes at different times, but SHGs have been considered the best platform for women empowerment. So, in conclusion it can be mentioned that the SHG is not only the platform of 'women's development' but also the platform of 'women-led development'. In future, it will help to create more prosperous rural economy.

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